

## Supplementary Product Disclosure Statement ("SPDS")

(Notice of Policy Changes & Amendments)

Preparation Date: 11 May 2021

Effective Date: 1 July 2021

This notice sets out an important change made to the combined Product Disclosure Statement (PDS), Policy Terms and Conditions and Financial Services Guide for Pounce Pet Insurance Standard and Premium Cover dated 10 October 2018. It is important that you read this SPDS and the existing SPDS (dated 30 June 2019) together with the PDS to familiarise yourself with the policy Terms and Conditions as they now apply.

Sections of the PDS amended by this SPDS override amendments to equivalent sections referred to in the SPDS dated 30 June 2019.

If you would like a copy of the PDS dated 10 October 2018 or the SPDS dated 30 June 2019, please contact us on 1300 457 046.

Section	Description of change
Code of Practice (page 12)	<p><b>Replace entire section with the following:</b></p> <p><i>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 to:</i></p> <ul style="list-style-type: none"><li>• <i>commit insurers to high standards of service;</i></li><li>• <i>promote better, more informed relations between insurers and their customers;</i></li><li>• <i>maintain and promote trust and confidence in the general insurance industry;</i></li><li>• <i>provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and</i></li><li>• <i>promote continuous improvement of the general insurance industry through education and training.</i></li></ul> <p><i>The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. The Code Governance Committee is also responsible for imposing sanctions for breaches of the Code as well as improvement of the Code and assisting the general insurance industry understand and comply with the Code.</i></p> <p><i>You can obtain a copy of the Code from the Code of Practice website <a href="http://codeofpractice.com.au">codeofpractice.com.au</a></i></p>
Automatic renewal of your policy (page 17)	<p><b>Replace entire section with the following:</b></p> <p><i>We will offer renewal of your policy every year for so long as we continue to provide this product. At least 14 days prior before your current policy expires we will send you a renewal notice confirming when your insurance will expire and the premium and terms on which your insurance will automatically renew for a further Policy Period. It will also remind you that you can opt out of the automatic renewal process and to check the limits of cover provided under the policy to see if your level of insurance cover remains appropriate for you.</i></p> <p><i>Your Cover will be automatically renewed on the terms contained in the renewal notice (unless you have opted out of automatic renewals or contact us to tell us that you do not want to renew on the terms of the renewal notice) and we will deduct/charge the renewal premium from your nominated account/credit card. If the account/credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.</i></p> <p><i>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, duration for which your Pet has been insured, 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. We may also change the terms and conditions of the policy upon renewal based on the risk associated with insuring Pets like yours.</i></p> <p><i>Should you renew your policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your Duty of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.</i></p>

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

If you have any questions regarding this change, you can contact us on 1300 457 046 or via: [contact@pouncepetinsurance.com.au](mailto:contact@pouncepetinsurance.com.au)

This SPDS is issued by The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 AFSL 241436.