

COMBINED SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT AND SUPPLEMENTARY FINANCIAL SERVICES GUIDE

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

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

Title of Booklet	Effective Date
HCF Pet Insurance, Combined Financial Services Guide and Product Disclosure Statement	PDS dated 21 March 2024

This SPDS must be read together with the above PDS. This SPDS is effective from 3 July 2026.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS or SPDS documents.

Section	Description of change
Table of contents - Automatic renewal of your policy Calculating your premium This update refers to pages 3 and 13 of the <i>PDS dated 21 March 2024</i> .	References to 'Automatic renewal of your policy' are replaced with 'Automatic renewal or replacement of your policy'. This change applies to: <ul style="list-style-type: none">• The table of contents• Calculating your premium
Introduction, In addition, references to: This content replaces the content on page 5 of the <i>PDS dated 21 March 2024</i> .	Delete and replace this section with the following: In addition, references to: <ul style="list-style-type: none">• we, our, us means Hollard or PetSure for renewals of policies first issued before 21 March 2024; and• we, our, us means PetSure for all other policies, including Replacement Policies issued by PetSure.• you and your mean the applicant for a HCF Pet Insurance policy and if a policy is issued, the named insured on the Certificate of Insurance.

Policy Terms and Conditions - The HCF Pet Insurance Policy

This content replaces content on page 18 of the *PDS dated 21 March 2024*.

Replace the entire 'The HCF Pet Insurance Policy' section with the following:

The HCF Pet Insurance Policy

Upon acceptance of application for your Cover, you will be issued a Certificate of Insurance. We will issue a new Certificate of Insurance:

- on renewal of your policy each year; or
- if you or we change your Cover.

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 due to the operation of the 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 contacted us to advise that you do not want to renew on the terms of the renewal notice) for as long as we continue to issue this product - refer to the 'Automatic renewal or replacement of your policy' section.

In the event that we no longer issue this HCF Pet Insurance product, we may arrange for PetSure to provide you with an offer of a Replacement Policy to automatically commence when your issued policy is due to expire, unless you instruct us beforehand otherwise.

Your policy comprises the Certificate of Insurance, PDS, Policy Terms and Conditions, FSG and any endorsements including any SPDS or SFSG issued by us from time to time.

Policy Terms and Conditions - Automatic renewal of your policy

This content replaces content on pages 18-19 of the *PDS dated 21 March 2024*.

Replace the entire 'Automatic renewal of your policy' section including the heading with the following:

Automatic renewal or replacement of your policy

Annual renewal of your policy

As long as we continue to issue the product, we'll offer renewal of your policy every year. This will be subject to the applicable terms and conditions of the policy for each Policy Period. We'll change the premium and may change the terms and conditions of the policy at the time of renewal, based on a combination of factors, including the risk associated with insuring pets like yours.

Replacement Policy process

In the event that Hollard no longer issues this HCF Pet Insurance product, Hollard may arrange for PetSure to provide you with an offer of a Replacement Policy, together with its applicable terms and conditions for you to consider. The Replacement Policy will automatically commence when your issued policy is due to expire unless you instruct us beforehand otherwise.

For all renewals and Replacement Policies

Unless you've told us beforehand that you've chosen not to automatically renew or not automatically accept the offer of a Replacement Policy, your policy will automatically renew or, where applicable, your Replacement Policy will automatically commence on those terms.

Where you have opted out of automatic renewal or automatic acceptance of the offer of replacement, you'll need to contact us after you've received your offer if you'd like to accept the policy terms. Any renewal or Replacement Policy offer notice you receive will also remind you:

- that you can opt out of the automatic renewal or automatic Replacement

	<p>Policy process at any time in the future;</p> <ul style="list-style-type: none"> • to check the information we have on your Certificate of Insurance is correct; and • to review your insurance Cover to consider if the policy limits and level of Cover is still right for you. <p>Unless you opt out of automatic renewal or automatic acceptance of the offer of a Replacement Policy or tell us that you don't want to renew or replace your policy, PetSure (if it is the renewal or Replacement Policy issuer) or Hollard (if it is the renewal policy issuer) will deduct/charge the premium from your nominated account or credit card on any automatic renewal or Replacement Policy, as applicable. See 'Section 7.1 - Paying your premium' for more information.</p> <p>Your premium</p> <p>Every year, we'll notify you of the changes to your annual premium. We review the cost of everyone's insurance, taking account of a range of factors. These are set out under the 'Calculating your premium' section.</p>
<p>Section 1 - Definitions</p> <p>This update refers to page 20 of the <i>PDS dated 21 March 2024</i>.</p>	<p>Add new definition:</p> <p>Replacement Policy means a HCF Pet Insurance policy that is issued by PetSure in accordance with the Replacement Policy process (see 'Automatic renewal or replacement of your policy' section).</p>
<p>Section 7.1 - Paying your premium</p> <p>This update refers to page 34 of the <i>PDS dated 21 March 2024</i>.</p>	<p>In the Premiums Section, delete and replace '7.1 Paying your premium' clause 1 with the following:</p> <ol style="list-style-type: none"> 1. The premium is payable when you take out a new policy and when your policy is renewed or replaced in accordance with the 'Automatic renewal or replacement of your policy' section.

<p>Section 11 - Direct Debit Request Summary</p> <p>This update refers to page 39 of the PDS dated <i>21 March 2024</i>.</p>	<p>Delete the first paragraph and replace with the following:</p> <p>When you provide us with your nominated credit card or bank account details, we use these to directly debit the premium calculated by us from that card or account. Unless you opt out of the automatic renewals or Replacement Policy process or tell us that you don't want to renew your policy, we'll deduct/charge the premium from your nominated credit card or bank account.</p>
<p>Section 12 – General Information</p> <p>This update refers to page 40 of the PDS dated <i>21 March 2024</i>.</p>	<p>Delete and replace the second paragraph of the 'General Information' section with the following:</p> <p>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 (or offer of a Replacement Policy, where applicable).</p>

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

This SPDS was prepared on 3 July 2026.

SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This is a Supplementary Financial Services Guide (SFSG) that replaces the Financial Services Guide (FSG) contained in the following Product Disclosure Statement (PDS).

Title of Booklet	Effective Date
HCF Pet Insurance, Combined Financial Services Guide and Product Disclosure Statement	PDS dated 21 March 2024

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG is effective from 3 July 2026.

This update replaces the 'Financial Services Guide (FSG)' section of the *PDS dated 21 March 2024*.

Financial Services Guide (FSG)

This Financial Services Guide, or FSG, informs you about the financial services provided by the organisations associated with HCF Pet Insurance. It also tells you how each is paid for their services, how complaints are dealt with, and how each organisation can be contacted.

In this FSG:

- **PetSure** means PetSure (Australia) Pty Ltd.
- **Hollard** means The Hollard Insurance Company Pty Ltd.
- **HCF** means means The Hospitals Contribution Fund of Australia Ltd.
- **You**, and **your** means the applicant for a HCF Pet Insurance policy and, if a policy is issued, the person insured.

Renewals of HCF Insurance policies that were first issued before 21 March 2024 are issued by Hollard.

All other HCF Pet Insurance policies (including Replacement Policies and their subsequent renewals) are issued by PetSure.

The organisations associated with this insurance product

Policies issued by PetSure

PetSure is an Australian Financial Services Licensee (AFSL 420183) authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. PetSure is the insurer and issuer of HCF Pet Insurance policies entered into for the first time from 21 March 2024 including Replacement Policies and their subsequent renewals. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

HCF is an Australian Financial Services Licensee (AFSL 241414) and is authorised to deal in and provide general advice regarding general insurance products issued by PetSure, including HCF Pet Insurance policies.

HCF promotes and arranges HCF Pet Insurance policies and is paid a commission and other benefits for doing so. HCF Pet Insurance policies are arranged on behalf of PetSure. When you apply for a HCF Pet Insurance policy, HCF will tell you about the product and collect certain information from you that will be used by PetSure to determine, whether a HCF Pet Insurance policy can be issued to you by PetSure.

HCF does not act for you and does not provide personal advice about HCF Pet Insurance policies.

As the insurer and issuer of HCF Pet Insurance policies, only PetSure can issue, vary and cancel those policies.

Policies issued by Hollard

Hollard is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. Hollard is the insurer and issuer of renewals of HCF Pet Insurance policies first issued before 21 March 2024. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

PetSure is an Australian Financial Services Licensee (AFSL 420183) authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

For Hollard issued policies, PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel policies on behalf of Hollard as well as manage, administer and settle claims as if it were Hollard, subject to the limits of authority agreed with Hollard.

HCF is an Australian Financial Services Licensee (AFSL 241414) and is authorised to deal in and provide general advice regarding general insurance products issued by Hollard, including HCF Pet Insurance policies. HCF promotes and arranges HCF Pet Insurance policies and is paid a commission and other benefits for doing so. HCF Pet Insurance policies are arranged on behalf of Hollard. When you apply for a HCF Pet Insurance policy, HCF will tell you about the product and collect certain information from you that will be used by PetSure to determine, on behalf of Hollard, whether a HCF Pet Insurance policy can be issued to you by Hollard. HCF does not act for you and does not provide personal advice about HCF Pet Insurance policies.

As the insurer and issuer of HCF Pet Insurance policies, only Hollard can issue, vary and cancel those policies through an arrangement with PetSure, as explained above.

Important information you should know

The organisations in this section have not and will not consider whether HCF Pet Insurance is appropriate for your personal objectives, financial situation or needs as they do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying a HCF Pet Insurance policy.

You need to read the PDS including the Policy Terms and Conditions to determine if the product is right for you. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How each party is paid for its services

When you purchase a HCF Pet Insurance policy you pay the premium to the insurer for the product. This amount is provided to you before the product is purchased.

For each policy sold HCF will receive a commission of up to 13% of the net premium paid each policy year (this is the premium less any government taxes and charges). No commission is payable for policies for pets aged 10 years or older.

HCF sales agents are paid a salary or wages but do not receive a commission or other payments attributable to the sale of HCF Pet Insurance.

For Hollard issued policies, PetSure receives from Hollard (the policy issuer) a portion of the underwriting profit, if any, for administering HCF Pet Insurance policies.

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.

You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for each are set out below.

HCF

Mail: HCF Pet Insurance
Locked Bag 9021, Castle Hill, NSW 1765

PetSure

Mail: PetSure (Australia) Pty Ltd
Locked Bag 9021, Castle Hill, NSW 1765

Email: hcf@petsure.com.au

Compensation arrangements

The *Corporations Act 2001* (Cth) requires Australian Financial Services Licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover.

Both Hollard and PetSure are exempt from this requirement because they are insurance companies supervised by the Australian Prudential Regulation Authority (**APRA**) and are subject to the prudential requirements under insurance legislation regulated by APRA.

In accordance with section 912B of the Corporations Act, HCF has Professional Indemnity Insurance in place which extends to claims in relation to the financial services it provides when distributing insurance products issued by PetSure and Hollard, including where if its employees or representatives, past or present, are negligent in providing financial services on behalf of PetSure.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Your privacy

Refer to the 'Your Privacy' section of the PDS for further information on what we do with your information.

How are Complaints resolved?

Refer to the 'If you have a complaint' section of the PDS for further information on how complaints are dealt with.

Authorised for issue

This FSG was prepared by PetSure, Hollard and HCF (as it relates to the financial services provided by them) to be issued on 3 July 2026 and Hollard has authorised the distribution of this FSG by them.

We make it easy to speak to us

To contact us for more information about HCF Pet Insurance:

Phone: 1800 630 681
Monday to Friday
(except public holidays)
8:00am to 8:00pm (AEST)

Mail: HCF Pet Insurance
Locked Bag 9021, Castle Hill, NSW 1765

Email: hcf@petsure.com.au

Web: hcf.com.au/pet-insurance

Please retain this document for your future reference.

This SFSG has been prepared by Hollard, PetSure and HCF in so far as it relates to the financial services provided by them. It is authorised for distribution by Hollard and PetSure.

This SFSG was prepared on 3 July 2026.