

## **Medibank Pet Insurance**

### **Product Disclosure Statement**

**Update pursuant to ASIC Corporations Instrument 2016/1055, dated 17 July 2024**  
*This is a non-materially adverse update to the following Product Disclosure Statements*

#### **Medibank Pet Insurance**

**Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide**  
(preparation date 22 October 2015)

- **Accident Injury & Illness**
- **Bronze Paw**
- **Silver Paw**
- **Gold Paw**

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:

- Product Disclosure Statement;
- Section 1 - Definitions; and
- Section 2 - Your Cover.

#### **Product Disclosure Statement:**

Under the section 'Protection for your pets', in the second 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', in the second 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'

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, Specified Accidental Injury Cover:**

Under section: '2.1 What we will pay' following the words '(a) be a direct consequence of at least one of the following:' insert the following immediately underneath the existing list of items:

- '4. a near drowning incident;'

These updates are effective as of 17 July 2024

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

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<b>Policy documents</b>	<b>Customer support</b>
<b>Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide</b> – Accident Injury & Illness, Bronze Paw, Silver Paw and Gold Paw (preparation date 22 October 2015)	Website: <a href="http://www.medibank.com.au/pet-insurance">www.medibank.com.au/pet-insurance</a> Phone: 132 331 E-mail: <a href="mailto:medibank@petsure.com.au">medibank@petsure.com.au</a>
<b>Supplementary Product Disclosure Statement</b> – Accident Injury & Illness, Bronze Paw, Silver Paw and Gold Paw (preparation date 5 October 2021)	
<b>Supplementary Product Disclosure Statement</b> – Accident Injury & Illness, Bronze Paw, Silver Paw and Gold Paw (preparation date 15 April 2021)	
<b>Supplementary Product Disclosure Statement</b> – Accident Injury & Illness, Bronze Paw, Silver Paw and Gold Paw (preparation date 30 June 2019)	
<b>Supplementary Product Disclosure Statement</b> – Accident Injury & Illness, Bronze Paw, Silver Paw and Gold Paw (preparation date 1 November 2017)	

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