

## Medibank Pet Insurance

### Product Disclosure Statement

**Update pursuant to ASIC Corporations Instrument 2016/1055, dated 17 July 2024**  
*This is a non-materially adverse update to the following Product Disclosure Statements*

#### Medibank Pet Insurance

**Combined Financial Services Guide and Product Disclosure Statement** (preparation date 30 August 2023)

- **Pet Protect Cover**
- **Pet Plus Cover**
- **Pet Max Cover**

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:

- Definitions of important terms;
- 4 - General exclusions; and
- 1 - Your cover, Specified accidental injury cover.

#### Definitions of important terms:

The definition of 'Pre-existing condition' is deleted and replaced with:

**'Pre-existing condition** means a *condition* that first existed or occurred:

- prior to the *commencement date* of the *first policy period*; or
- within any applicable *waiting period*;

AND

- which you were aware of, or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative *condition* has been diagnosed.

*A pre-existing condition also includes a related condition or bilateral condition of a pre-existing condition.'*

Under the definition of 'Specified accidental injury', following the words '**Specified accidental injury** means physical harm or injury of at least one of the following:' insert the following immediately underneath the existing list of items:

- a near drowning incident.'

#### 4 - General exclusions:

Under the heading 'Pre-existing conditions' delete and replace the third bullet point of the second paragraph (commencing with '• is a *condition* that...') with:

- is a *condition* that you were aware of, or a reasonable person in your circumstances would have been aware of, irrespective of whether the underlying or causative condition has been diagnosed.'

#### 1 - Your cover, Specified accidental injury cover:

Following the words 'The *specified accidental injury* must be a direct consequence of at least one of the following:' insert the following immediately underneath the existing list of items:

- a near drowning incident;

These updates are effective as of 17 July 2024

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

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<b>Policy documents</b>	<b>Customer support</b>
<b>Combined Financial Services Guide and Product Disclosure Statement</b> – Pet Protect, Pet Plus, and Pet Max (preparation date 30 August 2023)	Website: <a href="http://www.medibank.com.au/pet-insurance">www.medibank.com.au/pet-insurance</a> Phone: 132 331 E-mail: <a href="mailto:medibank@petsure.com.au">medibank@petsure.com.au</a>

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