

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statements (PDS's):

Trupanion Insurance - Combined Policy Terms and Conditions, Product Disclosure Statement, and Financial Services Guide. TRU_AU (E) 00001 (VOI.202103)

Effective date: 20th March 2021

This SPDS must be read together with the above PDS's. This SPDS is effective for all policies incepting and renewing from 5 October 2021.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS issued by us to you.

Amended Sections

Where Applicable

Where applicable All references to "Duty of Disclosure" are deleted and replaced with "Your duty to take reasonable care not to make a misrepresentation"

Your Duty of Disclosure

Under the heading 'Your Duty of Disclosure' (Section 10 I.) and 'If you do not tell us something' (Section 10 J.) the headings and entire sections have been deleted and replaced as follows:

Your Duty to take reasonable care not to make a misrepresentation.

Before you enter into this contract of insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth).

The duty to take reasonable care not to make a misrepresentation applies until the contract is entered into for the first time (or renewed, varied, extended or reinstated as applicable).

What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.

If you are not sure of the answers to any of our questions, you should take the time to find them. It is also important to understand that, in answering the questions, you are answering for yourself and anyone else to whom the questions apply. If any of our questions are not clear to you and you need help, please contact us.

Before you renew, vary, extend or reinstate the contract of insurance, you have a duty to take reasonable care not to make a misrepresentation.

What that means is that you need to take reasonable care to review the information included in your policy documentation (e.g. your renewal notice or Certificate of Insurance) and to inform us of any changes, where the information is no longer honest, accurate and complete. If you are not sure if any of the information remains honest, accurate and complete, you should take the time to find out.

It is also important to understand that, in reviewing the information, you are doing so for yourself and anyone else to whom the information applies. If you need to inform us of changes to the information set out in your policy documentation (e.g., your renewal notice or Certificate of Insurance) or if any of it is not clear to you and you need help, please contact us.

If you do not contact us, we will take it that you agree that the information remains honest, accurate and complete, so it is essential that you contact us if you have any doubts.

If you do not comply with your duty to take reasonable care not to make a misrepresentation. If you do not take reasonable care in answering our questions or inform us of changes to the information set out in your policy documentation, you may breach your duty.

If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.