

# Real Pet Insurance Product Disclosure Statement

Update pursuant to ASIC Corporations Instrument 2016/1055.  
This is a non-materially adverse update to the following Product Disclosure Statement.

## Real Pet Insurance Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide

(preparation date 13 September 2021)

### ✔ **Classic 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 – Specified Accidental Injury Cover.

### **Frequently Asked Questions:**

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

'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.'

### **Pre-existing Condition claims examples:**

Under: 'Examples for pre-existing Chronic Conditions that are not covered', replace example 1. with:

'1. Your Pet is limping and is diagnosed with a grade two luxating patella (dislocating kneecap) within the applicable Waiting Period of the policy. Your Vet prescribes anti-inflammatory medication. This claim is not covered, because you became aware of the Illness Condition within the 30-day Waiting Period for this Condition.

Two years later, your Pet requires surgery for the patella luxation. This Condition is excluded from Cover because:

- ✔ You first became aware of the Condition in the applicable Waiting Period;
- ✔ The Condition (patella luxation) is not a Temporary Condition, as it is specifically excluded from that definition; and
- ✔ As a result, it remains a Pre-existing Condition two years later.'

### **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' 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 the 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 2.1 – Specified Accidental Injury Cover:

Under section: 'What you are covered for' following the words '1. be a direct consequence of at least one of the following:' insert the following immediately underneath the existing list of items:

- ' d. a near drowning incident.'

These updates are effective as of 21 October 2024.

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

Policy documents	Customer support
<b>Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide</b> – Classic Cover (preparation date 13 September 2021)	<b>Website:</b> <a href="https://realinsurance.com.au/pet-insurance">realinsurance.com.au/pet-insurance</a> <b>Phone:</b> 1300 665 965 <b>E-mail:</b> <a href="mailto:real@petsure.com.au">real@petsure.com.au</a>