

Supplementary Product Disclosure Statement (SPDS)

(Notice of Changes & Amendments)

Effective Date: **1 July 2014**

This notice sets out important changes, additions and deletions made to the combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) for Vets Own Pet Insurance dated 1 October 2006 and should be read in conjunction with the SPDSs dated 12 March 2014, 31 July 2012, 15 November 2007, 1 October 2006 and SFSG dated 12 March 2014. It is important that you read these SPDSs, SFSG and the policy booklet together to familiarise yourself with the policy terms and conditions as they now apply. Please contact us on 1300 668 890 if you would like a more detailed explanation of how these changes affect your cover.

SPDS

Section	Change Action	Description of Change
8 - Cancellations	Replacement of Section	<p>The combined PDS FSG is amended by replacing all of Section 8 with:</p> <p>“8.1 Cancellation by you You may cancel your policy at any time by giving us notice in writing of your intention to do so. The cancellation will be effective at the time the notice of cancellation is received by us. We will only accept notices of cancellation given in writing and signed by you. We will not accept cancellation requests by telephone or email unless agreed to by us.</p> <p>If you return your policy during the 21 day cooling-off period, we will refund any premiums paid since commencement or renewal, less any reasonable administrative and other transaction costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund. You cannot return your policy if a claim has been made or other right exercised under the policy.</p> <p>If you cancel the policy after the cooling off period and you have paid the annual premium in full, provided no claim has been made or other right exercised under the policy, we will refund the premium less an amount that covers the period for which your Pet was insured, and any statutory fees.</p> <p>If you cancel your policy for whatever reason (other than the death of your Pet) after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid. Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to your nominated bank/credit card account. This clause survives termination of this contract.</p> <p>8.2 Cancellation by us We may cancel your policy where the law allows us to do so. If we cancel your policy, we will refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we will not refund any money to you.</p> <p>For more information about cancellations refer to Section 7 - ‘Premiums’ on page 11.”</p>