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Supplementary Product Disclosure Statement

Preparation date:
30 August 2023



Supplementary Product Disclosure Statement

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

Combined Policy Booklet	Effective Date
Medibank Pet Insurance	5 October 2021

This SPDS must be read together with the above PDS. This SPDS is effective for all policies renewing from 26 September 2023. You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS issued by us to you.

Section	Description of change
Table of Contents – Section 3 Additional Benefits	<i>Replace the heading</i> Pet Overseas Travel Insurance with: Travelling in New Zealand
Your duty to take reasonable care not to make a misrepresentation – Page 14	<i>Replace this section with the following:</i> Before you enter into this contract of insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth). This means you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask. It is very important that you do so, as we base our decision whether to provide Cover and the terms on which we do so on your answers. If you're not sure of the answers to any of our questions, you should take the time to find them. It's also important to understand that, in answering the questions, you're answering for yourself and anyone else to whom the questions apply. If any of our questions aren't clear and you need help, please contact us.

	<p>When this duty applies The duty to take reasonable care not to make a misrepresentation also applies before you renew, vary, extend or reinstate an existing contract of insurance. This means that you must inform us of any changes to the information set out in your Certificate of Insurance, where the information is no longer honest, accurate and complete. If you don't contact us to update this information, we'll take it that you agree that the information remains honest, accurate and complete. Please contact us if you have any doubts.</p> <p>If you don't comply with your duty If you don't take reasonable care in answering our questions or inform us of changes to the information set out in your policy documents, you may breach your duty. If that happens, your policy may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.</p>
<p>Your Privacy - Page 16</p>	<p><i>Replace the second bullet point with the following:</i></p> <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 communications which relate to our other products and services as well as those of third parties such as our related entities and other entities with whom we have relationships (unless

	<p>you opt-out of receiving such communications), 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;</p>
<p>Section 1 Definitions – Page 22</p>	<p><i>The following definition is added:</i></p> <p>Immune Mediated Blood Disease means one of the following specified Immune Mediated Blood Diseases:</p> <ul style="list-style-type: none"> • immune mediated haemolytic anaemia; • immune mediated thrombocytopenia; and • immune mediated neutropaenia.
<p>Section 1 Definitions – Page 22</p>	<p><i>Replace the last dot point of the “Specified Illness” definition with the following:</i></p> <p>Specified Illness</p> <ul style="list-style-type: none"> • Treatments for Immune Mediated Blood Diseases.
<p>Section 2.3 Emergency Pet Care - 2.3.2 What you are covered for – Page 34</p>	<p><i>Under the “Specified Illness Cover” heading, replace item q) with the following:</i></p> <p>q) Treatments for Immune Mediated Blood Diseases.</p>
<p>Section 2.3 Emergency Pet Care - 2.3.3 When you are not covered – Page 35</p>	<p><i>Replace Point 2 of this section with the following:</i></p> <ul style="list-style-type: none"> • Conditions resulting from parasites such as ticks (other than paralysis), fleas, skin/ear mites or intestinal worms, patella luxations (dislocating kneecap), elbow dysplasia, diabetes and diabetes related Illnesses, arthritis and desexing procedure complications under Emergency Pet Care no matter how the Condition arises.

<p>Section 3.3 Pet Overseas Travel Insurance – Page 37</p>	<p><i>Replace this section with the following:</i></p> <p>Travelling in New Zealand</p> <p>If your Pet requires Treatment for a covered Condition during the Policy Period while:</p> <ul style="list-style-type: none">• under your direct care; and• travelling overseas with you in New Zealand, for no longer than 60 consecutive days, <p>then we'll provide Cover for eligible Vet Expenses incurred in relation to the Condition during the Policy Period subject to:</p> <ul style="list-style-type: none">• the Benefit Percentage, Benefit limit and Sub-Limits stated on your Certificate of Insurance;• the Excess amount (if any) stated on your Certificate of Insurance;• the payment of the benefits under this section in AUD at the exchange rate applicable on the date your claim is received by us, excluding any exchange commissions or bank charges incurred for foreign payments made by you for the Treatment of your Pet; and• the terms and conditions in this policy, for example Waiting Periods and exclusions.
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All other policy terms, condition, limits and exclusions remain unchanged.

SPDS preparation date 30 August 2023.

To find out more:

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🔍 medibank.com.au/pet

