



Combined Supplementary Product Disclosure Statement and Supplementary Financial Services Guide

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
Bupa Pet Insurance Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide	1 December 2020

This SPDS must be read together with the above PDS and the SPDS dated 5 October 2021. This SPDS is effective from **13 December 2021**. 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 (Page 4)	Under “Section 5 – Optional Benefits ,” “Routine Care” has been updated to: <i>“Routine Care (optional non-insurance benefit)”.</i>
Frequently Asked Questions (Page 8)	Under the FAQ “ What Cover types are offered under Bupa Pet Insurance? ”, the second and third bullets have been deleted and replaced with: Standard: <i>A broad plan that covers eligible Vet Expenses for your Pet suffering a Specified Accidental Injury or any Illness, as long as it isn’t a general exclusion. Routine Care is an optional non-insurance benefit which is available as part of this plan and provides a contribution towards a range of preventative health Treatments up to the Routine Care limits.</i> Ultimate: <i>Our most comprehensive plan that covers eligible Vet Expenses for your Pet suffering a Specified Accidental Injury or any Illness, as long as it isn’t a general exclusion. Optional extras include Major Dental, Routine care (a non-insurance benefit which is available as part of this plan and provides a contribution towards a range of preventative health Treatments up to the Routine Care limits) and Alternative Therapy (see ‘Section 5 – Optional Benefits’ on page 42).</i>
Frequently Asked Questions (Page 9)	In the FAQ “ What is a Pre-existing Condition? ” the first paragraph is deleted and replaced with: <i>If any Condition existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, and you or your Vet were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, then it may be considered to be a Pre-existing Condition and excluded from Cover. This is the case, irrespective of whether the underlying or causative Condition was diagnosed at the time.</i> <i>Whether such a Condition is a Pre-existing Condition will depend on its nature and experience. Outside of any applicable Waiting Period, if your Pet has a Temporary Condition that is considered to be a Pre-existing Condition (because it occurred or existed prior to the Commencement Date of the First Policy Period, or during any applicable Waiting Period, but that Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately</i>

	<p>prior to your claim Treatment date), it will no longer be excluded from Cover as a Pre-existing Condition.</p> <p>Chronic Conditions and several other specified Conditions cannot fall within this category. Hereditary Conditions and congenital Conditions will also not be considered a Pre-existing Condition if they have not shown noticeable signs, symptoms or an abnormality at any time before the Commencement Date of the First Policy Period or during any applicable Waiting Period.</p>
<p>Frequently Asked Questions (Page 11)</p>	<p>The example under the FAQ “What is a Chronic Condition?” has been deleted and replaced with:</p> <p>For example: Your Pet first showed signs of diabetes and has been receiving ongoing Treatment for four months immediately prior to the Commencement Date of the First Policy Period. Diabetes is considered:</p> <ul style="list-style-type: none"> - a Pre-existing Condition because it occurred before the Commencement Date of your First Policy Period; and - a Chronic Condition as it lasted in total for more than three months. <p>Therefore, all expenses incurred for diabetes will not be covered.</p> <p>Conditions under this example are subject to the policy and level of cover selected. Please refer to Sections 2 and 3 to see what Conditions are covered.</p>
<p>Frequently Asked Questions (Page 11)</p>	<p>The FAQ “What is a Temporary Condition?” has been deleted and replaced with:</p> <p>A Temporary Condition is a Condition, which normally resolves with Treatment and which is not on the list of excluded Conditions in that definition. If your Pet has a Temporary Condition that is considered a Pre-existing Condition because it occurred or existed prior to the Commencement Date of the First Policy Period or during any applicable Waiting Period, but the Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period prior to your claim Treatment date, it will no longer be excluded from your policy as a Pre-existing Condition. Refer to the ‘Temporary Condition’ definition in ‘Section 1 – Definitions’ for more information.</p>
<p>Frequently Asked Questions (Page 12)</p>	<p>The FAQ “What exclusions apply?” has been deleted and replaced with:</p> <p>As with most insurance products, there are certain situations in which you will not be covered. There are some general exclusions such as Pre-existing Conditions, dental procedures, fractured teeth, routine or preventative Treatments (unless Routine Care is purchased, which provides a non-insurance contribution up to the Routine Care limits), some Elective Treatments and procedures and breeding or obstetrics. There may also be specific exclusions which may apply to specific levels of Cover.</p> <p>It is important that you read all of your policy documentation for full details (including ‘Section 2 – Specified Accidental Injury Cover’, ‘Section 3 – Illness Cover’, ‘Section 4 – Additional Benefits’, ‘Section 5 – Optional Benefits’, your Certificate of Insurance and ‘Section 6 - General Exclusions’).</p>
<p>Frequently Asked Questions (Page 13)</p>	<p>The FAQ “What kind of Vet Consultations can I claim under my policy?” has been deleted and replaced with:</p> <p>What kind of Vet Consultations am I covered for? You can claim for Consultations in relation to Conditions covered by your policy.</p>

	<p><i>Under Basic Cover, you can claim for Consultation fees in relation to any eligible Specified Accidental Injury. Under Standard and Ultimate Cover, you can claim for Consultation fees in relation to any eligible Specified Accidental Injury or Illness Condition.</i></p> <p><i>Please note: Routine health checks and vaccination visits are not coverable under your policy, unless you have Standard or Ultimate Cover with Routine Care, which is a non-insurance benefit available as part of this cover, as shown on your Certificate of Insurance.</i></p> <p><i>A Sub-limit applies to the Consultation fees that your Vet charges. This Sub-limit is stated on your Certificate of Insurance. When claiming for an eligible Condition, this limit only relates to the Consultation fee, and not to any of the Treatments or medications your Pet may receive during the visit.</i></p>
<p>Frequently Asked Questions (Page 13)</p>	<p>A note has been added to the FAQ “Can I seek pre-approval of my Pet’s upcoming Treatment?”</p> <p><i>Note: Pre-approvals are not mandatory and not required in order to make a claim under your policy.</i></p>
<p>Calculating your premium (Page 16)</p>	<p>Under the heading “Calculating your premium” the second and third paragraphs have been deleted and replaced with:</p> <p><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).</i></p> <p><i>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, including whether you have chosen Routine Care, the Benefit Percentage applicable to the Cover you have chosen, the species, breed and age of 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’. 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></p>
<p>Cooling off period (Page 17)</p>	<p>Under the heading “Cooling off period” the entire section has been deleted and replaced with:</p> <p><i>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 Bupa Pet Insurance policy. This is known as the “cooling off” period.</i></p> <p><i>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 the policy Commencement Date (or renewal date) less any costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund. If you have made a claim during the cooling off period and wish to cancel during the cooling off period, then any refund will be in accordance with provisions set out in ‘Section 8 – Cancellations’.</i></p> <p><i>After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in ‘Section 8 – Cancellations’.</i></p>

<p>Section 1 – Definitions (Page 31)</p>	<p>In the Definitions section, the definition of “Pre-existing Condition” has been deleted and replaced as follows:</p> <p>Pre-existing Condition means a Condition that existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, of which you or your Vet were aware 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.</p> <p>After the end of any applicable Waiting Period, a Condition will no longer be considered a Pre-existing Condition if it is a Temporary Condition that:</p> <ul style="list-style-type: none"> • has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date (please refer to the definitions of ‘Temporary Condition’, ‘Chronic Condition’ and ‘Cruciate Ligament Condition’); or • we have agreed in writing will not be a Pre-existing Condition, following a Pre-existing Condition Review (please refer to the terms of a Pre-existing Condition Review). <p>For example: Six weeks prior to the Commencement Date of the First Policy Period, you notice your Pet has a Condition involving limping on its left back leg and you take it to the Vet. Your Vet prescribes anti-inflammatory medication. 12 weeks after purchasing a policy the limping is diagnosed as degenerative joint disease. The Condition would be a Pre-existing Condition and excluded from Cover, notwithstanding that the diagnosis was not provided until after the Commencement Date.</p>
<p>Section 3 – Illness Cover (Page 38)</p>	<p>The first paragraph under the section titled “Illness Cover” has been deleted and replaced with:</p> <p><i>Illness Cover is applicable if your Pet was over eight weeks old and younger than nine years of age on the Commencement Date of the First Policy Period.</i></p>
<p>Section 5.1 – Routine Care (Page 42)</p>	<p>The sub-heading “Routine Care” has been deleted and replaced with:</p> <p>“<i>Routine Care (optional non-insurance benefit)</i>”.</p> <p>“Section 5.1.1 – What you are covered for” has been deleted and replaced with:</p> <p>What you are covered for <i>If the Routine Care benefit option is shown on your Certificate of Insurance, we will make a payment towards the cost of Routine Care your Pet has received during the Policy Period up to the applicable Routine Care limits and overall annual Benefit Limit as shown on your Certificate of Insurance. Routine Care benefits allow some reimbursement for some preventative healthcare Treatments such as the following:</i></p> <ul style="list-style-type: none"> • desexing • micro-chipping • heartworm control/prevention • flea/tick/worm control • blood and urine tests • vaccinations and health checks

	<ul style="list-style-type: none"> • <i>training</i> • <i>teeth cleaning</i> • <i>dew claw removal</i> • <i>prescription diets</i> • <i>cremation/burial</i>
<p>Section 6 – General Exclusions (Page 46)</p>	<p>In the General Exclusions section point 3 has been deleted and replaced with:</p> <p>3. Preventive/routine items – <i>preventive and routine items for your Pet, including (but not limited to) food (regular or prescription), vitamins/nutraceuticals/supplements, vaccinations, microchipping, flea/tick/worm control, grooming and bathing of your Pet, and non-medicated grooming products.</i></p>

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

SPDS prepared on 13/12/2021



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 combined Bupa Pet Insurance Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide booklet for the following product:

Combined Policy Booklet	Effective Date
Bupa Pet Insurance Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide	1 December 2020

The Hollard Insurance Company Pty Ltd (effective 14 October 2021) and PetSure (Australia) Pty Ltd (effective 26 November 2021) were provided with a claims handling and settling authorisation to their respective licences. This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG was prepared on 13 December 2021.

1. The following section has been inserted in addition to the wording under the heading About Hollard, Bupa, PetSure and other relevant persons/organisations:

Hollard and PetSure – Claims Handling and Settling Services

The Hollard Insurance Company Pty Ltd and PetSure (Australia) Pty Ltd are authorised under their respective licences to carry on a financial services business to provide a claims handling and settling service limited to:

(i) making a recommendation, or stating an opinion, in the following circumstances:

(A) in response to an inquiry by or on behalf of you about an existing or a potential claim under an insurance product; and

(B) could reasonably be expected to influence a decision whether to continue with the existing claim or to make the potential claim;

(ii) assisting you to make a claim under an insurance product;

(iii) assessing whether Hollard has a liability under an insurance product, or providing assistance in relation to such an assessment;

(iv) making a decision to accept or reject all or part of a claim under an insurance product;

(v) quantifying the extent of Hollard's liability to you under an insurance product, or providing assistance in relation to the quantification of the extent of such a liability;

(vi) offering to settle all or part of a claim under an insurance product; and

(vii) satisfying a liability of Hollard under an insurance product in full or partial settlement of a claim under the insurance product;

to retail and wholesale clients.

2. All references to PetSure being a subsidiary of Hollard are deleted and replaced as follows:

PetSure is a related body corporate of Hollard.

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) in so far as it relates to the financial services provided by them. It is authorised for distribution by Bupa HI Pty Limited (ABN 81 000 057 590, AR No. 354269) by its authorising licensee PetSure (Australia) Pty Ltd.

If you have any questions regarding any of these changes you can contact us on **1800 802 386** or via customerrelations@bupa.com.au.