

## Supplementary Product Disclosure Statement ("SPDS")

(Notice of Policy Changes & Amendments)

Effective Date: 15 April 2021

This notice sets out an important change made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for Medibank Pet Insurance dated 22 October 2015. It is important that you read this SPDS and the policy booklet and existing SPDS (dated 30 June 2019) together to familiarise yourself with the policy Terms and Conditions as they now apply.

**Note:** that the Frequently Asked Questions section will be updated via the website. Please visit [www.medibank.com.au/pet-insurance](http://www.medibank.com.au/pet-insurance) for any questions regarding insurance.

<b>Section</b>	<b>Description of change</b>
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"> <li>• <b>Definitions (pages 15 – 18):</b> <ul style="list-style-type: none"> <li>○ Bilateral Condition</li> <li>○ Commencement Date</li> <li>○ Cover</li> <li>○ End Date</li> <li>○ Pre-existing Condition</li> <li>○ Related Condition</li> </ul> </li> <li>• <b>Sections:</b> <ul style="list-style-type: none"> <li>○ Understanding the Limits of Insurance on page 8 of the PDS</li> <li>○ 'Pre-existing Condition Review' on page 24</li> </ul> </li> </ul>
Frequently Asked Questions (page 6)	<b>Replace 'Will I have lifelong cover for my Pet' with the following:</b> Once your Pet is accepted and as long as you continue to renew your policy, your Pet will be covered for eligible Vet Expenses for life, with cover subject to the applicable terms and conditions of the policy for each renewal period. You can apply for Accidental Injury and Illness Cover as long as your Pet is over 8 weeks old.
Protection for your Pets (Page 7)	<b>Replace this section with the following:</b> <b>Protection for your Pets</b> Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Medibank Pet Insurance provides: <ul style="list-style-type: none"> <li>• 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</li> <li>• 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.</li> </ul> <p>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 depend on the nature and experience of the Condition (please refer to the definition of 'Pre-existing Condition').</p> <p>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.</p>
Understanding the limits of the insurance (Page 8)	<b>Replace the section with the following:</b> <b>Understanding the limits of the insurance</b> 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. 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

	<p>assessed differently depending on whether they are Chronic Conditions or Temporary Conditions for your Pet. See the Pre-existing Condition definition for more information. 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. Full details are specified in the Policy Terms and Conditions in the PDS (pages 15 to 35).</p>
<p>Understanding the limits of the insurance (page 8)</p>	<p><b>Replace the section with the following:</b> <b>Understanding the limits of the insurance</b> Woolworths Pet Insurance transfers many of the financial risks pet owners face for Vet Expenses from the insured to the insurer. However, Woolworths Pet Insurance does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations like other forms of general insurance. These include, but are not limited to, Conditions such as pregnancy, Elective Treatment 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 updated Pre-existing Condition definition for more information. 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. Full details are specified in the Policy Terms and Conditions in the PDS (pages 15 to 35).</p>
<p>Your Privacy (page 9)</p>	<p><b>Replace the sixth bullet point under this section with the following:</b> 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.</p>
<p>Calculating your premium (page 8-9)</p>	<p><b>Replace the entire section with the following:</b> 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.  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, the Excess selected, the Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured 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. Further information about renewal premiums can be found under "Automatic Renewal of your Policy" on page 14.  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 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>Code of Practice (page 11)</p>	<p><b>Replace this section with the following:</b> 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:</p> <ul style="list-style-type: none"> <li>• commit insurers to high standards of service;</li> <li>• promote better, more informed relations between insurers and their customers;</li> <li>• maintain and promote trust and confidence in the general insurance industry;</li> <li>• provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and</li> <li>• promote continuous improvement of the general insurance industry through education and training.</li> </ul> <p>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</p>

	<p>breaches of the Code as well as improvement of the Code and assisting the general insurance industry understand and comply with the Code.</p> <p>You can obtain a copy of the Code from the Code of Practice website <a href="http://codeofpractice.com.au">codeofpractice.com.au</a></p>
<p>Automatic renewal of your policy (page 14)</p>	<p><b>Automatic Renewal of your Policy</b>  <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, duration for which your Pet has been insured, 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>
<p>Section 1 – Definitions (Page 15-18)</p>	<p><b>Replace the Accidental Injury definition with the following:</b>  <b>Specified Accidental Injury</b> means physical harm or injury arising from an Accident that is a consequence of or results in one of the following:</p> <ul style="list-style-type: none"> <li>• a motor vehicle incident;</li> <li>• a burn or electrocution; or</li> <li>• an allergic reaction to the following insect and arachnid bites: <ul style="list-style-type: none"> <li>○ ants;</li> <li>○ bees;</li> <li>○ flies;</li> <li>○ mosquitoes;</li> <li>○ scorpions;</li> <li>○ spiders; and</li> <li>○ wasps.</li> </ul> </li> <li>• a bone fracture;</li> <li>• a snake bite toxicity;</li> <li>• a traumatic ligament or tendon injury;</li> <li>• a bite wound or fight wound abscesses; or</li> <li>• lacerations or abrasion of tissue, skin or mucous membrane due to external violence.</li> </ul> <p>See 'Section 2 – Specified Accidental Injury Cover' for more information.</p> <p><b>Insert the following new definition:</b>  <b>Accident</b> means:</p> <ul style="list-style-type: none"> <li>• a single specific, unpredictable, unusual and unintended external event which occurs at a particular time and place, with no apparent or deliberate cause but with marked effects; and</li> <li>• is independent of any other cause including any Pre-existing Condition.</li> </ul> <p><b>Chronic Condition</b> 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.</p> <p>Examples include but are not limited to chronic or seasonal allergies, inflammatory bowel disease, diabetes, osteoarthritis, cancer and some autoimmune diseases.</p> <p>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.</p> <p><b>For example:</b></p> <ol style="list-style-type: none"> <li>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.</li> </ol>

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 on page XX and if selected, Routine Care explained in Section 5 on page XX.

**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.

**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.

**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 8 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.

**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 is shown on your Certificate of Insurance. The Cover includes the Additional Benefits explained in Section 4.

**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, subject to the following:

- a Temporary Condition which has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date will not be a Pre-existing Condition (please refer to the definitions of 'Temporary Condition', 'Chronic Condition' and 'Cruciate Ligament Condition');
- a Temporary Condition which we have agreed in writing will not be a Pre-existing Condition, following a Pre-existing Condition Review, will not be a Pre-existing Condition (please refer to the terms of a Pre-existing Condition Review on page 7 of this SPDS); and
- a Related Condition of a Pre-existing Condition will also be a Pre-existing Condition.

(Please also refer to the definition of 'Condition', which includes a 'Bilateral Condition' and "Related Condition")

**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 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.

**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.

**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').

	<p><b>Remove (and all previous versions of) the following definitions:</b></p> <p><b>Accidental Injury</b> means physical harm or injury arising from an accident. For purposes of this policy, an accident is:</p> <ul style="list-style-type: none"> <li>• a single specific, unpredictable, unusual and unintended external event which occurs at a particular time and place, with no deliberate cause but with marked effects; and</li> <li>• is independent of any other cause including any Pre-existing Condition.</li> </ul> <p><b>Skin Condition</b> means any Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever. <b>Note:</b> For the purposes of the policy Skin Conditions are:</p> <ul style="list-style-type: none"> <li>• deemed to include skin lumps;</li> <li>• regarded as one Condition.</li> </ul> <p>Treatment means reasonable and customary examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, Illness or Accidental Injury during the Policy Period.</p> <p><b>Recurring Condition</b> means a Condition that is curable but may relapse repeatedly with intervals of remission in between. For example: If your Pet has an ear infection once every year prior to taking out an insurance policy, or it reoccurs during the Waiting Period, this Condition would be a Recurring Condition and therefore be excluded from Cover as a Pre-existing Condition.</p>
<p>Section 2.1 – What we will pay (page 18)</p>	<p><b>Replace the entire section with the following:</b></p> <p><b>2.1 What you are covered for:</b> 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:</p> <p><b>Replace point 1. c. with the following:</b> c. an allergic reaction to the following insect and arachnid bites:</p> <ul style="list-style-type: none"> <li>i. ants;</li> <li>ii. bees;</li> <li>iii. flies;</li> <li>iv. mosquitoes;</li> <li>v. scorpions;</li> <li>vi. spiders; and</li> <li>vii. wasps</li> </ul> <p><b>Insert the following paragraph at the end of this section:</b> <b>Waiting Period:</b></p> <ol style="list-style-type: none"> <li>1. There is no Waiting Period after the commencement of your policy for Specified Accidental Injury items, except Cruciate Ligament Conditions.</li> <li>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:       <ol style="list-style-type: none"> <li>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</li> <li>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'.</li> </ol> </li> </ol> <p>Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision.</p>
<p>Section 2.2 – What we will not pay (page 18)</p>	<p><b>Replace the entire section with the following:</b></p> <ol style="list-style-type: none"> <li>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. <b>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);</b></li> <li>2. any dental Treatment, including fractured teeth; or</li> <li>3. any of the excluded matters listed in 'Section 6 – General Exclusions.</li> </ol>

Section 3 – Illness Cover (page 19)	<p><b>Delete the following statement (from all previous versions):</b></p> <p><i>Pets over 9 years of age will not qualify for Illness Cover where there has been a break, lapse or change in the level of Cover after reaching the age of 9.</i></p> <p><i>Pets over 9 are now eligible to apply for Illness Cover under a new Medibank product. Please contact us on 132 331 for more information.</i></p>
Section 3.1 – What we will pay (Page 19)	<p><b>Replace this section with the following:</b></p> <p><i>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):</i></p> <ul style="list-style-type: none"> <li>• <i>cancer Treatments;</i></li> <li>• <i>skin Conditions;</i></li> <li>• <i>eye/ear Conditions;</i></li> <li>• <i>ingestion of a foreign object;</i></li> <li>• <i>gastrointestinal problems;</i></li> <li>• <i>hereditary and congenital Conditions (excluding Pre-existing Conditions);</i></li> <li>• <i>intervertebral disc disease (IVDD); or</i></li> <li>• <i>a paralysis tick.</i></li> </ul>
Section 3.2 – What we will not pay (page 19)	<p><b>Replace the following exclusions under Section 3.2 – What we will not pay:</b></p> <p><i>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:</i></p> <ol style="list-style-type: none"> <li>1. <i>Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</i> <ol style="list-style-type: none"> <li>a. <b>for dogs:</b> <i>infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or</i></li> <li>b. <b>for cats:</b> <i>parvovirus infections (including feline panleukopenia), chlamydia, feline leukaemia virus (FeLV), feline immuno deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;</i></li> </ol> </li> <li>2. <i>any declared widespread pandemic disease that affects dogs or cats;</i></li> <li>3. <i>any flea/tick/worm preventative treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by your Vet or not;</i></li> <li>4. <i>the excluded matters listed in ‘Section 6 – General Exclusions’.</i></li> </ol>
Section 4 – Additional Benefits (Page 24)	<p><b>Add the following under the first paragraph:</b></p> <p><i>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.</i></p>
Section 4.1 – Emergency Boarding (page 20)	<p><b>Replace text under ‘What we will pay’ with the following:</b></p> <p><i>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:</i></p> <ol style="list-style-type: none"> <li>1. <i>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</i></li> <li>2. <i>If you, (the insured and sole carer of the Pet) require emergency accommodation due to family violence.</i></li> </ol> <p><i>You will be responsible for any Excess as shown on the applicable Certificate of Insurance.</i></p> <p><b>Replace text under ‘What we will not pay’ with the following:</b></p> <p><i>We will not pay for any costs under this benefit:</i></p> <ol style="list-style-type: none"> <li>1. <i>If you are hospitalised for:</i> <ol style="list-style-type: none"> <li>a. <i>cosmetic surgery or other forms of elective surgery;</i></li> <li>b. <i>pregnancy (unless you were hospitalised due to an unexpected complication); or</i></li> <li>c. <i>any sickness known or foreseeable prior to the Commencement Date of the First Policy Period;</i></li> </ol> </li> </ol> <p><i>If someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital;</i></p>
Section 4.2 – Essential Euthanasia (page 20)	<p><b>Replace all text under ‘What we will pay’ with the following:</b></p> <p><i>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.</i></p>
Section 6 – General Exclusions	<p><b>Replace and add the respective exclusions with the following:</b></p> <p><b>Section 6 – General Exclusions (what we do not cover)</b></p>

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.

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**
  - 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.
4. **Certain Services and Procedures**
  - 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:
    - 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;
    - iii. external fixtures (such as wheelchairs);
    - iv. prosthetics (including but not limited to hip replacements and elbow replacements); or
    - v. 3D printing.
5. **Elective Treatments and procedures**
  - a. cosmetic procedures, hip/elbow scoring, nail clipping, declawing, dew claw removal and ear cropping; or
  - b. tail docking and debarking.
6. **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.
7. **Any consequential loss** including (but not limited to) economic loss, loss of enjoyment or other such loss not specifically covered in the policy.
8. **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



	<p>consistent with an excluded Condition (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis). Exceptions to this include:</p> <ol style="list-style-type: none"> <li>vaccination reactions</li> <li>desexing procedure complications; and</li> <li>reactions to flea/tick/worm control products.</li> </ol>
<p>Pre-existing Condition Review (page 24)</p>	<p><b>Replace this section with the following:</b>  <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: <a href="http://www.medibank.com.au/pet-insurance/claim/">www.medibank.com.au/pet-insurance/claim/</a>  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 8.1 Cancellation by you (page 25)</p>	<p><b>Replace (all previous versions) under this section with the following:</b>  <i>You may cancel your policy with us at any time by contacting our customer service team. Our contact details are outlined on page 4 of the PDS. The cancellation will be effective once we provide you our confirmation of your cancellation request.</i></p>
<p>Section 8 – Cancellations (page 25)</p>	<p><b>Replace entire section with:</b></p> <p><b>8.1 Cancellation by you</b>  <i>You may cancel your policy with us at any time by contacting our customer service team. Our contact details are set out on page 5. The cancellation will be effective once we provide you our confirmation of your cancellation request.</i></p> <p><i>These cancellation provisions also apply to policies cancelled where you have entered into a new policy because you change your level of Cover, type of policy or amount of excess.</i></p> <p><b>8.2 Cancellation during the cooling off period</b>  <i>If you cancel your policy during the twenty one (21) day cooling-off period, and no claim has/is to be made by you, we will refund any premiums paid by you since commencement or renewal, less any transaction costs incurred by us which we are unable to recover, and any taxes or duties that we are unable to refund.  You cannot return your policy during the cooling off period if a claim has/is to be made by you.</i></p> <p><b>8.3 Cancellation where no claims have been made</b>  <i>If you cancel the policy for whatever reason after the cooling off period and you have paid the annual premium in full, provided no claim has been made, we will refund the premium less:</i></p> <ul style="list-style-type: none"> <li>• The amount covering the period you were insured for;</li> <li>• The cancellation fee of \$30 (which will not be deducted if your cancellation is due to your Pet passing away); and</li> <li>• Any government or statutory charges we are unable to recover.</li> </ul> <p><i>If you have been paying your premium 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><b>8.4 Cancellation after a claim has been made</b>  <i>If you cancel your policy for whatever reason (other than your Pet passing away) after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid if it has not already been paid. Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to your nominated bank/credit card account.  This clause survives termination of this contract.  If you cancel your policy because your pet has passed away and after having made a claim, your policy will be cancelled in the same way as set out above in <b>Cancellation where no claims have been made.</b></i></p> <p><b>8.5 Cancellation by us</b>  <i>We may cancel your policy where the law allows us to do so. If we cancel your policy, we will refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.</i></p> <p><i>If you advise us that your Pet has passed away, your policy will be cancelled in accordance with <b>Cancellation where no claims have been made.</b></i></p>

For more information about cancellations refer to 'Section 7 - Premiums' on page 24.

Section 9 –  
Claims  
(Page 26-28)

**Replace this section (and all previous versions) with the following:**

### **9.1 Claim Pre-approval**

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.

**To request a pre-approval:**

**Call us:** 132 331

**Email us:** [medibank@petsure.com.au](mailto:medibank@petsure.com.au)

**Note:** Pre-approvals are not mandatory and not required in order to make a claim under your policy.

### **9.2 How to make a claim**

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.

Alternatively, you can submit your claims online through the secure Pet Portal:

<https://medibank.com.au/pet-insurance/login>

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.

All claims must be completed carefully and honestly.

Claim forms are available by calling us on 132 331 or visit [www.medibank.com.au/pet-insurance](http://www.medibank.com.au/pet-insurance)

### **9.3 Important claim information**

1. Unless we agree otherwise, all claims you submit must include itemised tax invoice(s), payment receipt(s) (except when the claim is submitted via our GapOnly™ claim system, where available) and applicable Consultation notes. If submitting a claim by post all claim documentation must be accompanied by a completed claim form.
2. 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.
3. When submitting a claim, please include all relevant invoices and clinical records from your Vet. Please note:
  - a. 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.
  - 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. 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.
5. 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).
6. 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.
7. 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.
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. You agree that we have the right to decline to process a claim where you or your Vet refuse or unable to provide information reasonably requested by us in order to process your claim.

### **9.4 Processing of your claim**

1. We will deal directly with you regarding settlement of the claim. Where available, where our GapOnly™ claim system is used by your Vet to submit your claim, we will also provide information to your Vet about the settlement of your claim.

	<ol style="list-style-type: none"> <li>2. Unless we agree otherwise, we will pay you, not the Vet. Where available, where our GapOnly™ claim system is used by your Vet to submit your claim, we will provide payment of your claim directly to your Vet.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.</li> <li>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.</li> </ol> <p><b>Replace Sections headings 9.3 to 9.5 as follows:</b>  <b>9.5 Examples of how we settle your claim</b>  <b>9.6 Our rights of recovery</b>  <b>9.7 Other insurance arrangements</b></p>
<p>Section 11 – General Information (now Section 12) (page 28-29)</p>	<p><b>Under ‘Changing level of Cover’, insert new points 3 and 4:</b>  <b>Replace the entire section with the following:</b></p> <ol style="list-style-type: none"> <li>1. 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.</li> <li>2. 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.</li> <li>3. 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.</li> </ol>
<p>How each party is paid for its services (page 30)</p>	<p><b>Replace the text for Medibank with the following:</b></p> <p><i>Medibank may receive a commission of up to twenty three percent (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>Compensation Arrangements (page 31)</p>	<p><b>Replace the second paragraph with the following:</b>  <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>

If you have any questions regarding this change, you can contact us on 132 331 or via [medibank@petsure.com.au](mailto:medibank@petsure.com.au)