

Supplementary Product Disclosure Statement ("SPDS")

(Notice of Policy Changes & Amendments)

Effective Date: 30 June 2019

This notice sets out an important change made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for HIF Pet Insurance dated 28 April 2017. It is important that you read this SPDS and the policy booklet together to familiarise yourself with the policy Terms and Conditions as they now apply.

Section	Description of Change
Your privacy (Page 12-13)	<i>Replace all references to 'Financial Ombudsman Service' with 'Australian Financial Complaints Authority'.</i>
Product Disclosure Statement – If you have a complaint (Page 16-17)	Stage 3 of our complaints resolution process should be updated to the following: <i>3 – External Dispute Resolution</i> <i>In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within forty-five (45) days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:</i> <i>Australian Financial Complaints Authority</i> Mail: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au

If you have any questions regarding this change, you can contact us on 1300 070 946 or via hif@petsure.com.au