

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statement (PDS) dated 22 October 2015 and replaces the SPDS effective 15 April 2021.

Combined Policy Booklet	Effective Date
Medibank Pet Insurance	22 October 2015

This SPDS must be read together with the above PDS. This SPDS is effective for all policies incepting and renewing from 5 October 2021. You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS issued by us to you.

Section	Description of change
Where Applicable	All references to "Duty of Disclosure" are deleted and replaced with " Your duty to take reasonable care not to make a misrepresentation ".
Where applicable	Replace all references to "first clinical signs or symptoms" with "signs or symptoms"
Where Applicable	Replace all references to 'Accidental Injury' with 'Specified Accidental Injury' Refer to the new definition of 'Specified Accidental Injury' and 'Accident'.
Where Applicable	Replace all references to "Commencement Date" with "Commencement Date of the First Policy Period" under the following (the most recent version across the PDS and all SPDS's): <ul style="list-style-type: none"> • Definitions <ul style="list-style-type: none"> • Bilateral Condition • Commencement Date • Cover • End Date • Pre-existing Condition • Related Condition • Sections: <ul style="list-style-type: none"> • Understanding the Limits of Insurance on page 8 of the PDS • 'Pre-existing Condition Review'
Table of Contents (Page 3)	Section 5 heading – Optional Benefit is replaced with Section 5 - Optional non-insurance Benefit
Frequently Asked Questions (Page 6)	The following FAQ question has been added: What exclusions exist? <i>As with most insurance products, there are certain situations in which you will not be covered. There are some general exclusions such as Pre-existing Conditions, dental procedures, fractured teeth, routine or preventative Treatments (unless Routine Care cover is purchased, which provides a non-insurance contribution up to the Routine Care limits), some Elective Treatments and procedures and breeding or obstetrics. There may also be specific exclusions which may apply to specific levels of Cover.</i>
Protection for your Pets (Page 7)	This section has been replaced with the following: Protection for your Pets <i>Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Medibank Pet Insurance provides:</i> <ul style="list-style-type: none"> • financial assistance for Vet Expenses in respect of the insured Pet occurring or showing signs or symptoms of a Condition within the Policy Period and after any applicable Waiting Period and subject to any excluded Pre-existing Conditions or general exclusions; and • cover for eligible Vet Expenses (as well as allowing you to use the services of any Vet in Australia and, in some cases, overseas). 'Vet Expenses' are defined in 'Section 1 – Definitions' of the PDS and may be subject to stated limits, Excesses and applicable Waiting Periods. <p><i>If a Condition exists or occurs before the Commencement Date of the First Policy Period or within an applicable Waiting Period, and you or your Vet were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, it may be excluded from Cover as a Pre-existing Condition. Whether that is the case will</i></p>

	<p><i>depend on the nature and experience of the Condition (please refer to the definition of 'Pre-existing Condition').</i></p> <p><i>If your Pet has a Temporary Condition that has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date, it will no longer be excluded from Cover as a Pre-existing Condition. Chronic Conditions and several other specified Conditions cannot fall within this category and will always be excluded from Cover.</i></p>
<p>Product Disclosure Statement (Page 7)</p>	<p>Update final paragraph under "Product Disclosure Statement"</p> <p>"We may need to update this PDS from time to time if certain changes occur and where required by law. If the change results in a material change from the PDS you hold, we will provide you with a new PDS or supplementary PDS."</p> <p>To:</p> <p><i>We may need to update this PDS from time to time. We'll do this if certain changes occur, and we are required and permitted by law to do so. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy, or an electronic copy will be made available, of any changes free of charge by contacting us using the contact details on the back of this PDS</i></p>
<p>Understanding the limits of the insurance (Page 8)</p>	<p>Replace the section with the following:</p> <p><i>Understanding the limits of the insurance</i></p> <p><i>Medibank Pet Insurance transfers many of the financial risks pet owners face for Vet Expenses from the insured to the insurer. However, Medibank Pet Insurance does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations like other forms of general insurance.</i></p> <p><i>These include (but are not limited to) Conditions such as pregnancy, Elective Treatments and procedures, pet foods/diets and grooming. Medical Conditions that are present or that you were aware of (or that a reasonable person in your circumstances should have been aware of) prior to the Commencement Date of the First Policy Period or that arise during the applicable Waiting Period are considered Pre-existing Conditions and may be excluded from Cover. Pre-existing Conditions are assessed differently depending on whether they are Chronic Conditions or Temporary Conditions for your Pet. See the Pre-existing Condition definition for more information.</i></p> <p><i>Maximum monetary limits also apply to the benefits payable in any one Policy Period. These are called the Benefit Limit and can vary depending on the relevant Cover. Sub-limits for particular Conditions may also apply.</i></p> <p><i>Full details are specified in the Policy Terms and Conditions in the PDS.</i></p>
<p>Calculating your premium (Page 8)</p>	<p>Replace the entire section with the following:</p> <p><i>Calculating your premium</i></p> <p><i>Your premium is calculated when your Medibank Pet Insurance policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance.</i></p> <p><i>The premium for new policies is calculated based on a number of factors. Some are pre-set and don't vary for each insured (e.g. amounts we take into account for certain internal costs and expenses). Others can affect the premium amount up or down depending upon whether we believe it increases or decreases the risk to us, such as the Cover you have chosen including whether you have chosen Routine Care, the Benefit Percentage applicable to the Cover you have chosen, the species, breed and age of your Pet and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage.</i></p> <p><i>The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information. Minimum</i></p>

	<p>premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/ premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.</p>
<p>Duty of Disclosure (Page 8)</p>	<p>Under the heading 'Your Duty of Disclosure' the heading and entire section has been deleted and replaced as follows:</p> <p>Your Duty To Take Reasonable Care Not To Make A Misrepresentation <i>Before you enter into this contract of insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth). The duty to take reasonable care not to make a misrepresentation applies until the contract is entered into (or renewed, varied, extended or reinstated as applicable).</i></p> <p>Your duty to take reasonable care not to make a misrepresentation when you enter into the contract with us for the first time <i>Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.</i></p> <p><i>If you are not sure of the answers to any of our questions, you should take the time to find them. It is also important to understand that, in answering the questions, you are answering for yourself and anyone else to whom the questions apply. If any of our questions are not clear to you and you need help, please contact us.</i></p> <p>Your duty to take reasonable care not to make a misrepresentation when you renew, vary, extend or reinstate the contract <i>Before you renew, vary, extend or reinstate the contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. What that means is that you need to take reasonable care to review the information included in your policy documentation (e.g. your renewal notice, Certificate of Insurance) and to inform us of any changes, where the information is no longer honest, accurate and complete.</i></p> <p><i>If you are not sure if any of the information remains honest, accurate and complete, you should take the time to find out. It is also important to understand that, in reviewing the information, you are doing so for yourself and anyone else to whom the information applies.</i></p> <p><i>If you need to inform us of changes to the information set out in your policy documentation e.g., your renewal notice, Certificate of Insurance or if any of it is not clear to you and you need help, please contact us.</i></p> <p><i>If you do not contact us, we will take it that you agree that the information remains honest, accurate and complete, so it is essential that you contact us if you have any doubts.</i></p> <p>If you do not comply with your duty to take reasonable care not to make a misrepresentation <i>If you do not take reasonable care in answering our questions or inform us of changes to the information set out in your policy documentation, you may breach your duty. If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.</i></p>
<p>Your Privacy (Page 9)</p>	<p>Replace the sixth bullet point under this section with the following:</p> <ul style="list-style-type: none"> • <i>your personal information may also be disclosed to some of our service providers who are located overseas, including (but not limited to) the Philippines, South Africa, New Zealand, United States of America and the United Kingdom. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas</i>

<p>Cooling off Period (Page 9)</p>	<p>Under the heading 'Cooling off period' the entire section has been deleted and replaced with:</p> <p>Cooling off period <i>You have a full 21 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Medibank Pet Insurance policy. This is known as the 'cooling off' period.</i></p> <p><i>During this time you may cancel the policy simply by contacting us. If we receive your request to cancel your policy within the 21-day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received since the policy Commencement Date (or renewal date) less any costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.</i></p> <p><i>If you have made a claim during the cooling off period and wish to cancel during the cooling off period, then any refund will be in accordance with provisions set out in Section 8 – Cancellations. After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in 'Section 8 – Cancellations'.</i></p>
<p>Code of Practice (Page 11)</p>	<p>Replace this Section with the following:</p> <p><i>Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice. The objectives of the Code are to:</i></p> <ul style="list-style-type: none"> <i>• commit insurers to high standards of service;</i> <i>• promote better, more informed relations between insurers and their customers;</i> <i>• maintain and promote trust and confidence in the general insurance industry;</i> <i>• provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and</i> <i>• promote continuous improvement of the general insurance industry through education and training.</i> <p><i>The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. The Code Governance Committee is also responsible for imposing sanctions for breaches of the Code as well as improvement of the Code and assisting the general insurance industry understand and comply with the Code.</i></p> <p><i>You can obtain a copy of the Code from the Insurance Council of Australia website at www.insurancecouncil.com.au</i></p>
<p>If you have a complaint (Page 12)</p>	<p>Under the heading 'If you have a complaint' the entire section has been deleted and replaced as follows:</p> <p><i>If you have a complaint</i> <i>We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps. Please let us know if you require additional assistance to lodge a complaint.</i></p> <p><i>1 – Immediate Response</i> <i>Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern, we will treat it as a complaint and take steps to resolve your complaint as soon as possible. We will acknowledge your complaint within one business day of receiving it.</i></p> <p><i>Please contact us using one of the following means:</i></p> <p><i>Phone:</i> 132 331 (Weekdays between 8:00am and 8:00pm AEST – except public holidays)</p> <p><i>Writing:</i> Customer Service Complaints Medibank Pet Insurance Locked Bag 9021, Castle Hill, NSW 1765</p> <p><i>Please supply your policy number to enable the complaint or enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.</i></p>

	<p>2 – Internal Dispute Resolution <i>If we haven't resolved your complaint to your satisfaction, at your request (refer to contact details provided for '1-Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated complaints will be acknowledged within one business day of being escalated. The Internal Dispute Resolution team will review your matter and any supporting evidence. After full consideration of the complaint a written final response will be provided that will outline the decision reached and the reasons for the decision.</i></p> <p>3 – External Dispute Resolution <i>In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), provided your complaint is within the scope of the AFCA Rules.</i></p> <p>AFCA is an independent dispute resolution service provided free of charge.</p> <p>You may contact AFCA at:</p> <p>Australian Financial Complaints Authority (AFCA) <i>Mail: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au</i></p>
<p>Policy Terms and Conditions (Page 14)</p>	<p>In 'The Medibank Pet Insurance Policy' section, the second paragraph is deleted and replaced with:</p> <p><i>Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period or cancellation provisions of the policy as explained in 'Section 8 – Cancellations'. We also have certain cancellation rights at law. For your convenience and to ensure continuity of cover for your Pet, we will automatically renew your policy each year (unless you have opted out of automatic renewals or contact us that you do not want to renew on the terms of the renewal notice) for as long as we continue to provide this product - refer to the 'Automatic renewal of your policy' section.</i></p>
<p>Automatic renewal of your policy (Page 14)</p>	<p>This section is deleted and replaced with the following:</p> <p>Automatic Renewal of your Policy</p> <p><i>We will offer renewal of your policy every year for so long as we continue to provide this product. At least 14 days prior before your current policy expires we will send you a renewal notice confirming when your insurance will expire and the premium and terms on which your insurance will automatically renew for a further period of insurance. It will also remind you that you can opt out of the automatic renewal process and to check the limits of cover provided under the policy to see if your level of insurance cover remains appropriate for you.</i></p> <p><i>Your Cover will be automatically renewed on the terms contained in the renewal notice (unless you have opted out of automatic renewals or contact us to tell us that you do not want to renew on the terms of the renewal notice) and we will deduct/charge the renewal premium from your nominated account/credit card. If the account/credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.</i></p> <p><i>Every year, we review the cost of everyone's insurance with regards to a combination of factors as well as claims inflation across all our insured pets. These factors include your Pet's age, breed, location, claims history, as well as data relating to the health of Pets that are a similar age and breed. Your premium takes into account the average cost of care for Pets like yours. We may also change the terms and conditions of the policy upon renewal based on the risk associated with insuring Pets like yours.</i></p> <p><i>Should you renew your policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your Duty of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.</i></p>

Section 1 –
Definitions
(Pages 15-18)

The header summary has been deleted and replaced with:

When interpreting these Policy Terms and Conditions:

- *References to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa; and*
- *Monetary references are in Australian dollars.*
- *A reference to any legislation contained in the policy includes any amendment, replacement, re-enactment or successor legislation.*

The **Accidental Injury** definition has been removed and replaced with the following:

Specified Accidental Injury means physical harm or injury arising from an Accident that is a consequence of or results in one of the following:

- *a motor vehicle incident;*
- *a burn or electrocution; or*
- *an allergic reaction to the following insect and arachnid bites:*
 - *ants;*
 - *bees;*
 - *flies;*
 - *mosquitoes;*
 - *scorpions;*
 - *spiders; and*
 - *wasps.*
- *a bone fracture;*
- *a snake bite toxicity;*
- *a traumatic ligament or tendon injury;*
- *a bite wound or fight wound abscesses; or*
- *lacerations or abrasion of tissue, skin or mucous membrane due to external violence.*

See 'Section 2 – Specified Accidental Injury Cover' for more information.

Insert the following new definition:

Accident means:

- *A single event which is unexpected and unintended by you; and*
- *Is independent of any Illness or any Pre-existing Condition.*

Remove and replace the following definitions (and all previous versions) with:

Benefit Percentage means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limits, Sub-limits and Excesses. Note: The applicable Benefit Percentage will be shown on your Certificate of Insurance.

For example: for an 80% Benefit Percentage we will reimburse you for up to 80% of the eligible Vet Expenses, subject to Benefit Limits, Sub-limits and Excesses payable. Refer to page 12-13 of this SPDS for an example of how claim payments are calculated.

Bilateral Condition means any Condition affecting body parts of which the Pet has at least two, one each side of the body (e.g. ears, eyes, knees and elbows).

Note: When applying a Benefit Limit, Sub-limit or exclusion, a Bilateral Condition will be considered a single Condition.

Example 1: if your Pet has had elbow dysplasia in the left elbow prior to the Commencement Date of the First Policy period or during the applicable Waiting Period, which falls within the definition of Pre-existing Condition, subsequent elbow dysplasia in the right elbow will still be considered a Pre-existing Condition.

Example 2: if your Pet suffers from a patella luxation in its left hind leg and arthritis in its right hind leg, this is not a Bilateral Condition, as patella luxation and arthritis are not the same Condition.

Chronic Condition means a Condition that is long-lasting or recurring in its effects and affects (or is present in) your Pet over a period that is greater than three months in total (the three-month period need not be consecutive). Chronic Conditions may also be intermittent or managed with medication and/or prescription diets with intervals of remission.

Examples include but are not limited to chronic or seasonal allergies, inflammatory bowel disease, diabetes, osteoarthritis, cancer and some autoimmune diseases. This definition is relevant to determining whether a Condition is a Pre-existing Condition (please refer to the definitions of 'Pre-existing Condition' and 'Temporary Condition'). If a Chronic Condition is a Pre-existing Condition, it will be excluded from Cover.

For example:

1. Prior to the Commencement Date of the First Policy Period your Pet experienced symptoms of seasonal allergies for more than three months in total. The Condition would be a Chronic Condition, given that it is recurring in its effects. If the Condition otherwise falls within the definition of 'Pre-existing Condition' it will be excluded from coverage.
2. Your Pet showed signs of diabetes for at least three months prior to the Commencement Date of the First Policy Period. This would also be a Chronic Condition, given its long-lasting and recurring effects. If the Condition otherwise falls within the definition of 'Pre-existing Condition', it will be excluded from coverage and all expenses related to diabetes will be excluded. Condition means any Specified Accidental Injury, or any manifestation of an Illness.

Cover means:

- the Benefit Limits, Sub-limits, Benefit Percentage, Excess and any other options applicable to the policy you have selected; and
- where relevant, the Cover applicable under any previous policies you have held with us where the same or a substantially similar or a higher level of Cover was provided in the current Policy Period.

Information about the Cover can be found in 'Section 2 – Specified Accidental Injury Cover' to 'Section 6 – General Exclusions'.

Note: The Cover applying to your Pet for your current Policy Period is shown on your Certificate of Insurance. The Cover includes the Additional Benefits explained in Section 4 and if selected, Routine Care explained in Section 5.

Cruciate Ligament Condition means partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments along with any complications following Treatment for this Condition.

Note: A Cruciate Ligament Condition is considered a single Condition irrespective of whether one or both legs are affected. Please refer to the 'Bilateral Condition' and 'Benefit Limit(s) and Sub-limit(s)' definitions.

First Policy Period means the time during which we first provided Cover to you.

Pre-existing Condition means a Condition that existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, of which you or your Vet were aware or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed. A Pre-existing Condition also includes a Related Condition or Bilateral Condition of a Pre-existing Condition.

After the end of any applicable Waiting Period, a Condition will no longer be considered a Pre-existing Condition if it is a Temporary Condition that:

- has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date (please refer to the definitions of 'Temporary Condition', 'Chronic Condition' and 'Cruciate Ligament Condition'); or
- we have agreed in writing will not be a Pre-existing Condition, following a Pre-existing Condition Review (please refer to the terms of a Pre-existing Condition Review);

For example: Six weeks prior to the Commencement Date of the First Policy Period, you notice your Pet has a Condition involving limping on its left back leg and you take it to the Vet. Your Vet prescribes anti-inflammatory medication. 12 weeks after purchasing a policy the limping is diagnosed as degenerative joint disease. The Condition would be a Pre-existing Condition and excluded from Cover, notwithstanding that the diagnosis was not provided until after the Commencement Date.

Related Condition means a Condition that results from the same disease process, arises as a consequence of or has the same diagnostic classification as another Condition, regardless of the number of areas of your Pet's body that are affected. For example:

1. if your Pet suffers from arthritis in its legs, all future occurrences of arthritis (e.g. in the back or neck) will be considered to be Related Conditions.
2. if your Pet suffers from diabetes and then develops a cataract as a consequence of the diabetes, the cataract will then be considered a Related Condition.
3. if your Pet suffers from a skin hotspot, then later suffers from ringworm on its skin, these are not Related Conditions, as the ringworm is not as a consequence of the hotspot, nor do they follow the same disease process or diagnosis classification.

Temporary Condition means a Condition which normally resolves with Treatment, other than:

- Cruciate Ligament Conditions;
- intervertebral disc disease;
- hip dysplasia;
- elbow dysplasia;
- patella luxation;
- endocrine diseases; and
- any other Chronic Condition.

This definition is relevant to determining whether a Condition is a Pre-existing Condition (please refer to the definition of 'Pre-existing Condition').
For example: Your Pet has dietary related gastroenteritis prior to the Commencement Date of the First Policy Period that is resolved with medication. Your Pet does not suffer any further instances of dietary related gastroenteritis until three years later, when your Pet suffers another gastroenteritis episode. This Condition would be a Temporary Condition which has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to the second gastroenteritis episode, so would not be a Pre-existing Condition and would be coverable subject to your policy terms and conditions.

Vet means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in Australia (with the exception of additional benefits provided under 'Section 4.3 – Pet Overseas Travel Insurance').

Vet Expenses means the reasonable and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Policy Period, having regard to the circumstances in which the Treatment was provided.

Remove the following definitions (and all previous versions):

Treatment means
Recurring Condition

Section 2 –
Specified Accidental Injury Cover
(Page 18)

The **Specified Accidental Injury cover** section has been removed and replaced with the following:

Specified Accidental Injury Cover is applicable if:

- it is shown on your Certificate of Insurance; and
- Your Pet was at least 8 weeks of age at the Commencement Date

2.1 What we will pay

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limits and Sub-limits, as a result of your Pet suffering a Specified Accidental Injury or Cruciate Ligament Condition in one of the circumstances described below. You will be responsible for any Excess as shown on the applicable Certificate of Insurance. To qualify for Cover under this section of the policy, the Specified Accidental Injury or Cruciate Ligament Condition must have occurred during the Policy Period and:

- a) *be a direct consequence of at least one of the following:*
 1. *a motor vehicle incident;*
 2. *a burn or electrocution; or*
 3. *an allergic reaction to the following insect and arachnid bites:*
 - i. *ants;*
 - ii. *bees;*
 - iii. *flies;*
 - iv. *mosquitoes;*
 - v. *scorpions*
 - vi. *spiders; and*
 - vii. *wasps*
- b) *or results in:*
 4. *a bone fracture;*
 5. *snake bite toxicity;*
 6. *a traumatic ligament or tendon injury;*
 7. *a bite wound or fight wound abscesses; or*
 8. *lacerations or abrasion of tissue, skin or mucous membrane due to external violence.*

Section 2.2 What we will not pay

1. *Conditions resulting from external parasites such as ticks, fleas or skin/ear mites, patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object, intervertebral disc disease (IVDD) and desexing procedure complications under Specified Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered (where eligible) under 'Section 3 – Illness Cover' (and will be subject to the 30 Day Waiting Period for Illness Cover);*
2. *any dental Treatment, including fractured teeth; or*
3. *any of the excluded matters listed in 'Section 6 – General Exclusions.*

Waiting Period:

1. *There is no Waiting Period after the commencement of your policy for Specified Accidental Injury items, except Cruciate Ligament Conditions.*
2. *The Waiting Period for Cruciate Ligament Conditions and any Conditions arising therefrom irrespective of cause or origin are subject to a six-month Waiting Period from the Commencement Date of the First Policy Period, unless:*
 - a. *we have received a completed and signed 'Cruciate Ligament Exam Form' from your Vet within 14 days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the Commencement Date of the First Policy Period; and*
 - b. *you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'. Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision.*

Section 3 – Illness Cover
(Page 19)

The **Illness cover** section has been removed and replaced with the following:

Illness Cover is applicable if:

- *it is shown on your Certificate of Insurance; and*
- *Your Pet was at least 8 weeks old and younger than 9 years of age when Cover first commenced.*

Section 3.1 What we will pay

We will pay you the Benefit Percentage for Vet Expenses incurred by you for Treatment provided during the Policy Period up to the Benefit Limits and Sub-limits, as a result of your Pet suffering an Illness.

You will be responsible for any Excess as shown on the applicable Certificate of Insurance.

Examples of Illnesses covered, subject to any policy exclusions that may apply, include (but are not limited to):

	<ul style="list-style-type: none"> • cancer Treatments; • skin Conditions; • eye/ear Conditions; • ingestion of a foreign object; • gastrointestinal problems; • hereditary and congenital Conditions (excluding Pre-existing Conditions); • intervertebral disc disease (IVDD); or • a paralysis tick. <p>Section 3.2 What we will not pay</p> <p>We will not pay any Vet Expenses incurred by you as a result of your Pet suffering an Illness which is attributable to or resulting from:</p> <ol style="list-style-type: none"> 1. any disease that affects dogs or cats that is subject of a biosecurity emergency declaration under the Biosecurity Act 2015 (Cth) 2. any flea/tick/worm preventative treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by your Vet or not; 3. Expenses in relation to policy exclusions or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition. Exceptions to this include: <ol style="list-style-type: none"> a. vaccination reactions; b. desexing procedure complications; and c. reactions to flea/tick/worm control products. 4. the excluded matters listed in ‘Section 6 – General Exclusions’.
<p>Section 4 – Additional Benefits (Page 20)</p>	<p>Section 4.1 Emergency Boarding has been removed and replaced with:</p> <p>4.1 Emergency Boarding</p> <p>What we will pay We will pay you the Benefit Percentage up to the Sub-limit shown on your Certificate of Insurance (and subject to your overall annual Benefit Limit) for the cost of boarding your Pet at a licensed kennel or cattery in the following scenarios:</p> <ol style="list-style-type: none"> 1. If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for one or more consecutive days during the Policy Period; or 2. If you, (the insured and sole carer of the Pet) require emergency accommodation due to family violence. You will be responsible for any Excess as shown on the applicable Certificate of Insurance. <p>What we will not pay We will not pay for any costs under this benefit:</p> <ol style="list-style-type: none"> 1. If you are hospitalised for: <ol style="list-style-type: none"> a. cosmetic surgery or other forms of elective surgery; b. pregnancy (unless you were hospitalised due to an unexpected complication) or; c. any sickness known or foreseeable prior to the Commencement Date of the First Policy Period; 2. If someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital; <p>There is no Waiting Period for the emergency boarding benefit. For essential euthanasia and pet overseas travel insurance, the Waiting Period will depend on the Condition you are claiming for. See ‘Section 2 – Specified Accidental Injury Cover’ for more information.</p>
<p>Section 4 – Additional Benefits (Page 20)</p>	<p>Under Section 4.2 “Essential Euthanasia” replace all text under ‘What we will pay’ with the following:</p> <p>We will pay you the Benefit Percentage for Vet Expenses incurred by you up to the Benefit Limit to euthanase your Pet during the Policy Period provided that this was deemed a humane and essential course of action by the Vet, and as a result of a Condition coverable under your policy. You will be responsible for any Excess as shown on the applicable Certificate of Insurance</p>

<p>Section 5 – Optional non-insurance benefit (Page 21)</p>	<p>Section 5.1 – “What we will pay” has been deleted and replaced with:</p> <p>What we will pay <i>If the Routine Care benefit option is shown on your Certificate of Insurance, we will make a payment towards the cost of Routine Care your Pet has received during the Policy Period up to the applicable Routine Care limits and overall annual Benefit Limit as shown on your Certificate of Insurance.</i></p>
<p>Section 6 – General Exclusions (Page 22 – 24)</p>	<p>This section has been removed and replaced with the following:</p> <p>Section 6 – General Exclusions (what we do not cover)</p> <p><i>Vet Expenses and/or costs related to items listed below are not covered by your policy. The exception to this is if you have Routine Care, some Conditions and Treatments listed in this section are covered up to a specified Benefit Limit and if so, this will be shown on your Certificate of Insurance.</i></p> <ol style="list-style-type: none"> 1. Pre-existing Conditions – or a Condition arising before the First Policy Period or within the applicable Waiting Period. Refer to ‘Section 1 – Definition’ for the ‘Pre-existing Condition’, ‘Related Conditions’, and ‘Chronic Conditions’ definitions. Also refer to the updated ‘Pre-existing Condition review’ section. 2. Dental care – dental procedures, dental diseases, gingivitis, teeth fractures, teeth cleaning/scaling, orthodontics, removal of deciduous and any oral disease (with the exception of oral tumours). 3. Preventative/routine items – including (but not limited to) food (regular or prescription), vitamins/ nutraceuticals/ supplements, vaccinations, microchipping, flea/tick/worm control or any expenses related to grooming and bathing of your Pet, including any non-medicated grooming products. 4. Certain Treatments and Conditions <ol style="list-style-type: none"> a. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy; b. accessories including (but not limited to) pill poppers, cage hire, crates, bedding and collars; c. training, socialisation, therapy and alternative therapies including (but not limited to) homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy; d. behavioural Conditions including (but not limited to) anxiety disorders, phobias or chemical imbalances; e. cell-replacement therapies including (but not limited to) stem cell therapy and platelet-rich plasma. Blood transfusions are covered when medically necessary; f. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority); g. the provision of medication(s) that covers a period of more than 30 days beyond the policy End Date; h. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet’s reproductive organs due to inflammation, infection or cancer. i. breeding or obstetrics. 5. Certain Services and Procedures <ol style="list-style-type: none"> a. transport or boarding expenses other than those listed in ‘Section 4.1 - Emergency Boarding’; b. ambulance fees and non-essential hospitalisation; c. additional costs associated with house calls. If your Pet requires a house call due to a particular Condition or their weight, our liability is limited to the cost of the Treatment had it been provided at a Vet practice during normal Consultation hours; d. genetic/chromosome testing; pre-anaesthetic blood tests; or e. the following items and any associated expenses: <ol style="list-style-type: none"> i. any trial or experimental procedures and Treatments; ii. organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;

	<ul style="list-style-type: none"> iii. external fixtures (such as wheelchairs); iv. prosthetics (including but not limited to hip replacements and elbow replacements); or v. 3D printing. <p>6. Elective Treatments and procedures</p> <ul style="list-style-type: none"> a. cosmetic procedures, hip/elbow scoring, nail clipping, declawing, dew claw removal and ear cropping; or b. tail docking and debarking. <p>7. Your Pet not being protected due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or illness, for example participating in organised fighting or hunting activities.</p> <p>8. Any consequential loss including (but not limited to) economic loss, loss of enjoyment or other such loss not specifically covered in the policy.</p> <p>9. Expenses in relation to policy exclusions or related complications/ adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition (e.g. Treatment for halitosis (bad breath) where dental disease is suspected but not diagnosed or excluded as a diagnosis – (unless Covered under Routine Care)</p>
<p>Pre-existing Condition Review (Page 24)</p>	<p>Replace this section with the following:</p> <p><i>If you would like us to review whether a Temporary Condition(s) which has been subject to the Pre-existing Condition exclusion in your policy remains excluded, you may apply to us to review the Condition. To do so, your Vet will need to certify and provide veterinary records verifying that the Condition remains a Temporary Condition and has not existed, occurred or shown noticeable signs, symptoms or an abnormality for a period of 18 months. The Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us in writing. You can download a copy of the Pre-existing Condition Review form here: www.medibank.com.au/pet-insurance/claim/ If your Pet has a Chronic Condition that existed or occurred before the Commencement Date of the First Policy Period or during any applicable Waiting Period, and otherwise falls within the definition of 'Pre-existing Condition', that Condition will always be excluded from your policy. Refer to the definition of a 'Chronic Condition'.</i></p>
<p>Section 7 – Premiums (Page 24)</p>	<p>In section '7.2 Paying on the due date', the following clause has been deleted:</p> <ul style="list-style-type: none"> 1. <i>Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments).</i>
<p>Section 8 – Cancellations (Page 25)</p>	<p>Under 'Section 8 – Cancellations' the entire section has been deleted and replaced as follows:</p> <p>Section 8 – Cancellations</p> <p>8.1 Cancellation by you <i>You may cancel your policy with us at any time by contacting our customer service team. See section: Introduction for our contact details. The cancellation will be effective once we provide you our confirmation of your cancellation request.</i></p> <p><i>If you choose to cancel your policy and have been paying your premiums annually, we will retain a portion of premium that relates to the period for which you have been insured. We will refund the residual premium for the unexpired period no later than 15 business days less any applicable government or statutory charges.</i></p> <p><i>If you choose to cancel your policy and have been paying your premiums by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premium instalments will be deducted.</i></p> <p><i>If you cancel your policy because your Pet has passed away, your policy will be cancelled and we will retain and/or refund any premium in the same way as set out above.</i></p>

	<p>8.2 Cancellation by us</p> <p><i>We may cancel your policy where the law allows us to do so. We will give you notice in writing prior to exercising any right to cancel your policy. If we cancel your policy, we will retain a portion of premium that relates to the period for which you have been insured. We will refund the residual for the unexpired period no later than 15 business days, less any non-refundable government or statutory charges.</i></p> <p><i>For more information about cancellations refer to ‘Section 7 - Premiums’.</i></p>
<p>Section 9 – Claims (Pages 26-28)</p>	<p>Replace this section (and all previous versions) with the following:</p> <p>9.1 Claim Pre-approval</p> <p><i>If your Pet requires Treatment and you wish to seek pre-approval of those costs, you can provide us with the itemised estimate of costs from Your Vet, along with the Treatment required and relevant clinical records and/or veterinary history, and we will respond to you in writing with the outcome. A pre-approval shall not be deemed to be valid unless we have agreed to it in writing. The reimbursed amount may vary from the pre-approval if the Treatment provided by your Vet differs from the Treatment request in the pre-approval.</i></p> <p>To request a pre-approval: Call us: 132 331 Email us: medibank@petsure.com.au</p> <p>Note: <i>Pre-approvals are not mandatory and not required in order to make a claim under your policy.</i></p> <p>9.2 How to make a claim</p> <p><i>Should you need to submit a claim, your Vet may be able to do this for you electronically, at the time of your visit. If you elect to have your Vet submit your claim on your behalf, we will still communicate with you regarding the status of your claim. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.</i></p> <p><i>Alternatively, you can submit your claims online through the secure Pet Portal:</i> https://medibank.com.au/pet-insurance/login</p> <p><i>Simply upload your documentation and click submit (from your computer or your mobile device). You can also complete a paper claim form and send your original documentation via post. If you choose to claim via post, the attending Vet must complete all sections on the claim form where designated and both you and the attending Vet must sign the claim form.</i></p> <p><i>All claims must be completed carefully and honestly.</i></p> <p><i>Claim forms are available by calling us on 132 331 or visit www.medibank.com.au/pet-insurance</i></p> <p>9.3 Important claim information</p> <ol style="list-style-type: none"> 1. <i>Unless we agree otherwise, all claims you submit must include itemised tax invoice(s), payment receipt(s) and applicable Consultation notes. If submitting a claim by post all claim documentation must be accompanied by a completed claim form</i> 2. <i>Incomplete claim forms will be returned to you and this may result in a delay in processing your claim. We recommend that you retain copies of all documentation for your records.</i> 3. <i>When submitting a claim, please include all relevant invoices and clinical records from your Vet. Please note:</i> <ol style="list-style-type: none"> a. <i>In some instances, we may require more information to process your claim, such as previous medical history or pathology / laboratory results. If this is the case, we will contact you for this information.</i>

- b. *There may be also scenarios where we request additional veterinary history from current or previous Vets (such as if there is a large history gap) to ensure we have all relevant clinical information for your Pet.*
 - c. *For adopted Pets, veterinary history is only required from when you took ownership. If you can provide us with proof of adoption or transfer of ownership papers, we will only request veterinary history from the date you took ownership onwards.*
4. *All accounts must be paid in full prior to submission of your claim.*
 5. *You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet is authorised to release information and/or records to us about your Pet.*
 6. *Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).*
 7. *You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the policy.*
 8. *We will not reimburse you for the provision of any information required in the purchase and administration of the policy nor for the assistance provided to you in the completion of any forms relating to the policy including the provision of any information in relation to a claim made under this policy.*

9.4 Processing of your claim

1. *We will deal directly with you regarding settlement of the claim. In the instance your Vet submits your claim on your behalf, they may receive status updates, or when agreed to by us, payment on your behalf.*
2. *Unless we agree otherwise, we will pay you, not the Vet.*
3. *If the Vet Expenses are excessive, unreasonable or significantly higher than other Vet Expenses in a similar situation, then claim payments may be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition, for a Pet in similar circumstances.*
4. *We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.*
5. *If you submit a fraudulent claim or solicit your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and we may cancel your policy altogether. We may also be entitled to reclaim any payments already made to you in respect of such claims.*
6. *When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.*
7. *In the event that we pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver retrospectively as they stand to any paid claims or to any future claims for that or any Related Condition. We also reserve our right to recover from you any benefit amount received by you as a result of such error.*
8. *You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.*

Re-number sections headings 9.3 to 9.5 as follows:

9.5 Examples of how we settle your claim

9.6 Our rights of recovery

9.7 Other insurance arrangements

<p>Section 11 – General Information (now Section 12) (Page 28-29)</p>	<p>Under 'Changing level of Cover' replace the entire section with the following:</p> <ol style="list-style-type: none"> 1. <i>If you opt to transfer your Pet to a level of Cover with different or additional benefits (including but not limited to a different Benefit Percentage or Benefit Limit, Excess or additional coverage) then a new policy and Certificate of Insurance will be issued to you and your previous policy will be cancelled. Waiting Periods already served will not reapply unless there has been a break or lapse in Cover. Please note that Waiting Periods for Conditions or items that were not covered under your previous policy will apply to your new level of Cover.</i> 2. <i>You cannot change your level of Cover in a Policy Period if a claim has been paid. To change your level of Cover after a claim has been paid, you will need to wait until your next renewal.</i> 3. <i>If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover.</i>
<p>How each party is paid for its services (Page 30-31)</p>	<p>Replace the text for Medibank with the following:</p> <p><i>Medibank may receive a commission of up to 23% of the net premium (this is the premium less any government taxes and charges) for promoting Medibank Pet Insurance policies. This commission is used by Medibank to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to Medibank.</i></p> <p><i>Medibank staff who provide services in relation to Medibank Pet Insurance receive an annual salary from Medibank, which includes bonuses based on performance criteria. Bonuses may be linked to general overall performance, including sales performance and are dependent on the staff meeting criteria for risk, compliance and behaviour.</i></p> <p>Add a new paragraph below the text 'PetSure receives a portion of the underwriting profit, if any, for administering Medibank Insurance products'</p> <p><i>PetSure may charge you an instalment fee of up to \$2.00 inclusive of GST for each instalment payment. We can tell you the exact fee at the time you contact us. The instalment fee, if applicable, is stated on your Certificate of Insurance/Tax Invoice. This will be shown as a 'collection fee' or 'instalment fee' or words to similar effect on your Certificate of Insurance/Tax Invoice. The instalment fee is not refundable in the event of cancellation unless the insurance policy is cancelled either within the cooling off period or a full term cancellation.</i></p>
<p>Compensation Arrangements (Page 31)</p>	<p>Replace the second paragraph with the following:</p> <p><i>To this end PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering PetSure's activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct.</i></p>

All other policy terms, conditions, limits and exclusions remain unchanged.

SPDS prepared on 5 August 2021.