

Supplementary Product Disclosure Statement ("SPDS")
(Notice of Policy Changes & Amendments)
Effective Date: 26 August 2019

This notice sets out an important change made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for Woolworths Pet Insurance dated 1 August 2014. It is important that you read this SPDS and the policy booklet together to familiarise yourself with the policy Terms and Conditions as they now apply.

Section	Description of change
Where applicable	Replace all references to 'Woolworths Limited' with 'Woolworths Group Limited'.
Where applicable	Remove all references to 'SalesForce Australia Pty Ltd (Salmat)' and 'Salmat' on pages iii, 7, 14, 36, 37, 38 and 39 – this relationship has been terminated.
Where applicable	Replace all references to 'sub-limit' with 'Sub-limit'.
Where applicable	Replace all references to 'consultation' with 'Consultation'
Where applicable	Replace PetSure's street address with the following: Level 1, 465 Victoria Avenue, Chatswood, NSW, 2067.
Frequently Asked Questions (page 5)	Replace 'Will I have lifelong cover for my Pet' with the following: <i>Once your Pet is accepted and as long as you continue to renew your policy, your Pet will be covered for eligible Vet Expenses for life, with Cover subject to the applicable terms and conditions of the policy for each renewal period. You can apply for Accidental Injury and Illness Cover as long as your Pet is over 8 weeks old.</i>
Understanding the limits of the insurance (page 8)	Insert the following sentence at the end of the first paragraph: <i>Maximum monetary limits also apply to the benefits payable in any one Policy Period. These are called the Benefit Limit and can vary depending on the relevant Cover. Sub-limits for particular Conditions may also apply.</i>
Your obligation to us (Duty of Disclosure) (page 8)	Replace the entire section with the following: <i>Duty of Disclosure</i> <i>Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.</i> <i>You do not need to tell us anything that:</i> <ul style="list-style-type: none"> • <i>reduces the risk we insure you for; or</i> • <i>is common knowledge; or</i> • <i>we know or should know as an insurer; or</i> • <i>we waive your duty to tell us about.</i> <i>If you do not tell us something</i> <i>If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and cancel your contract.</i>
Calculating your premium (page 9)	Replace the entire section with the following: <i>Your premium is calculated when your Woolworths 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.</i> <i>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, the Excess selected, the Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured your Pet, and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage. Further information about renewal premiums can be found under "Automatic Renewal of your Policy" on page 16.</i> <i>The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information.</i> <i>Minimum premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding</i>

	amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.
Cooling off period (page 9)	Replace the first paragraph in this section with the following: 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 Woolworths 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 commencement or renewal, less any transaction costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.
Your Privacy (page 9-11)	Replace all references to ‘Financial Ombudsman Service’ with ‘Australian Financial Complaints Authority (AFCA)’.
Your Privacy (page 10)	Replace the second bullet point on page 10 with the following: <ul style="list-style-type: none"> personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments, providing you with access to our GapOnly™ claims system); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;
Your Privacy (page 11)	Replace the last bullet point on page 11 with the following: <ul style="list-style-type: none"> your personal information may also be disclosed to some of our service providers who are located overseas including the Philippines. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas. <p>Replace Hollard contact details with the following:</p> <p>Phone: (02) 9253 6600 E-mail: privacy@hollard.com.au Mail: Hollard Privacy Officer The Hollard Insurance Company Pty Ltd Locked Bag 2010, St Leonards, NSW, 1590 Website: www.hollard.com.au</p>
Code of Practice (page 12)	Replace entire section with the following: 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: <ul style="list-style-type: none"> commit insurers to high standards of service; promote better, more informed relations between insurers and their customers; maintain and promote trust and confidence in the general insurance industry; provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and promote continuous improvement of the general insurance industry through education and training. <p>You can obtain a copy of the Code from the Insurance Council of Australia website at www.insurancouncil.com.au.</p>
If you have a complaint (page 13)	Stage 3 of our complaints resolution process should be replaced with the following: 3 – External Dispute Resolution In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within forty-five (45) days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter 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 Mail: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au

<p>Financial Claims Scheme and Compensation Arrangements (page 14)</p>	<p>Replace the first sentence in this section with the following: <i>Hollard is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.</i></p> <p>Replace the third paragraph in this section with the following: <i>If we were to fail and were unable to meet our obligations under your policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at fcs.gov.au.</i></p>
<p>Automatic renewal of your policy (page 16)</p>	<p>Replace entire section with the following: <i>We will advise you regarding renewal of your policy prior to the expiration of the current policy, and your renewal premium will also be adjusted accordingly.</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.</i></p> <p><i>We may also change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet.</i></p> <p><i>Unless you notify us otherwise, your Cover will be automatically renewed on the terms contained in the renewal offer and we will deduct/charge the renewal premium from your nominated account/credit card unless you tell us not to. 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>We require you to notify us should you decide not to renew your policy.</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>
<p>Delivery of your policy documents (page 16)</p>	<p>Replace entire section with the following: <i>Unless you tell us otherwise or we tell you it is no longer suitable we will send your policy documents and policy related communications electronically. This includes email and/or other methods of electronic communication. You will need to provide us with your current email address and your mobile phone number. Each electronic communication will be deemed to be received by you on the transmission date recorded in our systems. Where we deliver your policy documents and policy related communications by mail in printed form all such communications will be deemed to have been successfully delivered once mailed by us to your last notified postal address.</i></p>
<p>Section 1 – Definitions (page 16-20)</p>	<p>Insert the following new definitions:</p> <p>Consultation and other derivations mean an examination performed by or under the supervision of a Vet, including a physical consultation, inpatient examination, in-hospital examination, health certificate, consultation or recheck consultation/visit, referral/specialist consultation/visits, emergency and after hours consultations/visits.</p> <p>Recurring Condition means a Condition that is curable but may relapse repeatedly with intervals of remission in between. For example: If your Pet has an ear infection once every year prior to taking out an insurance policy, or it reoccurs during the Waiting Period, this Condition would be a Recurring Condition and therefore be excluded from Cover as a Pre-existing Condition.</p>
<p>Section 1 – Definitions (page 16-20)</p>	<p>Replace the following definitions with:</p> <p>Benefit Limit(s) and Sub-limit(s) mean the applicable amount/s payable in any one Policy Period, in relation to the relevant Cover as specified on your Certificate of Insurance (determined as follows):</p> <ul style="list-style-type: none"> • if a Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on your Certificate of Insurance, we will not pay more than that amount (subject also to the overall annual Benefit Limit or other relevant Sub-limit not having been exceeded); and • we will never pay more than the overall annual Benefit Limit specified on your Certificate of Insurance. <p><i>Note: Benefit Limits and Sub-limits reset on renewal. The Benefit Limit is also subject to any applicable Excess.</i></p>

	<p>Condition means any Accidental Injury, or any manifestation of an Illness, including but not limited to any:</p> <ul style="list-style-type: none"> • Skin Condition; Bilateral Condition; Related Condition or Recurring Condition. <p>Illness means a sickness or disease which:</p> <ul style="list-style-type: none"> • is not included under Accidental Injury Cover; and • is independent of any Pre-existing Condition. <p>Pre-existing Condition means any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date or during any applicable Waiting Period. Including but not limited to:</p> <ul style="list-style-type: none"> • any cruciate ligament Condition; a Recurring Condition; any Skin Condition (as defined); latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Commencement Date; any Condition in remission at the time of the insurance application; any seasonal Condition; Conditions currently or previously being controlled by medication(s) or by a prescription diet, and whether or not diagnosed or treated by a Vet. (If your Pet has a Pre-existing Condition, please also refer to definitions for a “Related Condition” and “Bilateral Condition”). <p>Routine Care means certain preventive healthcare Treatments for your Pet listed on your Certificate of Insurance. If you have this cover, the list of allowable Treatments and the Benefits Limits applicable to these, are shown on your Certificate of Insurance.</p>
Section 2.1 – What we will pay (page 21)	<p>Replace point 1. c. with the following:</p> <p>c. an allergic reaction to an insect or spider bite other than tick or flea bites;</p>
Section 2.2 – What we will not pay (page 21-22)	<p>Replace point 2 and 3 with the following:</p> <p>2. patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object and intervertebral disc disease (IVDD) under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered (where eligible) under Section 3 – Illness Cover on page 22 (and will be subject to the 30 day Waiting Period for Illness Cover);</p> <p>3. any dental Treatment, including fractured teeth; or</p> <p>4. any of the excluded matters listed in Section 6 - General Exclusions on page 27.</p>
Section 3 – Illness Cover (page 22)	<p>Delete the following sentence:</p> <p><i>Pets over 9 years of age will not qualify for Illness Cover where there has been a break, lapse or change in the level of Cover after reaching the age of 9.</i></p> <p>Insert a new sentence as follows:</p> <p><i>Pets over 9 are now eligible to apply for Illness Cover under a new Woolworths product. Please contact us on 1300 10 1234 for more information.</i></p>
Section 3.2 – What we will not pay (page 22)	<p>Replace the following exclusions under Section 3.2 – What we will not pay:</p> <p>2. an Illness caused by:</p> <ol style="list-style-type: none"> endoparasites, such as intestinal worms; or ectoparasites, such as ticks (unless covered under Section 4.3 – Paralysis Tick Benefit which is detailed on page 25) and fleas, with the exception of skin and ear mites; <p>3. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</p> <ol style="list-style-type: none"> for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or for cats: panleukopenia, chlamydia, feline leukaemia virus (FeLV), feline immuno deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu; <p>4. any declared widespread pandemic disease that affects dogs or cats;</p>
Section 4.1 – Emergency Boarding (page 24)	<p>Replace text under ‘What we will pay’ with the following:</p> <p><i>We will pay you the Benefit Percentage up to the Benefit Limit for the cost of boarding your Pet at a licensed kennel or cattery in the following scenarios:</i></p> <ol style="list-style-type: none"> If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for five (5) or more consecutive days during the Policy Period; or If you, (the Insured and sole carer of the Pet) require emergency accommodation due to family violence. <p><i>You will be responsible for any Excess as shown on the applicable Certificate of Insurance.</i></p>
Section 4.2 – Essential Euthanasia (page 24)	<p>Replace ‘What we will pay’ text with the following:</p> <p><i>We will pay you the Benefit Percentage for Vet Expenses incurred by you up to the Benefit Limit to euthanase your Pet during the Policy Period provided that this was deemed a humane and essential course of action by the Vet, and as a result of a Condition coverable under your policy. You will be responsible for any Excess as shown on the applicable Certificate of Insurance.</i></p>

<p>Section 4.4 – Pet Overseas Travel Insurance (page 25)</p>	<p>Replace first sentence under ‘What we will pay’ with the following:</p> <p><i>We will pay for Vet Expenses incurred for the Treatment of your Pet whilst it is overseas with you in New Zealand or Norfolk Island, subject to:</i></p>
<p>Section 6 – General Exclusions (page 27)</p>	<p>Replace exclusions 1-8 with the following:</p> <p>1. Pre-existing Conditions – <i>a Related Condition or a Condition arising within the applicable Waiting Period. Refer to page 18 for definition of Pre-existing Conditions. Also refer to the ‘Pre-existing Condition review’ section on page 29.</i></p> <p>2. Dental Care – <i>dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease (with the exception of oral tumours). These Conditions will only be covered up to a specified Benefit Limit if you have the Routine Care benefit, as shown on your Certificate of Insurance (see ‘Section 5.1 – Routine Care’).</i></p> <p>3. Certain Treatments & Conditions</p> <p><i>a. any Vet Expense relating to regular, prescription or dietary Pet food or treats, special diets, raw food diets, vitamins, nutraceuticals or mineral supplements, whether recommended by your Vet or not (unless covered under ‘Section 5.1 – Routine Care’ and specified on your Certificate of Insurance);</i></p> <p><i>b. preventative procedures and Treatments (including, but not limited to, vaccinations, microchipping or flea/tick/worm control);</i></p> <p><i>c. grooming and bathing of your Pet, and injuries sustained (such as lacerations and cuts) while your Pet is being groomed by you or any other person;</i></p> <p><i>d. non-medicated bathing or grooming products including but not limited to shampoos and conditioners;</i></p> <p><i>e. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;</i></p> <p><i>f. accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;</i></p> <p><i>g. training, socialisation, therapy and alternative therapies (including, but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy) whether recommended by your Vet or not;</i></p> <p><i>h. Treatment for Accidental Injuries or Illnesses that occur while your Pet is used for (or as a direct result of) hunting, commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Conditions that occur during or as a result of Guide Dog or Assistance Dog duties are exempt from this exclusion;</i></p> <p><i>i. Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);</i></p> <p><i>j. cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;</i></p> <p><i>k. a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);</i></p> <p><i>l. Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion;</i></p> <p><i>m. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;</i></p> <p><i>n. the provision of medication(s) for your Pet that covers a period of more than thirty (30) days beyond the policy End Date;</i></p> <p><i>o. your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vet’s recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;</i></p> <p><i>p. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet’s reproductive organs due to inflammation, infection or cancer;</i></p> <p><i>q. cryptorchidism (undescended testicles); or</i></p> <p><i>r. breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.</i></p> <p>4. Certain Services & Procedures</p> <p><i>a. transport or boarding expenses other than the benefits provided in Section 4.1 Emergency Boarding on page 24, regardless of reason;</i></p> <p><i>b. ambulance fees and non-essential hospitalisation;</i></p> <p><i>c. additional costs associated with house calls, phone Consultations and out-of-hours Treatment unless the Vet believes an emergency Consultation was necessary, in which case our liability is</i></p>

	<p><i>limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal Consultation hours;</i></p> <p><i>d. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or</i></p> <p><i>e. The following items and any associated expenses:</i></p> <ul style="list-style-type: none"> <i>i. any trial or experimental procedures and Treatments;</i> <i>ii. organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;</i> <i>iii. external fixtures (such as wheelchairs);</i> <i>iv. prosthetics (including but not limited to hip replacements and elbow replacements); or</i> <i>v. 3D printing.</i> <p>5. Elective Treatments and Procedures</p> <p><i>a. routine examinations and health checks, cosmetic procedures, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and</i></p> <p><i>b. tail docking and debarking.</i></p> <p>6. Your Pet not being protected</p> <p><i>Your Pet not being protected due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or Illness (such as ingestion of hazardous substances) or from aggravating a treated Condition.</i></p> <p>7. Policy Conditions</p> <p><i>a. any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or</i></p> <p><i>b. a Condition specifically excluded on your Certificate of Insurance.</i></p>
<p>Section 7.2 – Paying on the due date (page 30)</p>	<p>Replace points 3 and 4 with the following:</p> <p>3. <i>Where you have an instalment policy and we have not received an instalment payment, we will send you a notice in writing (either mail, email or text message) regarding your non-payment at least fourteen (14) calendar days before any cancellation by us for non-payment.</i></p> <p><i>If after sending the above notice we do not receive the instalment payment, we will send you a second notice in writing (either mail, email or text message), either:</i></p> <ul style="list-style-type: none"> <i>a. prior to cancellation, informing you that your instalment policy is being cancelled for non-payment if the unpaid premium remains in arrears for more than thirty (30) days; or</i> <i>b. within fourteen (14) days after cancellation by us, confirming our cancellation of your instalment policy.</i> <p>4. <i>If at least one instalment has remained unpaid for a period of at least fourteen (14) days then we may refuse to pay your claim(s).</i></p> <p>5. <i>If we cancel your policy due to non-payment of an instalment premium you need to be aware that:</i></p> <ul style="list-style-type: none"> <i>a. no benefits or entitlements can be paid under the policy;</i> <i>b. you may be refused cover in the future under any policy administered by PetSure; and</i> <i>c. any application for general insurance products in the future may be affected because you had a policy cancelled as a result of unpaid premiums.</i>
<p>Section 8 – Cancellations (page 31)</p>	<p>Replace entire section with:</p> <p>8.1 Cancellation by you</p> <p><i>You may cancel your policy with us at any time by contacting our customer service team. Our contact details are set out on page 4. The cancellation will be effective once we provide you our confirmation of your cancellation request.</i></p> <p><i>These cancellation provisions also apply to policies cancelled where you have entered into a new policy because you change your level of Cover, type of policy or amount of Excess.</i></p> <p>8.2 Cancellation during the cooling off period</p> <p><i>If you cancel your policy during the 21 day cooling-off period, and no claim has/is to be made by you, we will refund any premiums paid by you since commencement or renewal, less any transaction costs incurred by us which we are unable to recover, and any taxes or duties that we are unable to refund. You cannot return your policy during the cooling off period if a claim has/is to be made by you.</i></p> <p>8.3 Cancellation where no claims have been made</p> <p><i>If you cancel the policy for whatever reason after the cooling off period and you have paid the annual premium in full, provided no claim has been made, we will refund the premium less:</i></p> <ul style="list-style-type: none"> <i>• The amount covering the period you were insured for;</i> <i>• The cancellation fee of \$30 (which will not be deducted if your cancellation is due to your Pet passing away); and</i>

- Any government or statutory charges we are unable to recover.

If you have been paying your premium by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premium instalments will be deducted

8.4 Cancellation after a claim has been made

If you cancel your policy for whatever reason (other than your Pet passing away) after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid if it has not already been paid. Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to your nominated bank/credit card account.

This clause survives termination of this contract.

*If you cancel your policy because your pet has passed away and after having made a claim, your policy will be cancelled in the same way as set out above in **Cancellation where no claims have been made.***

8.5 Cancellation by us

We may cancel your policy where the law allows us to do so. If we cancel your policy, we will refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.

*If you advise us that your Pet has passed away, your policy will be cancelled in accordance with **Cancellation where no claims have been made.***

For more information about cancellations refer to Section 7 - 'Premiums' on page 30.

Section 9 –
Claims
(page 32-34)

Replace Section 9.1 - 9.3 with the following:

9.1 How to make a claim

Should you need to submit a claim, your Vet may be able to do this for you electronically, at the time of your visit. If you elect to have your Vet submit your claim on your behalf, we will still communicate with you regarding the status of your claim. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.

*Alternatively, you can also submit your claims online through the secure Pet Portal:
woolworths.com.au/mypet*

Simply upload your documentation and click submit (from your computer or your mobile device).

*You can also complete a paper claim form and send your original documentation via post. Claim forms are available on request by calling 1300 10 1234 or can be downloaded from
www.woolworths.com.au/insurance.*

If you choose to claim via post, the attending Vet must complete all sections on the claim form where designated and both you and the attending Vet must sign the claim form. All claims must be completed carefully and honestly.

9.2 Important claim information

1. Unless we agree otherwise, all claims must include itemised tax invoice(s), payment receipt(s) (except when the claim is submitted via our GapOnly™ claim system, where available) and applicable Consultation notes. If submitting a claim by post all claim documentation must be accompanied by a completed claim form.

2. Incomplete claim forms will be returned to you and this may result in a delay in processing your claim. We recommend that you retain copies of all documentation for your records.

3. If submitting a claim for the first time, please include a full veterinary history from the attending Vet and any previous Vets who have treated your Pet whilst in your care. Failure to include this may result in delays in processing your claim. Note: for adopted Pets, veterinary history is only required from when you took ownership. If you can provide us with proof of adoption or transfer of ownership papers, we will only request veterinary history from that date onwards.

4. All claims should be submitted to us and received within ninety (90) days of the relevant Treatment being provided and all accounts must be paid in full prior to submission of your claim (unless you are submitting a claim using our GapOnly™ claim system (where available), whereby you agree that you will pay the Vet the remaining portion of the tax invoice (if any) after the claim payment (if any) is made by us to your Vet).

5. You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet are authorised to release information and/or records to us about your Pet.

6. Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).
7. You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the policy.
8. You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.
9. We will not reimburse you for the provision of any information required in the purchase and administration of the policy nor for the assistance provided to you in the completion of any forms relating to the policy including the provision of any information in relation to a claim made under this policy.

9.3 What we will do

1. We will deal directly with you regarding settlement of the claim. Where available, where our GapOnly™ claims system is used by your Vet to submit your claim, we will also provide information to your Vet about the settlement of your claim.
2. Unless we specify otherwise, we will pay you, not the Vet. Where available, where our GapOnly™ claims system is used by your Vet to submit your claim, we will provide payment of your claim directly to your Vet.
3. If the Vet Expenses:
 - a. are considered by us to be excessive or unreasonable; or
 - b. are higher than the Vet Expenses normally charged by a general or referral practice; or
 - c. in our opinion may not be required; or
 - d. are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices;
 then claim payments will be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition. We reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree that the Treatment provided or fees charged were reasonable, we may decide to pay only the cost of the Treatment that was necessary and/or reasonable to treat the Condition (as advised by the Vet from whom we have requested the second opinion).
4. We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
5. If you submit a fraudulent claim, or solicit your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and we may cancel your policy altogether. We may also be entitled to reclaim any payments already made to you in respect of such claims.
6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.
7. In the event that we pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver retrospectively as they stand to any paid claims or to any future claims for that or any Related Condition. We also reserve our right to recover from you any benefit amount received by you as a result of such error.

9.4 Examples of how we settle your claim

The following calculations provide examples of how claims will be settled where Cover is provided (these examples are indicative of the manner of calculation only and include GST):

Example 1

80% Benefit Percentage with a Nil Excess	
Total amount of eligible expenses	\$2,000
Total amount claimable after 80% Benefit Percentage applied	\$1,600
Total payment	\$1,600

Example 2

80% Benefit Percentage with a \$100 Excess option	
Total amount of eligible expenses	\$2,000
Total amount claimable after 80% Benefit Percentage applied	\$1,600
Less \$100 Excess	\$1,500
Total payment	\$1,500

Replace Section headings 9.4 and 9.5 as follows:

9.5 Our rights of recovery

	9.6 Other insurance arrangements
Insert new Section 10 – Fraud (Section 10 – Direct Debit Request Summary becomes Section 11)	<p>Section 10 – Fraud <i>It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.</i></p> <p><i>You must not act in a fraudulent manner. If you or anyone acting for you:</i></p> <ul style="list-style-type: none"> • <i>Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;</i> • <i>Make a statement in support of a claim knowing the statement to be false in any respect;</i> • <i>Solicit your Vet to behave in a fraudulent manner regarding a claim;</i> • <i>Submit a document in support of a claim knowing the document to be forged or false in any respect; or</i> • <i>Make a claim in respect of any loss or damage caused by your wilful act or with your connivance.</i> <p><i>Then:</i></p> <ol style="list-style-type: none"> 1. <i>We shall not pay the claim;</i> 2. <i>We shall not pay any other claim which has been or will be made under the policy;</i> 3. <i>We may at our option cancel the policy;</i> 4. <i>We may at our option cancel any other pet insurance policies you hold which are issued by Hollard;</i> 5. <i>We may be entitled to reclaim any payments already made to you in respect of such claims;</i> 6. <i>We may not make any refund of premium already paid;</i> 7. <i>We may inform the police of the circumstances; and</i> 8. <i>We may pursue legal proceedings.</i>
Section 10 Direct Debit Request Summary (now Section 11) (page 35)	<p>Replace the second paragraph with the following: <i>If your premium cannot be paid (for example there is not enough money in your nominated account) your bank may dishonour that payment and you may be charged a dishonour fee by your bank. Neither Hollard, Woolworths nor PetSure will be responsible for dishonour fees charged by your bank or financial institution. If your direct debit is dishonoured we will automatically retry for the outstanding amount within fourteen (14) days and you may be charged a dishonour fee by PetSure.</i></p>
Section 11 – General Information (now Section 12) (page 35)	<p>Under ‘Changing level of Cover’, insert points 3 and 4:</p> <ol style="list-style-type: none"> 3. <i>You cannot change your level of Cover in a Policy Period if a claim has been paid.</i> 4. <i>If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover.</i>
About Hollard, Woolworths, PetSure and other relevant persons/ organisations (page 36-37)	<p>Replace the second paragraph with the following:</p> <p><i>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 Woolworths Pet Insurance. Woolworths promotes and arranges Woolworths Pet insurance. Woolworths Pet insurance policies are arranged on behalf of Hollard through telephone sales. When you apply for Woolworths Pet Insurance, 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 a Woolworths Pet Insurance policy can be issued to you by Hollard.</i></p> <p><i>Woolworths does not act for you and does not provide personal advice about Woolworths Pet Insurance.</i></p> <p><i>As the insurer and issuer of Woolworths Pet Insurance Policies, only Hollard can issue, vary and cancel Woolworths Pet Insurance policies, which it does through an arrangement with PetSure, explained below.</i></p> <p>Replace the following wording:</p> <p><i>“PetSure, a related company to Hollard,”</i> With: <i>“PetSure, a subsidiary company of Hollard,”</i></p>
How each party is paid for its services (page 38)	<p>Replace the text for Woolworths with the following:</p> <p><i>Woolworths may receive a commission of up to twenty-three percent (23%) of the net premium (this is the premium less any government taxes and charges) for promoting and arranging the sale of Woolworths Pet Insurance policies on behalf of Hollard. This commission is used by Woolworths to cover costs associated with the marketing and distribution of this product to you and costs associated with providing administration services, including set-up and operational costs, telecommunication</i></p>

	<p><i>charges and the costs associated with recruiting, training and engaging call centre consultants. This commission may also include any referral fees to people or organisations that refer new customers to Woolworths.</i></p> <p><i>Our consultants are paid an annual salary and may also qualify for a bonus of up to \$5 per hour, dependent on their individual performance objectives. Such bonus payments are calculated based on pre-determined criteria including, amongst other things, the volume of sales and a consultant's performance measured against agreed service levels. The payments made to consultants are not additional charges to you and are not in addition to the total premium you pay.</i></p>
<p>Compensation Arrangements (page 39)</p>	<p>Replace the second paragraph with the following:</p> <p><i>To this end PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering PetSure's activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct.</i></p>

If you have any questions regarding this change, you can contact us on 1300 10 1234 or via woolworths@petsure.com.au