

Everyday Pet Insurance Product Disclosure Statement

Update pursuant to ASIC Corporations Instrument 2016/1055, dated 18 June 2024

This is a non-materially adverse update to the following Product Disclosure Statements

Everyday Pet Insurance

Product Disclosure Statement and Financial Services Guide (preparation date 15 February 2023)

- Basic
- Standard
- Comprehensive
- Comprehensive Plus

This update must be read together with the applicable Product Disclosure Statement and/or Supplementary Product Disclosure Statement. Please contact us if you require a copy of the Product Disclosure Statement.

This update outlines changes to your Product Disclosure Statement in the following sections:

- Frequently Asked Questions;
- Product Disclosure Statement;
- Section 1 - Definitions; and
- Section 2 - Your Cover, 2.1 Specified Accidental Injury Cover.

Frequently Asked Questions:

Under the question 'What is a Pre-existing Condition?', delete and replace the first sentence with:

'If any Condition existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, and you 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.'

Product Disclosure Statement:

Under the section 'Protection for your pets', in the second paragraph (commencing with the words 'If a Condition exists...'), delete and replace the first sentence with:

'If a Condition exists or occurs before the Commencement Date of the First Policy Period or within an applicable Waiting Period, and you were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, it may be excluded from Cover as a Pre-existing Condition.'

Section 1 - Definitions:

Under the definition 'Pre-existing Condition', delete and replace the first sentence with:

'**Pre-existing Condition** 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 were aware or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed.'

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Under the definition ‘Waiting Period’, delete and replace the first sentence with:

‘Waiting Period means a period starting from the Commencement Date of your First Policy Period during which a Condition that exists or occurs, of which you are aware or a reasonable person in your circumstances would be aware, will be considered a Pre-existing Condition, subject to the terms of the definition of ‘Pre-existing Condition’ and unless otherwise stated on Your Certificate of Insurance.’

Under the definition of ‘Specified Accidental Injury’, following the words **‘Specified Accidental Injury** means physical harm or injury arising from an Accident that is a consequence of or results in one of the following:’ insert the following immediately underneath the existing list of items:

- a near drowning incident.’

Section 2 - Your Cover, 2.1 Specified Accidental Injury Cover:

Under section: ‘2.1.1 What you are covered for’ following the words ‘1. be a direct consequence of at least one of the following:’ insert the following immediately underneath the existing list of items:

- ‘d. a near drowning incident;’

These updates are effective as of 18 June 2024

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

Policy documents	Customer support
Product Disclosure Statement and Financial Services Guide – Basic, Standard, Comprehensive and Comprehensive Plus (preparation date 15 February 2023)	Website: www.insurance.everyday.com.au/pet-insurance Phone: 1300 101 234 E-mail: everydayinsurance@petsure.com.au

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