

medibank  
*Live Better*

# Supplementary Financial Services Guide

Preparation date:  
30 August 2023



# 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 combined Medibank Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide booklets:

Combined Policy Booklet	Effective Date
Medibank Pet Insurance	5 October 2021
Medibank Pet Insurance	22 October 2015

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG was prepared on 30 August 2023.

The section under the heading “*Compensation Arrangements*” has been deleted and replaced as follows:

## Compensation Arrangements

The *Corporations Act 2001* (Cth) requires Australian financial services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover.

As insurers, both Hollard and PetSure are exempt from this requirement because they are insurance companies supervised by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements under insurance legislation regulated by APRA.

In accordance with section 912B of the Corporations Act, Medibank has Professional Indemnity Insurance in place which extends to claims in relation to it acting as an authorised representative of PetSure and if its employees or representatives, past or present, are negligent in providing financial services on behalf of PetSure.

If you have any questions regarding any of these changes you can contact us on 123 331 or via [petinsurance@medibank.com.au](mailto:petinsurance@medibank.com.au).

This SFSG has been prepared by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436), 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 Medibank Private Limited (ABN 47 080 890 259, AR No. 286089) by its authorising licensee PetSure.

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