

Supplementary Financial Services Guide (“SFSG”)

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 Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide booklet for the following products:

| Combined Policy Booklet | Effective Date |
|--|-------------------|
| Petmed Pet Insurance | 24 August 2021 |
| MiPet Insurance | 30 September 2016 |
| PROSURE Pet Insurance | 1 February 2016 |
| 1300 Pet Protect | 1 July 2014 |
| HIF Pet Insurance | 15 April |
| Kogan Pet Insurance Indoor Cat | 21 July 2021 |
| Kogan Pet Insurance Pet Primary, Pet Value and Pet Luxury | 10 March 2021 |
| Manchester Unity Pet Insurance | 1 March 2009 |
| Vets Own Pet Health Insurance | 1 October 2006 |

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 6 December 2021.

- The following section has been inserted in addition to the wording under the heading **About Hollard, Kogan Pet Insurance, 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:

- 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;*
- assisting you to make a claim under an insurance product;*
- 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. This distribution of this SFSG by the following Authorised Representatives has been authorised by their respective authorising licensees:

| Authorised Representative | Authorising Licensee |
|--|--|
| Marketing Services Pty Ltd (ABN 95 163 172 683, AR No: 458417) | <i>PetSure (Australia) Pty Ltd</i> |
| Covermore Pty Ltd (ABN 33 609 090 397, AR No. 1246384) | <i>PetSure (Australia) Pty Ltd</i> |
| Provet Pty Ltd (ABN 46 076 468 481, AR No. 334292) | <i>The Hollard Insurance Company Pty Ltd</i> |
| 1300 Insurance Pty. Ltd. (ABN 83 126 093 696, AR No. 327609) | <i>The Hollard Insurance Company Pty Ltd</i> |
| Health Insurance Fund of Australia Limited (ABN 84 607 276 950, AR No. 1250504) | <i>PetSure (Australia) Pty Ltd</i> |
| Kogan Australia Pty Ltd (ABN 53 152 570 351, AR No. 1256858) | <i>PetSure (Australia) Pty Ltd</i> |
| Vet Insurance Pty Ltd (ABN 36 097 980 875, AR 270906) | <i>The Hollard Insurance Company Pty Ltd</i> |