

COMBINED SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT AND SUPPLEMENTARY FINANCIAL SERVICES GUIDE

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statement (PDS).

Title of Booklet	Effective Date
Kogan Pet Insurance, Pet Primary, Pet Value and Pet Luxury Cover, Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide	Combined PDS and FSG dated 10 March 2021 SPDS dated 4 August 2021

This SPDS must be read together with the above PDS and SPDS documents dated 4 August 2021 and ASIC Instrument document dated 10 July 2024. This SPDS is effective from 9 September 2026.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS, SPDS or ASIC Instrument.

Section	Description of change
Issuer details This update refers to the <i>PDS dated 10 March 2021</i> .	Hollard's address is updated to the following: The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 AFSL 241436 of Level 5, 100 Mount St, North Sydney, NSW 2060
Table of contents - Automatic renewal of your policy This update refers to the <i>PDS dated 10 March 2021</i> .	All references to 'Automatic renewal of your policy' are replaced with 'Automatic renewal or replacement of your policy'. This change applies to: • The table of contents • The section heading 'Automatic renewal of your policy' • Any references to 'Automatic renewal of your policy' throughout the PDS

Will I have lifelong cover for my Pet? This content refers to the content on page 8 of the <i>PDS dated 10 March 2021</i> and also overrides the content on pages 2-3 of the <i>SPDS dated 4 August 2021</i>	Delete this FAQ: <i>‘Will I have lifelong cover for my pet?’</i>
Policy Terms and Conditions - The Kogan Pet Insurance policy This content replaces content on page 18 of the <i>PDS dated 10 March 2021</i> and also overrides the content on pages 7 of the <i>SPDS dated 4 August 2021</i>.	Replace the entire ‘The Kogan Pet Insurance policy’ section with the following: The Kogan Pet Insurance policy Upon acceptance of application for your Cover, you will be issued a Certificate of Insurance. We will issue a new Certificate of Insurance: • on renewal of your policy each year; or • if you or we change your Cover. Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 13 or due to the operation of the cancellation provisions of the policy as explained in ‘Section 7 – Cancellations’ on page 38. We also have certain cancellation rights at law. For your convenience and to ensure continuity of Cover for your Pet, we will automatically renew your policy each year (unless you have opted out of automatic renewals or contacted us to advise that you do not want to renew on the terms of the renewal notice) for as long as we continue to issue this product - refer to the ‘Automatic renewal or replacement of your policy’ section on page 18. In the event that we no longer issue this Kogan Pet Insurance product, we may arrange for PetSure to provide you with an offer of a Replacement Policy to automatically commence when your issued policy is due to expire, unless you instruct us beforehand otherwise. Your policy comprises the Certificate of Insurance, PDS, Policy Terms and

	Conditions, FSG and any endorsements issued including any SPDS or SFSG by us from time to time.
Policy Terms and Conditions - Automatic renewal of your policy This content replaces content on pages 18-19 of the <i>PDS dated 10 March 2021</i>.	Replace the entire 'Automatic renewal of your policy' section including the heading with the following: Automatic renewal or replacement of your policy Annual renewal of your policy As long as we continue to issue the product, we'll offer renewal of your policy every year. This will be subject to the applicable terms and conditions of the policy for each Policy Period. We'll change the premium and may change the terms and conditions of the policy at the time of renewal, based on a combination of factors, including the risk associated with insuring pets like yours. Replacement Policy process In the event that Hollard no longer issues this Kogan Pet Insurance product, Hollard may arrange for PetSure to provide you with an offer of a Replacement Policy, together with its applicable terms and conditions for you to consider. The Replacement Policy will automatically commence when your issued policy is due to expire unless you instruct us beforehand otherwise. For all renewals and Replacement Policies Unless you've told us beforehand that you've chosen not to automatically renew or not automatically accept the offer of a Replacement Policy, your policy will automatically renew or, where applicable, your Replacement Policy will automatically commence on those terms. Where you have opted out of automatic renewal or automatic acceptance of the offer of replacement, you'll need to contact us after you've received your offer if you'd like to accept the policy terms. Any renewal or Replacement Policy offer notice you receive will also remind you:

	• that you can opt out of the automatic renewal or automatic Replacement Policy process at any time in the future; • to check the information we have on your Certificate of Insurance is correct; and • to review your insurance Cover to consider if the policy limits and level of Cover is still right for you. Unless you opt out of automatic renewal or automatic acceptance of the offer of a Replacement Policy or tell us that you don't want to renew or replace your policy, PetSure (if it is the renewal or Replacement Policy issuer) or Hollard (if it is the renewal issuer) will deduct/charge the premium from your nominated account or credit card on any automatic renewal or Replacement Policy, as applicable. See 'Section 6.1 Paying your premium' for more information. Your premium Every year, we'll notify you of the changes to your annual premium. We review the cost of everyone's insurance, taking account of a range of factors. These are set out under the 'Calculating your premium' section. Please note that the Benefit Percentage will decrease on the first renewal after your Pet turns eight years of age for some plans. See the 'Benefit Percentage' definition on page 20 for further details.
Section 1 - Definitions This update refers to page 20 of the <i>PDS dated 10 March 2021</i>.	Add new definition: Replacement Policy means a Kogan Pet Insurance policy that is issued by PetSure in accordance with the Replacement Policy process (see 'Automatic renewal or replacement of your policy' section) when the product is no longer issued by Hollard.

Section 6.1 - Paying your premium This update refers to page 37 of the PDS dated <i>10 March 2021</i>.	In the Premiums Section, ‘6.1 Paying your premium’ clause 1 has been deleted and replaced with: 1. The premium is payable when you take out a new policy and when your policy is renewed or replaced in accordance with the ‘Automatic renewal or replacement of your policy’ section.
Section 10 - Direct Debit Request Summary This update refers to page 43 of the PDS dated <i>10 March 2021</i>.	The following is deleted: <i>When you provide us with your bank details, you are instructing us to directly debit the relevant premiums calculated by us from your nominated account.</i> It is replaced with: When you provide us with your nominated credit card or bank account details, we use these to directly debit the premium calculated by us from that card or account. Unless you opt out of the automatic renewals or Replacement Policy process or tell us that you don’t want to renew your policy, we’ll deduct/charge the premium from your nominated credit card or bank account.

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

This SPDS was prepared on 9 September 2026.

SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This is a Supplementary Financial Services Guide (SFSG) that supplements the Financial Services Guide (FSG) contained in the following Product Disclosure Statement (PDS).

Title of Booklet	Effective Date
Kogan Pet Insurance, Pet Primary, Pet Value and Pet Luxury Cover, Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide	Combined PDS and FSG dated 10 March 2021 SPDS dated 4 August 2021 SFSG dated 6 December 2021 SFSG dated 1 May 2022

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG is effective from 9 September 2026.

This update replaces the 'Financial Services Guide (FSG)' section of the *PDS dated 10 March 2021* and replaces the *SFSGs dated 6 December 2021 and 1 May 2026*.

Financial Services Guide (FSG)

This Financial Services Guide, or FSG, informs you about the financial services provided by the organisations associated with Kogan Pet Insurance. It also tells you how each is paid for their services, how complaints are dealt with, and how each organisation can be contacted.

In this FSG:

- **PetSure** means PetSure (Australia) Pty Ltd.
- **Hollard** means The Hollard Insurance Company Pty Ltd.
- **Kogan** means Kogan Australia Pty Ltd.
- **You**, and **your** means the applicant for a Kogan Pet Insurance policy and, if a policy is issued, the person insured.

Renewals of Kogan Pet Insurance Pet Primary, Pet Value and Pet Luxury Cover policies are issued by Hollard.

About Hollard, PetSure, Kogan and other relevant persons/ organisations

Hollard is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. Hollard is the insurer and issuer of Kogan Pet Insurance Pet Primary, Pet Value and Pet Luxury Cover policies. In providing the financial services set out in this FSG Hollard does not provide personal advice and does not act for you.

PetSure, a related body corporate of Hollard, is an Australian Financial Services Licensee (AFSL 420183) and is authorised to provide advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. It administers pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard. PetSure does not act for you. PetSure has also been appointed by Hollard as its agent to manage, administer and settle claims made under Kogan Pet Insurance policies. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.

Kogan is an Authorised Representative (Number 1256858) of PetSure and is authorised to promote Kogan Pet Insurance policies which are issued by Hollard. Kogan does not act for you or provide personal advice.

Important information you should know

The organisations in this section have not and will not consider whether Kogan Pet Insurance is appropriate for your personal objectives, financial situation or needs as they do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying a Kogan Pet Insurance policy.

You need to read the PDS including the Policy Terms and Conditions to determine if the product is right for you. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How each party is paid for its services

When you purchase a Kogan Pet Insurance Pet Primary, Pet Value and Pet Luxury Cover policy you pay the premium to Hollard for the product. This amount is provided to you before the product is purchased.

Kogan does not receive any payment or benefits from PetSure or Hollard in relation to the sale of Kogan Pet Insurance policies.

PetSure receives a portion of the underwriting profit, if any, for administering Kogan Pet Insurance products. The payments to

PetSure are not additional charges to you and are not in addition to the total premium you pay.

PetSure may charge you an instalment fee of up to \$2.00 inclusive of GST for each instalment payment. We can tell you the exact fee at the time you contact us. The instalment fee, if applicable, is stated on your Certificate of Insurance/Tax Invoice. This will be shown as a 'collection fee' or 'instalment fee' or words to similar effect on your Certificate of Insurance/Tax Invoice. The instalment fee is not refundable in the event of cancellation unless the insurance policy is cancelled either within the cooling off period or a full term cancellation.

You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for each are set out below.

Kogan

Mail: Kogan Australia Pty Ltd
139 Gladstone Street, South Melbourne, VIC 3205

PetSure

Mail: PetSure (Australia) Pty Ltd
Locked Bag 9021, Castle Hill, NSW 1765

Email: koganpetinsurance@petsure.com.au

Compensation arrangements

The *Corporations Act 2001* (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover. Hollard is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Your privacy

Refer to the 'Your Privacy' section on page 13 of the PDS for further information on what we do with your information.

How are Complaints resolved?

Refer to the 'If you have a complaint' section on page 16 of the PDS for further information on how complaints are dealt with.

Authorised for issue

This FSG was prepared by PetSure, Hollard and Kogan (as it relates to the financial services provided by them) to be issued on 9 September 2026 and Hollard has authorised the distribution of this FSG by them.

We make it easy to speak to us

For more information about Kogan Pet Insurance:

Phone: 1300 001 738

Monday to Friday (except public holidays)
9:00am to 5:00pm (AEST)

Mail: Kogan Pet Insurance

Locked Bag 9021, Castle Hill, NSW 1765

Email: koganpetinsurance@petsure.com.au

Web: www.koganpetinsurance.com.au/

Please retain this document for your future reference.

This SFSG has been prepared by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard), and PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) (PetSure) in so far as it relates to the financial services provided by them. It is authorised for distribution by Hollard.

This SFSG was prepared on 9 September 2026.