



## Kogan Pet Insurance

### Product Disclosure Statement

**Update pursuant to ASIC Corporations Instrument 2016/1055, dated 10 July 2024**

*This is a non-materially adverse update to the following Product Disclosure Statements*

#### Kogan Pet Insurance

**Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide** (preparation date 10 March 2021)

- **Pet Primary Cover**
- **Pet Value Cover**
- **Pet Luxury Cover**

This update must be read together with the applicable Product Disclosure Statement and/or Supplementary Product Disclosure Statement. Please contact us if you require a copy of the Product Disclosure Statement.

This update outlines changes to your Product Disclosure Statement in the following sections:

- Frequently Asked Questions;
- Product Disclosure Statement;
- Section 1 – Definitions; and
- Section 2 – Your Cover.

#### Frequently Asked Questions:

Under the question 'Q. What is a Pre-existing Condition?', delete and replace the first sentence with:

'A. If any Condition existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, and you 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.'

#### Product Disclosure Statement:

Under the section 'Protection for your pets', in the third paragraph (commencing with the words 'If a Condition exists...'), delete and replace the first sentence with:

'If a Condition exists or occurs before the Commencement Date of the First Policy Period or within an applicable Waiting Period, and you were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, it may be excluded from Cover as a Pre-existing Condition.'

#### Section 1 - Definitions:

Under the definition 'Pre-existing Condition' delete and replace the first sentence with:

'**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 were aware or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed.'



Under the definition 'Waiting Period', delete and replace the first sentence with:

**'Waiting Period** means a period starting from the Commencement Date of your First Policy Period during which a Condition that exists or occurs, of which you are aware or a reasonable person in your circumstances would be aware, will be considered a Pre-existing Condition, subject to the terms of the definition of 'Pre-existing Condition' and unless otherwise stated on Your Certificate of Insurance.'

Under the definition of 'Specified Accidental injury', following the words '**Specified Accidental Injury** means physical harm or injury arising from an Accident that is a consequence of or results in one of the following:' insert the following immediately underneath the existing list of items:

- '• a near drowning incident.'

## Section 2 - Your Cover:

Within each table titled 'Specified Accidental Injury Cover' within sub-sections, 2.1.2, 2.2.2 and 2.3.2, in the row beginning with 'A Condition as a direct consequence of : a) a motor vehicle incident', immediately after the bullet point 'c)', insert the following:

- 'cc) a near drowning incident'

These updates are effective as of 10 July 2024

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

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### Policy documents

**Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide** – Pet Primary Cover, Pet Value Cover and Pet Luxury Cover (preparation date 10 March 2021)

**Supplementary Product Disclosure Statement** Pet Primary Cover, Pet Value Cover and Pet Luxury Cover (preparation date 4 August 2021)

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### Customer support

Website: [www.koganpetinsurance.com.au](http://www.koganpetinsurance.com.au)

Phone: 1300 001 738

E-mail: [support@koganpetinsurance.com.au](mailto:support@koganpetinsurance.com.au)