



PetInsuranceAustralia



**Combined Product Disclosure
Statement, Policy Terms & Conditions
and Financial Services Guide.**

FREE 30-DAY PUPPY & KITTEN PET INSURANCE POLICY

EFFECTIVE DATE: 06/12/18



This Product Disclosure Statement ('PDS'), which includes the policy wording, contains important information about this Free 30-day Puppy & Kitten Pet Insurance Policy and how it works.

You need to decide if this insurance is right for you to ensure you have the cover you need.

This cover only applies to the Free 30-day Puppy & Kitten Pet Insurance Policy. Should you choose to purchase a full year policy, you will be provided with a new PDS and policy wording.

This cover may also may be distributed and promoted by one of Pet Insurance Australia's Pet Partners, with details of these partners listed on the website <https://www.petinsuranceaustralia.com.au/>.



Some words or expressions in this document have a special meaning.

Refer to Section 1 –
Definitions on page 14.

References to:

- **we, our, us, insurer** and **Hollard**, mean The Hollard Insurance Company Pty Ltd.
 - **you** and **your** mean the applicant for a Pet Insurance Australia policy and, if a policy is issued, the insured.
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Pet Insurance Australia is distributed and promoted by:

Pet Insurance Australia Pty Ltd (Pet Insurance Australia)
ABN 85 113 507 850 of 95 Sixth Road, Berkshire Park NSW 2765.
Pet Insurance Australia is an Authorised Representative of PetSure (Australia) Pty Ltd (AR No. 326233).

Pet Insurance Australia 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.

Pet Insurance Australia 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.



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FREQUENTLY ASKED QUESTIONS

Information about insurance cover is a summary only.

QUESTION	ANSWER
WHAT ARE THE KEY FEATURES OF COVER?	<p>You can apply for this Free 30-Day Puppy & Kitten Pet Insurance Policy if your puppy or kitten is at least 8 weeks old at the time of application, up to his/her 1st birthday.</p> <p>We will reimburse you up to 80% of eligible Vet Expenses.</p> <p>There is a 48 hour Waiting Period for all claims. Waiting Period means the period starting from the Commencement Date of this Policy Period.</p> <p>If any symptoms or signs of a Condition occur or the Condition exists in any form prior to this insurance or during the 48 hour Waiting Period, then it will be considered to be a Pre-existing Condition and it will not be covered (<i>refer to the 'Pre-existing Condition' definition on page 16</i>).</p>
WHAT EXCLUSIONS APPLY?	<p>Certain situations will not be covered under this policy. It is important that you read this policy for full details including the General Exclusions.</p>
HOW DO I MAKE A CLAIM?	<p>Claims can be submitted by your Vet (<i>where available</i>) or via email to: freecover@petinsuranceaustralia.com.au</p>
HOW DO I PURCHASE A FULL YEAR POLICY?	<p>Just call us on 1800 043 552 or send a request to freecover@petinsuranceaustralia.com.au</p> <p>Applications for full year policies are subject to underwriting approval.</p>



PRODUCT DISCLOSURE STATEMENT

Hollard is responsible for this PDS and is the insurer. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel, assess and pay claims under Pet Insurance Australia policies on behalf of Hollard as if it were Hollard. PetSure does not act for you.

Pet Insurance Australia is authorised to distribute and promote Pet Insurance Australia Pet Insurance policies.

This PDS contains important information about:

- significant features and benefits of your Pet Insurance Australia policy;
- your Duty of Disclosure when applying for Pet Insurance Australia policies; and
- our internal and external dispute resolution procedures.

Significant Features & Benefits

Subject to the Policy Terms and Conditions and Benefit Limits, your Free 30-Day Puppy & Kitten Pet Insurance Policy provides cover for 80% of Vet Expenses for your insured Pet resulting from sudden and unexpected Accidental Injury or Illness occurring after the 48 hour Waiting Period up to the end of the 30-day policy period.

‘Vet Expenses’ are defined in Section 1 – Definitions on page 16.

FREE COVER SUMMARY	
Cover For	Eligible Vet Expenses for Accidental Injury or Illness Conditions up to the Benefit Limit
Benefit Percentage	80%
Benefit Limit	\$3,000 (excluding Consultation fees which have a limit of \$300).
Waiting Period	48 Hours

Free 30-Day Puppy & Kitten Pet Insurance Policy does not cover every Vet Expense. Pet conditions such as pregnancy, elective procedures, pet foods/diets, grooming and 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 are not covered.

Details are specified in the Policy Terms and Conditions (pages 13 to 26).

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.

Purchasing a 12-month policy

Your policy will expire at the policy End Date.

You can organise to purchase a full year policy by contacting us.

Call Us: 1800 043 552

Our lines are open Monday to Friday (*except public holidays*) 8:00am to 8:00pm (AEST).

Write to us: freecover@petinsuranceaustralia.com.au

A full year policy will not be in place until after you have provided us with further information and paid the premium. We will issue you a new Certificate of Insurance to confirm your coverage. The new Product Disclosure Statement will also be provided to you.



Your Privacy

Hollard, Pet Insurance Australia 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. (for example, where we collect veterinary information from your vet).
- 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 administering our products and services, quality assurance and training services, providing you with marketing information regarding other products and services (of ours or a third party), 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.
- where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including mailing houses and marketing companies, external IT service providers, veterinary service providers, 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 the Philippines.

You consent to the use and disclosure of your personal information as set out in this section.





Phone:

(02) 9253 6600

Email:

privacy@hollard.com.au

Web:

www.hollard.com.au

Mail:

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



PetInsuranceAustralia

Phone:

1800 043 552

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(02) 9842 4800

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Code of practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice, which is a self-regulatory code for use by all insurers. The Code aims to raise the standards of practice and service in the insurance industry. Hollard is a signatory to the Code. You can obtain a copy of the Code from the Insurance Council of Australia website insurancecouncil.com.au.

Goods and Services Tax (GST)

All monetary limits in your policy are inclusive of GST.

HOW YOU CAN CONTACT US

If you have any questions

For more information about Free 30-Day Puppy & Kitten Pet Insurance Policy to confirm policy transactions, or if you have any questions about the information contained in the PDS or Policy Terms and Conditions, please call us on 1800 043 552.

Our lines are open Monday to Friday (*except public holidays*)
8:00am to 8:00pm (AEST).

If you have a complaint

Our complaints resolution process has three steps:

1. Immediate Response

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

Call us: 1800 043 552
(Weekdays between 8:00am and 8:00pm AEST
– except public holidays)

Email us: freecover@petinsuranceaustralia.com.au

Write to us: Pet Insurance Australia
Locked Bag 9021,
Castle Hill NSW 1765

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 Dispute Resolution team. All escalated matters will be acknowledged within 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, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. The AFCA is an independent dispute resolution service provided free of charge. You may contact the AFCA at:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Financial claims scheme and compensation arrangements

If Hollard 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.

Authorised for issue

This PDS including the Policy Terms and Conditions was prepared by Hollard. Pet Insurance Australia 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.



POLICY TERMS AND CONDITIONS

Upon acceptance of application for your Cover, you will be issued a Certificate of Insurance.

Your policy will continue for a period 30-days from the policy Commencement Date unless cancelled by you. We also have certain cancellation rights at law. Your policy will expire at 11.59pm on the policy End Date.

Your policy comprises the Certificate of Insurance, PDS, Policy Terms and Conditions 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 the Benefit Limit. In addition, the Accidental Injury or Illness Conditions (*whichever is applicable*) must arise during the Policy Period, and the Treatment must occur during the Policy Period.

Delivery of your policy documents

Unless you tell us not to, we will send your policy documents and policy related communications electronically. This includes email and / or other methods of electronic communication. 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.

Significant Policy Features

The Benefit Limit does not accumulate and will expire at the end of your Policy Period. 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.



SECTION 1: DEFINITIONS

Words that are capitalised have the special meaning explained below:

Accidental Injury means physical harm or injury arising from an accident. For the purposes of this policy, an accident is:

- 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.

Note: Conditions covered by the Accidental Injury Cover Section of the policy are specified in Section 2 on page 18.

Benefit Limit means the applicable total amount payable under your policy in relation to the relevant Cover as specified in your Certificate of Insurance (*determined as follows*);

- if a specified limit for a particular Cover, item, condition or treatment on an individual or per claim basis is specified to apply in the Certificate of Insurance, we will not pay more than that amount (*subject also to the following limits not having been exceeded*); and
- we will never pay more than the overall benefit level specified in your Certificate of Insurance, unless a special limit is specified as applicable to the particular Cover, item, condition or treatment (*in which case the lesser limit will apply*).

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

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

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 and knees*)

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 ear infection in the left ear prior to the Commencement Date of the policy or during the Waiting Period, Vet Expenses for a subsequent ear infection in the right ear will not be covered.

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, Commencement Date, Cover, End Date, insured Pet and schedule of benefits including the Benefit Limit.

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 a tphysical 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 Accidental Injury and Illness 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 3 – General Exclusions on page 20.

End Date means 23h59 on the date upon which your policy terminates and benefits cease.

Note: The End Date is shown on your Certificate of Insurance and unless otherwise stated, will be 32 days after the Commencement Date. 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 a dog (puppy) or cat (kitten) 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);
- any Related Condition;
- 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.

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 pancreatitis prior to the Commencement Date of the policy or during the Waiting Period, all future occurrences of pancreatitis 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.

1. deemed to include skin lumps;
2. regarded as one Condition.

Treatment means reasonable and customary examinations, Consultations, 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.

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. The Waiting Period on this policy is 48 hours from the Commencement Date.





SECTION 2: DETAILS OF YOUR COVER

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 Limit, 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; or
 - c. an allergic reaction to an insect or spider 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 Condition*);
 - g. a bite wound or fight wound abscesses; or
 - h. lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

What we will not pay

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

1. a Pre-existing Condition, a Related Condition or a Condition arising within the Waiting Period;
2. any Cruciate Ligament Conditions; or
3. any of the excluded matters listed in Section 3 – General Exclusions on page 20.

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 Limit, 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 Waiting Period;
2. an Illness caused by endoparasites (such as worms) or ectoparasites (such as ticks and fleas, with the exception of skin and ear mites), unless covered under Section 2.3 - Paralysis Tick Benefit below;
3. Treatment of the following irrespective of whether your puppy or kitten 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: 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 dogs or cats;
5. more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period;
6. any Cruciate Ligament Condition
7. any of the excluded Items in Section 3 – General Exclusions on page 20.

2.3 PARALYSIS TICK BENEFIT

What we will pay

We will pay you the Benefit Percentage for Vet Expenses incurred by you up to the Benefit Limit, for tick paralysis Treatment.

What we will not pay

We will not pay any Vet Expenses incurred by you during the Policy Period for:

1. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not; or
2. any costs incurred in relation to the Treatment of Conditions arising in your Pet caused by the bite of any other species of tick.



SECTION 3 : GENERAL EXCLUSIONS (WHAT WE DO NOT COVER)

The intention of Free 30-Day Puppy & Kitten Pet Insurance Policy is to help cover unforeseen Vet Expenses associated with pet ownership in the early days of your pet's life. 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

Vet Expenses arising from Pre-existing Conditions are not covered.

2. 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.

3. Certain Treatments & Procedures

- 3.1 regular, prescription or dietary pet food, vitamins, nutraceuticals, or mineral supplements, whether recommended by your Vet or not;
- 3.2 preventative procedures and treatments (*including, but not limited to, vaccinations, micro-chipping, routine anal gland expression, flea/tick/worm control*);
- 3.3 grooming and bathing of your Pet (including medicated baths and shampoos) and injuries sustained, such as lacerations and cuts, while your pet is being groomed by you or any other person;
- 3.4 accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;
- 3.5 training, socialisation, therapy and alternative therapies (*including, but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic treatments and/or physiotherapy*) whether recommended by your Vet or not; or
- 3.6 Treatment while your Pet is used for hunting, 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.

4. Certain Treatments & Conditions

- 4.1 Chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer;
- 4.2 Cryptorchidism (undescended testicles);
- 4.3 Treatment of or Conditions attributable to behavioural problems regardless of the cause (*including but not limited to anxiety disorders, phobias or chemical imbalance*);
- 4.4 cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;
- 4.5 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*);
- 4.6 Treatment for Conditions excluded by the policy and / or due to complications and / or adverse reactions arising from any Policy Exclusion;
- 4.7 medication not approved or listed by the APVMA (*Australian Pesticides and Veterinary Medication Authority*) unless specifically agreed to by us in writing;
- 4.8 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
- 4.9 breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.

5. Certain Services & Procedures

- 5.1 transport or boarding expenses, regardless of reason;
- 5.2 ambulance fees and non-essential hospitalisation;
- 5.3 house calls, phone consultations and out-of-hours Treatment unless the Vet believes an emergency consultation was necessary, in which case our liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal consultation hours;
- 5.4 genetic / chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or
- 5.5 organ transplant surgery, artificial limbs, external fixtures (*e.g. wheel chairs*), prosthetics (*such as total hip replacements*), pacemakers and any associated expenses.

6. Elective Procedures and Treatments

- 6.1 routine examinations and health checks, cosmetic procedures, experimental Treatments or therapies, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and

6.2 tail docking and debarking.

7. Your Pet not being Protected

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 (such as ingestion of hazardous substances) or from aggravating a treated Condition.

8. Policy Conditions

Any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy.



SECTION 4: CLAIMS

4.1 How to make a claim

All claims must be completed carefully and honestly and can be submitted by your Vet (where available) or via email.

Submitting your claim online or via email

All claims must include:

1. Your Policy Reference Number and Insured Pet's Name;
2. An itemised tax invoice/payment receipt/s and applicable consultation notes; and
3. A full veterinary history from the attending Vet and any previous Vets who have treated your Pet (*If submitting your first claim*).

Failure to include any of the above may result in delays in processing your claim. We recommend that you retain copies of all documentation for your records.

Submitting your claim through your vet

Some veterinary practices are able to send your claim directly to us through a vet practice digital claiming platform. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.

By submitting a claim, you understand that:

1. Your Vet (*current or previous*) is authorised to release information and/or records to us about your Pet.
2. 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.
3. 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.
4. We will not reimburse you for the provision of any information required in the administration or execution 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.



4.2 How we will handle your claim

1. We will deal directly with you regarding settlement of the claim.
2. Unless we specify 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*).

We will send you a communication/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.

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.

In the event that we pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver of our rights to apply the Policy Terms and Conditions 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.

4.3 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)*

Total amount of eligible Vet Expenses paid by you to the Vet	\$2,000
Total amount claimable after 80% Benefit Percentage applied	\$1,600
Benefit Reimbursed	\$1,600

4.4 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.

4.5 Other insurance arrangements

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



SECTION 5 : CANCELLATIONS

To cancel this policy:

Call us:

1800 043 552

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

Write to us:

freecover@petinsuranceaustralia.com.au

The cancellation will be effective at the time the notice of cancellation is received by us. We may cancel your policy where the law allows us to do so.

FINANCIAL SERVICES GUIDE (FSG)

PetSure and **Pet Insurance Australia** 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 **Free 30-Day Puppy & Kitten Pet Insurance Policy** *(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 Free 30-Day Puppy & Kitten Pet Insurance Policy and, if a policy is issued, the insured.

Free 30-Day Puppy & Kitten Pet Insurance Policy is promoted by Pet Insurance Australia, issued by Hollard and administered by PetSure. Full details about these companies are given at the start of this booklet on page 3.

Pet Insurance Australia may also be distributed by one of PetSure's partners or affiliates that has been appointed as an authorised distributor or authorised representative.

The Free 30-Day Puppy & Kitten Pet Insurance Policy PDS including the Policy Terms and Conditions are set out in this booklet. The Free 30-Day Puppy & Kitten Pet Insurance Policy 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 acquire it or not. Before you acquire Free 30-Day Puppy & Kitten Pet Insurance Policy, you should read the PDS carefully and use it to decide whether to acquire the product.

About Hollard, Pet Insurance Australia, PetSure and other relevant persons/organisations

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 Free 30-Day Puppy & Kitten Pet Insurance Policy. 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 does not act for you.

PetSure has also been appointed by Hollard as its agent to manage, administer and settle claims made under Free 30-Day Puppy & Kitten Pet Insurance Policy. 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.

Pet Insurance Australia is an Authorised Representative (Number 326233) of PetSure (Australia) Pty Ltd and is authorised to promote Pet Insurance Australia policies which are issued by Hollard. Pet Insurance Australia does not act for you.

Pet Insurance Australia's Pet Partners may also promote and distribute this policy as authorised representatives of Pet Insurance Australia. Please see <https://www.petinsuranceaustralia.com.au/> for further details.

Important information you should know

The organisations in this section have not and will not consider whether Free 30-Day Puppy & Kitten Pet Insurance Policy 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 Free 30-Day Puppy & Kitten Pet Insurance Policy 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. You need to read the PDS including the Policy Terms and Conditions to determine if this cover is right for you.

The PDS contains information on the relevant risks, benefits and significant characteristics of Free 30-Day Puppy & Kitten Pet Insurance Policy and is aimed to assist you in making an informed decision about whether to acquire 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

PetSure receives an administration fee up to a value of \$40.00 for each Free 30-Day Puppy & Kitten Pet Insurance Policy insurance policy administered. This fee is paid by Pet Insurance Australia.

You may request further particulars about the above remuneration by contacting us.

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 12 in the PDS for further information on Hollard's compensation arrangements. Your privacy Refer to the "Your Privacy" section on page 8 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 11 of the PDS for further information on how complaints are dealt with.

Contact details and office hours for more information Pet Insurance Australia and PetSure:

Call us: 1800 043 552
(Weekdays between 8:00am and 8:00pm AEST – except public holidays)

Email us: freecover@petinsuranceaustralia.com.au

Please retain this document for your future reference.

Authorised for issue

This FSG was prepared by PetSure and Pet Insurance Australia(as it relates to the financial services provided by them) on 06/12/18 and Hollard has authorised the distribution of this FSG by them and the Pet Insurance Australia Pet Partners.

