

COMBINED SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT AND SUPPLEMENTARY FINANCIAL SERVICES GUIDE

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

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

Title of Booklet	Everyday Pet Insurance Basic, Standard, Comprehensive and Comprehensive Plus Plans Combined Financial Services Guide and Product Disclosure Statement
Effective Date	18 June 2024

This SPDS must be read together with the PDS for the product you hold. This SPDS is effective from 29 January 2026.

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

Section	Description of change
Table of Contents – Annual renewal of your insurance policy This update refers to page 4 of the PDS dated 18 June 2024.	Replace “Annual renewal of your insurance policy” with: Automatic renewal or replacement of your policy
Introducing your pet insurance – References to ‘we’, ‘us’, ‘our’ This update refers to page 5 of the PDS dated 18 June 2024.	Delete and replace the first two bullet points following the sentence “When reading this booklet, unless specified otherwise, references to:” with: • ‘we’, ‘us’ or ‘our’ means Woolworths, PetSure or Hollard for policies first issued before 17 July 2023; and • ‘we’, ‘us’ or ‘our’ means Woolworths or PetSure for all other policies, including <i>replacement policies</i> issued by PetSure.

Section 6. Paying your premium This update refers to page 26 of the PDS dated 18 June 2024.	Under “How to pay”, all content is deleted and replaced with: Your pet insurance premium is payable when you take out a new policy and subsequently when your policy is renewed or replaced in accordance with the “Automatic renewal or replacement of your policy” section. Premiums can be paid via direct debit through a credit card or bank account: • annually; OR • in monthly or fortnightly instalments. 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 renewal or <i>replacement policy</i> 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.
Section 6. Paying your premium – Your payment account This update refers to page 27 of the PDS dated 18 June 2024.	Under “Your payment account”, the second paragraph is deleted and replaced with: Unless you opt out of the automatic renewal or <i>replacement policy</i> process or cancel your policy, we'll continue to deduct/charge the premium from your nominated credit card or bank account after the renewal or replacement of your policy. See the “Renewals, cancellations & changes” section for more details.

Section 7. Renewals, cancellation & changes – Annual renewal of your insurance policy This content replaces the content and heading on page 29 of the PDS dated 18 June 2024.	Delete and replace this section with: Automatic renewal or replacement of your policy Annual renewal of your policy As long as we continue to provide 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 <i>policy period</i>. 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. <i>Replacement policy process</i> For policies issued by Hollard only In the event that Hollard no longer issues this Everyday Pet Insurance product, Hollard may arrange for PetSure to provide you with an offer of a <i>replacement policy</i> together with its applicable terms and conditions for you to consider. The <i>replacement policy</i> will automatically commence when your issued policy is due to expire unless you instruct us beforehand otherwise. For policies issued by PetSure only In the event that PetSure no longer issues this Everyday Pet Insurance product, PetSure may arrange to provide you with an offer of a <i>replacement policy</i> together with its applicable terms and conditions for you to consider. The <i>replacement policy</i> will automatically commence when your issued policy is due to expire unless you instruct us beforehand otherwise. For all renewals and <i>replacement policies</i>
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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 policy* process at any time in the future;
- 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.

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 the "Paying your premium" section for more information.

Your premium

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 "How we calculate your premium" section.

Section 8. How we calculate your premium – For renewals and changes to your policy This content replaces the content and heading on page 34 of the PDS dated 16 June 2024.	Delete and replace this section with: For renewals, changes to your policy and policies issued as <i>replacement policies</i> For renewals and <i>replacement policies</i>, as well as the factors for new policies we also factor in the claim history for your <i>pet</i> and the average cost of care for pets like yours, as well as the claims experience across all our insured pets. Because of all of these factors and the changes to your <i>pet</i>'s risk profile, your premium will increase from year to year. When calculating your premium on renewal or for a <i>replacement policy</i>, we also consider how much your premium was previously, including any discounts that may have been applied. This means that we may limit movements up or down. These same factors and others are also used to calculate your premium if you amend your <i>cover</i>. For information about how and when to pay your premium, please read the "Paying your premium" section.
Your privacy This update refers to page 35 of the PDS dated 18 June 2024.	Delete and replace this section with: Your privacy We are committed to handling your personal information responsibly, in accordance with our Privacy Policy and the Australian Privacy Principles. When we collect personal information from you, we will provide you with a Privacy Collection Notice which tells you how your personal information is collected, used and disclosed in relation to your Everyday Pet Insurance policy. You can visit our website to view or obtain a copy of our Privacy Policy or contact us at:

	Everyday Pet Insurance Phone: 1300 10 1234 Email: privacy@woolworths.com.au Website: www.woolworths.com.au PetSure Phone: (02) 9842 4800 Email: privacy@petsure.com.au Website: www.petsure.com.au Hollard (only applies to renewals of policies first issued before 17 July 2023) Phone: (02) 9253 6600 Email: privacy@hollard.com.au Website: www.hollard.com.au
Definitions of important terms This update refers to page 45 of the PDS dated 18 June 2024.	Add new definition: Replacement policy means an Everyday Pet Insurance policy that is issued by PetSure in accordance with the <i>replacement policy</i> process (see “Automatic renewal or replacement of your policy” section) when the product is no longer issued by Hollard.

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

This SPDS was prepared on 29 January 2026.

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 following Product Disclosure Statement (PDS).

Title of Booklet	Everyday Pet Insurance Basic, Standard, Comprehensive and Comprehensive Plus Plans Combined Financial Services Guide and Product Disclosure Statement
Effective Date	18 June 2024

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG is effective from 29 January 2026.

This update replaces the content under **the heading 'Financial Services Guide (FSG)'** and the section titled **'The organisations associated with this insurance product'** on page 41 of the PDS dated 16 June 2024.

Financial Services Guide (FSG)

This Financial Services Guide, or FSG, informs you about the financial services provided by the organisations associated with Everyday 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:

- Hollard means The Hollard Insurance Company Pty Ltd.
- Woolworths means Woolworths Group Limited.
- PetSure means PetSure (Australia) Pty Ltd.
- You, and your means the applicant for an Everyday Pet Insurance policy and, if a policy is issued, the person insured.

Renewals of Everyday Pet Insurance policies that were first issued before 17 July 2023 are issued by Hollard.

All other Everyday Pet Insurance policies (including *replacement policies* and their subsequent renewals) are issued by PetSure.

The organisations associated with this insurance product

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 Everyday Pet Insurance policies first issued before 17 July 2023. 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.

Woolworths is an Authorised Representative (Number 245476) of Hollard and is authorised to deal in and provide general advice on behalf of Hollard regarding certain general insurance products issued by Hollard, including Everyday Pet Insurance policies. Woolworths promotes and arranges Everyday Pet Insurance policies and is paid a commission and other benefits for doing so. Everyday Pet Insurance policies are arranged on behalf of Hollard. When you apply for an Everyday Pet Insurance policy, Woolworths 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 an Everyday Pet Insurance policy can be issued to you by Hollard. Woolworths does not act for you and does not provide personal advice about Everyday Pet Insurance policies. As the insurer and issuer of Everyday Pet Insurance policies, only Hollard can issue, vary and cancel those policies through an arrangement with PetSure, as explained above.

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 Everyday Pet Insurance policies entered into for the first time from 17 July 2023 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.

Woolworths is an Authorised Representative (Number 245476) of PetSure and is authorised to deal in and provide general advice on behalf of PetSure regarding certain general insurance products issued by PetSure, including Everyday Pet Insurance policies.

Woolworths promotes and arranges Everyday Pet Insurance policies and is paid a commission and other benefits for doing so. Everyday Pet Insurance policies are arranged on behalf of PetSure. When you apply for an Everyday Pet Insurance policy, Woolworths will tell you about the product and collect certain information from you that will be used by PetSure to determine, whether an Everyday Pet Insurance policy can be issued to you by PetSure. Woolworths does not act for you and does not provide personal advice about Everyday Pet Insurance policies. As the insurer and issuer of Everyday Pet Insurance policies, only PetSure can issue, vary and cancel those policies.

This SFSG has been prepared by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard), and PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) (PetSure) 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 29 January 2026.