

Supplementary Product Disclosure Statement ("SPDS")

(Notice of Policy Changes & Amendments)

This notice sets out important changes, additions and deletions made to the Product Disclosure Statement (Effective Date: 31 July 2012) for Manchester Unity It is important that you read this page and the policy booklet together to familiarise yourself with the policy terms and conditions as they now apply. Please contact us on 1800 630 681 if you would like a more detailed explanation of how these changes affect your cover.

Policy Section	Change Action	Description of Change
Where applicable	Changed Status	<p>The Combined PDS FSG is amended by replacing all references to:</p> <ul style="list-style-type: none">• PetSure (Australia) Pty Ltd ABN 95 075 949 923 Authorised Representative of Hollard AR No. 268991; and• PetSure (Australia) Pty Ltd ABN 95 075 949 923 AR No. 268991, <p>with PetSure (Australia) Pty Ltd ABN 95 075 949 923 AFSL No. 420183.</p>

Supplementary Financial Services Guide ("SFSG")

(Notice of Policy Changes & Amendments)

Policy Section	Change Action	Description of Change
Financial Services Guide	Changed Status	<p>The wording which refers to PetSure being appointed as an Authorised Representative of Hollard and setting out the financial services that PetSure can provide as an Authorised Representative of Hollard must be replaced with the following:</p> <p>"PetSure is an Australian Financial Services Licensee authorised to deal in and provide general advice on 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.</p> <p>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."</p>