

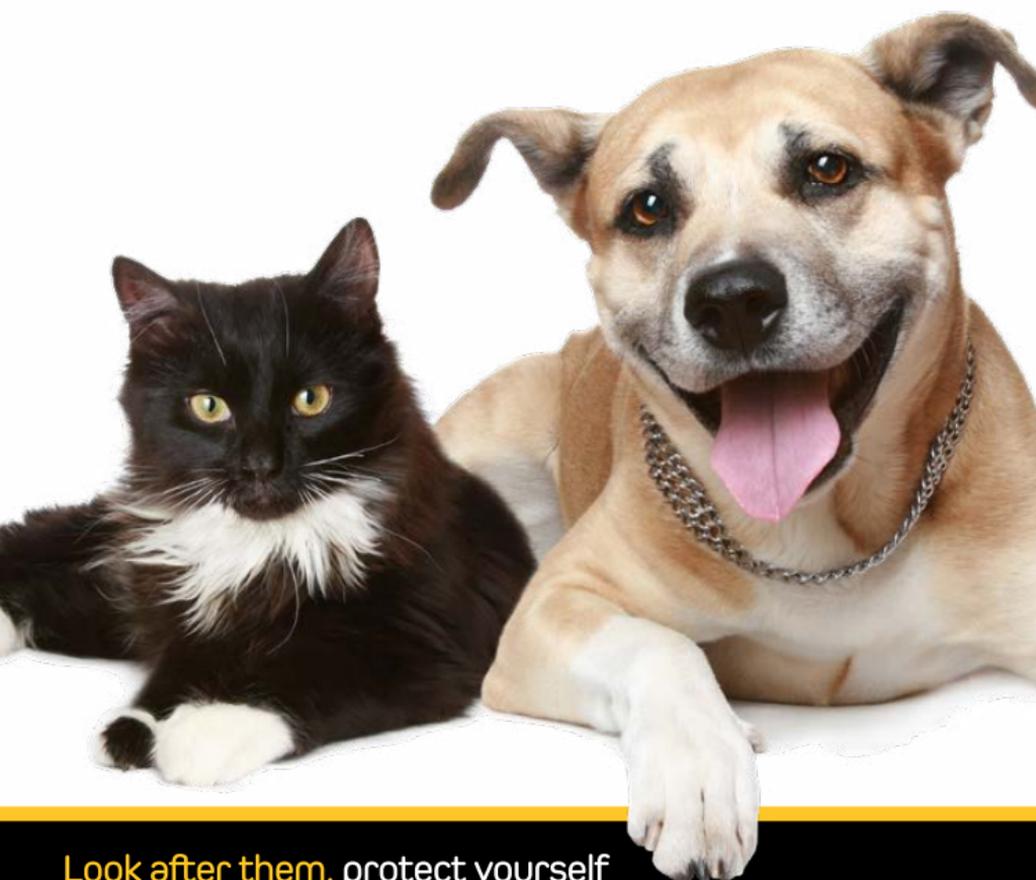
pet insurance com.au



VET BASIC PET INSURANCE POLICY

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

EFFECTIVE DATE: 1 JUNE 2018



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.

Ph: 02 9253 6600

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

Pet Insurance Pty Ltd ABN 38 607 160 930

c/o RSM Bird Cameron, Level 12, 60 Castlereagh Street, Sydney NSW 2000.

Ph: 1300 855 663

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. Ph: (02) 9842 4800

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. Please see back cover for details.

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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 Basic policy is designed to provide some financial contribution towards the cost of unexpected Vet Expenses. 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 Accidental Injury or Illness, we're here to give you a helping hand towards the bill.

Understanding the limits of this insurance policy

It's important to remember that insurance policies cannot cover every scenario. There may also be a portion of the veterinary bill that you will need to pay yourself in addition to the portion that is covered. This Vet Basic policy has some general exclusions and limitations that help keep the premiums low. These include, but are not limited to; the Annual Condition Limit, Consultation fees, cancer Conditions, cruciate ligament Conditions, as well as conditions such as pregnancy, elective procedures, pet foods/diets and, grooming.

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 – except public holidays)

Email: petinsurance@petsure.com.au

Like most pet insurance policies, we also do not provide cover for Pre-Existing Conditions. These are 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 policy Commencement Date or that arise during the applicable Waiting Period.

The Vet Basic policy has annual maximum monetary benefits that will be paid to you in the event of a claim. These are called the Benefit Limits and are explained in more detail below.

BENEFIT SUMMARY TABLE

Feature	Vet Basic
Entry Age	From 8 weeks of age up to your pet's 5th 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	90%
Benefit Percentage after my pet's 8th birthday	65%
Annual Policy Limit	\$6,000
Annual Condition Limit	\$1,000
Covers Accidents	Up to the Annual Condition Limit for each Accidental Injury
Covers Illnesses	Up to the Annual Condition Limit for each Illness Condition
Consultation Fees	✘
Cruciate Ligament Conditions	✘
Cancer Conditions or Treatment	✘
Dental Illnesses or Treatment	✘
Annual Emergency Boarding Limit	\$1,000
Waiting Periods	30 Days for Illnesses No Waiting Period for Accidental Injury
Pre-existing Conditions	✘

Full details are specified in the Policy Terms and Conditions (pages 12 to 37).

KEY FACTS

What is covered?	What is not covered? <small>Significant Exclusions or Limitations</small>	Policy Limits	Page No.
<p>Vet Expenses</p> <p>All reasonable costs for Treatment of your Pet by a vet due to an Accidental Injury or Illness.</p> <p>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. Benefit Limits are paid according to the Annual Policy Limit, and the Annual Condition Limit. See definition on page 21 for more details.</p>	<p>Examples include:</p> <ul style="list-style-type: none"> • Pre-existing Conditions • Conditions arising within the Waiting Period • Consultation Fees • Cruciate Ligament Conditions • Cancer Conditions • Dental Illnesses or Treatment • preventative procedures and Elective Treatments • Breeding related expenses 	<p>Annual Condition Limit \$1000</p> <p>Annual Policy Limit \$6,000</p> <p>Benefit Percentage before Pet's 8th Birthday = 90%</p> <p>Benefit Percentage after Pet's 8th Birthday = 65%</p>	<p>Vet Expenses page 25</p> <p>General Exclusions page 27</p>
<p>Emergency Boarding</p> <p>We will pay for the cost of boarding your Pet at a licensed kennel or cattery up to the Annual Emergency Boarding Limit in the following circumstances:</p> <p>1. If you, are hospitalised (other than in the circumstances specified) for five (5) or more consecutive days during the Policy Period;</p> <p>or ;</p> <p>2. If you require emergency accommodation due to family violence.</p>	<p>You are not eligible for this benefit if:</p> <p>1. You are hospitalised for:</p> <p>a) cosmetic surgery or other forms of elective surgery;</p> <p>b) pregnancy; or</p> <p>c) any sickness known prior to the Commencement Date;</p> <p>or;</p> <p>2. someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital.</p>	<p>Annual Emergency Boarding Limit \$1000</p>	<p>Emergency boarding page 27</p> <p>Definitions page 22</p>

Full details are specified in the Policy Terms and Conditions (pages 12 to 37).

INTRODUCTION

This policy booklet contains three (3) 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 Petinsurance.com.au. Note that you have a cooling off period and certain cancellation rights.

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 22 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.

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.

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

Visit us: vetoptions.com.au

FREQUENTLY ASKED QUESTIONS*

Q. Are all accidents covered under 'Accidental Injury' cover?

A. A broad range of Accidental Injuries are covered as specified under the Accidental Injury section on page 25. Accidental Injuries not specified may be covered under the Illness Cover section, subject to the policy Terms and Conditions (Refer to your Certificate of Insurance 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 0 – 7 years is 90% (up to your Annual Condition Limit).

Once your pet reaches his/her 8th birthday, the Benefit Percentage will reduce to 65% on the next policy renewal.

For example, for an 90% Benefit Percentage we will reimburse you up to 90% of the eligible Vet Expenses (Benefit Limits (which includes annual Condition Limits and annual Policy Limits) will also apply. For examples of how claim benefits are calculated, please see page 34).

Q. What is the Annual Condition Limit?

A. This limit applies to each Condition you claim. We will not pay more than the Annual Condition Limit shown on your Certificate of Insurance for any one Condition. There is no limit on the number of Conditions you can claim in each Policy period. The Annual Condition Limit resets on renewal each year.

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 Annual Policy Limit shown on your Certificate of Insurance in any Policy period. The 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 30 day Waiting Period for Conditions covered under the Illness section of the policy.

Q. What exclusions apply?

A. As with most insurance products, there are certain situations where you will not be covered. These include, but are not limited to: Consultation fees, cancer Conditions and Treatments and cruciate ligament Conditions. It is important that you read all of your policy documentation for full details (including the General Exclusions on page 27).

Q. What is a Pre-existing Condition?

A. If any symptoms or signs of a Condition occur or the Condition exists in any form prior to insurance or during the applicable Waiting Period, then it will be considered to be a Pre-existing Condition and it will not be covered (refer to the 'Pre-existing Condition' and 'Bilateral Condition' definitions on pages 24 and 23).

For example, if your pet shows first signs of diabetes prior to insurance or within the Waiting Period, then diabetes be considered as Pre-existing and all expenses incurred for diabetes will not be covered.

Q. What is an example of a Bilateral Condition?

A. An example would be, if your pet displays clinical signs of an ear Condition in the left ear prior to insurance or during the Waiting Period (a Pre-existing Condition), Vet Expenses for a subsequent ear Condition in the right ear will not be covered. (Refer to the 'Bilateral Condition' definition on page 23).

Q. Will I have lifelong cover for my pet?

A. Once your pet is accepted and as long as you continue to renew your policy and pay your premiums without a gap 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.

You can apply for Cover as long as your pet is over 8 weeks old and younger than 5 years.

* 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.

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), the Petinsurance.com.au policy provides financial assistance towards Vet Expenses in respect of the insured Pet resulting from sudden and unexpected Accidental Injury or Illness occurring or first showing clinical signs within the Policy Period and after any applicable Waiting Period.

'Vet Expenses' are defined in Section 1 – Definitions on page 25 and may be subject to stated limits and applicable Waiting Periods.

Understanding the limits of the insurance

Petinsurance.com.au transfers many of the financial risks pet owners face for Vet Expenses from the insured to the insurer. However, Petinsurance.com.au does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations that help keep premiums low. These include, but are not limited to Consultation fees, cancer and cruciate ligament conditions, as well as conditions such as pregnancy, elective procedures, pet foods/diets and, grooming. We also do not include cover for 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 policy Commencement Date or that arise during the applicable Waiting Period.

You should also be aware that there may also be a portion of the veterinary bill that you will need to pay yourself in addition to the portion that is covered. Maximum monetary limits also apply to the benefits payable in any one Policy Period. These are called the Benefit Limit and can vary depending on the relevant cover.

Full details are specified in the Policy Terms and Conditions (pages 20 to 37).

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; or
- is common knowledge; or
- 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 treat the contract as if it never existed.

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 applicable to the Cover you have chosen, where you and your Pet permanently live and the species, breed and age of your Pet.

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 31.

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 (Cth) 1988. 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); 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 disclose 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 Financial Ombudsman Service 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. 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 at:

Hollard

Phone: (02) 9253 6600

Email: 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

Pet Insurance Pty Ltd

Phone: 1300 855 663

Email: 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

PetSure

Phone: (02) 9842 4800

Email: privacy@petsure.com.au

Mail: PetSure Privacy Officer

PetSure (Australia) Pty Ltd

Locked Bag 9021, Castle Hill, NSW 1765

Code of practice

We are a member of the Insurance Council of Australia and also a signatory 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.

You can obtain a copy of the Code from the Insurance Council of Australia website www.insurancecouncil.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, 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.

Alternatively, you can write to:

Petinsurance.com.au

Locked Bag 9021, Castle Hill NSW 1765

Or **email us** at 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 (2) 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, before 1 November 2018 you can refer your matter to:

Financial Ombudsman Service

Mail: GPO Box 3 Melbourne VIC 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Web: fos.org.au

Email: info@fos.org.au

On or after 1 November 2018 you can refer your complaint to the entity replacing the Financial Ombudsman Service (FOS), 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

Email: 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 are 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 and the APRA hotline on 1300 558 849.

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 Basic policy

Upon acceptance of application for your Policy, you will be issued with a Certificate of Insurance that states your level of cover. 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 twelve (12) months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 14 or cancellation provisions of the policy as explained in Section 6 – Cancellations on page 31. 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, 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 Accidental Injury or Illness Conditions up to the specified Benefit Percentage, but subject to any applicable Benefit Limit, provided that:

- you have paid or agreed to pay the premium to us for the Cover provided;
- the 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.

Automatic renewal of your policy

We will advise you regarding renewal of your policy prior to the expiration of the current policy. We may change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet based on factors such as (but not limited to) your Pet’s age, location and medical history.

Note: the Benefit Percentage will decrease on the first renewal after your Pet’s 8th birthday.

Unless otherwise notified, your Cover will be automatically renewed on the terms contained in the renewal offer and we will deduct/charge the renewal premium from your nominated account/credit card unless you tell us not to. 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. We require you to notify us should you decide not to renew your policy.

On renewal, 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.

If you feel this cover does not suit your needs, we have more comprehensive policies available. You can contact us to discuss other insurance options.

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.

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.

Accidental Injury means Physical harm or injury arising from an Accident.

Note: Conditions covered by the Accidental Injury Cover Section of the policy are specified in Section 2.1 on page 25.

Benefit Limit(s) means the applicable total amount payable under your policy in relation to the relevant Cover. These limits are specified on your Certificate of Insurance. There are three Benefit Limits that apply:

1. **Annual Condition Limit:** This limit applies to each Condition you claim. We will not pay more than the Annual Condition Limit shown on your Certificate of Insurance for any one Condition. There is no limit on the number of Conditions you can claim in each Policy period. The Annual Condition Limit resets on renewal each year.
2. **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. The Annual Policy Limit does not accumulate across Policy Periods and resets on renewal each year.
3. **Annual Emergency Boarding Limit:** This limit applies only to Emergency Boarding benefits. We will not pay more than the Annual Emergency Boarding Limit shown on your Certificate of Insurance in any Policy period.

Benefit Percentage means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limits.

The Benefit Percentage for pets aged 0 – 7 years is 90%. 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 90% Benefit Percentage, we will reimburse you for 90% of the eligible Vet Expenses, subject to Benefit Limits. Refer to page 35 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 elbows). Note: When applying a Benefit Limit or exclusion, a Bilateral Condition will be considered a single Condition.

For example: if your Pet displays clinical signs of an elbow dysplasia Condition in the left elbow prior to the Commencement Date of the policy or during the Waiting Period, Vet Expenses for a subsequent elbow dysplasia Condition in the right elbow will not be covered.

Commencement Date means 23h59 on the date when Cover for your Pet first started as shown on your Certificate of Insurance.

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

- Skin Condition;
- Bilateral Condition;
- Related Condition; or
- Recurring Condition

Consultation and other derivations means an examination performed by or under the supervision of a Veterinarian (including whether or not part of Treatment), 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 Vet Basic cover

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 27.

End Date means 23h 59min on the date upon which your policy terminates and benefits cease.

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.

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

Illness means a sickness or disease which:

- is not included under 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.

Pre-existing Condition means any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date or during any applicable Waiting Period, including but not limited to:

- a Recurring Condition
- any Skin Condition (as defined);
- latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Commencement Date;
- any Condition in remission at the time of the insurance application;
- any seasonal Condition;
- Conditions currently or previously being controlled by medication(s);

and whether or not diagnosed or treated by a Vet. (If your Pet has a Pre-existing Condition, please also refer to definitions for a “Related Condition” and a “Bilateral Condition”).

Recurring Condition means a Condition that is curable but may relapse repeatedly with intervals of remission in between.

Note: a recurring Condition will still be subject to the Annual Condition Limit.

For example; If your pet requires treatment for an ear infection in the left ear, and this infection resolves, but months later another infection occurs in the ear, these expenses would be subject to the one Annual Condition Limit.

Related Condition means a condition that even though it has shown first signs or symptoms during the Policy Period (outside of the Waiting Period), is considered to be a Pre-existing Condition if it has the same clinical symptoms, diagnostic classification or results from the same disease process as a Pre-existing Condition regardless of the number of areas of your Pet’s body affected.

For example: if your Pet suffers from arthritis in its legs prior to the Commencement Date of the policy or during the Waiting Period, all future occurrences of arthritis for example in the back or neck, will be considered to be Related Conditions and will not be covered.

Skin Condition means any Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever. Note: For the purposes of the policy Skin Conditions are:

- deemed to include skin lumps;
- regarded as one (1) Condition.

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 Accidental Injury during the Policy Period.

Note: Treatments exclude Consultations

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.

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

Waiting Period means a period starting from the Commencement Date of the first Policy Period during which a Condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance.

Note: The Waiting Period for Conditions covered under Section 2.2 'Illness Cover' on page 26 is 30 Days.

SECTION 2: VET EXPENSES

If you have a Pet over five (5) years of age, you will not be eligible to make a new application for Cover where there has been a break, lapse or change in Cover after reaching the age of five (5).

2.1 ACCIDENTAL INJURY COVER

What we will pay

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limits, as a result of your Pet suffering an Accidental Injury in one of the circumstances described below.

To qualify for Cover under this section of the policy, the Accidental Injury 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 an insect bite other than tick or flea bites;

or,

2. Result in:

- d) a bone fracture;
- e) snake bite toxicity;
- f) a traumatic ligament or tendon injury, other than a cruciate ligament injury
- g) a bite wound or fight wound abscesses; or
- h) lacerations or abrasion of tissue, skin or mucous membrane

due to external violence.

Note: There is no waiting period after the commencement of your Policy for Accidental Injury items.

What we will not pay

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

1. a Pre-existing Condition or Related Condition
2. patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, fractured teeth, toxicity (other than that resulting from a confirmed snake bite) and intervertebral disc disease (IVDD) under 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 26;
3. any Cruciate ligament Conditions
4. any Consultation fees (the fee charged by your Vet for examining your Pet)
5. any of the excluded matters listed in Section 4 - General Exclusions on page 27.

2.2 ILLNESS COVER

What we will pay

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, as a result of your Pet suffering an Illness.

What we will not pay

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. a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period;
2. an Illness caused by endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites) with the exception of paralysis tick toxicity;
3. 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 and all forms of kennel cough; or
 - b) for cats: panleukopaemia, chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV) and Feline Infectious Peritonitis (FIP), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
4. any declared pandemic disease that causes widespread Illness affecting cats or dogs;
5. any Consultation fees (the fee charged by your Vet for examining your Pet)

6. Cruciate ligament Conditions or cancer Conditions;
7. more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period; or
8. any of the excluded matters listed in Section 4 – General Exclusions on pages 27 - 30.

Note: The Waiting Period for Illness Conditions is 30 days from the Commencement Date of your Policy.

SECTION 3: EMERGENCY BOARDING

The following Additional Benefits under this section are included in the Benefit Limit and will provide benefits up to the Annual Emergency Boarding Limit(s) as shown on your Certificate of Insurance.

What we will pay:

We will pay for the cost of boarding your Pet at a licensed kennel or cattery up to the Benefit Limit 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 five (5) 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.

We will not pay:

1. If you are hospitalised for:
 - a) cosmetic surgery or other forms of elective surgery;
 - b) pregnancy; or
 - c) any sickness known or foreseeable prior to the Commencement Date;
2. any costs under this benefit 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)

The intention of Petinsurance.com.au is to help cover unforeseen Vet Expenses associated with pet ownership. However not all expenses are covered.

Unless stated on your Certificate of Insurance, Vet Expenses

and/or costs related to the following are not covered:

- 1. Pre-existing Conditions** – A Related Condition or a Condition arising within the applicable Waiting Period. Refer to page 22 for definitions. Also refer to the 'Pre-existing Condition review' section on page 30.
- 2. Consultation fees** – the fee charged by your Vet for examining your Pet. Refer to page 23 for Consultation definition.
- 3. Cancer Conditions or Cruciate ligament Conditions**
- 4. Dental Care** – dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease.
- 5. Certain Treatments or Conditions**
 - a. regular, prescription or dietary pet food, vitamins, supplements, nutraceuticals whether recommended by your Vet or not;
 - b. preventative procedures and treatments (including, but not limited to, vaccinations, routine anal gland expression, flea/tick/worm control, motion sickness medications);
 - c. grooming and bathing of your Pet (including medicated baths and shampoos);
 - d. accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;
 - e. training, socialisation, therapy and alternative therapies (including, but not restricted to, consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, chiropractic treatments and/or physiotherapy) whether recommended by your Vet or not; or
 - f. Treatment while your Pet is used for commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Guide Dogs and Assistance Dogs are exempt from this exclusion.
 - g. Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);
 - h. cell-replacement therapies, including but not limited to stem cell therapy. This exclusion does not include blood transfusions, which are covered when medically necessary;
 - i. a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not

- diagnosed or excluded as a diagnosis);
- j. Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any Policy Exclusion;
- k. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
- l. the provision of medication(s) for your Pet that covers a period of more than thirty (30) days beyond the policy End Date;
- m. your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues; or
- n. breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.

6. Certain Services & Procedures

- a. transport or boarding expenses other than the benefits provided in Section 3 – Emergency Boarding on page 27, regardless of reason;
- b. ambulance fees and non-essential hospitalisation;
- c. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or

7. Elective Procedures and Treatments

- a. routine examinations; cosmetic procedures; experimental Treatments or therapies; desexing; cryptorchidism; hip and elbow scoring; Elective Treatments, including but not limited to nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; or
- b. tail docking or de-barking

8. Your pet not being protected

- a. a malicious act, deliberate injury or gross negligence caused by you or anyone living with you; or
- b. your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or illness (such as ingestion of hazardous substances) or from aggravating a treated Condition.

9. Policy Conditions

- a. any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or
- b. a Condition specifically excluded on your Certificate of Insurance.

Pre-existing Condition review

You may apply to us to review a Pre-existing Condition exclusion provided that your Vet certifies and provides (at your expense) veterinary records verifying that your Pet has been free of clinical signs, symptoms or recurrence of the Pre-existing Condition (or any Condition(s) arising directly therefrom) up to the date of receipt of your review application Form, which shall be no less than a period of eighteen (18) months from the original policy Commencement Date.

Your request for this review must be made in writing after the completion of the eighteen (18) month period using our prescribed Review Application Form. The Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us in writing. Agreement to lift all or part of the exclusion(s) is at our sole discretion and we are not obligated to provide reasons for declining a request.

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 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.

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 installments).

2. Your premium must be paid on or before its due date.
3. If you don't pay a premium instalment by the due date then:
 - if the unpaid premium remains in arrears for more than thirty (30) days we may cancel your policy without notification;
 - if at least one instalment has remained unpaid for a period of at least fourteen (14) days then we may refuse to pay your claim/s; and
 - we may charge you a dishonour fee.
4. If we cancel your policy due to non-payment of an instalment premium you need to be aware that:
 - no benefits or entitlements can be paid under the policy.
 - you may be refused cover in the future under any policy administered by PetSure, and
 - 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

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 9. The cancellation will be effective once we provide you our confirmation of your cancellation request. These cancellation provisions also apply to policies cancelled where you have entered into a new policy because you change your level of cover, type of policy or Benefit Limits.

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.

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.

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'.

Cancellation by us

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

For more information about cancellations refer to Section 5 - 'Premiums' on page 30. 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.

SECTION 7: CLAIMS

7.1 HOW TO MAKE A CLAIM

Claiming is easy. 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. 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.

7.2 IMPORTANT CLAIM INFORMATION

1. Unless agreed to by us, all claims must include itemised tax invoice/s, payment receipt/s 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. If submitting a claim for the first time, please include a full veterinary history from the attending Vet and any previous Vets who have treated your Pet. Failure to include this may result in delays in processing your claim.
4. All claims should be submitted to us and received within ninety (90) days of the relevant Treatment being provided and all accounts must be paid in full prior to submission of your claim.
5. You agree that your Vet (current or previous) is 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. 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.
9. 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.

7.3 PROCESSING OF YOUR CLAIM

1. We will deal directly with you regarding settlement of the claim. In the instance your Vet submits your claim on your behalf, they may receive status updates, or when agreed to by us, payment on your behalf.
2. Unless we agree otherwise, We will pay you, not the Vet.
3. If the Vet Expenses:
 - a) are considered by us to be excessive or unreasonable; or
 - b) are higher than the Vet Expenses normally charged by a general or referral practice; or
 - c) in our opinion may not be required; or
 - d) are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices;

then claim payments will be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition. We reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree that the Treatment provided or fees charged were reasonable, we may decide to pay only the cost of the Treatment that was necessary and/or reasonable to treat the Condition (as advised by the Vet from whom we have requested the second opinion).

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.

7.4 EXAMPLES OF HOW WE SETTLE YOUR CLAIM

The following calculations provide examples of how claims will be settled where Cover is provided (these examples are indicative of the manner of calculation only and include GST):

EXAMPLE 1

Vet Basic Policy (pet aged 0-7 years)

Total amount of eligible Vet Expenses:	\$1,500
Total amount claimable after 90% Benefit Percentage applied:	\$1,350
Annual Condition Limit	\$1,000
Total claim benefit payment:	\$1,000
Your out of pocket expense:	\$500
Annual Benefit remaining for the same Condition:	\$0

EXAMPLE 2

Vet Basic Policy (pet aged 8+ years)

Total amount of eligible Vet Expenses:	\$1,500
Total amount claimable after 65% Benefit Percentage applied:	\$975
Annual Condition Limit	\$1,000
Total claim benefit payment to you:	\$975
Your out of pocket expense:	\$525
Annual Benefit remaining for the same Condition:	\$25

7.5 Our rights of 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.

7.6 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 and are able to offer a comprehensive policy with competitive premiums.

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

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect.
- Make a statement in support of a claim knowing the statement to be false in any respect.
- Solicit your Vet to behave in a fraudulent manner regarding a claim
- Submit a document in support of a claim knowing the document to be forged or false in any respect.
- 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 at our option declare the policy void.
4. We may be entitled to reclaim any payments already made to you in respect of such claims.
5. We shall not make any refund of premium already paid.
6. We may inform the police of the circumstances.

SECTION 9: DIRECT DEBIT REQUEST INFORMATION

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 fourteen (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 higher or additional benefits (including but not limited a higher Benefit Limit) then the additional or higher benefits will not apply to claims for Conditions first noted, diagnosed, or treated prior to the policy upgrade. In such cases, benefits will be restricted to the lesser of the maximum benefits payable under the:
 - current level of Cover; or
 - policy that applied during the Policy Period in which such condition(s) was/were first noted, diagnosed, or treated.

For the sake of clarity, maximum benefits referenced in this section include taking the following factors into consideration:

- the policy Benefit Limit;
 - applicable Benefit Percentage; and
 - any applicable policy exclusions.
2. If you opt to transfer your Pet to a level of Cover with additional benefits, then the applicable thirty (30) day Waiting Period for the new cover will apply. You cannot change your level of cover

in a policy period if a claim has been paid.

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)

PetSure and Pet Insurance Pty Ltd are responsible for this FSG as it relates to the financial services provided by them. One of PetSure's vet partners may also provide financial services to you. Please refer to the back page for their details.

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, issued by Hollard and administered by PetSure. Full contact details for these companies are set out on page 16 and 17 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 claims 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 vet partners may also receive either:

- a commission of up to twelve and a half percent (12.5%) for their role in promoting and/or distributing the policies, or
- ongoing education and development opportunities relevant to their field, up to the value of \$3000 per partner per annum.

Further details about our vet partners can be found on page 40, and online at www.vetoptions.com.au

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 2 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 Pet Insurance Pty Ltd and PetSure have Professional Indemnity Insurance in place which meets the legislative requirements covering their activities and includes the conduct of any employees who are no longer employed by Pet Insurance Pty Ltd or PetSure but were so at the time of the relevant conduct.

Refer to the “Financial Claims Scheme and Compensation Arrangements” section on page 19 in the PDS for further information on Hollard’s compensation arrangements.

Your privacy

Refer to the “Your Privacy” section on page 15 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 18 of the PDS for further information on how complaint 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) and Hollard has authorised the distribution of this FSG by them and by PetSure’s vet partners.

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

Locked Bag 9021, Castle Hill, NSW 1765

Email us: petinsurance@petsure.com.au

Please retain this document for your future reference.

