

HCF PET INSURANCE 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):

COMBINED POLICY BOOKLET	EFFECTIVE DATE
HCF Pet Insurance	6 August 2021

This SPDS must be read together with the above PDS. This SPDS is effective for all policies incepting and renewing from 4 February 2022. 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	All references to "Duty of Disclosure" are deleted and replaced with "Your duty to take reasonable care not to make a misrepresentation."
Table of Contents (Page 2)	"Section 5.1 - Routine Care" has been updated to: <i>"Section 5.1 - Routine Care (optional non-insurance benefit)"</i>
Frequently Asked Questions (Page 6)	In the FAQ "What types of Cover are offered by HCF?" The brief outline of Cover for "Pet Premium plus Routine Care" has been deleted and replaced with the following: Premium plus Routine Care: <i>Our most comprehensive plan that covers eligible Vet Expenses for your Pet suffering a Specified Accidental Injury or any Illness, as long as it isn't a general exclusion. See 'Section 3.1 - Specified Accidental Injury and Illness Cover' to see details of this Cover. Routine Care is an optional non-insurance benefit which is included in this plan and provides a contribution towards a range of preventative health Treatments up to the Routine Care limits (see 'Section 5.1 - Routine Care (optional non-insurance Benefit)'). There is an optional Dental Illness Benefit available on this plan (see 'Section 5.2 - Dental Illness Benefit').</i>
Frequently Asked Questions (Page 7)	In the FAQ "What is a Pre-existing Condition?" the first two paragraphs are deleted and replaced with: 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 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.</i> <i>Chronic Conditions and several other specified Conditions cannot fall within this category. 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>

SECTION	DESCRIPTION OF CHANGE
Frequently Asked Questions (Page 9)	<p>The FAQ “What is a Temporary Condition?” is deleted and replaced with: What is a Temporary Condition? 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 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.</p>
Frequently Asked Questions (Page 9)	<p>The FAQ “What exclusions apply?” has been deleted and replaced with: What exclusions apply? 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 Pet Premium plus 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. It is important that you read all of your policy documentation for full details (including Section 2 to Section 5, your Certificate of Insurance and ‘Section 6 – General Exclusions’).</p>
Frequently Asked Questions (Page 10)	<p>The FAQ “What kind of Vet Consultations can I claim under my policy?” has been deleted and replaced with: What kind of Vet Consultations can I claim under my policy? You can claim for Consultations in relation to Conditions covered by your policy. For example: Under the Pet Essentials Plan, you can claim for Consultation fees in relation to any eligible Specified Accidental Injury. If you’ve selected the Pet Premium plan you can claim for Consultation fees in relation to any eligible Specified Accidental Injury or Illness Condition. Please note: Routine health checks and vaccination visits are not coverable under your policy unless you have Pet Premium plus Routine Care. Routine Care is a non-insurance benefit available as part of this cover, as shown on your Certificate of Insurance.</p>
Product Disclosure Statement (Page 12 - 13)	<p>The following two sections have been deleted: “YOUR DUTY OF DISCLOSURE” “IF YOU DO NOT TELL US SOMETHING”</p>
Calculating your premium (Page 14)	<p>Under the heading “Calculating your premium” the first paragraph has been deleted and replaced with: Your premium is calculated when your HCF 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 including whether you have chosen Routine Care, 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.</p>
Cooling Off Period (Page 14)	<p>Under the heading “Cooling Off Period” the entire section has been deleted and replaced with: 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 HCF 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 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 8 – Cancellations’. 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 – Cancellations’.</p>
If you have a complaint (Page 17)	<p>Under the heading “If you have a complaint” the entire section has been deleted and replaced as follows: 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 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.</p>

Under the heading **"If you have a complaint"** the entire section has been deleted and replaced as follows:

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

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.

Please contact us using one of the following means:

Phone: 1800 630 681 (Weekdays between 8:30am and 5:00pm (AEST) except public holidays)

Writing: Customer Service Complaints

HCF Pet Insurance
Locked Bag 9021
Castle Hill, NSW 1765

Please supply your policy number, if applicable, to enable the complaint or enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2 - Internal Dispute Resolution

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 days of being escalated. The Internal Dispute Resolution team will review your matter and any supporting evidence. After full consideration of the complaint a written final response will be provided that will outline the decision reached and the reasons for the decision.

3 - External Dispute Resolution

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.

AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3,
Melbourne, VIC 3001
Phone: 1800 931 678
Website: afca.org.au
Email: info@afca.org.au

**Automatic Renewal
of your Policy
(Page 20)**

Under the heading **"Automatic Renewal of your Policy"** the third paragraph has been deleted and replaced with:

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, 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.

**Section 1 - Definitions
(Page 24)**

In the Definitions section, the definition of **"Pre-existing Condition(s)"** has been deleted and replaced as follows:

Pre-existing Condition(s) 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:

- 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
- 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).

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.

SECTION	DESCRIPTION OF CHANGE
<p>Section 5.1 Routine Care (Page 32)</p>	<p>This section's sub-heading has been deleted and replaced with: "Routine Care (optional non-insurance benefit)"</p> <p>In Section 5.1 – Routine Care, "What you are covered for" has been deleted and replaced with: What you are covered for</p> <p><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></p> <ul style="list-style-type: none"> ▪ Desexing ▪ Heartworm control ▪ Dew claw removal ▪ Prescription diets ▪ Cremation/burial ▪ Microchipping ▪ Teeth cleaning ▪ Council registration fees ▪ Alternative therapies ▪ Vaccinations or health checks ▪ Heartworm tests or blood screens ▪ FeLv/Fiv tests ▪ Urinalysis ▪ Flea/tick/worm control.
<p>Section 7.1 Premiums (Page 35)</p>	<p>In the Premiums Section, "7.1 Paying your premium" the following clause has been deleted:</p> <p>3. <i>When premiums are paid monthly or fortnightly by instalment, claims are paid on the basis that you agree to pay the remaining premiums for that Policy Period. If you pay premium by instalments, you will be charged a collection fee per instalment.</i></p>

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

SPDS prepared on 3 December 2021

SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This is a Supplementary Financial Services Guide (SFSG) that supplements and is to be read together with the Financial Services Guide (FSG) contained in the combined HCF Pet Insurance Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide booklet for the following products:

COMBINED POLICY BOOKLET	EFFECTIVE DATE
HCF Pet Insurance	6 August 2021

The Hollard Insurance Company Pty Ltd (effective 14 October 2021) and PetSure (Australia) Pty Ltd (effective 26 November 2021) were provided with a claims handling and settling authorisation to their respective licences. This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG was prepared on 3 December 2021.

1. The following section has been inserted in addition to the wording under the heading **About Hollard, HCF, PetSure and other relevant persons/organisations:**

Hollard and PetSure – Claims Handling and Settling Services

The Hollard Insurance Company Pty Ltd and PetSure (Australia) Pty Ltd are authorised under their respective licences to carry on a financial services business to provide a claims handling and settling service limited to:

- (i) making a recommendation, or stating an opinion, in the following circumstances:
 - (A) in response to an inquiry by or on behalf of you about an existing or a potential claim under an insurance product; and
 - (B) could reasonably be expected to influence a decision whether to continue with the existing claim or to make the potential claim;
- (ii) assisting you to make a claim under an insurance product;
- (iii) assessing whether Hollard has a liability under an insurance product, or providing assistance in relation to such an assessment;
- (iv) making a decision to accept or reject all or part of a claim under an insurance product;
- (v) quantifying the extent of Hollard's liability to you under an insurance product, or providing assistance in relation to the quantification of the extent of such a liability;
- (vi) offering to settle all or part of a claim under an insurance product; and
- (vii) satisfying a liability of Hollard under an insurance product in full or partial settlement of a claim under the insurance product; to retail and wholesale clients.

2. All references to PetSure being a subsidiary of Hollard are deleted and replaced as follows:

PetSure is a related body corporate of Hollard.

If you have any questions regarding any of these changes you can contact us on **1800 630 681** or via petinsurance@hcf.com.au