



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

Combined Policy Booklet	Effective Date
Kogan Pet Insurance – Pet Primary, Pet Value and Pet Luxury Cover	10 March 2021
Kogan Pet Insurance – Indoor Cat Cover	21 July 2021

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG was prepared on 14 March 2022 and applies to all new policies issued from 1 May 2022.

Section	Description of Change
Financial Services Guide (FSG): How each party is paid for its services	<p>The second paragraph is deleted and replaced as follows:</p> <p>Kogan is paid for promoting Kogan Pet Insurance policies.</p> <p>For policies with a Commencement date of the First Policy Period on or after 1 May 2022, Kogan will:</p> <ul style="list-style-type: none">• Receive a commission of up to 25% of the net premium (this is the premium less any government taxes and charges) for the First Policy Period and each renewing Policy Period for pets younger than 8 years of age; or• Not receive any commission for Pets aged 9 years or older <p>The commission payable to Kogan is included in the total amount you pay for the policy and is not in addition to the policy.</p> <p>This commission is used by Kogan to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to Kogan.</p>

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 Kogan Australia Pty Ltd (ABN 53 152 570 351, AR No. 1256858) by its authorising licensee PetSure Australia Pty Ltd.

If you have any questions regarding any of these changes you can contact us on 1300 001 738 or via support@koganpetinsurance.com.au.