

Supplementary Product Disclosure Statement

for RAC Pet Insurance

This Supplementary Product Disclosure Statement (SPDS) is issued by RACQ Insurance Limited ABN 50 009 704 152 AFS Licence Number 233082 on 15 January 2024.

This SPDS must be read in conjunction with the RAC Pet Insurance Product Disclosure Statement (PDS) R18919 with an effective date of 31 May 2023. These documents, together with your Certificate of Insurance, form the basis of your insurance cover.

Changes to the PDS which will apply to new policies and renewals from 15 January 2024

This SPDS makes the following important changes for new policies and renewals from 15 January 2024:

1. On page 5 of the PDS in the section titled **'Snapshot of this PDS'**, under the heading **'4. What you are responsible for p.28-33'**, the third sentence is deleted and replaced with the following:

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

2. On page 15 of the PDS, replace the section titled **'Pre-existing conditions'** with the following:

Pre-existing conditions

We do not cover your pet for any pre-existing conditions. A pre-existing condition is any illness or injury, including any symptoms or signs of an illness or injury, that your pet had and you knew about, or that a reasonable person in the circumstances could have been expected to know about:

- » before your cover commences; or
- » that present during any period where your pet is not covered under any RAC Pet Insurance policy.

A pre-existing condition includes any illness or injury, or symptoms or signs of an illness or injury, that present during any waiting period that applies to your pet, whether or not a vet had provided a diagnosis or any treatment prior to the policy starting.

However, if your pet's vet certifies that any previous episode of signs or symptoms was not caused by the illness or injury for which you are making a claim, then we will not consider this illness or injury to be a pre-existing condition and we will not apply the pre-existing condition exclusion to your claim.

3. On page 28 of the PDS, under the heading **'4. What you are responsible for'**, the third sentence is deleted and replaced with the following:

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy. The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy, unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.



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4. On page 28 of the PDS under the heading **'Changes to your circumstances'**, delete the sentence beginning with 'if any of these changes occur...' and replace it with the following:

If any of these changes occur, we may need to change the premium or excesses that apply to your policy. We may also decide to cancel your policy, or decide that we will not offer renewal.

If you do not tell us about these changes, the law may allow us to refuse or reduce a claim, and/or cancel your policy.

5. On page 33 of the PDS under the heading **'5. What you need to know about claiming'**, add the following as the third paragraph:

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

6. On page 50 of the PDS, in the section titled **'Words with special meanings'**, replace the 'special meaning' for the term **'Pre-existing conditions'** with the following:

Any illness or injury, including any symptoms or signs of an illness or injury, that your pet had and you knew about, or that a reasonable person in the circumstances could have been expected to know about:

» before your cover commences; or

» that present during any period where your pet is not covered under any RAC Pet Insurance policy.

A pre-existing condition includes any illness or injury, or symptoms or signs of an illness or injury, that present during any waiting period that applies to your pet, whether or not a vet had provided a diagnosis or any treatment prior to the policy starting.

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RAC Insurance Pty Limited

AFS Licence Number 231222



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