



RACQ Insurance Limited ABN 50 009 704 152
Agent for the RACQ Group

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 Assistance  Banking  Insurance  Lifestyle

Pet Insurance Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by RACQ Insurance Limited ABN 50 009 704 152 AFS Licence Number 233082 on 08 March 2022.

This SPDS must be read in conjunction with the Pet Insurance Product Disclosure Statement (PDS) RPET2.0921 with an effective date of 21 September 2021. These documents, together with your Certificate of Insurance, form the basis of your insurance cover.

Changes to the PDS which will apply to new policies and renewals from 08 March 2022

This SPDS makes the following important changes to the '**Premium & discount guide**' section of the PDS for new policies and renewals from **08 March 2022**:

1. On page 49 of the PDS, within the section titled '**How we calculate your premium**', replace the second paragraph with the following:

'Your premium also includes any discounts to which you may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes. Discounts are not applied to any additional premiums that arise from the Premium payment frequency premium factors listed in the table below, nor to any applicable government statutory charges, levies, duties, GST and other taxes. If you are entitled to more than one discount, the discounts will be applied consecutively (that is, after the first discount is applied, the next discount will be applied to the already discounted premium). RACQ may apply rounding in calculating premiums.'