

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statement (PDS):

Combined Policy Booklet	Effective Date
HIF Pet	15/04/2021

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	<i>All references to "Duty of Disclosure" are deleted and replaced with "Your duty to take reasonable care not to make a misrepresentation"</i>
Table of Contents	"Section 4 – Optional Benefit" has been updated to: Section 4 – Optional non-insurance Benefit
Frequently Asked Questions (Page 7)	<i>The FAQ "What is a pre-existing condition?" has been deleted and replaced with:</i> What is a pre-existing condition? <i>If any Condition existed or occurred prior to the Commencement Date of the First Policy Period or within any 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, then it may be considered to be a Pre-existing Condition and excluded from Cover. This is the case, irrespective of whether the underlying or causative Condition was diagnosed at the time.</i> <i>Whether such a Condition is a Pre-existing Condition will depend on its nature and experience. Outside of any applicable waiting period, if your Pet has a Temporary Condition that is considered to be a pre-existing condition (because it occurred or existed prior to the Commencement Date of the First Policy Period, or during any applicable Waiting Period, but that</i>

	<p><i>Condition 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.</i></p> <p><i>Hereditary Conditions and congenital Conditions will also not be considered a Pre-existing Condition if they have not shown noticeable signs, symptoms or an abnormality at any time before the Commencement Date of the First Policy Period or during any applicable Waiting Period.</i></p>
<p>Frequently Asked Questions (Page 8)</p>	<p>Example 2 of Pre-existing Temporary Conditions that are covered is replaced with:</p> <p>2. <i>Your Pet had a case of demodectic mange 18 months prior to the Commencement Date of the First Policy Period. The Condition is resolved after your Pet receives Treatment. Two years into the policy, your Pet contracts another case of demodectic mange. This claim would be eligible for benefits because:</i></p> <ul style="list-style-type: none"> • <i>The first Condition was a Temporary Condition that is normally resolved with Treatment and is not on the list of excluded Conditions in that definition.</i> • <i>Your Pet did not have demodectic mange, or show any noticeable signs, symptoms or abnormality in relation to that Condition for more than an 18-month period.</i> • <i>The Condition was not specifically excluded in the PDS.</i>
<p>Frequently Asked Questions (Page 10)</p>	<p><i>The FAQ “What is a temporary condition?” has been deleted and replaced with:</i></p> <p><i>What is a temporary condition?</i> <i>A Temporary Condition is a Condition, which normally resolves with Treatment and which is not on the list of excluded Conditions in that definition. If your Pet has a Temporary Condition that is considered a</i></p>

	<p><i>Pre-existing Condition because it occurred or existed prior to the Commencement Date of the First Policy Period or during any applicable Waiting Period, but the Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18 month period prior to your claim Treatment, it will no longer be excluded from your policy as a Pre-existing Condition. Refer to the 'Temporary Condition' definition in 'Section 1 – Definitions' for more information.</i></p>
<p>Frequently Asked Questions (Page 11)</p>	<p>The FAQ “What exclusions apply?” has been deleted and replaced with:</p> <p><i>What exclusions exist?</i> <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></p>
<p>Frequently Asked Questions (Page 11)</p>	<p>The FAQ “What kind of Vet Consultations can I claim under my policy?” has been deleted and replaced with:</p> <p><i>What kind of Vet Consultations am I covered for?</i> <i>You can claim for Consultations in relation to Conditions covered by your policy.</i></p> <p><i>If you've selected the Top level of cover, you can claim for Consultation fees in relation to any eligible Specified Accidental Injury or Illness Condition.</i></p> <p><i>Please note: Routine health checks and vaccination visits are not coverable under your policy, unless you have selected the Routine Care option, which is a non-insurance benefit available as part of this cover, as shown on your Certificate of Insurance.</i></p>

<p>Frequently Asked Questions (Page 11)</p>	<p>The FAQ ‘Will I have lifelong cover for my Pet?’ is deleted and replaced with:</p> <p><i>Will I have lifelong cover for my Pet?</i> <i>Once your Pet is accepted and as long as we continue to provide this product and you continue to hold the policy without a break in cover and 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).</i></p>
<p>Product Disclosure Statement (Page 13)</p>	<p>Update this paragraph in the under the ‘Product Disclosure Statement’: 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>Duty of Disclosure (page 14)</p>	<p>Under the heading ‘Your Duty of Disclosure’ the heading and entire section have been deleted and replaced as follows:</p> <p><i>Your Duty To Take Reasonable Care Not To Make A Misrepresentation</i> <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).</i></p>

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).

Your duty to take reasonable care not to make a misrepresentation when you enter into the contract with us for the first time

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.

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.

Your duty to take reasonable care not to make a misrepresentation when you renew, vary, extend or reinstate the contract

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 in your policy documentation (e.g. your renewal notice and/or Certificate of Insurance) and to inform us of any changes, where the information is no longer honest, accurate and complete.

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.

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.

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.

If you do not comply with your duty to take reasonable care not to make a misrepresentation

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.

Cooling off period
(Page 15)

This section has been deleted and replaced with:

You have a full 30 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your HIF Pet Insurance policy. This is known as the 'cooling off' period.

During this time you may cancel the policy simply by contacting us. If we receive your request to cancel your policy within the 30-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.

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 7 – Cancellations.

After the cooling off period ends you continue to be able to cancel your policy

	<p><i>and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in 'Section 7 – Cancellations'.</i></p>
<p>If you have a complaint (Page 19)</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.</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> 1300 070 946 Weekdays between 8:30am and 8:00pm AEST (except public holidays)</p> <p><i>Writing:</i> Customer Service Complaints HIF Pet 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><i>2 – Internal Dispute Resolution</i> <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</i></p>

	<p><i>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. You may contact AFCA at:</p> <p>Australian Financial Complaints Authority (AFCA) Mail: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au</p>
<p>The HIF Pet Insurance Policy (Page 21)</p>	<p>In 'The HIF Pet Insurance Policy' section, the second paragraph is deleted and replaced with:</p> <p><i>In Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period as explained or cancellation provisions of the policy as explained in 'Section 7 – 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>Section 1 – Definitions (Page 23)</p>	<p>In the Definitions section, the definition of 'Accident' has been deleted and replaced as follows:</p> <p>Accident means:</p> <ul style="list-style-type: none"> • <i>A single event which is unexpected and unintended by you; and</i>

	<ul style="list-style-type: none"> • <i>Is independent of any Illness or any Pre-existing Condition.</i>
<p>Section 1 – Definitions (Page 26)</p>	<p><i>In the Definitions section, the definition of ‘Pre-existing Condition’ has been deleted and replaced as follows:</i></p> <p>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:</p> <ul style="list-style-type: none"> • <i>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</i> • <i>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);</i> <p><i>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.</i></p>
<p>Section 1 – Definitions (Page 29)</p>	<p><i>In the Definitions section, the definition of ‘Vet Expenses’ has been deleted and replaced as follows:</i></p> <p>Vet Expenses means the reasonable and essential expenses incurred and paid in</p>

	<i>respect of Treatment provided by a Vet during the Policy Period, having regard to the circumstances in which the Treatment was provided.</i>
Section 2 – When you are not Covered (Page 36)	In 'Section 2.2.2 When you are not covered' the following exclusion has been added <i>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:</i> <ol style="list-style-type: none"> a. <i>vaccination reactions;</i> b. <i>desexing procedure complications; and</i> c. <i>reactions to flea/tick/worm control products.</i>
Section 4 – Optional non-insurance Benefit (Page 40)	Section 4.1.1 – “What you are covered for” has been deleted and replaced with: <i>What you are covered for</i> <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. Routine Care benefits allow some reimbursement for some preventative healthcare Treatments such as the following:</i>
Section 6 – General Exclusion Section (Page 43)	In the General Exclusions section point 9 has been deleted and replaced with: <i>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).</i>
Section 6 – Premiums (Page 44)	In the Premiums section, the wording under the heading '6.2 Paying on the Due Date' the following clause has been deleted: <ol style="list-style-type: none"> 1. <i>Your policy will not operate until you have paid your premium (or your</i>

	<i>first instalment if you have elected to pay by instalments).</i>
Section 7 – Cancellations (Page 45-46)	<p>Under ‘Section 7 – Cancellations’ the entire section has been deleted and replaced as follows:</p> <p>Section 7 - Cancellations</p> <p>7.1 Cancellation by you</p> <p><i>You may cancel your policy with us at any time by contacting your 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. 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. 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. 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>7.2 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. For more information about cancellations refer to ‘Section 6 - Premiums’.</i></p>

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

SPDS prepared on 27/07/2021.