

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

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

Title of Booklet	Pet Insurance Australia Pet Basic Cover and Pet Essentials Cover Combined Financial Services Guide and Product Disclosure Statement
Effective Date	8 May 2023

This SPDS must be read together with the PDS for the product(s) you hold, and the relevant ASIC Instrument (available on our website). This SPDS is effective from 22 October 2025.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS or if you need help locating the ASIC Instrument.

Issuer details This update refers to the <i>PDS dated 8 May 2023</i> .	Hollard's address is updated to the following: Level 5, 100 Mount St, North Sydney, NSW 2060
Table of contents – Annual renewal of your insurance policy This update refers to page 2 of the <i>PDS dated 8 May 2023</i> .	Replace “<i>Annual renewal of your insurance policy</i>” with the following: Automatic renewal or replacement of your policy

Introducing your pet insurance, When reading this booklet, unless specified otherwise, references to: This content replaces the content in page 4 of the <i>PDS dated 8 May 2023</i>.	Delete and replace the first 2 bullet points following the sentence “When reading this booklet, unless specified otherwise, references to:” with the following: • 'we', 'us' or 'our' means Hollard, PetSure or Pet Insurance Australia for policies first issued before 8 May 2023; and • 'we', 'us' or 'our' means PetSure or Pet Insurance Australia for all other policies, including replacement policies issued by PetSure.
Section 6. Paying your premium This update refers to page 26 of the <i>PDS dated 8 May 2023</i>.	Under “<i>How to pay</i>” the first paragraph is deleted and replaced with the following: 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 <u>“Automatic renewal or replacement of your policy”</u> section.
Section 6. Paying your premium, Your payment account This update refers to page 27 of the <i>PDS dated 8 May 2023</i>.	Under “<i>Your payment account</i>” the second paragraph is deleted and replaced with the following: 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 <u>“Renewals, cancellations & changes”</u> section for more details.
Section 7.	Automatic renewal or replacement of your policy

**Renewals,
cancellation
& changes,
Annual
renewal of
your
insurance
policy**

This content replaces the content and heading on pages 29-30 of the *PDS dated 8 May 2023*.

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 *policy period*. 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.

Replacement policy process
For policies issued by Hollard only

In the event that Hollard no longer issues this Pet Insurance Australia product, Hollard may arrange for PetSure to provide you with an offer of a *replacement policy*, together with its applicable terms and conditions for you to consider. The *replacement policy* 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 Pet Insurance Australia product, PetSure may arrange to provide you with an offer of a *replacement policy*, together with its applicable terms and conditions for you to consider. The *replacement policy* will automatically commence when your issued policy is due to expire unless you instruct us beforehand otherwise.

For all renewals and *replacement policies*

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 <i>replacement policy</i> 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 <i>replacement policy</i> offer notice you receive will also remind you: • that you can opt out of the automatic renewal or automatic <i>replacement policy</i> process at any time in the future; • to check the information we have on your <i>certificate of insurance</i> is correct; and • to review your insurance <i>cover</i> to consider if the policy limits and level of <i>cover</i> is still right for you. Unless you opt out of automatic renewal or automatic acceptance of the offer of a <i>replacement policy</i> or tell us that you don't want to renew or replace your policy, PetSure (if it is the renewal or <i>replacement policy</i> issuer) or Hollard (if it is the renewal issuer) will deduct/charge the premium from your nominated account or credit card on any automatic renewal or <i>replacement policy</i>, as applicable. See the <u>"Paying your premium"</u> 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 <u>"How we calculate your premium"</u> section.
Section 8. How we calculate your premium, For renewals	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 changes to your policy This content replaces the content and heading on page 34 of the <i>PDS dated 8 May 2023</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's</i> 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 "<u>Paying your premium</u>" section.
Your privacy This content replaces the content on pages 35-37 of the <i>PDS dated 8 May 2023</i>.	Delete and replace this section with the following: 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 Pet Insurance Australia policy. You can visit our website to view or obtain a copy of our Privacy Policy or contact us at: Pet Insurance Australia Phone: 1800 043 552 Email: pia@petsure.com.au Website: petinsuranceaustralia.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 8 May 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 <i>PDS dated 8 May 2023</i>.	Add new definition: <i>Replacement policy</i> means a Pet Insurance Australia 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 22 October 2025.

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	Pet Insurance Australia Pet Basic Cover and Pet Essentials Cover Combined Financial Services Guide and Product Disclosure Statement
Effective Date	PDS dated 8 May 2023

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG is effective from 22 October 2025.

This update replaces the content on pages 41 and 42 of the FSG in the *PDS dated 8 May 2023*.

Financial Services Guide (FSG)

This Financial Services Guide, or FSG, informs you about the financial services provided by the organisations associated with Pet Insurance Australia. 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:

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

Renewals of Pet Insurance Australia policies that were first issued before 8 May 2023 are issued by Hollard.

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

The organisations associated with this insurance product

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 Pet Insurance Australia policies entered into for the first time from 8 May 2023. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

Pet Insurance Australia is an Authorised Representative (Number 326233) 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 Pet Insurance Australia policies.

Pet Insurance Australia distributes, promotes and arranges Pet Insurance Australia policies and is paid a commission and other benefits for doing so. Pet Insurance Australia policies are arranged on behalf of PetSure. When you apply for a Pet Insurance Australia policy, Pet Insurance Australia will tell you about the product and collect certain information from you that will be used by PetSure to determine, whether a Pet Insurance Australia policy can be issued to you by PetSure. Pet Insurance Australia does not act for you and does not provide personal advice about Pet Insurance Australia policies.

As the insurer and issuer of Pet Insurance Australia policies, only PetSure can issue, vary and cancel those policies.

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 Pet Insurance Australia policies first issued before 8 May 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.

Pet Insurance Australia is an Authorised Representative (Number 326233) of PetSure and is authorised to deal in and provide general advice on behalf of PetSure regarding certain general insurance products issued by Hollard, including Pet Insurance Australia policies. Pet Insurance Australia distributes, promotes and arranges Pet Insurance Australia policies and is paid a commission and other benefits for doing so. Pet Insurance Australia policies are arranged on behalf of Hollard. When you apply for a Pet Insurance Australia policy, Pet Insurance Australia 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 Pet Insurance Australia policy can be issued to you by Hollard. Pet Insurance Australia does not act for you and does not provide personal advice about Pet Insurance Australia policies.

As the insurer and issuer of Pet Insurance Australia policies, only Hollard can issue, vary and cancel those policies through an arrangement with PetSure, as explained above.

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 22 October 2025.