



RACQ Insurance Ltd ABN 50 009 704 152 AFS

Licence 233082

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racq.com

 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 29 May 2023.

This SPDS must be read in conjunction with the Pet Insurance Product Disclosure Statement (PDS) RPET2.0323 with an effective date of 6 March 2023. 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 29 May 2023

This SPDS makes the following important changes for new policies and renewals from 29 May 2023:

On page 50 of the PDS, replace the section titled '**What discounts can be applied to your premium**', with the following:

What discounts can be applied to your premium

You may be entitled to premium discounts. The key premium discounts that are offered by RACQ are summarised in the table below. From time to time, we may also offer other discounts or incentives. RACQ may withdraw or vary any discounts or incentives at any time, including by changing eligibility rules or the amount of the discount. Information about the discounts we offer and who is entitled to the discounts is available at racq.com/insurance on the Insurance discounts page or on request.

A discount will only apply to you if you are entitled to the discount based on your circumstances, and the discount continues to be offered by us at the time you take out your policy, or for any renewal of your policy, on the date the renewal is effective. For some discounts, you will only be able to access the discount if you ask us to apply the discounts and we confirm you are entitled to the discount. You may need to give us information for us to assess whether we will apply a discount to you.

When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and then reduce the premium by applying the discounts that you're entitled to. We will show the discounts applied to your premium on your Certificate of Insurance.

We don't apply any premium discounts to additional premiums arising from your choice to pay premiums by monthly instalments, nor to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance.

Premium discounts	
Roadside Assistance loyalty discount If any policyholder holds RACQ Roadside Assistance (excludes Business Roadside Assistance).	
Multi policy discount If any policyholder has 3 or more qualifying policies with RACQ Insurance.	
Multi pet discount If any policyholder has 2 or more pets insured with RACQ Pet Insurance.	