

pet insurance<sup>com.au</sup>

# VET SELECT COVER

COMBINED PRODUCT DISCLOSURE STATEMENT, POLICY TERMS  
AND CONDITIONS AND FINANCIAL SERVICES GUIDE.

EFFECTIVE DATE: 1 APRIL 2021



Look after them, protect yourself

**Petinsurance.com.au is issued by:**

The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, AFSL 241436 of Level 12, 465 Victoria Avenue, Chatswood, NSW 2067.

**Petinsurance.com.au insurance is distributed and promoted by:**

Pet Insurance Pty Ltd ABN 38 607 160 930 of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067.

Pet Insurance Pty Ltd is an Authorised Representative of PetSure (AR No. 1234944).

**Petinsurance.com.au is arranged and administered through:**

PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923, AFSL 420183 of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067. Petinsurance.com.au may also be distributed by one of PetSure's partners or affiliates that has been appointed as an authorised distributor or representative.

# TABLE OF CONTENTS

<b>Your Policy Coverage</b>	<b>05</b>
<b>Benefit Summary Table</b>	<b>06</b>
<b>Policy Schedule</b>	<b>07</b>
<b>Key Facts</b>	<b>09</b>
<b>Introduction</b>	<b>11</b>
<b>Frequently Asked Questions</b>	<b>12</b>
<b>Product Disclosure Statement</b>	<b>17</b>
Protection for your pets	17
Your Duty of Disclosure	18
Calculating your premium	18
Cooling off period	18
Your privacy	19
Code of practice	21
Goods and Services Tax (GST)	21
If you have any questions	22
If you have a complaint	22
Financial Claims Scheme and Compensation Arrangements Authorised for issue	23
<b>Policy Terms and Conditions</b>	<b>24</b>
The Petinsurance.com.au policy	24
The basis on which we insure you	24
Automatic renewal of your policy	24
Delivery of your policy documents and policy related communications	25
Some important things you should know	25
<b>Section 1 – Definitions</b>	<b>26</b>
<b>Section 2 – Vet Expenses</b>	<b>32</b>
2.1 Specified Accidental Injury Cover	32
2.2 Illness Cover	33
2.3 Dental Illness Treatment	34
2.4 Behavioural Conditions	35
2.5 Alternative and Complementary Treatment	35
2.6 Prescription Diets	36
<b>Section 3 – Additional Benefits</b>	<b>37</b>
3.1 Emergency Boarding	37
<b>Section 4 – General Exclusions (what we do not cover)</b>	<b>38</b>
Pre-existing Condition review	38
<b>Section 5 – Premiums</b>	<b>40</b>

5.1 Paying your premium	40
5.2 Paying on the due date	40
<b>Section 6 – Cancellations</b>	<b>41</b>
6.1 Cancellation by you	41
6.2 Cancellation during the Cooling Off Period	41
6.3 Cancellation where no claims have been made	41
6.4 Cancellation after a claim has been made	41
6.5 Cancellation by us	41
<b>Section 7 – Claims</b>	<b>42</b>
7.1 Claim pre-approval	42
7.2 How to make a claim	42
7.3 Important claim information	42
7.4 Processing of your claim	43
7.5 Examples of how we settle your claim	44
7.6 Our rights of recovery	44
7.7 Other insurance arrangements	44
<b>Section 8 – Fraud</b>	<b>45</b>
<b>Section 9 – Direct Debit Request Summary</b>	<b>45</b>
<b>Section 10 – Changing your level of cover</b>	<b>46</b>
<b>Financial Services Guide (FSG)</b>	<b>47</b>

## YOUR POLICY COVERAGE

We're delighted that as a responsible Pet parent, you've chosen to insure your companion with Petinsurance.com.au. The Vet Select policy is designed to provide some financial contribution towards the cost of unexpected Vet Expenses. Your Policy Schedule outlines all the various benefits you are entitled to in each Policy Period. We hope you never have to make a claim on this policy, however, in the event that your fur-friend needs veterinary Treatment for an unexpected Specified Accidental Injury or Illness, we're here to give you a helping hand towards the bill.

It's important to be aware that Annual Condition Limits apply to Vet Select Cover, which is designed to be a basic and economical plan. This means you will need to pay in full any Vet Expenses for each particular Condition once you reach the Annual Condition Limit for that Condition.

You should be aware that due to the Annual Condition Limit, this means there will also be a significant portion of the Vet bill that you will need to pay yourself in addition to the portion that is covered, particularly for those Conditions where the Vet Expenses are significant.

This will be least 10% of the Vet Expenses for Pets younger than eight years old, or 35% for Pets older than eight years old, and more where the Annual Condition Limit is reached. Once you reach the Annual Condition Limit for each particular Condition, you will need to pay the Veterinary Expenses in full for that Condition.

Some exclusions also apply, which you can read about in 'Section 2 – Vet Expenses' and 'Section 4: General Exclusions'.

### Understanding the limits of this insurance policy

Petinsurance.com.au transfers some of the financial risks Pet owners face for Vet Expenses from the insured to the insurer. However, Pet Insurance.com.au does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations like other forms of general insurance.

These include (but are not limited to) Consultation fees, Conditions such as pregnancy, Elective Treatments and procedures, pet foods/diets (unless covered under 'Section 2.6 – Prescription Diets' on page 36 and grooming. Medical Conditions that are present or that you were aware of (or that a reasonable person in your circumstances should have been aware of) prior to the Commencement Date of the First Policy Period or that arise during the applicable Waiting Period are considered Pre-existing Conditions and may be excluded from Cover. Pre-existing Conditions are assessed differently depending on whether they are Chronic Conditions or Temporary Conditions for your Pet. See the Pre-existing Condition definition on page 29 for more information. **If you feel this Cover does not suit your needs, we have more comprehensive policies available. Contact us to discuss other insurance options on:**













**Phone:** 1300 855 663

(Weekdays between 8:00am and 8:00pm AEST – except public holidays)

**Email:** [petinsurance@petsure.com.au](mailto:petinsurance@petsure.com.au)

The Vet Select policy has annual maximum monetary benefits that will be paid to you in the event of a claim (up to the applicable Annual Policy Limit). These are called the Benefit Limits and Sub-limits, which are displayed on your Policy Schedule.

## BENEFIT SUMMARY TABLE

Feature	Vet Select
Entry Age	From eight weeks of age up to your Pet's fifth birthday
Cover for Life	Provided there is no break in Cover. Policy terms and conditions may vary across each Policy Period
Benefit Percentage before my pet's 8th birthday	100%
Benefit Percentage after my pet's 8th birthday	65%
Annual Policy Limit	\$25,000
Other Sub-Limits	Apply for each Condition that you claim for – see your Policy Schedule on the next page
Waiting Periods	<p>20 days for Illnesses, Behavioural Conditions, Prescription Diets and Alternative and Complementary Treatments</p> <p>6 Months for Dental Illness and Cruciate Ligament Conditions</p> <p>There is no Waiting Period after the Commencement Date of the First Policy Period for Specified Accidental Injury items</p>
Consultation Fees	
Diagnostic Procedures: Radiology, CT, MRI, Endoscopy, Lab tests, etc.	 As per your Policy Schedule
Surgical Procedures	 As per your Policy Schedule
Medicine and Drugs	 As per your Policy Schedule
Cancer Treatment	 As per your Policy Schedule
Specified Accidental Injuries	 As per your Policy Schedule
Illnesses	 As per your Policy Schedule
Hospitalisation	 As per your Policy Schedule
Emergency Boarding	 As per your Policy Schedule
Alternative and Complementary Treatments	 As per your Policy Schedule
Behavioural Conditions and Anxiety Conditions	 As per your Policy Schedule
Dental Illness Treatment	 As per your Policy Schedule

Full details are specified in the Policy Terms and Conditions (pages 24 to 38)

## POLICY SCHEDULE

This Policy Schedule outlines the maximum benefit amount that will be paid for eligible Vet Expenses in your current Policy Period (including GST) as set out in the table below. Your total Annual Policy Limit of \$25,000 is the maximum amount that can be paid in any one Policy Period.

Words that are capitalised are defined terms, which you can find in 'Section 1 – Definitions' on page 26.

Condition	Sub-Limit
Anal Gland Conditions	\$750
arthritis	\$750
conjunctivitis	\$750
corneal ulcer	\$750
Dental Illness Treatment	\$750
Ear Conditions	\$750
grass seed foreign body	\$750
hernia	\$750
poisoning	\$750
Skin Conditions	\$750
cherry eye	\$1,500
entropion	\$1,500
heat stroke	\$1,500
tick paralysis	\$1,500
Brachycephalic Obstructive Airway Syndrome (BOAS)	\$2,500
hyperadrenocorticism	\$2,500
ingestion of a foreign object	\$2,500
joint luxation	\$2,500
patella luxation	\$2,500
pancreatitis	\$2,500
pneumonia	\$2,500
pyometra	\$2,500
snake bite	\$2,500
Cruciate Ligament Conditions	\$4,000
auto-immune blood diseases	\$4,000
hip dysplasia (including total hip replacement)	\$4,000
cancer	\$4,000

diabetes	\$4,000
elbow dysplasia	\$4,000
<b>bone fractures</b>	
bone fractures	\$6,000
gastric dilatation-volvulus (GDV)	\$6,000
cataracts	\$6,000
spinal disease / intervertebral disc disease (IVDD)	\$6,000
<b>Prescription Diets</b>	
Prescription Diets	\$130
<b>Alternative and Complementary Treatments</b>	
Alternative and Complementary Treatments	\$500
<b>Behavioural Conditions and anxiety Conditions</b>	
Behavioural Conditions and anxiety Conditions	\$400
<b>other Conditions (in Total)</b>	
other Conditions (in Total)	\$1,200
emergency boarding	\$500

Full details are specified in the Policy Terms and Conditions (pages 24 to 38).



# KEY FACTS

What is covered?	What is not covered? Significant Exclusions or Limitations	Policy Limits	Page No.
<p><b>Vet Expenses</b></p> <p>All reasonable costs for Treatment of your Pet by a Vet due to a Specified Accident, or Illness.</p> <p>Sub-limits for each Condition are displayed on your Policy Schedule on page 7.</p> <p><b>Note:</b> the total amount claimed is subject to your Annual Policy Limit.</p>	<p><b>Examples include:</b></p> <ul style="list-style-type: none"> <li>• Pre-existing Conditions or Conditions arising within the Waiting Period<sup>1</sup></li> <li>• Consultation fees</li> <li>• Elective Treatments and procedures</li> <li>• Breeding related expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Sub-limits: per Condition as per Policy Schedule</li> <li>• Total Annual Policy Limit: \$25,000</li> <li>• Benefit Percentage before Pet's eighth Birthday = 100%</li> <li>• Benefit Percentage after Pet's eighth Birthday = 65%</li> </ul>	<p>Vet Expenses page 32</p> <p>Policy Schedule page 7</p> <p>Definitions page 26</p> <p>General Exclusions page 38</p>
<p><b>Behavioural Conditions</b></p> <p>Vet Expenses in relation to a Behavioural Condition diagnosed by your Vet. This includes the Treatment of anxiety, phobias, compulsive disorders and impulse control problems such as:</p> <ul style="list-style-type: none"> <li>• Medication</li> <li>• Treatment with a Veterinary Behaviour Specialist</li> <li>• Pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser, recommended by your Vet for the Treatment of a Behavioural Condition</li> </ul>	<p><b>Examples include:</b></p> <ul style="list-style-type: none"> <li>• Behavioural Conditions that you can prevent by normal puppy training and socialisation</li> <li>• Training and obedience classes</li> <li>• Behaviour Consultations with a trainer</li> <li>• Behaviour Consultation fees with your general practitioner Vet</li> <li>• Desexing recommended by your Vet in order to help address a Behavioural Condition</li> </ul>	<ul style="list-style-type: none"> <li>• \$400 annual Sub-limit</li> <li>• Your Benefit Percentage</li> </ul>	<p>Policy Schedule page 7</p> <p>Behavioural Conditions page 35</p>
<p><b>Prescription Diets</b></p> <p>Prescription Diets medically required to treat your Pet for a Condition that is covered under your policy.</p>	<p><b>Examples include:</b></p> <ul style="list-style-type: none"> <li>• Any treats or non-essential food items (including dental chews)</li> <li>• Prescription Diets for Pre-existing Conditions<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$130 annual Benefit Limit</li> <li>• Your Benefit Percentage (see above)</li> </ul>	<p>Policy Schedule page 7</p> <p>Section 2.6 – Prescription Diets page 36</p>

<p><b>Dental Illness Conditions</b></p> <p>Vet Expenses in relation to a Dental Condition diagnosed by your Vet.</p> <p>Vet Expenses to treat Dental Illness and Conditions such as:</p> <ul style="list-style-type: none"> <li>• gingivitis</li> <li>• abscesses</li> <li>• removal of teeth where medically necessary due to dental disease arising from infection, retained deciduous teeth, cavities or fractured teeth</li> </ul>	<p><b>Examples include:</b></p> <ul style="list-style-type: none"> <li>• Any Dental Illness Treatment unless your Pet has been insured under this policy for at least six months and in this period your Pet has not shown signs of or been treated for any Dental Condition</li> <li>• Any Dental Illness Treatment unless there is a history of annual routine dental check-ups by a Vet</li> </ul>	<ul style="list-style-type: none"> <li>• \$750 annual Sub-Limit</li> <li>• Your Benefit Percentage</li> </ul>	<p>Dental Illness Treatment page 34</p>
<p><b>Alternative and Complementary Treatment</b></p> <p>Alternative and Complementary Treatment deemed necessary by your Vet to treat an injury and/or Illness, including advice, tests, and legally prescribed medicine for the following:</p> <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Chiropractic</li> <li>• Manipulation</li> <li>• Physiotherapy</li> <li>• Hydrotherapy</li> </ul>	<p><b>Examples include:</b></p> <ul style="list-style-type: none"> <li>• The cost of Treatment to prevent an injury or illness</li> <li>• Any of the excluded matters in 'Section 4 – General Exclusions' on page 38</li> </ul>	<ul style="list-style-type: none"> <li>• \$500 annual Sub-Limit</li> <li>• Your Benefit Percentage</li> </ul>	<p>Alternative and Complementary Treatment page 35</p> <p>Definitions page 26</p>
<p><b>Emergency Boarding</b></p> <p>Boarding your Pet at a licensed kennel or cattery:</p> <ol style="list-style-type: none"> <li>1. If you are hospitalised for one or more consecutive days during the Policy Period</li> <li>2. If you require emergency accommodation due to family violence</li> </ol>	<p><b>Examples include:</b></p> <ol style="list-style-type: none"> <li>1. If you are hospitalised for: <ul style="list-style-type: none"> <li>a) cosmetic surgery or other forms of elective surgery</li> <li>b) pregnancy (unless you were hospitalised due to an unexpected complication; or</li> </ul> </li> <li>2. Someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital</li> </ol>	<ul style="list-style-type: none"> <li>• \$500 annual Sub-Limit</li> <li>• Your Benefit Percentage</li> </ul>	<p>Emergency boarding page 37</p> <p>Definitions page 26</p>

<sup>1</sup> If a Condition exists or occurs before the Commencement Date of the First Policy Period or within an applicable Waiting Period, it may be excluded from Cover as a Pre-existing Condition. Some Conditions are eligible for review after an 18-month period – refer to the 'Pre-existing Condition' definition on page 29 for more information.

Full details are specified in the Policy Terms and Conditions (pages 25 to 38)

# INTRODUCTION

This policy booklet contains three parts, your:

- Product Disclosure Statement;
- Policy Terms and Conditions; and
- Financial Services Guide

## Product Disclosure Statement (PDS)

The PDS is designed to help you understand what you need to know about Petinsurance.com.au so that you can decide whether to proceed with this cover. The PDS has been prepared by Hollard, who is the insurer and product issuer. Hollard has sole responsibility for the PDS, for each Petinsurance.com.au policy issued, and for the assessment and payment of claims.

The PDS describes the main features and benefits of the Petinsurance.com.au policy. Any information contained in the PDS is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this general information, you should consider the appropriateness of the general information having regard to your individual objectives, financial situation and needs.

## Policy Terms and Conditions

The policy terms and conditions of Petinsurance.com.au have been written in plain language to help you understand the insurance cover offered, as well as an insured's rights and obligations under a Petinsurance.com.au policy.

You should carefully read the PDS and the policy terms and conditions in this booklet before making any decision about whether to purchase a Petinsurance.com.au policy. Note that you have a 30-day cooling off period (see page 18) and certain cancellation rights (see page 41).

## Financial Services Guide (FSG)

The FSG contains important information about the services provided by Pet Insurance Pty Ltd and other persons or organisations listed in the FSG in relation to Petinsurance.com.au, how they are remunerated in relation to the services offered, and their internal and external dispute resolution procedures. It is designed to assist you in deciding whether to use any of their services. Pet Insurance Pty Ltd and other persons or organisations providing the services are responsible for information relevant to them in the FSG.

Please note, where words or expressions used in the PDS and policy terms and conditions have a special meaning, we have used the same terms in both sections.

Refer to 'Section 1 – Definitions' on page 26 for a full explanation.

In addition, references to:

- we, our, us, insurer and Hollard, mean The Hollard Insurance Company Pty Ltd.
- you and your mean the applicant for a Petinsurance.com.au policy and, if a policy is issued, the insured.

## If you have any questions

Contact our friendly customer service team on:

**Phone:** 1300 855 663

(Weekdays between 8:00am and 8:00pm AEST – except public holidays)

**Email:** [petinsurance@petsure.com.au](mailto:petinsurance@petsure.com.au)

**Visit us:** [www.petinsurance.com.au](http://www.petinsurance.com.au)

## FREQUENTLY ASKED QUESTIONS

Information about insurance coverage in this section is a summary only. You should read the Combined PDS, Policy Terms & Conditions and FSG for full details of Terms and Conditions, Waiting Periods and Exclusions.

### Q. Are all Accidents covered under 'Specified Accidental Injury' cover?

- A. A broad range of Specified Accidental Injuries are covered as listed under 'Section 2.1 - Specified Accidental Injury' on page 32. Injuries not specified may be covered under the Illness Cover section, subject to the policy terms and conditions. Refer to your Certificate of Insurance and Policy Schedule for details of your Cover.

### Q. What percentage of my Vet Expenses am I covered for?

- A. We will reimburse you the Benefit Percentage which will be shown on your current Certificate of Insurance.

The Benefit Percentage for Pets aged older than eight weeks and younger than eight years is 100%.

Once your Pet reaches his/her eighth birthday, the Benefit Percentage will reduce to 65% on the next policy renewal.

Benefit Limits apply. The Sub-limits are specified on your Policy Schedule on page 7

### Q. What is the Sub-Limit?

- A. This limit applies to each Condition for which you claim eligible Veterinary Expenses. In each Policy Period, we will not pay more than the Sub-limit shown on your Policy Schedule for any one Condition.

There is no limit on the number of Conditions you can claim for in each Policy Period. The Sub-limit resets on renewal each year.

You should be aware that due to the Sub-limit, this means there will also be a significant portion of the Vet bill that you will need to pay yourself in addition to the portion that is covered, particularly for those Conditions where the Vet Expenses are significant. This will be least 10% of the eligible Vet Expenses for Pets younger than eight years, or 35% for Pets older than eight years, and more where the Sub-limit for that particular Condition is reached.

**Note:** benefits cannot be accumulated across Policy Periods.

More examples of how a Sub-limit is applied can be found under 'Section 7: Claims' on page 42.

See the 'Benefit Limit(s) definition on page 26 for more information.

### Q. What is the Annual Policy Limit?

- A. This limit applies to the maximum benefit that can be paid to you in any one Policy Period. We will not pay more than the total Annual Policy Limit shown on your Policy Schedule in any Policy Period. The total Annual Policy Limit resets on renewal each year.

**Note:** Benefits cannot be accumulated across Policy Periods.

## **Q. What Waiting Periods apply?**

- A.** There is a 20-day Waiting Period for Conditions covered under 'Section 2.2 - Illness Cover' on page 33, 'Section 2.4 - Behavioural Conditions' on page 35, 'Section 2.5 - Alternative and Complementary Treatment' on page 35 and 'Section 2.6 - Prescription Diets'.

There is a 6 month Waiting Period for Conditions covered under 'Section 2.3 - Dental Illness Treatment' and Cruciate Ligament Conditions.

There is no Waiting Period after the Commencement Date of the First Policy Period for Conditions listed under 'Section 2.1 - Specified Accidental Injury Cover' on page 32.

## **Q. I can't see a Condition listed on my Policy Schedule, does that mean it's not covered?**

- A.** If the Condition is not listed in your Policy Schedule, you may be able to claim for it under your 'Other Conditions' Benefit as long as it is not a general exclusion. For example, an allergic reaction to a bee sting would be covered under 'Section 2.1 - Specified Accidental Injury Cover' on page 32 and up to the Sub-limit for 'Other Conditions' of \$1,200 per Policy Period. Multiple Conditions can be claimed for under the 'Other Conditions' Sub-limit however are subject to the \$1,200 annual limit. This limit will reset on renewal each year.

## **Q. What exclusions apply?**

- A.** As with most insurance products, there are certain situations in which you will not be covered. There are some general exclusions such as Consultation fees, Pre-existing Conditions, some routine or preventative Treatments, some Elective Treatments and procedures and breeding or obstetrics.

It is important that you read all of your policy documentation for full details (including 'Section 2 - Vet Expenses', 'Section 3 - Additional Benefits', your Certificate of Insurance and 'Section 4 - General Exclusions'.

## **Q. Are x-rays, blood tests and other diagnostic tests covered?**

- A.** Yes, you can claim for diagnostic expenses in relation to eligible Conditions covered by your policy. This means that elective or routine tests are not covered, nor are any tests related to a Pre-existing Condition or a general exclusion.

## **Q. What is a Pre-existing Condition?**

- A.** If any Condition existed or occurred prior to the Commencement Date of your First Policy Period or within any applicable Waiting Period, and you or your Vet 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. This is the case, irrespective of whether the underlying or causative Condition was diagnosed at the time.

Whether such a Condition is a Pre-existing Condition will depend on its nature and experience. If your Pet has a Temporary Condition that has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date, it will no longer be excluded from Cover as a Pre-existing Condition. Chronic Conditions and several other specified Conditions cannot fall within this category. Hereditary Conditions and Congenital Conditions will also not be considered to be a Pre-existing Condition if they have not shown noticeable signs, symptoms or an abnormality at any time before the Commencement Date of the First Policy Period or during any applicable Waiting Period.

## Pre-existing Condition claim examples:

A pre-existing Temporary Condition that is covered

1. Prior to the Commencement Date of the First Policy Period, your Pet has a case of gastroenteritis due to some dietary indiscretion. The Condition is treated and your Pet recovers. You then purchase a pet insurance policy. Two years later, your Pet has another unrelated case of gastroenteritis.

Your claim would be eligible for benefits because:

- The first gastroenteritis episode was a Temporary Condition, given that it normally resolves with Treatment and is not on the list of excluded Conditions in that definition;
- There was more than an 18-month gap between the Conditions;
- The second episode of gastroenteritis was not a Related Condition; and
- The Condition was not specifically excluded in the PDS.

2. Your Pet had a case of demodectic mange 18 months prior to the Commencement Date of the First Policy Period. The Condition is resolved after your Pet receives Treatment. Two years into the policy, your Pet contracts another case of demodectic mange. This claim would be eligible for benefits because:

- The first Condition was a Temporary Condition that is normally resolved with Treatment and is not on the list of excluded Conditions in that definition;
- Your Pet did not have demodectic mange, or show any noticeable signs, symptoms or abnormality in relation to that Condition for more than an 18-month period; and
- The Condition was not specifically excluded in the PDS.

A pre-existing Chronic Condition that is not covered

3. 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 and your Vet became aware of the Condition within the 20-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 and your Vet 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.

4. Your Pet has had recurring seasonal allergies every spring and summer since it was two-months old. This recurs for a period greater than three months. You purchase a pet insurance policy and two years later make a claim for another round of allergy treatment.

Your claim would not be eligible for benefits because:

- The Condition is a Pre-existing Condition, given that you were aware of it prior to Commencement of your First Policy Period;
- Your Pet's seasonal allergy condition is not a Temporary Condition, as it is specifically excluded as a Chronic Condition. This is because it was long-lasting, recurring and affected your Pet for a period greater than three months; and
- As a result, it remains a Pre-existing Condition two years later.

## Q. What is a Temporary Condition?

**A.** A Temporary Condition is a Condition, which normally resolves with Treatment and which is not on the list of excluded Conditions in that definition. If your Pet has a Temporary Condition that occurred or existed prior to the Commencement Date of the First Policy Period or during any applicable Waiting Period, but the Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period prior to your claim Treatment, it will no longer be excluded from your policy as a Pre-existing Condition. Refer to the 'Temporary Condition' definition on page 31 for more information.

## Q. What is a Chronic Condition?

**A.** A Chronic Condition is long-lasting or recurring in its effects and affects (or is present in) a Pet over a period greater than three months in total. Chronic Conditions may also be intermittent or managed with medication and/or prescription diets with intervals of remission. If your Pet has a Chronic Condition that occurred or existed prior to the Commencement Date of the First Policy Period or during any applicable Waiting Period, it will always be excluded from your policy as a Pre-existing Condition.

**For example:** Your Pet first showed signs of diabetes and has been receiving ongoing Treatment for four months immediately prior to the Commencement Date of the First Policy Period. Diabetes is considered:

- a Pre-existing Condition because it occurred before the Commencement Date of your First Policy Period; and
- a Chronic Condition as it lasted in total for more than three months.

Therefore, all expenses incurred for diabetes or related to diabetes will not be covered.

## Q. What is a Bilateral Condition?

**A.** A Bilateral Condition is a Condition affecting body parts of which the Pet has at least two, one on each side of the body (for example, ears, eyes, knees and elbows). Bilateral Conditions will generally be covered if you have the appropriate level of Cover, and the Condition is not a Pre-existing Condition or subject to a general exclusion.

However, when applying a limit or exclusion, a Bilateral Condition will be considered a single Condition. For example, if your Pet displays signs or symptoms of an ear Condition in the left ear prior to the Commencement Date of your First Policy Period or during the applicable Waiting Period, a subsequent ear infection in the right ear will still be considered to be a Pre-existing Condition (refer to the 'Bilateral Condition' definition on page 27).

## Q. Will I have lifelong cover for my Pet?

**A.** Once your Pet is accepted for Cover and as long as you continue to renew your policy and pay your premiums without a break in Cover, your Pet will be covered for eligible Vet Expenses for life, with Cover subject to the applicable terms and conditions of the policy for each renewal period.

The benefit percentage will vary depending on the age of your Pet; see 'What percentage of my Vet expenses am I covered for?' for more details.

You can apply for Cover as long as your Pet is over eight weeks old and younger than five years.

### **Q. Can I seek pre-approval of my Pet's upcoming Treatment?**

- A.** Yes. If your Pet requires Treatment and you wish to seek pre-approval of those costs, you can provide us with the itemised estimate of costs from your Vet, along with the Treatment required and relevant clinical records and/or veterinary history, and we will respond to you in writing with the outcome.

**Note:** Pre-approvals are not mandatory and not required in order to make a claim under your policy.

For more information, see 'Section 7.1 – Claim Pre-approval' on page 42.

### **Q. What are the claim requirements for adopted Pets?**

- A.** For adopted Pets, if you can provide us with proof of adoption or transfer of ownership papers we will only request veterinary history from the date you took ownership onwards. Refer to 'Section 7 – Claims' on page 42 for full details on how to submit a claim and required documents.

### **Q. What if my claim reaches my Annual Policy Limit or Sub-limit?**

- A.** Your Annual Policy Limit and Sub-limits are the maximum benefits that can be paid to you in any one Policy Period. If you do make a large claim (or several claims) and reach your Benefit Limits, your Benefit Limits will reset on your renewal date.

See the 'Benefit Limits(s)' definition on page 26 for more information.



# PRODUCT DISCLOSURE STATEMENT

Hollard is solely responsible for the PDS and is the insurer under each Petinsurance.com.au policy issued. PetSure has been given a binding authority by Hollard which authorises it to enter, vary and cancel Petinsurance.com.au policies on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure does not act for you.

Pet Insurance Pty Ltd is authorised to distribute and promote Petinsurance.com.au but does not issue policies and is not involved in the assessment or payment of claims.

## **This PDS contains important information about:**

- significant features and benefits of Petinsurance.com.au;
- your Duty of Disclosure when applying for Petinsurance.com.au;
- our internal and external dispute resolution procedures; and
- your cooling off rights when purchasing Petinsurance.com.au.

Please note that, while this PDS provides a summary of the significant features and benefits of Petinsurance.com.au, you must also read the Policy Terms and Conditions in this booklet to understand the insurance provided (including what terms, conditions, exclusions and limitations may apply to your Cover).

Sometimes we need to change the wording of the policy before it is issued to you because your insurance varies depending on a number of factors. We do this by adding what is called an endorsement. You will find any endorsements that apply to your policy printed on your Certificate of Insurance.

We may need to update this PDS from time to time if certain changes occur and where required by law. If the change results in a material change from the PDS you hold, we will provide you with a new PDS or supplementary PDS.

## **Protection for your pets**

Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Pet Insurance.com.au provides:

- financial assistance for Vet Expenses in respect of the insured Pet occurring or showing signs or symptoms of a Condition within the Policy Period and after any applicable Waiting Period and subject to any excluded Pre-existing Conditions or general exclusions; and
- Cover for eligible Vet Expenses (as well as allowing You to use the services of any Vet in Australia). 'Vet Expenses' are defined in 'Section 1 – Definitions' on page 26 and may be subject to stated limits, and applicable Waiting Periods.

If a Condition exists or occurs before the Commencement Date of the First Policy Period or within an applicable Waiting Period, and you or your Vet 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. Whether that is the case will depend on the nature and experience of the Condition (please refer to the definition of 'Pre-existing Condition').

If your Pet has a Temporary Condition that has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date, it will no longer be excluded from Cover as a Pre-existing Condition. Chronic Conditions and several other specified Conditions that occur prior to the Commencement Date of the First Policy Period or during any applicable Waiting Period cannot fall within this category and will always be excluded from Cover.

## Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for
- is common knowledge
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### If you do not tell us something:

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and cancel your contract.

## Calculating your premium

Your premium is calculated when your Petinsurance.com.au policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance.

The premium is calculated based on a number of factors. Some are pre-set and don't vary for each insured (e.g. amounts we take into account for certain internal costs and expenses). Others can affect the premium amount up or down depending upon whether we believe it increases or decreases the risk to us, such as the Cover you have chosen, Benefit Percentage, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured your Pet, and other factors related to our cost of doing business. The same factors may be used to calculate your premium when you amend your coverage. Further information about renewal premiums can be found under 'Automatic Renewal of our Policy' on page 24. The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information.

Minimum premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.

## Cooling off period

You have a full 30 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Petinsurance.com.au policy. This is known as the "cooling off" period. During this time, you may cancel the policy simply by contacting us. If we receive your request to cancel your policy within the 30-Day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received since commencement or renewal, less any transaction costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.

You cannot cancel your Petinsurance.com.au policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 30-day cooling off period. After the cooling off period ends you continue to be able to cancel

your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in 'Section 6 – Cancellations' on page 41.

## Your privacy

Hollard, Pet Insurance Pty Ltd and PetSure (each a "Recipient" and referred to as "we", "us" or "our" in this Privacy section) are subject to the Australian Privacy Principles under the Privacy Act 1988 (Cth). In connection with each Recipient:

- personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances, we may collect your information from someone else. This may include our authorized representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;
- personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments, providing you with access to our GapOnly™ claims system; processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;
- if you do not consent to us collecting and using, or disclosing all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;
- we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided in this section);
- where appropriate, we will disclose your information to our related entities and third parties, who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law;
- your personal information may also be disclosed to some of our service providers who are located overseas, including (but not limited to) the Philippines, South Africa, New Zealand, United States of America and the United Kingdom. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products

you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a copy.

If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Privacy Officer (details are located on the next page).

### **Hollard**

**Phone:** (02) 9253 6600

**Email:** [privacy@hollard.com.au](mailto:privacy@hollard.com.au)

**Mail:** Hollard Privacy Officer  
The Hollard Insurance Company Pty Ltd  
Locked Bag 2010, St Leonards, NSW 1590

**Web:** [www.hollard.com.au](http://www.hollard.com.au)

### **Pet Insurance Pty Ltd**

**Phone:** 1300 855 663

**Email:** [privacy@Petinsurance.com.au](mailto:privacy@Petinsurance.com.au)

**Mail:** Pet Insurance Privacy Officer  
Pet Insurance Pty Ltd  
Locked Bag 9021, Castle Hill, NSW 1765

**Web:** [www.petinsurance.com.au](http://www.petinsurance.com.au)

### **PetSure**

**Phone:** (02) 9842 4800

**Email:** [privacy@petsure.com.au](mailto:privacy@petsure.com.au)

**Mail:** PetSure Privacy Officer  
PetSure (Australia) Pty Ltd  
Locked Bag 9021, Castle Hill, NSW 1765

**Web:** [www.petsure.com.au](http://www.petsure.com.au)

## Code of practice

Hollard and PetSure are members of the Insurance Council of Australia and also a signatories of the General Insurance Code of Practice.

The objectives of the Code are to:

- commit insurers to high standards of service;
- promote better, more informed relations between insurers and their customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. The Code Governance Committee is also responsible for imposing sanctions for breaches of the Code as well as improvement of the Code and assisting the general insurance industry understand and comply with the Code.

You can obtain a copy of the Code from the Code of Practice website [codeofpractice.com.au](http://codeofpractice.com.au)

## Goods and Services Tax (GST)

All monetary limits in your policy are inclusive of GST. In the event of a claim, if you are not registered for GST, we will reimburse you the GST component in addition to the amount we pay you. If you are registered for GST, we will not pay you the GST component, you will need to claim the GST component from the Australian Taxation Office. You must advise us of your correct input tax credit percentage where you are registered as a business and have an Australian Business Number. You are liable to us for any GST liability we incur arising from your incorrect advice or inaction.

## If you have any questions

For more information about [Petinsurance.com.au](http://Petinsurance.com.au), to confirm policy transactions, or if you have any questions about the information, please phone us on 1300 855 663. Our lines are open Monday to Friday (except public holidays) 8:00am to 8:00pm AEST.

## Alternatively, you can write to:

[Petinsurance.com.au](http://Petinsurance.com.au)  
Locked Bag 9021,  
Castle Hill NSW 1765

Or email us at [petinsurance@petsure.com.au](mailto:petinsurance@petsure.com.au)

## If you have a complaint

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps.

### 1. Immediate Response

Usually when you have a concern, we can resolve it immediately on the phone. If you wish to make a complaint, please contact us using one of the following means:

**Phone:** 1300 855 663

Weekdays between 8:00am and 8:00pm AEST – except public holidays

**Writing:** Customer Service Complaints

Petinsurance.com.au

Locked Bag 9021, Castle Hill, NSW 1765

**Email:** petinsurance@petsure.com.au

Please supply your policy number to enable the enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

### 2. Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request (refer to contact details provided for "1 – Immediate Response"), we will escalate your complaint for review by our Internal Disputes Resolution team. All escalated matters will be acknowledged within two business days of being escalated. After full consideration of the matter a written final response will be provided that will outline the decision reached and the reasons for the decision.

### 3. External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within 45 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:

#### Australian Financial Complaints Authority

**Mail:** GPO Box 3, Melbourne VIC 3001

**Phone:** 1800 931 678

**Web:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

## **Financial Claims Scheme and Compensation Arrangements**

Hollard is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.

The Insurance Act contains standards designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system. Because of this we are exempted by the Corporations Act 2001 (Cth) from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act.

We have compensation arrangements in place that are in accordance with the Insurance Act. If we were to fail and were unable to meet our obligations under your policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from [www.fcs.gov.au](http://www.fcs.gov.au).

### **Authorised for issue**

This PDS including the Policy Terms and Conditions was prepared by Hollard. Petinsurance.com.au and PetSure have given their consent to all statements by or about them in the form and context in which they are included and have not withdrawn as at the date of the PDS.

These statements appear throughout the PDS.

# POLICY TERMS AND CONDITIONS

## The Petinsurance.com.au Vet Select policy

Upon acceptance of application for your Policy, you will be issued with a Certificate of Insurance that states your level of cover and a Policy Schedule that outlines your Sub-limits. You will be issued a new Certificate of Insurance, when:

- You renew your Policy each year; or
- If you or we change your Cover.

Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 18 or cancellation provisions of the policy as explained in 'Section 6 – Cancellations' on page 41. We also have certain cancellation rights at law. For your convenience and to ensure continuity of cover for your Pet, we will automatically renew your policy each year; (refer to the 'Automatic renewal of your policy' section at the bottom of this page).

Your policy comprises the Certificate of Insurance, Policy Schedule, PDS, Policy Terms and Conditions, FSG and any endorsements issued by us from time to time.

## The basis on which we insure you

Subject to the Terms and Conditions of the policy, we will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet for covered Specified Accidental Injury or Illness Conditions up to the specified Benefit Percentage, but subject to any applicable Benefit Limits and Sub-limits, provided that:

- you have paid or agreed to pay the premium to us for the Cover provided;
- the Specified Accidental Injury or Illness Condition(s) (whichever is applicable) arose during the Policy Period; and
- the Treatment occurred during the Policy Period.

Where we agree to provide Cover under the policy we rely on the representations made by you during your application for insurance.

Cover under the policy will depend on the level of Cover you have chosen. Your Certificate of Insurance will state the plan and policy benefits applicable to your Pet.

Additional and optional benefit(s) may also be provided if specified on your Certificate of Insurance.

## Automatic renewal of your policy

We will offer renewal of your policy every year for so long as we continue to provide this product. At least 14 days prior before your current policy expires we will send you a renewal notice confirming when your insurance will expire and the premium and terms on which your insurance will automatically renew for a further period of insurance. It will also remind you that you can opt out of the automatic renewal process and to check the limits of cover provided under the policy to see if your level of insurance cover remains appropriate for you.

Your Cover will be automatically renewed on the terms contained in the renewal notice (unless you have opted out of automatic renewals or contact us to tell us that you do not want to renew on the terms of the renewal notice) and we will deduct/charge the renewal premium from your nominated account/credit card. If the account/credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.



Every year, we review the cost of everyone's insurance with regards to a combination of factors as well as claims inflation across all our insured pets. These factors include your Pet's age, breed, location, duration for which your Pet has been insured, claims history, as well as data relating to the health of Pets that are a similar age and breed. Your premium takes into account the average cost of care for Pets like yours. We may also change the terms and conditions of the policy upon renewal based on the risk associated with insuring Pets like yours. We may also change the terms and conditions of the policy upon renewal based on the risk associated with insuring Pets like yours.

Should you renew your policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your Duty of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.

### **Delivery of your policy documents and policy related communications**

Unless you tell us otherwise or we tell you it is no longer suitable we will send your policy documents and policy related communications electronically. This includes email and/or other methods of electronic communication. You will need to provide us with your current email address and your mobile phone number. Each electronic communication will be deemed to be received by you on the transmission date recorded in our systems. Where we deliver your policy documents and policy related communications by mail in printed form all such communications will be deemed to have been successfully delivered once mailed by us to your last notified postal address.

### **Some important things you should know**

Benefits do not accumulate across Policy Periods. The policy benefits will expire at the end of each Policy Period, and your Benefit Limits will reset. Your rights and duties under the policy cannot be transferred without our prior written consent. It is a Condition of Cover that your Pet must regularly reside with you and be under your regular care and supervision at the physical address you provided to us.

It's important to remember that insurance policies cannot cover every scenario and have certain Benefit Limits. This means you may still have a portion of the bill that you will need to cover yourself.

## SECTION 1 - DEFINITIONS

When interpreting these Policy Terms and Conditions:

- references to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa; and
- monetary references are in Australian dollars.
- a reference to any legislation contained in the policy includes any amendment, replacement, re-enactment or successor legislation.

**Words that are capitalised have the special meaning explained below:**

**Accident** means:

- a single specific, unpredictable, unusual and unintended external event which occurs at a particular time and place, with no apparent or deliberate cause but with marked effects; and
- is independent of any other cause including any Pre-existing Condition.

**Alternative or Complementary Treatment** means the cost of any procedures and tests for the following treatments (excluding Consultations) where they treat an Illness or Specified Accidental Injury and have been recommended by a Vet:

1. **Acupuncture** means the use of metal needles to stimulate anatomical points, often with the addition of manual manipulation, heat or electrical stimulation which is carried out by a Vet for Treatment of a Condition.
2. **Chiropractic Manipulation** means mechanical manipulation of the musculoskeletal system and other supporting soft tissue structures for treatment of musculoskeletal and nervous system Condition which is carried out by a qualified animal chiropractor or Vet for treatment of a Condition.
3. **Hydrotherapy** means the treatment of a Condition, with, or in, water, including swimming in a pool and the use of a water treadmill, which is carried out by a qualified animal hydrotherapist, physiotherapist or Vet, providing the Hydrotherapy is carried out in a pool/water or treadmill owned by the veterinary practice.
4. **Physiotherapy** means the use of physical manipulation, exercise therapy, and electrotherapy (not including Hydrotherapy) in order to improve mobility and musculoskeletal or nervous system function, carried out by a qualified animal physiotherapist or Vet for treatment of a Condition.

For further details of this benefit, see 'Section 2.5 - Alternative and Complementary Treatment' on page 35.

**Anal Gland Condition** means a Condition of the anal gland of a Pet. This includes, but is not limited to impaction/blockage, infection or inflammation of the anal gland and any Condition for which anal gland expression is required.

**Behavioural Condition** means any change to Your Pet's usual behaviour, directly caused by a medical, mental, or emotional disorder which could not have been avoided by training or medical intervention, that has been diagnosed by a Vet. For further details of this benefit, see 'Section 2.4 - Behavioural Conditions' on page 35.

**Benefit Limit(s)** means the applicable amount(s) payable in any one Policy Period, in relation to the relevant Cover as specified on your Certificate of Insurance and Policy Schedule. If a Benefit Limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on your Certificate of Insurance or Policy Schedule, we will not pay more than that amount.

There are two Benefit Limits that apply:

- **Sub-limit:** This limit applies to each Condition claimed on your Policy Schedule. We will not pay more than the Sub-limit shown on your Policy Schedule for any one Condition. There is no limit on the number of Conditions you can claim in each Policy period.
- **Annual Policy Limit:** This limit applies to the maximum benefit that can be paid to you in any one policy period. We will not pay more than the Annual Policy Limit shown on your Certificate of Insurance in any Policy period.

**Note:** The Benefit Limits reset on renewal each year.

**Benefit Percentage** means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limit and Sub-limit.

The Benefit Percentage for Pets aged 0 – 7 years is 100%. Once your Pet reaches his/her 8th birthday, the Benefit Percentage will reduce to 65% on the next policy renewal.

**Note:** The applicable Benefit Percentage will be shown on your Certificate of Insurance.

**For example:** For a 65% Benefit Percentage we will reimburse you for up to 65% of the eligible Vet Expenses, subject to Benefit Limits payable. Refer to page 23 for an example of how claim payments are calculated.

**Bilateral Condition** means any Condition affecting body parts of which the Pet has at least two, one each side of the body (e.g. ears, eyes, knees and elbows).

**Note:** When applying a Sub-limit, Benefit Limit or exclusion, a Bilateral Condition will be considered a single Condition.

**For example:**

1. if your Pet has had elbow dysplasia in the left elbow prior to the Commencement Date of the First Policy Period or during the applicable Waiting Period, which falls within the definition of Pre-existing Condition, subsequent elbow dysplasia in the right elbow will still be considered a Pre-existing Condition.
2. If your Pet suffers from patella luxation in its left hind leg and arthritis in its right hind leg, this is not a Bilateral Condition, as patella luxation and arthritis are not the same Condition.

**Brachycephalic Obstructive Airway Syndrome (BOAS)** means a Condition of the respiratory tract of a Pet which is composed of one or more of the following anatomical abnormalities: elongated soft palate, stenotic nares, everted laryngeal sacculles and/or a hypoplastic trachea.

**Cancer** means a Condition in which any cell or group of cells in the body of a Pet undergoes malignant transformation.

**Certificate of Insurance** means the relevant certificate we provide outlining the key details of the contract of Insurance between you and us, and identifying the policy number, Cover, Commencement Date, End Date and insured Pet, Policy Schedule including Sub-limits.

**Chronic Condition** means a Condition that is long-lasting or recurring in its effects and affects (or is present in) your Pet over a period that is greater than three months in total (the three-month period need not be consecutive). Chronic Conditions may also be intermittent or managed with medication and/or prescription diets with intervals of remission.

Examples include but are not limited to chronic or seasonal allergies, inflammatory bowel disease, diabetes, osteoarthritis, cancer and some autoimmune diseases.

This definition is relevant to determining whether a Condition is a Pre-existing Condition (please refer to the definitions of 'Pre-existing Condition' and 'Temporary Condition'). If a Chronic Condition is a Pre-existing Condition, it will be excluded from Cover.

**For example:** Your Pet first showed signs of diabetes and has been receiving ongoing Treatment for four months immediately prior to the Commencement Date of the First Policy Period. Diabetes is considered:

- a Pre-existing Condition because it occurred before the Commencement Date of your First Policy Period; and
- a Chronic Condition as it lasted in total for more than three months.

Therefore, all expenses incurred for diabetes or related to diabetes will not be covered.

If a Chronic Condition is a Pre-existing Condition, it will be excluded from Cover.

**Commencement Date** means 11:59pm on the date where Cover for your Pet first started as shown on your Certificate of insurance. Unless otherwise specified, this relates to the Commencement Date of your current Policy Period.

**Condition** means any Specified Accidental Injury, or any manifestation of an Illness, including but not limited to any:

- Anal Gland Condition;
- Behavioural Condition;
- Bilateral Condition;
- Cruciate Ligament Condition
- Ear Condition;
- Related Condition; or
- Skin Condition.

**Consultation and other derivations** means an examination performed by or under the supervision of a Veterinarian (including whether or not part of Treatment) and/or any professional that specialises in acupuncture, chiropractic manipulation, physiotherapy, hydrotherapy or behavioural trainers, including a physical Consultation, inpatient examination, in-hospital examination, health certificate, Consultation or recheck Consultation/visit, referral/specialist Consultation/visits, emergency and after-hours Consultations/visits.

**Cover** means:

- the Benefit Limits, Benefit Percentage, and any other options applicable to the policy you have selected; and
- where relevant, the Cover applicable under any previous policies you have held with us where the same or a substantially similar or a higher level of Cover was provided in the current Policy Period.

Information about the Cover can be found in 'Section 2 – Vet Expenses' on page 32.

**Cruciate Ligament Condition** means partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments along with any complications following Treatment for this Condition.

**Note:** A Cruciate Ligament Condition is considered a single Condition irrespective of whether one or both legs are affected. Please refer to the 'Bilateral Condition' and 'Benefit Limit(s)' definitions on page 26.

**Dental Illness Condition** means Vet Expenses in relation to a dental illness, as listed under 'Section 2.3 – Dental Illness' on page 34, which is diagnosed by your Vet. This benefit is payable up to the Sub-limit specified on your Policy Schedule. For further details of this benefit, see Section 2.3 on page 34.

**Ear Condition** means a Condition affecting any structure of the ear, including the outer/external, middle and inner ear.

**Elective Treatment** means a Treatment or surgery that is beneficial to your Pet but is not essential for your Pet's survival or does not form part of the Treatment for a Condition. Refer to 'Section 4 – General Exclusions' on page 38.

**End Date** means 11:59pm on the date upon which your policy terminates and benefits cease. Unless otherwise specified, this relates to the End Date of your current Policy Period.

**Note:** The End Date is shown on your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the End Date.

**First Policy Period** means the time during which we first provided Cover to you.

**GST** means the Australian Goods and Services Tax at the officially published tax rate.

**Illness** means a sickness or disease or Illness which:

- is not included under Specified Accidental Injury Cover; and
- is independent of any Pre-existing Condition.

**Pet** means the cat or dog, covered under the policy and named on your Certificate of Insurance.

**Policy Period** means the time during which we provide Cover as specified on your Certificate of Insurance.

**Policy Schedule** means the relevant schedule we provide outlining the Sub-limits of your Cover.

**Pre-existing Condition** means a Condition that existed or occurred prior to the Commencement Date of your First Policy Period or within any applicable Waiting Period, of which you or your Vet were aware or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed, subject to the following:

- a Temporary Condition which has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date will not be a Pre-existing Condition (please refer to the definitions of 'Temporary Condition', 'Chronic Condition' and 'Cruciate Ligament Condition');
- a Temporary Condition which we have agreed in writing will not be a Pre-existing Condition, following a Pre-existing Condition Review, will not be a Pre-existing Condition (please refer to the terms of a Pre-existing Condition Review on page 38); and
- a Related Condition of a Pre-existing Condition will also be a Pre-existing Condition.

(Please also refer to the definition of 'Condition', which includes a 'Bilateral Condition' and 'Related Condition')

**For example:** Six weeks prior to the Commencement Date of your First Policy Period, you notice your Pet has a Condition involving limping on its left back leg and you take it to the Vet. Your Vet prescribes anti-inflammatory medication. 12 weeks after purchasing a policy the limping is diagnosed as degenerative joint disease. The Condition would be a Pre-existing Condition and excluded from Cover,

notwithstanding that the diagnosis was not provided until after the Commencement Date.

**Prescription Diet** means a specific food, recommended by your Vet, designed to treat a specific illness or disease. For further details of this benefit, see 'Section 2.6 – Prescription Diets' on page 36.

**Related Condition** means a Condition that results from the same disease process, arises as a consequence of or has the same diagnostic classification as another Condition, regardless of the number of areas of your Pet's body that are affected.

For example:

1. If your Pet suffers from Cruciate Ligament conditions in both legs, all future occurrences of Cruciate Ligament Conditions will be considered to be Related Conditions.
2. If your Pet suffers from diabetes and then develops a cataract as a consequence of the diabetes, the cataract will then be considered a Related Condition.
3. If your Pet suffers from a skin hotspot, then later suffers from ringworm on its skin, these are not Related Conditions, as the ringworm is not as a consequence of the hotspot, nor do they follow the same disease process or diagnostic classification.

**Skin Condition** means any Condition regardless of cause or origin presenting in or affecting the skin in any way whatsoever.

**Note:** For the purposes of the policy Skin Conditions are deemed to include skin lumps.

**Specified Accidental Injury** means physical harm or injury arising from an Accident that is a consequence of or results in one of the following:

- a motor vehicle incident;
- a burn or electrocution;
- an allergic reaction to the following insect and arachnid bites:
  - ants;
  - bees;
  - flies;
  - mosquitoes;
  - scorpions;
  - spiders; and
  - wasps.
- a bone fracture;
- a snake bite toxicity;
- a traumatic ligament or tendon injury;
- a bite wound or fight wound abscesses; or
- lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

See 'Section 2.1 – Specified Accidental Injury Cover' on page 32 for more information.

**Temporary Condition** means a Condition which normally resolves with Treatment, other than:

- Cruciate Ligament Conditions;
- intervertebral disc disease;
- hip dysplasia;
- elbow dysplasia;
- patella luxation;
- endocrine diseases; and
- any other Chronic Condition.

This definition is relevant to determining whether a Condition is a Pre-existing Condition (please refer to the definition of 'Pre-existing Condition')

For example: Your Pet has dietary related gastroenteritis prior to the Commencement Date of your First Policy Period that is resolved with medication. Your Pet does not suffer any further instances of dietary related gastroenteritis until three years later, when your Pet suffers another gastroenteritis episode. This Condition would be a Temporary Condition which has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to the second gastroenteritis episode, so would not be a Pre-existing Condition and would be coverable subject to your policy terms and conditions.

**Treatment means** reasonable and customary hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, illness or Specified Accidental Injury during the Policy Period.

**Vet** means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in Australia (with the exception of additional benefits provided under 'Section 2.3 – Behavioural Conditions' to 'Section 2.5 – Prescription Diets' on pages 35).

**Vet Expenses** means the reasonable, customary and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Policy Period.

**Veterinary Behaviour Specialist** means a Vet who has completed further study in animal behaviour such as FANZCVS and/or DACVB and/or DipECAWBM or a Vet directly training under a Veterinary Behaviour Specialist.

**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 or your Vet 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 in your Certificate of Insurance.

See 'Section 2- Vet Expenses' for Waiting Periods that apply.

## SECTION 2 - VET EXPENSES

Vet Select Cover is applicable if:

- It is shown on your Certificate of Insurance; and
- Your Pet was over eight weeks old and younger than five years of age at the Commencement Date of your First Policy Period.

If you have a Pet over five years of age you will not be eligible to make a new application for Cover where there has been a break, lapse or change after reaching the age of five.

### 2.1 SPECIFIED ACCIDENTAL INJURY COVER

#### 2.1.1 What you are covered for:

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the applicable Annual Policy Limit and Sub-limits, as a result of your Pet suffering a Specified Accidental Injury or Cruciate Ligament Condition in one of the circumstances described below. The Sub-limits are stated on your Policy Schedule.

To qualify for Cover under this section of the policy, the Specified Accidental Injury or Cruciate Ligament Condition must have occurred during the Policy Period and:

1. Be a direct consequence of at least one of the following:
    - a. a motor vehicle incident;
    - b. a burn or electrocution;
    - c. an allergic reaction to the following insect and arachnid bites:
      - i. ants;
      - ii. bees;
      - iii. flies;
      - iv. mosquitoes;
      - v. scorpions;
      - vi. spiders; and
      - vii. wasps.
- or,
2. Result in:
    - a. a bone fracture;
    - b. snake bite toxicity;
    - c. a traumatic ligament or tendon injury;
    - d. a bite wound or fight wound abscesses; or
    - e. lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

#### Waiting Period

1. There is no Waiting Period after the Commencement Date of the First Policy Period for Specified Accidental Injury items, except Cruciate Ligament Conditions.



2. The Waiting Period for Cruciate Ligament Conditions and any Conditions arising therefrom irrespective of cause or origin, are subject to a six month Waiting Period, unless:
- a. we have received a completed and signed 'Cruciate Ligament Exam Form' from your Vet within 14 days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date of the First Policy Period; and
  - b. you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'.

Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision.

### 2.1.2 When you are not covered

We will not pay any Vet Expenses attributable to or resulting from:

1. Conditions resulting from external parasites such as ticks, fleas or skin/ear mites, patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object, intervertebral disc disease (IVDD) and desexing procedure complications under Specified Accidental Injury Cover no matter how the Condition arises. **These Conditions will only be covered (where eligible) under 'Section 2.2 – Illness Cover' on page 33;**
2. Dental Illness Conditions such as tooth fractures **(These Conditions will only be covered (where eligible) under 'Section 2.3 – Dental Illness' on page 34);**
3. any Consultation fees; or
4. any of the excluded matters listed in 'Section 4 - General Exclusions' on page 38.

## 2.2 ILLNESS COVER

### 2.2.1 What you are covered for

We will pay you the Benefit Percentage for Vet Expenses incurred by you for Treatment provided during the Policy Period up to the Annual Policy Limit and Sub-limits, as a result of your Pet suffering an Illness. The Sub-limits are stated on your Policy Schedule.

Examples of Illnesses covered, subject to any policy exclusions that may apply, include (but are not limited to):

- Cancer Treatments;
- Skin Conditions;
- eye/ear Conditions;
- ingestion of a foreign object;
- gastrointestinal problems;
- hereditary and congenital Conditions (excluding Pre-existing Conditions);
- intervertebral disc disease (IVDD); or
- tick paralysis.

### Waiting Period

The Waiting Period for Illness Conditions is 20 days from the Commencement Date of your First Policy Period.

## 2.2.2 When you are not covered

We will not pay any Vet Expenses incurred by you as a result of your Pet suffering an Illness which is attributable to or resulting from:

1. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:
  - a. for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or
  - b. for cats: parvovirus infections (including feline panleukopenia), chlamydia, feline leukaemia virus (FeLV), Feline Immuno Deficiency Virus (FIV) and viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
2. any declared widespread pandemic disease that affects dogs or cats that is subject of a biosecurity emergency declaration under the Biosecurity Act 2015 (Cth)
3. Dental Illness Conditions **(These Conditions will only be covered (where eligible) under 'Section 2.3 – Dental Illness' on page 34);**
4. any flea/tick/worm preventative treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by your Vet or not;
5. any Consultation fees; or
6. any of the excluded matters listed in 'Section 4 – General Exclusions' on page 38.

## 2.3 DENTAL ILLNESS CONDITIONS

We will pay you the Benefit Percentage, up to the Annual Policy Limit and Sub-limit, for Vet Expenses in relation to a Dental Illness diagnosed by your Vet. The Sub-limit for Dental Illness is stated on your Policy Schedule.

### 2.3.1 What you are covered for

We will pay you the Benefit Percentage for Vet Expenses incurred by you for Treatment provided during the Policy Period up to the Benefit Limits shown on your Policy Schedule and Certificate of Insurance, as a result of your Pet requiring Dental Illness Condition Treatment for the following Conditions described below:

1. gingivitis;
2. abscesses;
3. removal of teeth where medically necessary due to:
  - a. dental disease arising from infection;
  - b. retained deciduous teeth;
  - c. cavities; or
  - d. fractured teeth.

### Waiting Period

The Waiting Period for Dental Illness Conditions is six months from the Commencement Date of your First Policy Period.

### 2.3.2 When you are not covered

1. any Dental Illness Condition Treatment unless your Pet has been insured under this policy for at least six months and in this period your Pet has not shown signs of or been treated for any dental Illness;
2. any Dental Illness Condition Treatment unless there is a history of annual routine dental check-ups by a Vet; or

3. any amount greater than the Benefit Limits specified on your Policy Schedule and Certificate of Insurance;
4. any of the exclusions explained in 'Section 4 – General Exclusions' on page 38.

## 2.4 BEHAVIOURAL CONDITIONS

### 2.4.1 What you are covered for

We will pay you the Benefit Percentage, up to the Sub-limit shown on your Policy Schedule, for Vet Expenses in relation to a Behavioural Condition diagnosed by your Vet. This includes the Treatment of anxiety, phobias, compulsive disorders and impulse control problems such as:

1. medication prescribed by a Vet;
2. Treatment with a Veterinary Behaviour Specialist; and
3. Pheromone products, including dog appeasing pheromones (DAP) diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser **when recommended by your Vet** or for the Treatment of a Behavioural Condition.

### Waiting Period

The Waiting Period for Behavioural Conditions is 20 days from the Commencement Date of your First Policy Period.

### 2.4.2 When you are not covered

We will not pay any Vet Expenses related to:

1. Any amount greater than the Benefit Limits specified on your Policy Schedule and Certificate of Insurance;
2. Any Condition not diagnosed by a Vet;
3. Treatments of Behavioural Conditions that are not recommended by a Vet and are not carried out under the direction of a Vet;
4. Behavioural Conditions that you can prevent by normal puppy training and socialisation (For Example: toilet training, puppy mouthing, and expenses such as puppy pre-school);
5. Training and obedience classes;
6. Behaviour Consultation fees with your general practitioner Vet;
7. Behaviour Consultations with a trainer or your general practitioner Vet;
8. Desexing recommended by your Vet in order to help address a Behavioural Condition; or
9. Any of the Excluded matters in 'Section 4 – General Exclusions' on page 38.

## 2.5 ALTERNATIVE AND COMPLIMENTARY TREATMENT

### 2.5.1 What you are covered for

We will pay you the Benefit Percentage for expenses related to Alternative and Complementary Treatment when referred and endorsed by your Vet subject to the applicable Annual Policy Limit. This includes advice, tests, and legally prescribed medicine for the items outlined:

- Acupuncture;
- Chiropractic Manipulation;

- Physiotherapy; or
- Hydrotherapy;

when it is deemed necessary by your Vet to treat a Specified Accidental Injury and/ or Illness, up to the Benefit Limits. The Sub-limit for Alternative and Complementary Treatment is stated on your Policy Schedule.

For further definitions, please see 'Section 1 – Definitions' on page 26.

## **Waiting Period**

The Waiting Period for Alternative and Complementary Treatment is 20 days from the Commencement Date of your First Policy Period.

### **2.5.2 When you are not covered**

We will not pay any Alternative and/or Complementary Treatment expenses attributable to:

1. Any amount greater than the Benefit Limits specified on your Policy Schedule and Certificate of Insurance;
2. The cost of Treatment to prevent a Specified Accidental Injury or Illness;
3. Consultation fees with any professional that specialises in acupuncture, chiropractic manipulation, physiotherapist, hydrotherapist, or your general practitioner Vet;
4. laser therapy, homeopathic remedies and herbal medicines prescribed by the Vet during the visit; or
5. Any of the excluded matters in 'Section 4 – General Exclusions' on page 38.

## **2.6 PRESCRIPTION DIETS**

### **2.6.1 What you are covered for**

We will reimburse you the Benefit Percentage, up to the Benefit Limits, for any Prescription Diet where medically required to treat your Pet for a Condition that is covered under your policy. Your Benefit Limit for Prescription Diets is stated on your Policy Schedule.

## **Waiting Period**

The Waiting Period for Prescription Diets is 20 days from the Commencement Date of your First Policy Period.

### **2.6.2 When you are not covered**

We will not pay any Prescription Diet expenses related to:

1. Any amount greater than the Benefit Limit specified on your Policy Schedule;
2. Any treats or non-essential food items (including dental chews); or
3. Any of the excluded matters listed in 'Section 4 – General Exclusions' on page 38.

## SECTION 3 - ADDITIONAL BENEFITS

Emergency Boarding is included in the Benefit Limits and will provide benefits up to the Sub-limit as shown on your Certificate of Insurance (up to the applicable Annual Policy Limit).

### 3.1 EMERGENCY BOARDING

#### 3.1.1 What you are covered for

We will pay for the Benefit Percentage up to the Sub-limit shown on your Policy Schedule (and subject to your Annual Policy Limit) for the cost of boarding your Pet at a licensed kennel or cattery in the following scenarios:

1. If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for one or more consecutive days during the Policy Period; or
2. If you, (the insured and sole carer of the Pet) require emergency accommodation due to family violence.

#### 3.1.2 When you are not covered

We will not pay for any costs under this benefit

1. If you are hospitalised for:
  - a. cosmetic surgery or other forms of elective surgery;
  - b. pregnancy (unless you were hospitalised due to an unexpected complication);  
or
2. if someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital.

**Note:** There is no Waiting Period from the commencement of your policy for Emergency Boarding claims.

## SECTION 4 - GENERAL EXCLUSIONS (WHAT WE DO NOT COVER)

Vet Expenses and/or costs related to items listed below are not covered by your policy.

**1. Pre-existing Conditions** – or a Condition arising before the First Policy Period or within the applicable Waiting Period. Refer to ‘Section 1 – Definitions’ for the definition of ‘Pre-existing Conditions’, ‘Related Condition’ and ‘Chronic Condition’ on page 26. Also refer to the ‘Pre-existing Condition review’ section on page 39.

**2. Consultation fees** – the fee charged by your Vet or by any professional that specialises in Acupuncture, chiropractic manipulation, Physiotherapy and Hydrotherapy for examining your Pet. Refer to page 26 for the ‘Consultation’ definition. Note: that Consultation fees in relation to Consultations with a Veterinary Behavioural Specialist for Behavioural Conditions are covered (refer to Section 2.4 – Behavioural Conditions on page 35).

**3. Preventative/routine items** – including (but not limited to) food, vitamins/ nutraceuticals/ supplements, vaccinations, microchipping, flea/tick/worm control or any expenses related to grooming and bathing of your Pet, including any non-medicated grooming products.

### 4. Certain Treatments and Conditions

- a. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;
- b. accessories including (but not limited to) pill poppers, cage hire, crates, bedding and collars;
- c. cell-replacement therapies including (but not limited to) stem cell therapy and platelet-rich plasma. Blood transfusions are covered when medically necessary;
- d. alternative and complementary treatments not specified in ‘Section 2.5 – Alternative and Complementary Treatment’, such as laser therapy, homeopathic remedies and herbal medicine.
- e. Treatment of or Conditions attributable to behavioural problems (unless covered under ‘Section 2.4 – Behavioural Conditions’);
- f. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority);
- g. the provision of medication(s) that covers a period of more than 30 days beyond the policy End Date;
- h. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet’s reproductive organs due to inflammation, infection or cancer; or
- i. breeding or obstetrics.

### 5. Certain Services and Procedures

- a. transport or boarding expenses other than those listed in ‘Section 3.1 - Emergency Boarding’ on page 37;
- b. ambulance fees and non-essential hospitalisation;
- c. additional costs associated with house calls. If your Pet requires a house call due to a particular Condition or their weight, our liability is limited to the cost of the Treatment had it been provided at a Vet practice during normal

- Consultation hours; genetic/chromosome testing;
- d. pre-anaesthetic blood tests; or
- e. the following items and any associated expenses:
  - i. any trial or experimental procedures and Treatments;
  - ii. organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;
  - iii. external fixtures (such as wheelchairs);
  - iv. prosthetics (including but not limited to hip replacements and elbow replacements); or
  - v. 3D printing.

## **6. Elective Treatments and procedures**

- a. cosmetic procedures, hip/elbow scoring, nail clipping, declawing, dew claw removal and ear cropping; or
- b. tail docking and debarking.

**7. Your Pet not being protected** due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or illness, for example participating in organised fighting or hunting activities.

**8. Any consequential loss** including (but not limited to) economic loss, loss of enjoyment or other such loss not specifically covered in the policy.

**9. Expenses in relation to policy exclusions** or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis). Exceptions to this include:

- a. vaccination reactions;
- b. desexing procedure complications; and
- c. reactions to flea/tick/worm control products.

## **Pre-existing Condition review**

If you would like us to review whether a Temporary Condition/s which has been subject to the Pre-existing Condition exclusion in your policy remains excluded, you may apply to us to review the Condition. To do so, your Vet will need to certify and provide veterinary records verifying that the Condition remains a Temporary Condition and has not existed, occurred or shown noticeable signs, symptoms or an abnormality for a period of 18 months. The Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us in writing.

You can download a copy of the Pre-existing Condition Review form here: [www.petinsurance.com.au/forms-faqs-2/](http://www.petinsurance.com.au/forms-faqs-2/)

If your Pet has a Chronic Condition that existed or occurred before the Commencement Date of your First Policy Period or during any applicable Waiting Period, and otherwise falls within the definition of 'Pre-existing Condition', that Condition will always be excluded from your policy. Refer to the definition of a Chronic Condition on page 27.

## SECTION 5 - PREMIUMS

Cover under the policy is provided on the basis that you have paid or agreed to pay us the premium for the Cover provided. The amount you pay is shown on your Certificate of Insurance and includes all premium, administration fees, commissions and any applicable discounts, government taxes, fees and/or charges.

### 5.1 PAYING YOUR PREMIUM

1. The premium is payable when you take out a new policy and when you renew your policy.
2. You may choose to pay the premium:
  - annually by credit card or direct debit; or
  - monthly or fortnightly by instalment by credit card direct debit or debit card direct debit.
3. When premiums are paid monthly or fortnightly by instalment, claims are paid on the basis that you agree to pay the remaining premiums for that Policy Period. If you pay your premium by instalments, you will be charged a collection fee per instalment.

**Note:** If we accept and pay a claim under the policy, we may deduct the balance of any outstanding premium from the claim payment.

### 5.2 PAYING ON THE DUE DATE

1. Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments).
2. Your premium must be paid on or before its due date.
3. Where you have an instalment policy and we have not received an instalment payment, we will send you a notice in writing (either mail, email or text message) regarding your non-payment at least 14 calendar days before any cancellation by us for non-payment.

If after sending the above notice we do not receive the instalment payment, we will send you a second notice in writing (either mail, email or text message), either:

  - a. prior to cancellation, informing you that your instalment policy is being cancelled for non-payment if the unpaid premium remains in arrears for more than thirty days; or
  - b. within 14 days after cancellation by us, confirming our cancellation of your instalment policy.
4. If at least one instalment has remained unpaid for a period of at least 14 days then we reserve the right to pay the difference between any outstanding premium and claim benefit owed.
5. If we cancel your policy due to non-payment of an instalment premium you need to be aware that:
  - a. no benefits or entitlements can be paid under the policy;
  - b. you may be refused cover in the future under any policy administered by PetSure; and
  - c. any application for general insurance products in the future may be affected because you had a policy cancelled as a result of unpaid premiums.



## SECTION 6 - CANCELLATIONS

### 6.1 CANCELLATION BY YOU

You may cancel your policy with us at any time by contacting our customer service team. Our contact details are outlined on page 50. The cancellation will be effective once we provide you our confirmation of your cancellation request.

### 6.2 CANCELLATION DURING THE COOLING OFF PERIOD

If you cancel your policy during the 30 day cooling off period, provided that no claim has been made, we will refund any premiums paid since commencement or renewal, less any transaction costs incurred by us which we are unable to recover, and any taxes or duties that we are unable to refund. You cannot return your policy during the cooling off period if a claim has been made.

### 6.3 CANCELLATION WHERE NO CLAIMS HAVE BEEN MADE

If you cancel the policy for whatever reason after the cooling off period and you have paid the annual premium in full, provided no claim has been made, we will refund the premium less:

- The amount covering the period you were insured for;
- The cancellation fee of \$30 (which will not be deducted if your cancellation is due to your Pet passing away); and
- Any government or statutory charges we are unable to recover.

If you have been paying your premium by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premium instalments will be deducted.

### 6.4 CANCELLATION AFTER A CLAIM HAS BEEN MADE

If you cancel your policy for whatever reason (other than your Pet passing away) after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid if it has not already been paid. Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to your nominated bank/credit card account. This clause survives termination of this contract.

If you cancel your policy because your Pet has passed away and after having made a claim, your policy will be cancelled in the same way as set out above in 'Cancellation where no claims have been made'.

### 6.5 CANCELLATION BY US

We may cancel your policy where the law allows us to do so. If we cancel your policy, we may refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you. If you advise us that your Pet has passed away, your policy will be cancelled in accordance with '6.3 Cancellation where no claims have been made'.

For more information about cancellations refer to 'Section 5 - Premiums' on page 40. This clause survives termination of this contract.

If you cancel your policy because your Pet has passed away and after having made a claim, your policy will be cancelled in the same way as set out above in '6.3 - Cancellation where no claims have been made'.

## SECTION 7 - CLAIMS

### 7.1 CLAIM PRE-APPROVAL

If your Pet requires Treatment and you wish to seek pre-approval of those costs, you can provide us with the itemised estimate of costs from Your Vet, along with the Treatment required and relevant clinical records and/or veterinary history, and we will respond to you in writing with the outcome.

A pre-approval shall not be deemed to be valid unless we have agreed to it in writing. The reimbursed amount may vary from the pre-approval if the Treatment provided by your Vet differs from the Treatment request in the pre-approval.

To request a pre-approval:

Call us: 1300 855 663

Email us: [petinsurance@petsure.com.au](mailto:petinsurance@petsure.com.au)

**Note:** Pre-approvals are not mandatory and not required in order to make a claim under your policy.

### 7.2 HOW TO MAKE A CLAIM

Should you need to submit a claim, your Vet may be able to do this for you electronically, at the time of your visit. If you elect to have your Vet submit your claim on your behalf, we will still communicate with you regarding the status of your claim. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.

Alternatively, you can also submit your claims online through the secure Pet Portal: [portal.petsure.com.au/peti/Login](http://portal.petsure.com.au/peti/Login)

Simply upload your documentation and click submit (from your computer or your mobile device).

You can also complete a paper claim form and send your original documentation via post. If you choose to claim via post, the attending Vet must complete all sections on the claim form where designated and both you and the attending Vet must sign the claim form.

All claims must be completed carefully and honestly.

Claim forms are available by calling us on 1300 855 663 or visit [www.petinsurance.com.au](http://www.petinsurance.com.au).

### 7.3 IMPORTANT CLAIM INFORMATION

1. Unless agreed to by us, all claims must include itemised tax invoice/s, payment receipt/s (except when the claim is submitted via our GapOnly™ claim system, where available) and applicable Consultation notes. If submitting a claim by post all claim documentation must be originals and must be accompanied by a completed claim form.
2. Incomplete claim forms will be returned to you and this may result in a delay in processing your claim. We recommend that you retain copies of all documentation for your records.
3. When submitting a claim, please include all relevant invoices and clinical records from your Vet. Please note:
  - a. In some instances, we may require more information to process your claim, such as previous medical history or pathology / laboratory results. If this is the case, we will contact you for this information.

- b. There may be also scenarios where we request additional veterinary history from current or previous Vets (such as if there is a large history gap) to ensure we have all relevant clinical information for your Pet.
- c. For adopted Pets, veterinary history is only required from when you took ownership. If you can provide us with proof of adoption or transfer of ownership papers, we will only request veterinary history from the date you took ownership onwards.
4. All accounts must be paid in full prior to submission of your claim (unless you are submitting a claim using our GapOnly™ claim system (where available), whereby you agree that you will pay the Vet the remaining portion of the tax invoice (if any) after the claim payment (if any) is made by us to your Vet).
5. You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet are authorised to release information and/or records to us about your Pet.
6. Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).
7. You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the policy.
8. We will not reimburse you for the provision of any information required in the purchase and administration of the policy nor for the assistance provided to you in the completion of any forms relating to the policy including the provision of any information in relation to a claim made under this policy.

## 7.4 PROCESSING OF YOUR CLAIM

1. We will deal directly with you regarding settlement of the claim. Where available, where our GapOnly™ claim system is used by your Vet to submit your claim, we will also provide information to your Vet about the settlement of your claim.
2. Unless we agree otherwise, we will pay you, not the Vet. Where available, where our GapOnly™ claims system is used by your Vet to submit your claim, we will provide payment of your claim directly to your Vet.
3. If the Vet Expenses are excessive, unreasonable or significantly higher than other Vet Expenses in a similar situation, then claim payments may be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition, for a Pet in similar circumstances.
4. We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
5. If you submit a fraudulent claim, or solicit your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and we may cancel your policy altogether. We may also be entitled to reclaim any payments already made to you in respect of such claims.
6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.
7. In the event that we pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver retrospectively as they stand to any paid claims or to any future claims for that or any Related Condition. We also reserve our right to recover from you any benefit amount received by you as a result of such error.
8. You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.

## 7.5 EXAMPLES OF HOW WE SETTLE YOUR CLAIM

The following calculations provide examples of how claims will be settled where Cover is provided, using two of the Conditions listed on your Policy Schedule as an example (these examples are indicative of the manner of calculation only and include GST):

### Example 1 – Pet younger than eight years old requiring Treatment for cherry eye and elbow dysplasia

Pet aged younger than eight years		
Condition covered	Cherry eye	Elbow Dysplasia
Total amount of eligible Vet Expenses:	\$1,200	\$4,800
Total amount claimable after 100% Benefit Percentage applied:	\$1,200	\$4,800
Sub-limit for each Condition:	\$1,500	\$4,000
Total claim benefit payment:	\$1,200	\$4,000
Your out-of-pocket expense:	<b>\$0</b>	<b>\$800</b>
Annual Sub-limit remaining for the same Condition:	\$300	\$0
Annual Policy Limit remaining	<b>\$23,800</b>	<b>\$21,000</b>

Note: Once the annual Sub-limit and Annual Policy Limit is reached, no further Vet Expenses for the particular item listed on your Policy Schedule will be paid until your policy renews.

### Example 2 – Pet requires Treatment for cherry eye and pneumonia

Pet over the age of eight years old		
Condition covered	Cherry eye	Pneumonia
Total amount of eligible Vet Expenses:	\$1,200	\$3,900
Total amount claimable after 65% Benefit Percentage applied:	\$780	\$2,535
Sub-limit for each Condition:	\$1,500	\$2,500
Total claim benefit payment:	\$780	\$2,500
Your out-of-pocket expense:	<b>\$420</b>	<b>\$1,400</b>
Annual Sub-limit remaining for the same Condition:	\$720	\$0
Annual Policy Limit remaining	<b>\$24,220</b>	<b>\$23,500</b>

Note: Once the annual Sub-limit and Annual Policy Limit is reached, no further Vet Expenses for the particular item listed on your Policy Schedule will be paid until your policy renews.

## 7.6 OUR RIGHTS IF RECOVERY

If we have the right to recover any amount payable under the policy in relation to a claim from any other person, you must cooperate with us in any action we may take.

## 7.7 OTHER INSURANCE ARRANGEMENTS

If we accept your claim and there is any other similar insurance under which you are entitled to claim, you are required to advise us at the time you submit your claim if you hold such other insurance. Total benefits paid to you across all insurance cannot exceed your actual expenses.

## SECTION 8 - FRAUD

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders.

You must not act in a fraudulent manner. If you or anyone acting for you:

1. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;
2. make a statement in support of a claim knowing the statement to be false in any respect;
3. solicit your vet to behave in a fraudulent manner regarding a claim;
4. submit a document in support of a claim knowing the document to be forged or false in any respect; or
5. make a claim in respect of any loss or damage caused by your wilful act or with your connivance.

Then:

1. we shall not pay the claim;
2. we shall not pay any other claim which has been or will be made under the policy;
3. we may cancel the policy;
4. we may at our option cancel any other pet insurance policies you hold which are issued by Hollard;
5. we may be entitled to reclaim any payments already made to you in respect of such claims;
6. we may not make any refund of premium already paid; and
7. we may inform the police of the circumstances.

## SECTION 9 - PREMIUMS

When you provide us with your bank details, you are instructing us to directly debit the relevant premiums calculated by us from your nominated account.

If your premium cannot be paid (for example there is not enough money in your nominated account) your bank may dishonour that payment, and you may be charged a dishonour fee by your bank. Neither Hollard, Petinsurance.com.au nor PetSure will be responsible for dishonour fees charged by your bank or financial institution. If your direct debit is dishonoured we will automatically retry for the outstanding amount within 14 days, and you may be charged a dishonour fee by PetSure.

If you have concerns about the operation of the direct debit authority or you subsequently need to change any aspects of the authority, please notify us.

## SECTION 10 - CHANGING YOUR LEVEL OF COVER

1. If you opt to transfer your Pet to a level of Cover with different or additional benefits (including but not limited to a different Benefit Percentage or Benefit Limits, or additional coverage) then a new policy and Certificate of Insurance will be issued to you and your previous policy will be cancelled. Waiting Periods already served will not reapply, unless there has been a break or lapse in Cover. Please note that Waiting Periods for Conditions or items that were not covered under your previous policy will apply to your new level of Cover.
2. You cannot change your level of Cover in a Policy Period if a claim has been paid. To change your level of Cover after a claim has been paid, you will need to wait until your next renewal.
3. If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover.

# FINANCIAL SERVICES GUIDE (FSG)

Hollard, PetSure and Pet Insurance Pty Ltd are responsible for this FSG as it relates to the financial services provided by them.

This FSG provides you with information about the financial services that they provide in relation to Petinsurance.com.au to help you decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

## In this FSG:

- **Hollard** means The Hollard Insurance Company Pty Ltd.
- **PetSure** means PetSure (Australia) Pty Ltd.
- **You**, and **your** means the applicant for a Petinsurance.com.au policy and, if a policy is issued, the insured

## About Hollard, Pet Insurance Pty Ltd, PetSure and other relevant persons/organisations

**Petinsurance.com.au** is promoted by Pet Insurance Pty Ltd, insured by Hollard and administered by PetSure. Full contact details for these companies are set out on page 50 of this booklet.

The Petinsurance.com.au PDS including the Policy Terms and Conditions are set out in this booklet. Petinsurance.com.au PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to purchase it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.

**Hollard** is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal in relation to all general insurance products. Hollard is the insurer and issuer of Petinsurance.com.au policies. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

**PetSure**, a subsidiary company of Hollard, is an Australian Financial Services Licensee (AFSL 420183) and is authorised to deal in and provide general advice on general insurance products. It administers Pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard.

PetSure has also been appointed by Hollard as its agent to manage, administer and settle claim made under Petinsurance.com.au policies. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.

## Important information you should know

The organisations in this section have not and will not consider whether Petinsurance.com.au is appropriate for your personal objectives, financial situation or needs as they do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying a Petinsurance.com.au policy.

You need to read the PDS including the Policy Terms and Conditions to determine if the product is right for you. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in

making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

### **How each party is paid for its services**

When you purchase a Petinsurance.com.au policy you pay the premium to Hollard for the product. This amount is provided to you before the product is purchased.

Pet Insurance Pty Ltd may receive a commission of up to twenty percent (20%) of the net premium (this is the premium less any government taxes and charges) for promoting Petinsurance.com.au policies. This commission is used by Pet Insurance Pty Ltd to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to Petinsurance.com.au Pet Insurance.

In addition, our distribution partners may also receive either:

- Our distribution partners may also receive a commission of up to 12.5% of the net premium, inclusive within the commission of up to 20% received by Pet Insurance Pty Ltd (this is the premium less any government taxes and charges for promoting Petinsurance.com.au policies); or

Pet Insurance Pty Ltd staff and the staff of our distribution partners receive a salary from their employer including any bonuses based on their performance criteria. These payments are not an additional charge to you and not in addition to the cost of your premium.

PetSure may receive administration and collection fees together with a portion of the underwriting profit, if any, for administering Petinsurance.com.au products.

You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for Pet Insurance Pty Ltd and PetSure are set out on page 50 of this booklet.

### **Compensation Arrangements**

The Corporations Act 2001 (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies.

To this end, PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering PetSure's activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct. Refer to the 'Financial Claims Scheme and Compensation Arrangements' section on page 23 in the PDS for further information on Hollard's compensation arrangements.



## **Your privacy**

Refer to the 'Your Privacy' section on page 19 of the PDS for further information on what we do with your information.

## **How are Complaints resolved?**

Refer to the 'If you have a complaint' section on page 22 of the PDS for further information on how complaints are dealt with.

## **Authorised for issue**

This FSG was prepared by PetSure and Pet Insurance Pty Ltd (as it relates to the financial services provided by them) on 1 April 2021 and Hollard has authorised the distribution of this FSG by them.

## **WE MAKE IT EASY TO SPEAK TO US**

**For more information about Petinsurance.com.au:**

**Call us:** 1300 855 663

(Weekdays between 8:00am and 8:00pm – except public holidays)

**Write to us:**

Petinsurance.com.au

Level 1, 465 Victoria Avenue, Chatswood, NSW 2067

**Email us:** [petinsurance@petsure.com.au](mailto:petinsurance@petsure.com.au)

**Please retain this document for your future reference.**