

**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
Manchester Unity, Pet Health Insurance, Combined Financial Services Guide and Product Disclosure Statement	PDS dated 1 March 2009 SPDS dated 31 July 2012 SPDS dated 1 July 2014 SPDS dated 1 November 2017 SPDS dated 30 June 2019 SPDS dated 1 July 2021

This SPDS must be read together with the above PDS dated 1 March 2009 and SPDS documents dated 31 July 2012, 1 July 2014, 1 November 2017, 30 June 2019 and 1 July 2021. 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.

Section	Description of change
<p><b>Issuer details</b></p> <p>This content replaces content on page 2 of the <i>PDS dated 1 March 2009</i>.</p>	<p><b>The issuer details on the internal cover of the PDS is updated to the following:</b></p> <p><b>Product Administrator</b> PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923 AFSL No. 420183 of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067.</p> <p><b>Product Distributer</b> The Hospitals Contribution Fund of Australia Ltd (HCF) ABN 68 000 026 746, AFSL 241414 of 403 George Street, Sydney, NSW 2000.</p> <p><b>Product Insurer</b> The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 AFSL 241436 of Level 5, 100 Mount St, North Sydney, NSW 2060</p>
<p><b>Automatic renewal of your policy</b></p> <p>This update refers to the <i>PDS dated 1 March 2009</i>, the <i>SPDS dated 30 June 2019</i> and the <i>SPDS dated 1 July 2021</i>.</p>	<p><b>All references to ‘Automatic renewal of your policy’ are replaced with ‘Automatic renewal or replacement of your policy’. This change applies to:</b></p> <ul style="list-style-type: none"> <li>• The section heading ‘Automatic renewal of your policy’</li> <li>• Any references to ‘Automatic renewal of your policy’ throughout the PDS and SPDS</li> </ul>
<p><b>Introduction, Contact details</b></p> <p>This content replaces content on page 3 of the <i>PDS dated 1 March 2009</i>.</p>	<p><b>Replace content after ‘Part C’ on pages 3 of the PDS, that begins with ‘If you have any questions please call Member Services on ...’ including the heading with the following:</b></p> <p><b>We make it easy to speak to us</b></p> <p>To contact us for more information about Manchester Unity Pet Insurance:</p> <p><b>Phone:</b> 1800 630 681 Monday to Friday (except public holidays) 8:00am to 8:00pm (AEST)</p> <p><b>Mail:</b> Manchester Unity Pet Insurance Locked Bag 9021, Castle Hill, NSW 1765</p> <p><b>Web:</b> <a href="http://www.hcf.com.au/petinsurance">www.hcf.com.au/petinsurance</a></p>
<p><b>Part A, Product Disclosure Statement, PART A – PRODUCT DISCLOSURE STATEMENT (PDS)</b></p> <p>This content replaces content on pages 4-7 of the <i>PDS dated 1 March 2009</i> and overrides all previous changes to that section, specifically, Part A on</p>	<p><b>Replace content on pages 4-7 of the PDS, within the sections titled ‘Part A, Product Disclosure Statement’ including headings with the following:</b></p> <p><b>PART A – PRODUCT DISCLOSURE STATEMENT (PDS)</b></p> <p>Hollard is solely responsible for the PDS and is the insurer under each Manchester Unity Pet Insurance policy issued. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel Manchester Unity Pet Insurance on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure does not act for you. HCF is authorised to distribute Manchester Unity Pet Insurance but does not issue policies and is not involved in the assessment or payment of claims.</p>

This PDS contains important information about:

- significant features and benefits of Manchester Unity Pet Insurance;
- your Duty of Disclosure when applying for Manchester Unity Pet Insurance;
- our internal and external dispute resolution procedures; and
- your cooling off rights when purchasing Manchester Unity Pet Insurance.

Please note that, while this PDS provides a summary of the significant features and benefits of Manchester Unity Pet Insurance, you must also read the Policy Terms and Conditions in this booklet to understand the insurance provided (including what terms, conditions, exclusions and limitations may apply to your Cover).

Sometimes we need to change the wording of the policy before it is issued to you because your insurance varies depending on a number of factors. We do this by adding what is called an endorsement. You will find any endorsements that apply to your policy printed on your Certificate of Insurance.

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.

### **Protection for your Pets**

Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Manchester Unity Pet Insurance provides:

- financial protection for Vet Expenses in respect of the insured Pet resulting from sudden and unexpected Accident or Illness (depending on the level of Cover selected by you) occurring or first showing clinical signs within the Policy Period and after any applicable Waiting Period; and
- cover for eligible Vet Expenses (as well as allowing you to use the services of any Vet in Australia and, in some cases, overseas).

'Vet Expenses' are defined in Section 1 – Definitions on page 11 and may be subject to stated limits and applicable Waiting Periods.

### **Significant Risks**

Manchester Unity Pet Insurance transfers many of the financial risks Pet owners face for Vet Expenses from the insured to the insurer. However, Manchester Unity Pet Insurance does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations that help keep premiums low. These include, but are not limited to, Conditions such as pregnancy, elective procedures, Pet foods/diets, grooming and 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 policy Commencement Date or that arise during the applicable Waiting Period.

Maximum monetary limits also apply to the benefits payable in any one Policy Period. These are called the Benefit Limit(s) and Sub-limit(s) and can vary depending on the relevant cover. Sub-limit(s) for particular Conditions may also apply.

Full details are specified in the Policy Terms and Conditions (pages 8 to 22).

### **Your obligation to us**

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### **If you do not tell us something**

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and cancel your contract.

### **Calculating your Premium**

Your premium is calculated when your Manchester Unity 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, Excess selected, the Benefit Percentage applicable to the Cover you have chosen, the species, breed and age of your Pet and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage.

Further information about renewal premiums can be found under 'Automatic Renewal or Replacement of your Policy' below. 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.

### **Cooling off period**

You have a full 21 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Manchester Unity 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 21 day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received 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 Manchester Unity Pet Insurance policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 21 day cooling off period. After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in Section 8 – Cancellation.

### **Your Privacy**

Hollard, The Hospitals Contribution Fund of Australia Ltd (HCF), and PetSure (each a "Recipient" and referred to as "we", "us" or "our" in this Privacy section) are subject to the Australian Privacy Principles under the Privacy Act 1988 (Cth).

In connection with each Recipient:

- personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances, we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;
- personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;
- if you do not consent to us collecting and using, or disclose all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;

- we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided in this section);
- where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law; and
- your personal information may also be disclosed to some of our service providers who are located overseas including but not limited to the Philippines. 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 Privacy Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Privacy Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a copy. If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Privacy Officer at:

**Hollard**

**Phone:** (02) 9253 6600

**Email:** [privacy@hollard.com.au](mailto:privacy@hollard.com.au)

**Mail:** Hollard Privacy Officer  
The Hollard Insurance Company Pty Ltd  
Locked Bag 2010, St Leonards, NSW, 1590

**Web:** [www.hollard.com.au](http://www.hollard.com.au)

**Manchester Unity Pet Insurance**

**Phone:** 1800 630 681

**Email:** [petinsurance@hcf.com.au](mailto:petinsurance@hcf.com.au)

**Mail:** Manchester Unity Pet Insurance  
Locked Bag 9021, Castle Hill, NSW 1765

**Web:** [www.hcf.com.au/petinsurance](http://www.hcf.com.au/petinsurance)

**PetSure**

**Phone:** (02) 9842 4800

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

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

**Web:** [www.petsure.com.au](http://www.petsure.com.au)

**Code of Practice (Code)**

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:

- commit insurers to high standards of service;
- promote better, more informed relations between insurers and their customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- promote continuous improvement of the general insurance industry through education and training.

You can obtain a copy of the Code from the Insurance Council of Australia website at [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au).

**Goods and Services Tax (GST)**

All monetary limits in your policy are inclusive of GST. In the event of a claim, if you are not registered for GST, we will reimburse you the GST component in addition to the amount we pay you. If you are registered for GST, we will not pay you the GST component, you will need to claim the GST component from the Australian Taxation Office.

You must advise us of your correct input tax credit percentage where you are registered as a business and have an Australian Business Number. You are liable to us for any GST liability we incur arising from your incorrect advice or inaction.

#### **If you have any questions**

For more information about Manchester Unity Pet Insurance, to confirm policy transactions, or if you have any questions about the information contained in the PDS or Policy Terms and Conditions, please contact us:

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

**Email:** [petinsurance@hcf.com.au](mailto:petinsurance@hcf.com.au)

**Mail:** Manchester Unity Pet Insurance  
Locked Bag 9021, Castle Hill, NSW 1765

**Web:** [www.hcf.com.au/petinsurance](http://www.hcf.com.au/petinsurance)

#### **If you have a complaint**

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has Three steps. Please let us know if you require additional assistance to lodge a complaint.

##### **1. Immediate Response**

If you have a complaint, we'll take steps to resolve it as soon as possible. We'll acknowledge your complaint within one business day of receiving it. Please contact us by:

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

**Email:** [petinsurance@hcf.com.au](mailto:petinsurance@hcf.com.au)

Please supply your policy number if you have one, to enable the enquiry to be dealt with promptly and by someone with appropriate authority.

##### **2. Internal Dispute Resolution**

If we haven't resolved your matter to your satisfaction, at your request we'll escalate your complaint for review by our Internal Disputes Resolution team. Please use the same contact information in step 1 to make this request. All escalated matters are acknowledged within one business day of receipt. The Internal Dispute Resolution team will review your complaint and any supporting evidence. After full consideration of the matter, a written final response will be provided to you, outlining the decision reached and the reasons for the decision.

##### **3. External Dispute Resolution**

If your complaint is still not resolved to your satisfaction, or a final response has not been provided to you within 30 days, you can refer the 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 can contact AFCA at: **Australian Financial Complaints Authority**

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: [afca.org.au](http://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

#### **Financial claims scheme**

Should Hollard be unable to meet its obligations to you under the policy, you may be entitled to a payment under the Financial Claims Scheme (the Scheme). Access to the Scheme is subject to eligibility criteria. Further information about the Scheme can be obtained from the APRA website at <http://www.fcs.gov.au>

**Authorised for Issue**

This PDS including the Policy Terms and Conditions was prepared by Hollard. The Hospitals Contribution Fund of Australia Ltd (HCF) and PetSure have given their consent to all statements by or about them in the form and context in which they are included and have not withdrawn as at the date of the PDS. These statements appear throughout the PDS.

**Part B, Your Policy Document**

This content replaces content on page 8 of the *PDS dated 1 March 2009* and overrides all previous changes to that section, specifically, Part B on pages 5-6 of the *SPDS dated 30 June 2019* and item 3 on page 2 of the *SPDS dated 1 July 2021*.

**Replace content on page 8 of the PDS, within the section titled ‘Part B, Your Policy Document’ including headings with the following:**

**Part B, Your Policy Document**

**The Manchester Unity 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 on page 5 or due to the operation of the cancellation provisions of the policy as explained in ‘Section 8. Cancellation’. 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 Manchester Unity 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.

**The basis on which we insure you**

Subject to the Terms and Conditions of the policy, we will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet for covered Accident or Illness Conditions up to the specified Benefit Percentage, but subject to any applicable Benefit Limit or Sub-limit and less any Excess which may apply, provided that:

- you have paid or agreed to pay the premium to us for the Cover provided;
- the Accident or Illness Conditions (whichever is applicable) arose during the Policy Period and after any applicable Waiting Period; and
- the Treatment occurred during the Policy Period.

Coverage under the policy will depend on the level of Cover you have chosen. Your Certificate of Insurance will state whether your Pet is covered for Accident only, or for both Accident and Illness. Additional and optional benefit(s) may also be provided if specified on your Certificate of Insurance.

**Automatic renewal or replacement of your policy**

**Annual renewal of your policy**

As long as we continue to issue this 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 Manchester Unity 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.

	<p><b>For all renewals and Replacement Policies</b></p> <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• that you can opt out of the automatic renewal or automatic Replacement Policy process at any time in the future;</li> <li>• to check the information we have on your Certificate of Insurance is correct; and</li> <li>• to review your insurance Cover to consider if the policy limits and level of Cover is still right for you.</li> </ul> <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 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><b>Your premium</b></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><b>Delivery of your policy documents</b></p> <p>Unless you tell us otherwise or we tell you it is no longer suitable we will send your policy documents and policy related communications electronically. This includes email and/or other methods of electronic communication. You will need to provide us with your current email address and your mobile phone number. Each electronic communication will be deemed to be received by you on the transmission date recorded in our systems. Where we deliver your policy documents and policy related communications by mail in printed form all such communications will be deemed to have been successfully delivered once mailed by us to your last notified postal address.</p> <p><b>Some Important things you should know</b></p> <p>Benefits do not accumulate across Policy Periods. The policy benefits will expire at the end of each Policy Period.</p> <p>Your rights and duties under the policy cannot be transferred without our prior written consent. It is a condition of Cover that your Pet must regularly reside with you and be under your regular care and supervision at the physical address you provided to us.</p>
<p><b>Section 1 - Definitions</b></p> <p>This update refers to page 9 of the <i>PDS dated 1 March 2009</i>.</p>	<p><b>Add new definition:</b></p> <p><b>Replacement Policy</b> means a Manchester Unity Pet Insurance policy that is issued by PetSure in accordance with the Replacement Policy process (see "Automatic renewal or replacement of your policy" section) when the product is no longer issued by Hollard.</p>
<p><b>Section 1 - Definitions</b></p> <p>This update refers to page 11 of the <i>PDS dated 1 March 2009</i>.</p>	<p><b>Replace the 'We, Us, Our' Definition with the following:</b></p> <p><b>We, Our, Us</b> means for underwriting matters, The Hollard Insurance Company Pty Ltd, for administration matters, PetSure (Australia) Pty Ltd (which acts as the Product Administrator on behalf of Hollard), and for product distribution matters, The Hospitals Contribution Fund of Australia Ltd (HCF).</p>
<p><b>Section 7.1 - Paying your premium</b></p> <p>This update refers to content on page 18 of the <i>PDS dated 1 March 2009</i>.</p>	<p><b>In the Premiums Section, '7.1 Paying your premium' clause 1 has been deleted and replaced with:</b></p> <ol style="list-style-type: none"> <li>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.</li> </ol>

<p><b>Section 10 - Direct Debit Request Summary</b></p> <p>This update refers to content on page 22 of the <i>PDS dated 1 March 2009</i>.</p>	<p><b>The following is deleted:</b></p> <p><i>When you complete your bank details and sign the authority, you are instructing us to directly debit the appropriate premiums from your nominated account.</i></p> <p><b>It is replaced with:</b></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><b>Rear cover page, Contact details</b></p> <p>This content replaces content on page 24 of the <i>PDS dated 1 March 2009</i>.</p>	<p><b>Replace all content (excluding logos) on the rear cover page, with the following:</b></p> <p><b>Manchester Unity Pet Insurance Claims and Customer Enquiries:</b></p> <p><b>Phone:</b> 1800 630 681 Monday to Friday (except public holidays) 8:00am to 8:00pm (AEST)</p> <p><b>Email:</b> <a href="mailto:petinsurance@hcf.com.au">petinsurance@hcf.com.au</a></p> <p><b>Mail:</b> Manchester Unity Pet Insurance Locked Bag 9021, Castle Hill, NSW 1765</p> <p><b>Web:</b> <a href="http://www.hcf.com.au/petinsurance">www.hcf.com.au/petinsurance</a></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
Manchester Unity, Pet Health Insurance, Combined Financial Services Guide and Product Disclosure Statement	PDS dated 1 March 2009 SFSG dated 30 June 2019 SFSG dated 6 December 2021

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

**This update replaces the 'Part C, Financial Services Guide (FSG)' section of the PDS dated 1 March 2009 and replaces the SFSG dated 30 June 2019 and 6 December 2021.**

### Part C, Financial Services Guide (FSG)

This Financial Services Guide, or FSG, informs you about the financial services provided by the organisations associated with Manchester Unity 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.
- **Manchester Unity** means Manchester Unity Australia Ltd.
- **HCF** means The Hospitals Contribution Fund of Australia Ltd.
- **You**, and **your** means the applicant for a Manchester Unity Pet Insurance policy and, if a policy is issued, the person insured.

Renewals of Manchester Unity Pet Insurance policies are issued by Hollard.

#### About Hollard, PetSure, Manchester Unity, HCF and other relevant persons/ organisations

**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 Manchester Unity Pet Insurance policies. In providing the financial services set out in this FSG Hollard does not provide personal advice and does not act for you.

**PetSure**, a related body corporate of Hollard, is an Australian Financial Services Licensee (AFSL 420183) and is authorised to provide advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. It administers pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard. PetSure does not act for you. PetSure has also been appointed by Hollard as its agent to manage, administer and settle claims made under Manchester Unity Pet Insurance policies. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.

**Manchester Unity** is no longer an authorised representative of Hollard and is not authorised to provide financial services in relation to this product.

**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 Manchester Unity Pet Insurance policies. In providing the financial services set out in this FSG HCF does not provide personal advice and does not act for you.

#### Important information you should know

The organisations in this section have not and will not consider whether Manchester Unity 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 Manchester Unity 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 Manchester Unity Pet Insurance policy you pay the premium to Hollard for the product. HCF and Manchester Unity do not receive any commission in relation to Manchester Unity Pet Insurance policies.

PetSure receives a portion of the underwriting profit, if any, for administering and servicing Manchester Unity Pet Insurance products. The payments to PetSure are not additional charges to you and are not in addition to the total premium you pay.

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 and Manchester Unity**

**Mail:** Manchester Unity Pet Insurance  
Locked Bag 9021, Castle Hill, NSW 1765

#### **PetSure**

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

#### **Hollard**

**Mail:** The Hollard Insurance Company Pty Ltd  
Locked Bag 2010, St Leonards, NSW 1590

#### **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 it acting as an authorised representative of PetSure and 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 for further information on what we do with your information.

#### **How are Complaints resolved?**

Refer to the 'If you have a complaint' section 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 Manchester Unity Pet Insurance:

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

**Mail:** Manchester Unity Pet Insurance  
Locked Bag 9021, Castle Hill, NSW 1765

**Web:** [www.hcf.com.au/petinsurance](http://www.hcf.com.au/petinsurance)

Please retain this document for your future reference.

This SFSG has been prepared by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard), PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) (PetSure) and The Hospitals Contribution Fund of Australia Ltd (ABN 68 000 026 746, AFSL 241414) (HCF) in so far as it relates to the financial services provided by them. It is authorised for distribution by Hollard.

This SFSG was prepared on 3 July 2026.