Everything you need to know

Your Essential Pet Insurance Policy Booklet

Please read in conjunction with your Certificate of Insurance to understand the cover for your pet.

Combined Financial Services Guide and Product Disclosure Statement

Every pet deserves
Dear policyholder,

Thank You for considering insuring with Petplan, we would be delighted to have You and Your Pet as part of the Family.

We hope Your Pet is in the best of health, but rest assured, if You need Us we’ll be there to help. We do all we can to make the claims process as quick and easy as possible so You can count on prompt and caring service from Our experienced staff when You need it most.

The details of the cover the Policy provides are included in this booklet as well as useful information to make claiming as straightforward as possible.

Wishing You and Your Pet a happy and healthy time ahead.

The Petplan Team
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Part 1: Financial Services Guide (FSG)

This combined Financial Services Guide (FSG) document and the Pet Insurance Product Disclosure Statement (PDS) that You have been given, aims to help You make an informed decision about the financial services and products We can provide to You as a retail client and together contain important information about:

The financial services We can offer You;
• who We act for in providing these services;
• how We and other relevant persons are paid; and
• how complaints are dealt with.

The Financial Services Guide (FSG) explains:
• Our products and services
• Our remuneration
• Other important information.

Please take the time to carefully read this FSG and keep it safely with Your policy documents.

Information About Petplan’s Services

The PDS also contains information on the significant benefits and characteristics of the product and the standard terms, conditions, limits and exclusions of Our Pet Insurance cover to assist You in making an informed decision about whether to purchase it or not.

In this document “We, Our and Us” refers to Petplan Australasia ABN 64 069 468 542 AFS Licence No. 245663 of 1-3 Smolic Court Tullamarine Vic 3043 telephone 1300 738 225 which is authorised under its AFS Licence to provide advice on and deal in general insurance products, including Pet Insurance.

Introduction

We aim to provide You with insurance products and services that protect You and/or enhance Your pets life. To help Us achieve this, it’s important that You understand what We do as Your insurance broker.

Our FSG contains important information about the products and services Petplan Australasia Pty Limited (Petplan) offers. It also explains how We, and Our representatives, may be remunerated and contains details of Our internal and external complaints handling procedures.

By engaging Petplan Australasia Pty Limited to provide insurance services, You are, in the absence of a formal written retainer agreement, agreeing to the delivery of Our services and Our remuneration as described in this FSG.

If You are buying a Retail Product (as defined in the Corporations Act 2001), We will, if and when required, also give You a Product Disclosure Statement. This contains information on the product and its features to assist You in making an informed decision about whether or not to buy it.

If We give You personal advice about a Retail Product, which takes into account Your individual objectives, financial situations or needs, We will, if required, also give You a Statement of Advice. This contains the advice We have given, the basis of that advice and other information about Our remuneration and any relevant associations or interests which may have influenced the advice provided.

This FSG is also available on Our website www.petplan.com.au.

How You can instruct Us

You can give Us instructions by using the contact details set out in this FSG.

Our products and services

As an insurance broker We are licensed to deal in and provide advice in relation to Pet Insurance and or General risk insurance products.

Under Our licence, amongst other things, We are able to:
• Arrange Pet Insurance and or General risk insurance products to help You protect against insurable risks;
• Collect information that insurers require from You;
• Where needed, provide You with information and advice about Pet Insurance and or General risk insurance products; and
Assess and pay Pet Insurance Claims and where needed, assist You to make General insurance claims.

We will endeavour to arrange insurance that meets Your Pet Insurance and or General risks and needs. However, as it is You who best understands Your risks and needs You should always consider the appropriateness of any products We provide or any insurance We recommend to You before acting on Our recommendations. We also rely on You for the accuracy and completeness of information You provide to Us.

Your policy documents (including policies and endorsements) contain the terms of Your cover, including the applicable limits, sub-limits and deductibles and Your obligations. You must read these documents carefully to ensure that the cover suits Your needs and so You understand and comply with Your obligations under Your policy(s). Failure to do so may result in uninsured losses.

Finally, please note that We cannot guarantee the availability of insurance for Your particular risks or the solvency of insurers.

Arranging Your insurances
While cost is always important, the quality of insurance cover offered by a policy is equally important. Insurance that does not match Your needs is worthless, however cheap the premium.

As one of Australia’s leading Pet Insurers, We have many clients with similar Pets, businesses and situations with similar risks and needs. For these, We design and develop Petplan products which combine good pricing and quality cover from reputable insurers.

We understand that Pet Insurance can be a complex area and not something that pet owners deal with every day. That is why Our employees who are involved in the sale of insurance products and services are Tier 2 qualified based on FSR requirements and are pet owners too. This enables them to provide You with meaningful advice and assistance when You need it.

Who do We act for?
As an insurance broker acting under a Binder from an Insurer, We act to arrange or enter into insurance products on their behalf. Under Our Binder Agreement We also agree to handle and settle claims on an insurer’s behalf. For General Insurance Products provided as an Insurance Broker We will act on Your behalf. We will tell You before or at the time if We are not acting for You in providing any part of Our service.

Any advice given to You about Pet insurance will be of a general nature only and will not take into account Your personal objectives, financial situation or needs. You need to determine whether this product meets Your Pet’s needs.

The people who provide Our services
We provide Our services using Petplan employees.

However, in some cases We may use “Authorised Representatives” or “Mere Referrers”. “Authorised Representatives” are third parties who We have authorised to provide You and Your Pets information to Us to be able to provide You with Pet Insurance.

“Mere Referrers” are other third parties who We have authorised to provide You and Your pets information to Us to be able to provide You with Pet Insurance. They will only provide factual information and are not authorised to provide any advice.

Our Authorised Representatives and Mere Referrers are not employees and do not receive a salary. Instead they may be paid a percentage of the commission and/or other part of Our remuneration for the financial services they provide. This percentage may range between 0% and 10% of Petplan’s remuneration.

The Authorised Representative or Mere Referrer’s employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Authorised Representative or Mere Referrer.

The Authorised Representative or Mere Referrer, and/or its associates, may also receive other financial and non-financial incentives from Petplan for arranging Your pet insurance policy. Such incentives may be dependent on a number of performance related or other factors and may include, for example,
sponsorship of training events and conferences, marketing promotions and competitions.

Information on Remuneration

Our remuneration
Unless We have advised otherwise, Our remuneration will comprise the following:

- A commission paid to Us by the insurer;

We receive commission from the insurer MS Amlin Syndicate 2001 at Lloyd’s, One Lime Street, London EC3M 7HA, each time You buy a policy. It is calculated as a percentage of the insurer’s base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

Commission paid to Us by an insurer is standard for insurance brokers and Our rates of commission is up to 30% of the premium (before taxes and statutory charges) for Pet Insurance. General Insurance Commissions depend on the type of insurance. Different insurers may pay different rates of commission.

In addition, We may also receive the following:

- A service charge for policy invoicing, premium collection and remittance and for issuing policies and other insurance administration work. This charge will appear on Your invoice and may vary depending on the work involved and the commission We receive;
- We may charge an additional administration fee for any change to the policy that necessitates Us producing a further statement or invoice or a certificate of currency. We may retain this fee from any premium refund arising in connection with the policy change.

Please note that We treat Our remuneration as fully earned when We issue You with a tax invoice, unless We have a written agreement with You that varies this statement.

You agree that We may retain all Our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Petplan may offset such remuneration from any premium refund You are entitled to.

We want to be entirely transparent about Our remuneration so please ask Us if You want more information or have any questions.

Where You have been referred to Us by a third party, We pay them a fee, a proportion of Our commission or other appropriate merchandise. This does not increase the premium You pay to Us.

We pay Our staff and representatives an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

If You require further details about any of the above remuneration received from MS Amlin Syndicate 2001 at Lloyd’s, please ask Us within a reasonable time after receiving this document and before We provide You with advice on or We issue You with Pet Insurance.

Do We receive any other remuneration for Our service?

Interest
The law requires Us to pay Your premiums (and certain moneys paid to Us by insurers for Your account) into a trust account pending payment to the insurer. We are entitled to earn and retain interest on these monies. Our standard credit terms for premium payments are fourteen (14) days. We pay insurers within the period dictated by the law or earlier if the insurer requires.

Petplan and its staff may also receive non–monetary benefits from insurers such as sponsorships of Petplan client functions and meals and entertainment. Petplan has and monitors compliance with a policy that ensures that these do not create a conflict with Your interests.

Should You require further information regarding any of the above forms of indirect remuneration or benefits, please contact Your Petplan Client Relationship Manager.
Conflicts of interest
Conflicts of interest may arise in circumstances where some or all of Your interests as Our client are, or may be, inconsistent with some or all of Our interests.

We have a conflicts of interest policy and procedure, including training and monitoring, to ensure We are aware of and manage any conflicts of interest. Our company, staff and Our representatives must comply with this policy and procedure.

Where a conflict is unavoidable, We will consult with You and manage the conflict in such a way as to avoid prejudice to any party.

Relationships and Associations
We often work closely with a trade or industry association in developing and distributing certain insurance products. Sometimes these associations endorse the insurance product We offer to their members. We may pay part of Our remuneration or an agreed referral fee to an association for their assistance or endorsement.

We also have relationships with various Animal related businesses which, when they consider it appropriate, will recommend Petplan and Our Pet Insurance to their clients. We may pay part of Our remuneration or an agreed referral fee to these referrers in recognition of this introduction.

Other important information

Compensation Arrangements
Professional Indemnity Insurance
Petplan have professional indemnity insurance which covers its products and services and the services provided by its representatives. In accordance with the requirements of the Corporations Act, Petplan Australasia Pty Limited maintains adequate Professional Indemnity Insurance. This insurance cover extends to claims in relation to Our conduct as an Australian Financial Services licence holder and Our employees and representatives both past and present, to compensate clients or their beneficiaries for loss or damage suffered if We provide negligent advice.

This insurance meets the requirements for compensation arrangements under s912B of the Corporations Act 2001 (Cth).

Premium and Invoice Calculations
We adopt industry practice in calculating local statutory charges. All amounts referred to in Our invoices, unless stated otherwise, are to be treated as inclusive of GST.

Privacy Notice
In this Privacy Notice, ‘We’, ‘Our’, ‘Us’ means Petplan Australasia Pty Ltd and MS Amlin Syndicate 2001 at Lloyd’s, managed by MS Amlin Underwriting Limited.

Privacy
We value the privacy of personal information and are bound by the Privacy Act 1988 when We collect, use, disclose or handle personal information. We collect personal information to offer, provide, manage and administer the many financial services and products We and Our group of companies are involved in (including those outlined in this FSG). Further information about Our privacy practices can be found in Our Privacy Policy that can be viewed on the Petplan website at Petplan www.petplan.com.au or alternatively, a copy can be sent to You on request. Please contact Petplan office or visit Our website at www.petplan.com.au if You wish to seek access to, or to correct, the personal information We collect or disclose about You.

International Transfers
In providing You with insurance services, We may transfer Your personal and/or sensitive personal information outside of Australia. If this happens We will ensure that appropriate measures are taken to safeguard Your personal and/or sensitive personal information.
Information We process
You should understand that information You provide, have provided and may provide in future will be processed by Us and the insurer, in compliance with the Federal Privacy Act 1988 and its National Privacy Principles for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information.
Information We process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving licence or national insurance number. Personal information is also information that can identify an individual through a work function or their title.

In addition, personal information may contain sensitive personal information; this can be information about Your health and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which You provide it and to carry out the services as set out within this notice.

Collecting electronic information
If You contact Us via an electronic method, We may record Your Internet electronic identifier i.e. Your internet protocol (IP) address. Your telephone company may also provide Us with Your telephone number.

How We use Your information?
Your personal and/or sensitive personal information may be used by Us in a number of ways, including to:
• arrange and administer an application for insurance;
• manage and administer the insurance;
• investigate, process and manage claims; and/or
• prevent fraud.

Who We share Your information with?
We may pass Your personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share Your personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within the MS Amlin Group of companies to:
• assess financial and insurance risks;
• recover debt;
• to prevent and detect crime; and/or
• develop products and services.

We will not disclose Your personal and/or sensitive personal information to anyone outside the MS Amlin Group of companies except:
• where We have Your permission;
• where We are required or permitted to do so by law;
• to other companies who provide a service to Us or You; and/or
• where We may transfer rights and obligations under the insurance.

Why it is necessary to share information?
Insurance companies share claims data to:
• ensure that more than one claim cannot be made for the same personal
• Injury or property damage;
• check that claims information matches what was provided when the insurance was taken out;
• act as a basis for investigating claims when We suspect that fraud is being attempted; and/or
• respond to requests for information from law enforcement agencies.

Your rights
You have a right to know what personal and/or sensitive personal information We hold about You. If You would like to know what information We hold, please contact the Data Protection Officer at the address listed within this notice, clearly stating the reason for Your enquiry. We may write back requesting You to confirm Your identity.

If We do hold information about You, We will:
• give You a description of it;
• tell You why We are holding it;
• tell You who it could be disclosed to; and
• let You have a copy of the information in an intelligible form.

If some of Your information is inaccurate, You can ask Us to correct any mistakes by contacting Our Data Privacy Officer.

Providing consent to process Your information

By purchasing insurance products from Us and by providing Us with Your personal and/or sensitive personal information, You consent to Your information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If You supply Us with personal information and/or sensitive personal information of other people, please ensure that You have fairly and fully obtained their consent for the processing of their information. You should also show this notice to the other person.

You should understand that if You do not consent to the processing of Your information or You withdraw consent, We may be unable to provide You with insurance services.

Collection and use of client information

How We use Your data

You have the right to request a copy of the personal data We hold about You. A small charge may apply. We can only discuss Your personal details with You. If You would like anyone else to act on Your behalf please let Us know in writing.

Petplan gathers data containing information about its clients and their insurance placements, including, but not limited to: names, industry codes, policy types, and policy expiration dates, as well as information about the insurance companies that provide coverage to its clients or compete for its clients’ insurance placements. This information is maintained in one or more databases. Petplan may use or disclose information about its clients, if it is required to do so by

• foreign or Australian law,
• Petplan policy,
• pursuant to legal process
• or in response to a request from foreign or Australian law enforcement authorities or other government officials.

In addition to being used for the benefit of Petplan’s clients, these databases also may be accessed by other Petplan affiliates for other purposes, including providing consulting and other services to insurers for which Our Group of Companies may earn compensation.

Due to the global nature of services provided by Our Group of Companies, the information You provide may be transmitted, used, stored and otherwise processed outside the country where You submitted that information. If You have questions about Our Group data processing or related compensation, please contact Your Petplan Client Relationship Manager.

Insurance Brokers Code of Practice

Petplan Australasia Pty Ltd is a member of the Steadfast Group Ltd. Both Petplan and the Steadfast Group Ltd subscribes to the Insurance Brokers Code of Practice and is bound by their Code of Practice (the Code).

The Insurance Broker’s Code of Practice demonstrates the Australian insurance broking industry’s professional commitment to its clients. The Code is administered by the Code Administration team at the Australian Financial Complaints Authority (AFCA). The Code applies to the relationship between Insurance Brokers and their clients. It describes key service standards that clients can expect from brokers, as well as an overview of the complaints and disputes handling process. The Code has been specifically developed by the National Insurance Brokers Association (NIBA) to be a user-friendly and helpful tool for both insurance brokers and their clients.
The objective of the Code is to build upon the professional competence in the insurance broking profession, increase consumer confidence in insurance brokers and increase knowledge of the important role they play. The service standards outlined in the Code are also aimed at safeguarding self-regulation of the broking industry. To view a copy of the Code visit www.niba.com.au. The Code does not form part of any retainer We have with You and Your rights relating to any breach of the Code by Us are limited to remedies available under the Code.

Service issues and complaints
We have in place a formal dispute resolution process, encompassing both internal and external dispute resolution. We are committed to providing quality services to Our clients. This commitment extends to giving You easy access to people and processes that can resolve a service issue or complaint. If You have a complaint about the service We have provided to You, please address Your enquiry or complaint to the staff member providing the service, or phone 1300 738 225 during normal office hours. If We are not able to resolve the issue immediately, or within five days, We will refer it to the Complaints Manager, who will review the complaint and advise You in writing of the expected time for resolution.

Making a Complaint
This insurance is subject to the standards set out in the Insurance Council of Australia’s General Insurance Code of Practice (www.codeofpractice.com.au), apart from any claims adjusted outside Australia. Underwriters at Lloyd’s proudly support the General Insurance Code of Practice. One of the objectives of the Code is to commit Us to high standards of service. Any enquiry or complaint relating to this Insurance should be referred to:

Petplan Pet Insurance,
Customer Service Centre, 1-3 Smolic Crt,
Tullamarine Vic 3043
Phone 1300 738 225

If this does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should contact:

Lloyd’s Australia Limited, Level 9, 1 O’Connell Street
Sydney NSW 2000
Telephone Number: (02) 8298 0783
Facsimile Number: (02) 8298 0788 Email: idraustralia@lloyds.com

Your complaint will generally be reviewed by their office if it falls within the Terms of Reference of the Australian Financial Ombudsman. Otherwise, Your matter will be referred to the Complaints Team at Lloyd’s based in the UK. More complex complaints may take 45 days to resolve. We may request an extension of time for up to another 45 days if We cannot resolve the complaint within this period. For other disputes You will be referred to other proceedings for resolution. Details are available from Lloyd’s Underwriters’ General Representative in Australia at the address above.

If Your dispute remains unresolved or You are not satisfied with Our response or proposed resolution, You may refer Your complaint to the Australian Financial Complaints Authority (AFCA) under the terms of the General Insurance Code of Practice. AFCA provides a conciliation and arbitration service to assist consumers in the resolution of complaints. AFCA services are free to complainants. AFCA deals with all complaints in accordance with the AFCA Rules. You can obtain a copy of these from AFCA or from the website at www.afca.org.au. You can contact AFCA on 1800 931 678 9am - 5pm AEST/AEDT weekdays, or email info@afca.org.au.

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Australia
Petplan Australasia Pty Ltd is a leading provider of Pet and Animal industry related insurances and risk services. It is part of Our Group of Companies, which is a global leader in the design and provision of insurance, reinsurance, risk and employee benefit services. Petplan meets the diverse and varied needs of Our clients through Our Animal industry knowledge, expertise and global resources.

If You have any questions about Our services or anything in this FSG, please contact Petplan on 03 9339 3333.

Part 2: Product Disclosure Statement

This Product Disclosure Statement (‘PDS’) which includes the Policy wording contains important information about this Dog and Cat insurance and how it works.

About this insurance
This is an important document. You should read it carefully before making a decision to purchase this insurance. It will help You to:

• decide whether this insurance will meet Your needs; and
• compare it with other products You may be considering.

Please note that any recommendation or opinion in this document is of a general nature only and does not take into account Your objectives, financial situation or needs.

You need to decide if this insurance is right for You and You should read all of the documents that make up the Policy to ensure You have the cover You need.

Who is the insurer?
MS Amlin Syndicate 2001 at Lloyd’s, One Lime Street, London EC3M 7HA is the Insurer of the Policy.


MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918.

Who is the Administrator?
Petplan Australasia Pty Ltd ABN 64 069 468 542 AFSL No. 245663 (Petplan) is the sole Administrator of the Policy acting under a binder granted by the Insurer that authorises it to issue, vary and dispose of this Insurance and to manage and settle claims and deal with complaints. Petplan can be contacted as follows, Head Office: 1-3 Smolic Crt, Tullamarine Vic, 3043 Ph: 1300 738 225.

In arranging this insurance Petplan acts as agent for MS Amlin Syndicate 2001 at Lloyd’s and not as Your agent.

Our contract with You
Where We agree to enter into a Policy with You it is a contract of insurance between Us and You (see the definition of ‘You’ for details of who is covered by this term). The Policy consists of:

• this document which sets out the standard terms of Your cover and its limitations;
• the relevant Certificate of Insurance issued by Us. The Certificate of Insurance is a separate document, which shows the insurance details relevant to You. It may include additional terms, conditions and exclusions relevant to You that amend the standard terms of this document. Only those sections shown as covered in Your Certificate of Insurance are insured. If the Policy is varied during the Period of Insurance We will send You an updated Certificate of Insurance taking into account the variations; and
• any other change to the terms of the Policy otherwise advised by Us in writing (such as an endorsement or Supplementary PDS). These written changes may vary or modify the above documents.

These are all important documents and should be carefully read together as if they were one document to ensure that You are satisfied with the cover. All policy documentation should be kept in a safe place for future reference.
We reserve the right to change the terms of the Policy where permitted to do so by law.

What is covered?
Where We have entered into a Policy with You, We will insure You for:

- loss or damage caused by one or more of the covered insured events; and
- the other covered benefits, as set out in the Policy occurring during the Period of Insurance.

Other persons may be entitled to cover, but only if specified as so entitled and limited only to the extent and interest specified.

Terms and Conditions

Cover is provided on the basis:

- that You have paid or agreed to pay Us the premium for the cover provided;
- of the verbal and/or written information provided by You which You gave after having been advised of Your Duty of Disclosure either verbally or in writing.

If You failed to comply with Your Duty of Disclosure or have made a misrepresentation to Us, We may be entitled to reduce Our liability under the Policy in respect of a claim and/or We may cancel the Policy. If You have told Us something which is fraudulent, We also have the option of avoiding the Policy (i.e. treating it as if it never existed).

Your Duty of Disclosure and the consequences of nondisclosure, are set out under the heading ‘Your Duty of Disclosure’, on page 13.

Some words have special meanings

Certain words used in the Policy have special meanings. The Definitions section of this document on pages 22, 23, 24, 25, 26 and 27 contains such terms. In some cases, certain words may be given a special meaning in a particular section of the Policy when used or in the other documents making up the Policy.

Headings are provided for reference only and do not form part of the Policy for interpretation purposes.

Your obligation to comply with the Policy terms and conditions

You are required to comply with the terms and conditions of the Policy. Please remember that if You do not comply with any term or condition, We may (to the extent permitted by law) decline or reduce any claim payment and/or cancel the Policy.

If more than one person is insured under the Policy, a failure or wrongful action by one of those persons may adversely affect the rights of any other person insured under the Policy.

Your Duty of Disclosure

Before You enter into a contract of Insurance with Us, the Insurance Contracts Act 1984 requires You to disclose to Us every matter You know, or could be reasonably expected to know, (including but not limited to matters relating to the health of Your Pet) that is relevant to Our decision to insure Your Pet, and if so, on what terms Your application for insurance is acceptable and to calculate how much premium is required for Your insurance.

You have the same duty to disclose any relevant matters to Us before You renew, extend, vary or reinstate the Policy.

The duty applies until the Policy is entered into or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between the time You provide answers or make disclosure and the Relevant Time, You need to tell Us.

You do not need to tell Us about any matter that:
- diminishes Our risk;
- is of common knowledge
- We already know or should know as an insurer;
- We tell You We do not need to know.

Who does the duty apply to?

The duty of disclosure applies to You and everyone that is an insured under the Policy. If You provide information for another insured, it is as if they provided it to Us.
What happens if the duty of disclosure is not complied with?
If the duty of disclosure is not complied with, We may cancel the Policy and/or reduce the amount We pay if You make a claim. If fraud is involved, We may treat the Policy as if it never existed, and pay nothing.

What type of insurance is this?
Subject to the Policy terms and conditions (including exclusions and limits), this Policy covers the cost of Veterinary Fees if Your Pet is injured or becomes ill. Each Illness or Injury will be covered for twelve (12) months starting from the date the Injury first happened after You obtained cover, or the date the Illness first showed Clinical Signs, after You obtained cover and the conclusion of the twenty-one (21) day Waiting Period.

How long does my Policy run for?
The Policy will remain in force for twelve (12) months from the date it starts and for any period which You renew unless cancelled earlier by You or Us in accordance with the terms of the Policy.

Policy Summary
Please note that this is a limited summary only and not a full description of the covers. Each cover noted is subject to terms, conditions, exclusions and limitations that are not listed in the summary.
You need to read the full terms, conditions and exclusions of the Policy and the Certificate of Insurance which specifies the options taken for a full explanation of the cover.

Applying for cover – Eligibility
Eligible cats or dogs can be covered from the age of eight (8) weeks. Your cat or dog must live in Australia.
The following dogs are not eligible for cover:
- Dogs used for security, guarding, track racing or Coursing,
- Breeds of dogs that are listed as banned by any Australian Government, public or local authority,
- Dogs that are a cross breed with either a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid, or any other breed advised to You when You apply for cover.
This list may be modified from time to time and We will notify You in writing.
Other eligibility criteria may apply and We will tell You what they are when You apply.

Subject to the Policy terms and conditions (including limits and exclusions), the following benefits are provided under the Policy:

COVER SUMMARY

<p>| Veterinary Fees | We will pay the cost of Veterinary Fees incurred by You for Veterinary Treatment provided during the Period of Insurance to treat Your Pet’s Injury or Illness, including Veterinary Fees incurred during Journeys in the Agreed Countries. We will also cover Physiotherapy and Treatment provided during the Period of Insurance of a Behavioural Illness when carried out by a Member of a Veterinary Practice or one of Our recognised associations. | The Maximum Benefit We will pay for Injury and Illness for all Treatment types is shown on Your Certificate of Insurance. |</p>
<table>
<thead>
<tr>
<th>Alternative or Complementary Treatment</th>
<th>We will pay the cost of the following procedures when referred and endorsed by Your Vet and carried out in Australia to treat Your Pet's Injury and Illness during the Period of Insurance:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Acupuncture and Homeopathy carried out by a Vet.</td>
</tr>
<tr>
<td></td>
<td>• Herbal medicine prescribed by a Member of a Veterinary Practice.</td>
</tr>
<tr>
<td></td>
<td>• Chiropractic Manipulation and Osteopathy carried out by a Member of a Veterinary Practice or one of Our recognised associations.</td>
</tr>
<tr>
<td></td>
<td>• Hydrotherapy carried out by a Member of a Veterinary Practice (provided it is in a pool owned by the Veterinary Practice) or a person or a Hydrotherapy business who/which is a member of one of Our recognised associations.</td>
</tr>
<tr>
<td></td>
<td>The Maximum Benefit We will pay for Injury and Illness for all Treatment types is shown on Your Certificate of Insurance.</td>
</tr>
<tr>
<td>Theft or Straying</td>
<td>If Your Pet is stolen or goes missing during the Period of Insurance in Australia and cannot be found, We will pay the price You paid for Your Pet (or the Market Value if You have no formal proof of how much You paid or if You did not pay for Your Pet).</td>
</tr>
<tr>
<td></td>
<td>The Maximum Benefit We will pay for this benefit is shown on Your Certificate of Insurance.</td>
</tr>
<tr>
<td>Third Party Liability (Dogs only)</td>
<td>We will cover Your legal liability for payment of compensation in respect of:</td>
</tr>
<tr>
<td></td>
<td>• death, bodily Injury or Illness; and/or</td>
</tr>
<tr>
<td></td>
<td>• physical loss of or damage to property occurring during the Period of Insurance and which is caused by an Accident involving Your dog.</td>
</tr>
<tr>
<td></td>
<td>The Maximum Benefit We will pay for this benefit is shown on Your Certificate of Insurance.</td>
</tr>
<tr>
<td>Excesses</td>
<td>If You need to make a claim under this Policy, You may be required to pay an Excess. Your Excess will depend on the product You choose, where You live and the breed and age of Your Pet. For full details, please refer to the terms and conditions of the Policy and Your Certificate of Insurance.</td>
</tr>
<tr>
<td>Policy Benefits</td>
<td>Unless otherwise indicated in the Policy, the amounts shown below are the Maximum Benefits that We will pay to You under the Policy in relation to a Period of Insurance. Veterinary Fees and Alternative or Complementary Treatment are subject to the Policy Aggregate less the applicable Excess.</td>
</tr>
</tbody>
</table>


### Covered for Life

No

### Veterinary Fees

$7,000 for the treatment of an Injury, Accident or Illness.

### Alternative or Complementary Treatment

$1,000 (Any amounts paid under this benefit are part of the Policy Aggregate of Veterinary Fees).

### Third Party Liability (Dogs only)

$1 million

### Death from Illness

Up to $1,000 – Optional Extra Benefit

### Death from Injury

Up to $1,000 – Optional Extra Benefit

### Boarding Fees

$1,000

### Advertising & Reward

$1,000

### Loss by Theft or Straying

$1,000

### Holiday Cancellation

$1,000

### Quarantine expenses and Loss of Documents

$1,000

### Emergency Repatriation

$500

### Multi-pet Discount

✅

The benefits listed below are Optional Extra Benefits and may not be included in cover for Your Pet.

**Please note, Your Pet will only be covered under an Optional Extra Benefit if You have selected the cover option and have paid an additional premium and it is shown on Your Certificate of Insurance.**

If applicable, We will pay the price You paid for Your Pet (or the Market Value if You have no formal proof of how much You paid or if You did not pay for Your Pet):

- **Death from Injury**: If Your Pet dies during the Period of Insurance in Australia due to an Injury.
- **Death from Illness**: If Your Pet dies during the Period of Insurance in Australia due to an Illness.

The maximum amount We will pay in relation to these benefits is shown on Your Certificate of Insurance.
Policy Limits and Exclusions

Benefit limits do apply to some items covered under the Policy. You should read Your Policy carefully so that You are aware of what limits may be applicable in the event of a claim.

Insurance is not intended to cover every single occurrence, in fact, there are some circumstances the Policy You are considering will not provide insurance cover for. For example, under all sections of the Policy, We do not pay for:

1. A Condition specifically excluded on Your Certificate of Insurance.
2. Any animal less than eight (8) weeks old at the time of commencement of cover.
3. Any Illness which starts in the first twenty-one (21) days of cover (Waiting Period), or any Pre-Existing Conditions. If Your Pet was injured or ill at any time before the commencement of Your insurance, We will not cover any costs relating to that Injury or Illness. This applies regardless of whether or not We place any exclusion(s) for the Injury/Illness in Your Certificate of Insurance.

See ‘What We will not pay – applying to Veterinary Fees and Complementary Treatment’ – points 2 and 3, and ‘What We will not pay – applying to Death from Injury and Death from Illness’ – points 3 and 4.
4. Any amount for death from an Illness or disease occurring after Your Pet’s 8th birthday, or if Your Pet is a Select Breed, its 5th birthday.

See ‘Definitions’ – Select Breeds, and ‘What We will not pay – applying to death from Injury and death from Illness’ – point 9.
5. Cost of Routine Treatment or Preventative care such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include, but not limited to annual physical examinations and/or check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention.
6. Cost of Elective procedures and Treatment, including but not limited to de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or Elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, or trauma. Elective surgery or Treatment that is beneficial to the Pet but is not essential for Your Pet’s survival or does not form part of a Treatment for an Injury or Illness.
7. The cost of periodontics, dental check-ups, Comprehensive Oral Health Assessment and Treatment (COHAT), dental x-rays, dental prophylaxis, dental scale and polish or teeth cleaning, gingival curettes, gingival hyperplasia, removal of plaque or calculus or periodontal surgery.
8. The cost of prosthodontics, the removal or repair of misaligned or retained deciduous teeth, orthodontic appliances, crowns, caps or splints, luxation, horizontal bone loss, impacted teeth or embedded teeth.
9. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior crossbite, overbite, brachygnathia, open bite or level bite.
10. Any Treatment for dental disease if an annual dental examination has not been undertaken within the twelve (12) months preceding the problem requiring Treatment and any Treatment a Vet recommended resulting from that had not been carried out. Evidence will need to be provided to Us if Your Vet has carried out an annual dental examination.
11. The cost of nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossia), everted laryngeal saccules, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), that occur in the first twelve (12) months of cover including free cover policy, regardless of Your Pet showing Clinical Signs of the Condition or not, prior to commencement of cover or within the twenty-one (21) day Waiting Period.
12. The cost of the following procedures; experimental Treatments, or therapies; prosthetics or orthopedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser treatments, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
13. Any costs for Alternative or complementary Treatment or veterinary Treatment that does not improve the health or wellbeing of Your Pet.
14. Any prolonged course of veterinary medicines, Alternative or Complementary Treatments for more than three (3) months if there is a veterinary operation that would have improved or cured the Condition unless agreed by Us. The maximum payment will be limited to the equivalent cost of the operation.
15. The cost for Your Vet to write a prescription or charge a dispensing fee.
16. Any medicines that have not been approved by the by the Australian Pesticides and Veterinary Medicines Authority (APVMA) or where there is no evidence to support the usage of this medicine for this Condition or where there is no evidence to support the usage of this medicine for this Condition.
17. Dogs being used for guarding, track racing or Coursing.
18. Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier or Dingo or crosses of these breeds.
19. Any dog declared as a dangerous dog by a Government authority.
20. Any dog that must be registered under the applicable legislation dealing with dangerous dogs.
21. Any amount caused by, arising out of or in any way connected with Your Pet being confiscated or destroyed by any Government or Public or Local Authority or any person or Body having the jurisdiction to do so.
22. Any costs caused because any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, have put restrictions on Your Pet.
23. Any amount caused by, arising out of or in any way connected with You breaking Australian animal health or importation laws or regulations.
24. Legal costs, expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
25. Any loss caused by, arising out of or in any way connected with an act of force or violence for political, religious or ideological reasons war, acts of terrorism, riot, revolution or any similar event, including any chemical or biological terrorism.
26. The cost of treating any Injury or Illness or other bodily Injury or Illness caused by, arising out of, or in any way connected with a malicious act, deliberate Injury or bodily Injury or gross negligence caused by You or a member of Your Immediate Family or anyone living with You or acting with Your express or implied consent.
27. Any amount resulting from an Illness that Your Pet contracted while outside Australia or New Zealand, that it would not normally have contracted in Australia or New Zealand.
28. Any amount resulting from a disease transmitted from animals to humans.
29. Any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.
30. Any dog not vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and affecting dogs and cats).
31. Any cat not vaccinated against feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and Vets recommend vaccination.
32. Any dog declared as a dangerous dog by a Government authority.
33. Any amount arising from or in any way connected with Your failure to take all reasonable precautions to protect Your Pet from or by aggravating or prolonging an Injury or Illness.
   - Your legal liability for payment of compensation in respect of:
   - death, bodily Injury or Illness, and/or
   - physical loss or damage to property, except to the extent You have such cover under Legal Liability for dogs of this Policy in relation to Your dog.
34. This Policy covers an Injury or Illness for a period of twelve (12) months only. The twelve (12) months starts on the date the Injury first happened after Your Pet's cover started, or the first Clinical Sign of the Illness or Condition occurring or existing in any form, after the conclusion of the twenty-one (21) day Waiting Period. After this twelve (12) month period We will not cover any further claims for that or any related Injury or Illness.
   See ‘What We will not pay – applying to Veterinary Fees and Complementary Treatment’ – points 6, 7 and 8, and ‘What We will not pay – applying to Death from Injury and Death from Illness’ – points 6 and 7.

The following exclusions only apply when Your Pet is on a Journey within the Agreed Countries.
34. Any amount if Your Pet lives permanently outside of Australia.
35. Any Journey You take Your Pet on against a Vet's advice.
These are only examples of some common Exclusions and Policy Limits. Additional Exclusions and Policy Limits may apply. For full details of all relevant Policy Limits and Exclusions You must read the Certificate of Insurance and the general exclusions to all sections and also to the specific exclusions to each section under the heading “What We will not pay”.

**Excess**
You will be required to pay a non-refundable Excess for claims under this Policy. Most Excesses are detailed on Your Certificate of Insurance but some additional Excesses may apply to some additional benefits provided by the Policy. You should read the Policy and Your Certificate of Insurance carefully so that You are aware of what Excesses may be applicable to You in the event of a loss.

Petplan is solely liable for qualifying and or identifying opportunities where any recovery can be obtained from a third party. Your Excess may be reimbursed upon a successful recovery by Petplan however, Petplan retains the right to not refund the Excess payment in any instance.

**Costs**
The premium payable by You will be shown on Your tax invoice. We take into consideration a number of factors in setting premiums. The base premium We charge varies according to Your risk profile (e.g. the breed of Your Pet, where You live and relevant claims history etc).

You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) plus any additional charges of which We tell You. These amounts will be set out separately on Your Certificate of Insurance (or tax invoice) as part of the total premium payable.

Minimum premiums may apply. In some cases discounts may apply if You meet criteria We set. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If You are eligible for more than one, We also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/ entitlements. Any discounts will be applied to the base premium calculated prior to any taxes being added.

When You apply for this insurance, You will be advised of the total premium amount payable, when it needs to be paid and how it can be paid. If You fail to pay We may reduce any claim payment by the amount of premium owing and/or cancel the Policy. Special rights and obligations apply to instalment premium payments as set out below.

The amount You pay for Your premium (excluding government charges) is apportioned as follows: 70% Insurer premium, 30% Administrator management fee. If a person has referred You to Us, We may pay them a part of the Administrator fee. This will not increase the amount You pay Us.

**Payments by Instalments**
If You pay Your premium by instalments refer to the ‘General Policy Conditions’ applicable to all sections for important details on Your and Our rights and obligations. Note that an instalment premium outstanding for fourteen (14) days allows Us to refuse to pay a claim.

**Goods and Services Tax (GST)**
All monetary limits in the 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, 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.

**Your cooling-off period and Cancellation rights**
You have a cooling off period of twenty-one (21) days from the date You purchased the Policy. During this period You can return the Policy and receive a refund of any premium paid, provided You have not exercised right or power under the Policy (e.g. made any claim) or the Period of Insurance has not ended.

We will not accept Policy cancellation requests by telephone. To exercise Your cooling off rights You must advise Us of Your intention to cancel in
writing. Send written confirmation to: Petplan Pet Insurance, 1-3 Smolic Crt, Tullamarine Vic, 3043 or email to info@petplan.com.au. We may deduct from Your refund amount any reasonable administrative and transaction costs incurred by Us that are reasonably related to You buying and cancelling the Policy and any government taxes or duties We cannot recover. After the cooling off period has ended, You still have cancellation rights, however We may deduct a pro rata proportion of the premium for time on risk, plus any reasonable administrative costs and any government taxes or duties We cannot recover (refer to ‘General Conditions’. Cancellation on pages 28 and 29 for full details).

How do I make a claim? We will not guarantee on the phone if We cover a claim. You must send Us a claim form that has been properly filled in. We will then write to You with Our decision. Before Your Pet is treated, You must make sure that the Vet who is treating it is prepared to complete Our claim form and provide fully itemised invoices, and where requested, supply a complete medical history of Your Pet. You must fill in a claim form and ask Your Vet to fill in their part. We will not pay for the Vet to do this. Send Us the claim form together with the original fully itemised invoices setting out the costs involved. You can notify Us of a claim and obtain a claim form by calling 1300 738 225 or emailing claims@petplan.com.au. Alternatively, if You already have a claim form or have downloaded a claim form from Our Website at http://www.petplan.com.au/claims. You can notify Us by sending the completed claim form to: Petplan Claims Centre, 1-3 Smolic Court, Tullamarine, Victoria 3043.

General Insurance Code of Practice The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry through promoting better communication between insurers and customers and outlining a standard of practice and service to be met by insurers. We keenly support the standards set out in the Code. You can obtain more information on the Code of Practice and how it assists You by contacting Us. Contact details are provided on the back cover of this document.

Updating this PDS We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue You with a new PDS or a Supplementary PDS or other compliant documents to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, We may issue You with notice of this information in other forms or keep an internal record of such changes (You can get a paper copy free of charge by contacting Us using Our details on the back cover of this PDS). Other documents may form part of Our PDS and the Policy. If they do We will tell You in the relevant document.

Further information and confirmation of transactions If You require further information about this insurance or wish to confirm a transaction, please contact Us.

Your Pet Insurance Policy – Details Details of Your Pet’s cover are outlined in the Policy and the Certificate of Insurance. There are ten (10) sections of cover but please be aware that some of the sections of cover may not be automatically provided and as such may not be included in the Policy. Cover under a section is only provided to You if it is shown as covered on Your Certificate of Insurance. We recommend You check Your Pet’s cover and contact Us as soon as possible if this is not as expected. These Terms and Conditions are part of Your insurance contract. The other parts are Your Certificate of Insurance, and Your written, internet or telephone application. To understand exactly what Your insurance contract covers You must read Your Certificate of Insurance, together with all other documents that make up Our contract with You.
**Definitions**

If *We* explain what a word means, that word has the same meaning wherever it appears in the *Policy*. For ease, *You* will see that these words appear in bold throughout.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 months</td>
<td>means a consecutive period of 365 days.</td>
</tr>
<tr>
<td>Accident</td>
<td>means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended. All <strong>Accidents</strong> consequent upon or attributable to one source or original cause are treated by Us as one <strong>Accident</strong>. This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time. For the sake of clarity, the following <strong>Conditions</strong> are not considered <strong>Accidents</strong>: luxating patella; a rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia and hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).</td>
</tr>
<tr>
<td>Acupuncture or Homeopathy</td>
<td>means <strong>Acupuncture or Homeopathy</strong> which is carried out by a <em>Vet</em>.</td>
</tr>
</tbody>
</table>
| Alternative or Complementary Treatment     | means the cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an **Illness** or **Injury**. This includes any **Veterinary Treatment** specifically needed to carry out the procedure;  
  • **Acupuncture or Homeopathy** carried out by or herbal medicine prescribed by a *Member of a Veterinary Practice*.  
  • **Chiropractic Manipulation** carried out by a *Member of a Veterinary Practice*, providing the member is a qualified animal chiropractor.  
  • **Hydrotherapy** carried out by a *Member of a Veterinary Practice* in a pool/water treadmill owned by the *Veterinary Practice* providing the member is a qualified animal Hydrotherapist.  
  • **Osteopathy** carried out by a *Member of a Veterinary Practice* providing the member is a qualified animal Osteopath. |
<p>| Agreed Countries                          | means any Australian Quarantine &amp; Inspection Service (AQIS) approved Countries from which a dog or cat can return to Australia from that does not require quarantine. (At the date of this document the countries specified are New Zealand, Cocos (Keeling) Island, Norfolk Island). |
| Australia                                 | means Commonwealth of Australia.                                                                                                                                                                          |
| Behaviour modification programme          | means a programme written by an <em>Animal Behaviourist</em> who is a <em>Member of a Veterinary Practice</em> detailing specific techniques to be used and action to be taken with the aim of permanently changing Your Pet’s behaviour. |
| Behavioural Illness                       | means any change to Your Pet’s normal behaviour, resulting from a mental or emotional disorder diagnosed by a <em>Vet</em>.                                                                                  |</p>
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bilateral Condition</td>
<td>means any Condition affecting body parts of which the Pet has at least two, including, but not limited to eyes, ears, patella’s (knees), cruciate ligaments. When applying an exclusion, Bilateral Conditions are considered the one Condition.</td>
</tr>
<tr>
<td>Certificate of Insurance</td>
<td>means the relevant Certificate of Insurance We issue including on renewal or variation of the Policy containing details of the cover provided under the Policy, including any exclusions and other specific insurance details that We have applied to Your cover.</td>
</tr>
<tr>
<td>Clinical Sign(s)</td>
<td>means a change(s) in Your Pet’s normal healthy state, bodily functions or behaviour.</td>
</tr>
<tr>
<td>Condition</td>
<td>means any condition that causes discomfort, dysfunction, distress, including Injuries and Illness, disabilities, disorders, Clinical Signs, syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the Pet afflicted.</td>
</tr>
<tr>
<td>Chiropractic Manipulation</td>
<td>means Chiropractic Manipulation which is carried out by a Member of a Veterinary Practice who is a qualified animal Chiropractor.</td>
</tr>
<tr>
<td>Elective Treatment, diagnostic or procedure</td>
<td>means a Treatment that is, but not limited to, de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, or trauma. Elective surgery or Treatment that is beneficial to the Pet but is not essential for Your Pet’s survival or does not form part of a Treatment for an Injury or Illness, or any Treatment, diagnostic or procedure You request, which the Vet confirms is not necessary to treat an Injury or Illness.</td>
</tr>
</tbody>
</table>
| Excess                                   | means the amount(s) shown on Your Certificate of Insurance that You must pay for each unrelated Condition claim made under Your Policy.  
  • Veterinary Fees and Alternative or Complementary Treatment Excesses may be either:  
    a. the Fixed excess only; or  
    b. the Fixed excess and the Optional Pet % Share Excess;  
  An additional Age Excess may also apply and where applicable will be shown on Your Certificate of Insurance.  
  • Separate Excesses apply for Veterinary Fees and Alternative or Complementary Treatment which means if You claim under both benefits for the same Injury or Illness, You will pay an Excess for each benefit. |
<p>| Family                                   | means Your Immediate Family and, grandparents, brothers, sisters, grandsons, and/or granddaughters including Family of step and de facto relationships. |
| Herbal Medicine                          | means Herbal Medicine prescribed by a Member of a Veterinary Practice. |</p>
<table>
<thead>
<tr>
<th><strong>Home</strong></th>
<th>means the place in Australia where You usually live.</th>
</tr>
</thead>
</table>
| **Hydrotherapy** | means the Treatment of Injury and Illness, with, or in, water, including swimming in a pool and the use of a water treadmill which is carried out:  
- By a Member of a Veterinary Practice providing the Hydrotherapy is carried out in a pool/water treadmill owned by the veterinary practice. |
| **Illness** | means any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities Your Pet was born with or were passed on by its parents. |
| **Illness which starts in the first 21 days of cover** | means an Illness that:  
a) Showed Clinical signs.  
b) Is the same as, or has the same Clinical signs or diagnosis as an Illness that showed Clinical signs.  
c) Is caused by, relates to, or results from, a Clinical sign that first occurred, or an Illness that, showed Clinical signs.  
d) In the first twenty-one (21) days of:  
- Your Pet's first Policy Year, or  
- The section being added to Your insurance.  
No matter where the Illness or Clinical signs occur or happen in, or on, Your Pet's body. The twenty-one (21) day Waiting Period will cease at 00.01 on the twenty-second (22nd) day of cover. |
<p>| <strong>Immediate Family</strong> | means spouse, civil partner, life partner, partner, defacto partner, parents, sons and daughters, including Family of step and/or defacto relationships. |
| <strong>Injury</strong> | means a physical Injury or trauma caused immediately, solely and directly from an Accident. This does not include any physical Injury or trauma that happens over a period of time or is of a gradual nature. |
| <strong>Journey</strong> | means travel from Your Home within Australia or any of the Agreed Countries undertaken during the Period of Insurance for a maximum of ninety (90) days for all journeys in the Period of Insurance. This includes the duration of Your holiday or business trip and any travel, in and between Australia and an Agreed Country and return Journeys to Your Home. |
| <strong>Market Value</strong> | means the price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time You took ownership of Your Pet as determined by Us. |
| <strong>Maximum Benefits</strong> | means the most We will pay for the relevant level of cover You have chosen during the Period of Insurance as set out in the Certificate of Insurance, subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess. |</p>
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member of a Veterinary Practice</td>
<td>means any person legally employed by a Veterinary Practice under a contract of employment, other than a Vet who may be the Insured.</td>
</tr>
<tr>
<td>Osteopathy</td>
<td>means Osteopathy which is carried out by a Member of a Veterinary Practice who is a qualified animal Osteopath.</td>
</tr>
<tr>
<td>Our Vet</td>
<td>means any Vet appointed or engaged by Us to carry out Treatment to Your Pet or discuss Your Pet’s Treatment with Your Vet.</td>
</tr>
<tr>
<td>Optional Extra Benefit</td>
<td>means an additional Benefit that You can elect to include in addition to the basic insurance. There are two Optional Extra Benefits in Petplan twelve (12) month Essential Cover: a. Death from Illness. b. Death from Injury. For Optional Extra Benefits to be included You must select the Option and pay an additional premium. If applicable the Optional Extra Benefit will be shown on Your Certificate of Insurance.</td>
</tr>
<tr>
<td>Petplan®</td>
<td>Is a Registered Trade Mark, and Products sold under this Trade Mark in Australia are sold exclusively by Petplan Australasia Pty Ltd under Licence from Pet Plan Limited.</td>
</tr>
<tr>
<td>Pet Immigration Rules</td>
<td>means a system that allows pet owners in Australia to take their pets to the Agreed Countries and bring them back to Australia without the need for quarantine.</td>
</tr>
<tr>
<td>Policy Aggregate</td>
<td>means the total amount payable for all Veterinary Fees and Alternative or Complementary Treatment for Injuries and/or Illnesses occurring during any one Policy Year as specified in the Certificate of Insurance.</td>
</tr>
<tr>
<td>Policy</td>
<td>means this document and the Certificate of Insurance and any other documents We issue to You which are expressed to form part of the Policy terms, which set out the cover We provide during the Period of Insurance. For the sake of clarity, it does not include any prior policy that this is a renewal of or any future policy that is a renewal of the Policy.</td>
</tr>
<tr>
<td>Policy Year</td>
<td>means the time during which We give cover as shown on Your Certificate of Insurance Policy details. This is normally twelve (12) months but may be less if Your Pet has been added to, or cancelled from, Your insurance.</td>
</tr>
<tr>
<td>Period of Insurance</td>
<td>means the time during which We give cover as shown on Your Certificate of Insurance. It does not refer to any prior period of insurance if the policy is a renewal of a previous policy or any future period of insurance for any policy You may enter into with Us upon renewal. Each Period of Insurance is treated as separate. This is normally twelve (12) months but may be less if Your Pet has been added to Your Insurance or it has been cancelled.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
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<td>-------------------------------------------</td>
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</tr>
<tr>
<td>Physiotherapy</td>
<td>means Physiotherapy (not including Hydrotherapy) carried out by a Member of a Veterinary Practice who is a qualified animal Physiotherapist.</td>
</tr>
<tr>
<td>Pre-Existing Condition(s)</td>
<td>means any Condition(s) or symptom(s), sign(s) or Clinical Sign(s) of that Condition, Injury or Illness occurring or existing in any form that; a. Has happened or first showed Clinical Signs; b. Has the same diagnosis or Clinical Signs as an Injury, Illness or Clinical Sign Your Pet had; or, c. Is caused by, relates to, or results from, an Injury, Illness or Clinical Sign Your Pet had occurring or existing: • Before Your Pet’s cover started, or prior to the Policy commencement date; • During the twenty-one (21) day Waiting Period; or • Before the section was added to Your insurance. This applies no matter where the Injury, Illness or Clinical Sign(s) occurred or happen in, or on, Your Pet’s body. This is regardless of whether or not We place any exclusion(s) for the Injury/Illness. For the avoidance of doubt when referring to Pre-Existing Conditions, and Conditions affecting a part of Your Pet’s body of which it has two, will be deemed to be a Bilateral Condition and both will be excluded from cover.</td>
</tr>
<tr>
<td>Routine Treatment or Preventative</td>
<td>means care or treatment such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include, but are not limited to annual physical examinations and check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention.</td>
</tr>
<tr>
<td>Select Breed(s)</td>
<td>means Bandog, Bavarian Mountain Hound, Bergamasco Shepherd Dog, Briard, Blood Hound, Boerboel, Beauceron, Bernese Mountain Dog, Bracco, All Bulldogs (i.e. English, American, Australian, Miniature, etc.), Bull Arab, Deerhound, Dogue de Bordeaux, Entlebucher Mountain Dog, Estrela Mountain Dog, Grand Blue De Gascoigne, Great Dane, Greater Swiss Mountain Dog, Hamiltonstovare, Hungarian Kuvasz, Irish Wolfhound, Komondor, Maremma Sheepdog, sLeonberger, All Mastiff Breeds, Newfoundland, Old English Sheepdog, Polish Lowland Sheepdog, Pyrenean Mountain Dog, Rottweiler, Russian Black Terrier, Shar Pei, St Bernard or any crosses of these breeds. (We may modify this list from time to time). Please refer to the ‘Select Breed’ section on Your Certificate of Insurance to find out if Your Pet is a Select Breed.</td>
</tr>
<tr>
<td>Therapist</td>
<td>means a Certified Clinical Animal Behaviourist who is a Member of a Veterinary Practice.</td>
</tr>
<tr>
<td>Travel Documents</td>
<td>means Your Pet’s Import Permit issued by AQIS, any Vaccination Certificates and/or Certificate for treatment against parasites issued for Your Pet under the Regulations for taking a pet to Australia.</td>
</tr>
<tr>
<td><strong>Treatment</strong></td>
<td>means Veterinary Treatment or Alternative or Complementary Treatment.</td>
</tr>
<tr>
<td>----------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Treatment of a Behavioural Illness</strong></td>
<td>means the Treatment, by Therapist who is a Member of a Veterinary Practice, of a change(s) to Your Pet’s normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/castration.</td>
</tr>
<tr>
<td><strong>Vet</strong></td>
<td>means a registered Veterinarian, Specialist Veterinarian, Vet practice, clinic, hospital, centre including referral hospitals, licensed to practice in Australia, other than a Vet who may be the Insured.</td>
</tr>
<tr>
<td><strong>Veterinary Fees</strong></td>
<td>means the amount Vets in general or referral practices usually charge.</td>
</tr>
<tr>
<td><strong>Veterinary Practice</strong></td>
<td>means any veterinary service provided by a veterinary organisation or business.</td>
</tr>
</tbody>
</table>
| **Veterinary Treatment** | means the cost of the following when required to treat an Illness or Injury,  
- any examination, consultation, advice, tests, X-rays, diagnostic procedure, surgery and nursing carried out by a Vet, a Veterinary Nurse or another Member of the Veterinary Practice under the supervision of a Vet, and  
- Any medication legally prescribed by a Vet  
- Physiotherapy and Treatment of a Behavioural Illness |
| **Waiting Period** | means a Period of twenty-one (21) days starting from the commencement date of the policy (excluding renewals) as shown on Your Certificate of Insurance of the initial Period of Insurance, during which an Illness or Condition that first occurs or shows Clinical Signs will be excluded from Cover unless otherwise stated on Your Certificate of Insurance. The twenty-one (21) day waiting period will cease at 00.01 on the twenty-second (22nd) day of cover. |
| **We, Us, Our** | means Petplan Australasia acting on behalf of MS Amlin Syndicate 2001 at Lloyd’s, One Lime Street, London EC3M 7HA, the Underwriter and Insurer of the Policy. |
| **You, Your** | means the person(s) named as the insured on the Certificate of Insurance. |
| **Your Pet** | means the dog or cat named on the Certificate of Insurance. |
### General Conditions

<table>
<thead>
<tr>
<th>Conditions of the Policy</th>
<th>You must keep to the General Conditions and Special Conditions to have the full protection of the Policy. If You do not, and the condition You have not kept to relates to a claim, We may refuse or reduce the amount We pay under the claim.</th>
</tr>
</thead>
</table>
| Caring for Your Pet (Dental, Vaccinations) | Throughout the Period of Insurance You must take all reasonable steps to maintain Your Pet’s health and to prevent Injury, Illness and loss.  
   a. You must provide Routine or Preventative Treatment normally recommended by a Vet to prevent Illness or Injury. If there is a disagreement between You and Us as to what reasonable steps are, the details will be referred to an independent national Welfare body or an independent Vet mutually agreed upon.  
   b. You must arrange and pay for Your Pet to have a yearly dental examination and to receive any oral Treatment normally recommended by a Vet to prevent Illness or Injury. Any Treatment recommended as a result of the dental examination must be carried out as soon as possible. If You do not comply with this obligation then any claims which relate to dental We may refuse or reduce the amount We pay under the claim.  
   c. You must keep Your Pet vaccinated against the following:  
      - **Dogs** – Distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and any other vaccination recommended to You by a Vet.  
      - **Cats** – Feline infectious enteritis, feline leukaemia and cat flu and any other vaccination recommended to You by a Vet.  
      If You do not keep Your Pet vaccinated, We may refuse or reduce the amount We pay under the claim that result from any of the above Illnesses.  
   d. You must arrange for a Vet to examine and treat Your Pet as soon as possible after it shows Clinical signs of an Injury or Illness. You must follow the advice and recommendations of the treating Vet so as not to prolong or aggravate the Illness or Injury. If You do not follow the Vet’s advice We may refuse or reduce the amount We pay relating to that Injury or Illness. And if We decide, You must also take Your Pet to Our Vet. If You do not keep Your Pet vaccinated, We may refuse or reduce the amount We pay under the claim that result from any of the above Illnesses. |
| Claims Pre-Authorisation | We will not guarantee on the phone if We will pay a claim. You must send Us a claim form that has been fully completed and We will then write to You with Our decision. |
| Vet Information, Other Insurance | When You make a claim You agree to give Us any information We may reasonably ask for. |
| Legal rights against others | a. If there is any other insurance under which You are entitled to make a claim You must report the incident to that insurance company and tell Us their name and address and Your Policy and claim number with them. To the extent permitted by law, We will only pay Our share of the claim. |
**Legal rights against others (cont.)**

b. If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our expense. You must give Us all the help You can and provide any documents We ask for.

**Claims – Over treatment**

If We consider the Veterinary Treatment or Alternative or Complementary Treatment Your Pet receives may not be required, or may be excessive when compared with the Treatment normally recommended to treat the same Illness or Injury by general or referral practices, We reserve the right to request a second opinion from Our Vet. If Our Vet does not agree that the Veterinary Treatment or Alternative or Complementary Treatment provided is reasonably required We may decide to pay only the cost of the Veterinary Treatment or Alternative or Complementary Treatment that was necessary to treat the Injury or Illness, as advised by Our Vet from whom We have requested the second opinion.

**Claims – Veterinary information**

You agree that any Vet or Therapist has Your permission to release any information We ask for about Your Pet. If the Vet or Therapist makes a charge for this, You must pay the charge.

**Claims – Settlement**

When We settle Your claim, We reserve the right to deduct from the claim amount, any amount due to Us.

**Cancelling Your Policy**

You can cancel Your Policy by writing to Us. You are entitled to a refund of the money You have paid for the Period of Insurance after the cancellation date.

**Cancellation rights**

a. In addition to Your Cooling off rights detailed earlier, You may cancel the Policy at any time by notifying Us.

b. Cancellation by You will be effective from 16:00 (4:00pm) AEST on the day We receive Your notice of cancellation.

c. We have the right to cancel the Policy where permitted by and in accordance with law. For example, We may cancel:

   i. If You failed to comply with Your Duty of Disclosure; or
   
   ii. Where You have made a misrepresentation to Us during negotiations prior to the issue of the Policy; or
   
   iii. Where You have failed to comply with a provision of the Policy, including the term relating to payment of premium; or

   iv. Where You have made a fraudulent claim under the Policy or under some other contract of insurance that provides cover during the same period of time that the Policy covers You, and We may do so by giving You three days' notice in writing of the date from which the Policy will be cancelled. The notification may be delivered personally or posted to You at the address last notified to Us.

d. Cancellation by Us will be effective from the later of 16:00 (4:00pm) AEST on the third business day after the day it is given to You or such other date specified in the cancellation notice.

If You or We cancel the Policy We may deduct a pro rata proportion of the premium for time on risk, reasonable administrative and transaction costs related to the acquisition and termination of the Policy We incur and any government taxes or duties We cannot recover.
### Cancellation rights (cont.)

e. For the avoidance of doubt, if the Policy is cancelled or comes to an end for any reason all cover for Your Pet will stop on the date and time the cancellation becomes effective and no further claims will be paid.

### Paying Your premium

a. If You pay by monthly instalments and if You do not pay an instalment on time, then if the outstanding instalment remains unpaid for at least fourteen (14) days We can refuse to pay a claim arising after the payment was due or if the instalment remains unpaid for at least one month We can cancel the Policy. We also reserve the right to have You pay the rest of the yearly premium immediately.

b. If Your instalments are frequently late or missed We also reserve the right to have You pay all premiums due until the end of the current Period of Insurance.

c. If the Policy is cancelled by Us because You have not paid the premium We may agree to reinstate the Policy. If We agree, We may charge an administration fee and may require You to pay all premiums due until the end of the current Period of Insurance.

d. When We settle Your claim, We will deduct from the claim, any amount due to Us.

### Renewing Your Policy

If You pay Your premium by Direct Debit instalment, when the Policy is due for renewal and We have agreed to renew the Policy, We will renew it for You automatically, to save You the worry of remembering to contact Us before the renewal date. We will write to You at least fourteen (14) days before the Policy expires with full details of Your premium and terms upon which renewal will be offered for a further period of insurance. If You do not want to renew the Policy just let Us know.

It is important that You check the terms of any renewal offer to satisfy yourself that the details are correct. In particular, check the sum insured amounts and Excess(es) applicable and ensure that the levels of cover are appropriate for You.

At each renewal, We ask You to notify Us of certain information. The information We require from You will be stated in Your renewal documentation. It is important that You provide Us with full and accurate information as this could affect a future claim. Please note that You need to comply with Your Duty of Disclosure before each renewal (see above). We have the right not to invite renewal and We will notify You in writing of any such action.

### Changes at renewal

This document also applies for any offer of renewal We may make, unless We tell You otherwise. If We offer renewal We may:

- Change the premium, Excesses and Policy Terms and Conditions.
- Place exclusions because of Your Pet’s claims and Veterinary history.
- Limit or withdraw Third Party Liability cover based on a review of Your Pet’s behaviour. For example, any aggressive tendencies shown or any incidents where Your Pet has caused Injury to a person or another animal.
<table>
<thead>
<tr>
<th>Changes during the Period of Insurance</th>
<th>Changes will only be made to the Policy at renewal, We will not change the cover We provide for Your Pet during the Period of Insurance, unless:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• You decide to change Your Pet’s cover.</td>
</tr>
<tr>
<td></td>
<td>• You did not tell Us about something when We previously asked.</td>
</tr>
<tr>
<td></td>
<td>• You provided Us with inaccurate information when previously asked, regardless of whether or not You thought it was accurate at the time.</td>
</tr>
<tr>
<td></td>
<td>If You transfer Your Pet to a plan with additional or higher benefit limits, the additional or higher benefits will not apply if the Condition being claimed for first occurred prior to the change in the level of cover.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Exclusions applicable to Your Pet</th>
<th>Any Injury/Illness which occurred before Your Pet’s cover started is a Pre-Existing Condition and something which will never be covered by Your insurance. This is regardless of whether We place an exclusion for the Injury/Illness or not.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Any Illness which starts in the first twenty-one (21) days of cover (Waiting Period). The twenty-one (21) day waiting period will cease at 00.01 on the twenty-second (22nd) day of cover.</td>
</tr>
<tr>
<td></td>
<td>• In addition to the exclusions set out in these Terms and Conditions, the Policy does not cover any amount that results from an Injury, Illness or incident which is shown as excluded on Your Certificate of Insurance.</td>
</tr>
<tr>
<td></td>
<td>• If, after We have offered a further Period of Insurance, You make a claim that relates to a Period of Insurance before the one We have offered, We may, based on the details of the claim, place exclusions backdated to the start of the further Period of Insurance.</td>
</tr>
</tbody>
</table>

| Policy Limits | Limits do apply to some items covered by the Policy. You should read the Policy carefully so that You are aware of what limits may be applicable to You in the event of a loss. |

<table>
<thead>
<tr>
<th>Travel Cover</th>
<th>Some sections of Your Policy provide cover whilst Your Pet is on a Journey.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• This type of cover is limited to the Agreed Countries for a maximum of ninety (90) days in each Period of Insurance. While Your Pet is outside Australia You must follow the conditions of the Australian Pet Immigration Regulations. Full details can be found on the Department of Agriculture and Water Resources Website, <a href="http://www.agriculture.gov.au/cats-dogs/cats-dogs-returning-to-australia">http://www.agriculture.gov.au/cats-dogs/cats-dogs-returning-to-australia</a>, or Contact National office GPO Box 858, Canberra ACT 2601. Phone: +61 2 6272 3933.</td>
</tr>
<tr>
<td></td>
<td>• You agree to pay translation costs for any claim documentation not written in English.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>a. Australian law applies to this insurance contract.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b. Unless We agree otherwise the language of the Policy and all communications relating to it will be in English.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Residence</th>
<th>a. Your Pet must live in Australia.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b. If Your address, or the address of Your Pet, changes You must advise Us as soon as possible as this may affect the insurance cover provided.</td>
</tr>
<tr>
<td>False information</td>
<td>If You have provided false information or make a false or exaggerated claim, or any claim involving Your dishonesty, We have the right to cancel the Policy following which We will not make any further payments.</td>
</tr>
<tr>
<td>-------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Fraudulent Claims</td>
<td>If You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied and We may cancel the Policy. We may also be entitled to reclaim any payments already made to You in respect to such claims.</td>
</tr>
<tr>
<td>Lost Pets</td>
<td>If Your Pet is lost or missing when You first take the Policy, the cover under the Policy will not start until You are reunited with Your Pet and any incident, Injury or Illness which occurs before You are reunited will not be covered by the Policy.</td>
</tr>
<tr>
<td>Your Rights</td>
<td>The Policy is subject to any rights and remedies You have under the Insurance Contracts Act 1984.</td>
</tr>
</tbody>
</table>

**Cover**

At Petplan, We are proud of the insurance cover We provide for pets – in fact, every Pet deserves Petplan. In return for the payment of Your premium, We will provide cover in the following sections if they are shown on Your Certificate of Insurance. The cover applies within Australia and any of the Agreed Countries for a maximum of ninety (90) days for all Journeys undertaken during the Period of Insurance. This includes the duration of Your holiday or business trip and any travel, in and between Agreed Countries and return Journeys to Your Home. The cover You have chosen and the applicable Maximum Benefits and Excesses will be shown on Your Certificate of Insurance.

**Section 1a – Veterinary Fees**

*Cover under this section applies in Australia and Agreed Countries only*

**What We will pay**

The cost of Veterinary Fees incurred for the Veterinary Treatment Your Pet has received to treat an Injury and/or Illness.

When referred and endorsed by Your Vet, this section also covers the cost of Physiotherapy to treat an Injury and/or Illness and the Treatment of a Behavioural Illness.

Illness and Injury is covered for:

- Twelve (12) months, starting from the date during the Policy Year the Injury happened or the Clinical Signs of the Illness first occurred, or
- Until the Maximum Benefit is reached, whichever happens first.

**What You pay**

For each Illness or Injury that is treated during the Period of Insurance and is not related to any other Illness or Injury treated during the same Period of Insurance, You must pay the Excess shown on Your Certificate of Insurance.
Section 1b
Alternative or Complementary Treatment
Cover under this section applies in Australia only

What We will pay
When referred and endorsed by Your Vet, the cost of any examination, consultation, advice, test and legally prescribed medication for the following when it is deemed necessary by Your Vet to treat an Injury and/or Illness:
- Acupuncture
- Homeopathy
- Herbal Medicine
- Chiropractic manipulation
- Osteopathy
- Hydrotherapy

For up to ten (10) sessions in total per Period of Insurance. Illness and Injury is covered for:
- Twelve (12) months, starting from the date during the Policy Year the Injury happened or the Clinical Signs of the Illness first occurred, or
- Until the Maximum Benefit is reached, whichever happens first.

Any amounts paid under Section 1B are part of Section 1A, Veterinary Fees Policy Aggregate.

What You pay
For each Illness or Injury that is treated during the Period of Insurance and is not related to any other Illness or Injury treated during the same Period of Insurance, You must pay the Excess shown on Your Certificate of Insurance.

What We will not pay under Section 1A or 1B (applying to Veterinary Fees and Alternative or Complementary Treatment)
1. More than the Maximum Benefit for the relevant section or which will result in the Maximum Benefit being exceeded, subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess.
2. The cost of any Treatment for a Pre-Existing Condition.
3. The cost of any Treatment for an Illness which starts in the first 21 days of cover.
4. To the extent permitted by law, costs of any Treatment for:
   a) an Injury that happened or an Illness that first showed Clinical Signs before Your Pet’s cover started; or,
   b) an Injury or Illness that is the same as, or has the same diagnosis or Clinical Sign as an Injury, Illness or Clinical Sign Your Pet had before its cover started; or,
   c) an Injury or Illness that is caused by, relates to or results from an Injury, Illness or Clinical Signs Your Pet had before its cover started, no matter where the Injury, Illness or Clinical Signs occurred or happened in, or on Your Pet’s body.
5. To the extent permitted by law, for the costs of any Treatment of:
   a) an Illness that first showed Clinical Signs within twenty-one (21) days of Your Pet’s cover starting; or,
   b) an Illness which is the same as, or has the same diagnosis or Clinical Signs as an Illness that first showed Clinical Signs within twenty-one 21 days of Your Pet’s cover starting; or,
   c) an Injury or Illness that is caused by, relates to or results from a Clinical Sign(s) that first occurred, or an Illness that first showed Clinical Signs within twenty-one (21) days of Your Pet’s cover starting, no matter where the Injury, Illness or Clinical Signs occurred or happened in, or on Your Pet’s body.
6. For the cost of any Treatment Your Pet receives more than twelve (12) months after the date the Injury happened or the Illness first showed Clinical Signs.
7. For the cost of any Treatment resulting from an Injury or Illness, if the Clinical Signs are the same as the Clinical Signs of an Injury which happened or Illness which first showed Clinical Signs more than twelve...
(12) months before.
8. For the cost of any medicines or materials prescribed or supplied to be used more than twelve (12) months after the date the Injury happened or the Illness first showed Clinical Signs.
9. For the cost of any treatment to prevent an Injury or Illness.
10. The cost of any Elective, Routine or Preventative Treatment, diagnostics or procedure, or any Treatment that You choose to have carried out that is not directly related to an Injury or Illness, including any complications that arise.
11. The cost of any Treatment, or complications arising from Treatment, that You choose to have carried out that is not directly related to an Injury or Illness, including cosmetic dentistry.
12. For the cost of killing and controlling fleas, general health improvers and any Treatment in connection with breeding, pregnancy or giving birth.
13. For the cost of any vaccinations, spaying and castration other than the cost of treating any complications arising from these procedures.
14. For the costs of having Your Pet:
   a) Put to sleep, including any Veterinary consultation/visit or prescribed medication specifically needed to carry out this procedure, or
   b) Cremated, buried or otherwise disposed of.
15. For the cost of a post mortem examination, voluntary euthanasia.
16. The cost of a house call unless the Vet or Therapist confirms that Your Pet is suffering from a serious Injury or Illness and that moving Your Pet would either endanger its life or significantly worsen the serious Injury/ Illness, regardless of Your personal circumstances.
17. For the extra costs for treating Your Pet outside usual surgery hours; unless the Vet or Therapist confirms an emergency consultation is essential, regardless of Your personal circumstances.
18. The cost of periodontics, dental check-ups, Comprehensive Oral Health Assessment and Treatment (COHAT), dental x-rays, dental prophylaxis, dental scale and polish or teeth cleaning, gingival curettes, gingival hyperplasia, removal of plaque or calculus or periodontal surgery.
19. The cost of prosthodontics, the removal or repair of misaligned or retained deciduous teeth, orthodontic appliances, crowns, caps or splints, luxation, horizontal bone loss, impacted teeth or embedded teeth.
20. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior crossbite, overbite, brachygnathia, open bite or level bite.
21. Any cost of Treatment for dental disease if an annual dental examination has not been undertaken within the twelve (12) months preceding the problem requiring Treatment a Vet recommended resulting from the examination that had not been carried out. Evidence will need to be provided to Us if Your Vet has carried out an annual dental examination.
22. The cost of nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal saccules, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), that occur in the first twelve (12) months of cover including a free cover policy, regardless of Your Pet showing Clinical Signs of the Condition or not, prior to commencement of cover or within the twenty-one (21) day Waiting Period.
23. The cost of the following procedures; experimental Treatments, or therapies; prosthetics or orthopedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser treatments, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
24. Any costs for Alternative or complementary Treatment or veterinary Treatment that does not improve the health or wellbeing of Your Pet.
25. Any prolonged course of veterinary medicines, Alternative or Complementary Treatments for more than three (3) months if there is a veterinary operation that would have improved or cured the Condition unless agreed by Us. The maximum payment will be limited to the equivalent cost of the operation.
26. The cost for Your Vet to write a prescription or charge a dispensing fee.
27. Any medicines that have not been approved by the Australian Pesticides and Veterinary Medicines Authority (APVMA) or where there is no evidence to support the usage of this medicine for this Condition.
28. The cost of any medication or drug course to treat a Condition that is
for more than four (4) weeks at a time. We may consider a longer period of time providing Your Vet has submitted a full Treatment plan to us for review prior to the Treatment being carried out.

29. The cost of any ongoing Treatment that will require more than six (6) visits, without the letter from Your Vet setting out a Treatment plan for permanent cure of the Condition. Any further consultations and Treatments will require pre authorisation by Us.

30. Any bulk purchase of medicines that can’t be used in full by the end of the current policy period.

31. Any claim where the full medical history is not provided when requested.

32. For the cost of any additional Veterinary attention required because You are unable to administer medication or Treatment due to Your Pet’s behaviour or Your personal circumstances.

33. For the cost of hospitalisation and any associated Treatment, unless the Vet or Therapist confirms Your Pet must be hospitalised for essential Treatment, regardless of Your personal circumstances.

34. For any costs resulting from an Injury or Illness that are excluded under the Policy.

35. The cost of, bathing, grooming, clipping or de-matting Your Pet, other than bathing when a substance is being used which, according to manufacturer’s guidelines, can only be administered by a Member of a Veterinary Practice, regardless of Your personal circumstances.

36. For any costs for treating an Illness or Injury after the last day of the Period of Insurance, unless a further period of insurance has been entered into by You and Us in which case the costs may be paid under the new policy entered into with You.

37. For the cost of treating any Injury or Illness deliberately caused by You or anyone living with You or, while on a Journey, anyone travelling with You.

38. For the cost of dental Treatment unless Your Pet had a dental examination carried out by a Vet in the twelve (12) months before the Clinical Signs of the Injury or Illness giving rise to the claim were first noted. If any Treatment was recommended as a result of the check, this must have been carried out.

39. For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.

40. For the cost of any Treatment while on a Journey if a Vet believes it can be delayed until Your Pet returns Home.

41. For the cost of any Treatment if the Journey was made to get Treatment outside of Australia.

42. For the cost of hiring a swimming pool, Hydrotherapy pool or any other pool or Hydrotherapy equipment.

43. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.

44. For the cost of any surgical items that can be used more than once.

45. For the cost of any Treatment if a claim has not been submitted within one year of Your Pet receiving Treatment, We may refuse or reduce the amount We pay to the extent that We are prejudiced by the late notification of the claim.

46. In relation to any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.

47. For the cost of Treatment for a Behavioural Illness if Your Pet’s behaviour is caused by You failing to provide training.

Please also read

1. What We will not pay under Section 1A – applying to Veterinary Fees only

2. What We will not pay under Section 1B – applying to Alternative or Complementary Treatment only and

3. Special Conditions – applying to Veterinary Fees and Alternative or Complementary Treatment.

What We will not pay under Section 1A (applying to Veterinary Fees only):

1. More than the Maximum Benefit for the relevant section or which will result in the Maximum Benefit being exceeded subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess.

2. For the cost of any food, including food prescribed by a Vet, unless it is: a) Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to six (6) months. A diagnostic test must be carried out to confirm the presence of the stones/
b) Liquid food, used for up to five (5) days while Your Pet is hospitalised at a Veterinary Practice, providing the Vet confirms the use of the liquid food is essential to keep Your Pet alive.

3. For the cost of pheromone products, including DAP diffusers and Felway, unless used as part of a structured Behaviour modification programme, and then limited to a maximum period of six (6) months.

4. The cost of Treatment for a Behavioural Illness if Your Pet’s behaviour is caused by You failing to provide training.

5. The cost of spaying and castration for the Treatment of a Behavioural Illness.

6. For the cost of spaying (including spaying following a false pregnancy) or castration, unless:
   a) The procedure is carried out when Your Pet is suffering from an Injury or Illness for which cover is provided under section 1A and it is essential to treat the Injury or Illness, or
   b) The costs claimed are for the Treatment of complications arising from this procedure.

7. For the cost of any Treatment in connection with a retained testicle(s) if Your Pet was over the age of twelve (12) weeks when cover started.

8. For the cost of any Treatment in connection with false pregnancy if Your Pet has received Veterinary Treatment for a false pregnancy previously.

9. The cost of surgical items that can be used more than once.

10. For the cost of Hydrotherapy, Acupuncture, Homeopathy, Chiropractic Manipulation, Osteopathy or any other Alternative or Complementary Treatment. This includes any Veterinary Treatment specifically needed to carry out the particular Alternative or Complementary Treatment.

11. For the cost of a post-mortem examination.

12. The cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.

13. For the cost of any prosthesis, including any Veterinary Treatment needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).

14. The cost of any Treatment while on a Journey if:
   a) A Vet believes the Treatment can be delayed until Your Pet returns Home, or
   b) The Journey was made to get Treatment overseas.

What We will not pay under Section 1B (applying to Alternative or Complementary Treatment only)

1. More than the Maximum Benefit for Alternative or Complementary Treatment Maximum Benefit for Injury and Illness or which will result in the Maximum Benefit being exceeded, subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess.

2. The cost of any food, including food prescribed by a Vet.

3. The cost of more than ten (10) sessions in total for the treatment of an Injury, Illness or Behavioural Illness of Acupuncture, Chiropractic Manipulation, Osteopathy, Hydrotherapy.

4. The cost of Treatment for a Behavioural Illness if Your Pet’s behaviour is caused by You failing to provide training.

Special Conditions applying to Veterinary Fees Sections 1A, and Alternative or Complementary Treatment Sections 1B

1. The maximum amount We will pay for the cost of Treatment for Injury and or Illness is the Maximum Benefit that applies on the date the Injury happened or the date the Clinical Signs of the Illness first occurred, provided the relevant date falls within the Period of Insurance, subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess.

2. The period of twelve (12) months and the Maximum Benefit will always start or be calculated from the date in the Policy year:
   a) the Injury first happened after Your Pet’s cover started, or the first Clinical Sign of the Illness or Condition occurring or existing in any form, after the conclusion of the twenty-one (21) day Waiting Period, or
   b) An Illness with the same diagnosis or Clinical Signs first occurred. No matter how many times the same Injury, Illness or Clinical Signs occur or happen in, or on, any part of Your Pet’s body.

3. If a number of injuries, Illnesses or Clinical Signs are:
   a) Diagnosed as one Injury or Illness, or
   b) Caused by, relate to, or result from, another Injury, Illness, or Clinical Sign.

   One period of twelve (12) months or one Maximum Benefit will apply to
the Treatment received for all the Injuries, Illnesses or Clinical Signs. In this case the period of twelve (12) months and the Maximum Benefit will start or be calculated from the first date in the Period of Insurance;

- Any of the Clinical Signs or any of the Illnesses occurred, after the conclusion of the twenty-one (21) day Waiting Period; or
- Any of the injuries happened, after Your Pet's cover started.

4. After We have paid the cost of Treatment for 12 months or the Maximum Benefit for an Injury, Illness, or Clinical Sign(s), We will not pay the cost of any more Treatment for:
   a) The same Injury or Illness,
   b) The same Clinical Sign(s),
   c) An Injury or Illness with the same diagnosis or Clinical Sign(s) as the Illness or Clinical Sign(s) We have paid the limit for, or
   d) An Injury or Illness that is caused by, relates to, or results from, an Injury, Illness or Clinical Sign that We have paid the limit for.
   e) No matter where the Injury, Illness or Clinical Sign(s) occur or happen in, or on, any part of Your Pet’s body.

5. If We agree for a claim settlement to be paid direct to Your Vet and You allow this, then if the Vet, who has treated Your Pet or is about to treat Your Pet, asks for information about Your insurance that relates to a claim, We will tell the Vet what the insurance covers, what We will not pay for, how the amount We pay is calculated and if the premium is paid to date.

6. If We receive a request to pay the claim settlement direct to a Veterinary Practice, We reserve the right to decline this request.

7. We may refer Your Pet's case history to Our Vet and if We request, You must arrange for Your Pet to be examined by Our Vet.

8. If You decide to take Your Pet to a different Vet or Therapist for a second opinion because You are unhappy with the diagnosis or Treatment provided, You must tell Us before You arrange an appointment with the new Vet or Therapist. If You do not, We will not pay any costs relating to the second opinion. If We request, You must use Our Vet or Therapist We choose. If We decide the diagnosis or Treatment currently being provided is correct, We will not cover any costs relating to the second opinion.

9. It is Your responsibility to ensure the Veterinary Practice or Therapist is paid within the required time frame:
   - If an additional charge is added to the cost of Treatment due to the late payment of fees, We will deduct this charge from the claim settlement
   - If the Veterinary Practice or Therapist provides a discount for paying the cost of Treatment within a certain time frame, You must provide payment within this time frame. If You do not, We will deduct the discount, which would have been provided, from the claim settlement.

10. We will require fully itemised invoices.

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Section 2 – Death from Injury

Cover under this section applies in Australia only.
This section is optional and only applies if it is shown as covered on Your Certificate of Insurance.

What We will pay

The price You paid for Your Pet, up to the Maximum Benefit, if it either dies or has to be put to sleep by a Vet during the Period of Insurance as a result of an Injury caused by an Accident.

If You have no formal proof of how much You paid for Your Pet, We will pay the Market Value or purchase price, whichever is less. If You did not pay for Your Pet We will pay the Market Value.

What You pay

The Excess shown on Your Certificate of Insurance.
Section 3 – Death from Illness

Cover under this section applies in Australia only

This section is optional and only applies if it is shown as covered on Your Certificate of Insurance.

What We will pay

The price You paid for Your Pet, up to the Maximum Benefit, if it either dies or has to be put to sleep by a Vet during the Period of Insurance as a result of an Illness.

If You have no formal proof of how much You paid for Your Pet, We will pay the Market Value or purchase price, whichever is less. If You did not pay for Your Pet We will pay the Market Value.

What You pay

The Excess shown on Your Certificate of Insurance.

What We will not pay under Sections 2 or 3 (applying to Death from Injury and Death from Illness):

1. Any amount which exceeds the Maximum Benefit for the relevant section or which will result in the Maximum Benefit being exceeded?
2. To the extent permitted by law, if the death results from an Injury or Illness that happened prior to the Period of Insurance.
3. To the extent permitted by law, if Your Pet's death results from a Pre-Existing Condition.
4. To the extent permitted by law, if Your Pet's death results from an Illness which starts in the first twenty-one (21) days of cover.
5. Any amount unless Your Vet confirms it was not humane to keep Your Pet alive because it was suffering from an Injury that could not be treated or an incurable Illness.
6. Any amount if Your Pet dies or is put to sleep more than twelve (12) months after the date during the Period of Insurance the Injury happened or the Illness first showed Clinical Signs.
7. Any amount if the death is caused by, relates to or results from an Injury or Illness, if the Clinical Signs are the same as the Clinical Signs of an Injury which happened or an Illness which first showed Clinical Signs more than 12 months before Your Pet's death, no matter where the Injury, Illness or Clinical Sign(s) occurred or happen in or on Your Pet's body.
8. Any amount if the death results from breeding, pregnancy or giving birth.
9. Any amount if the death results from an Illness or disease in any Select Breed aged five (5) years or over or any other Pet aged eight (8) years or over.
10. Any amount if a claim has not been submitted within one year of Your Pet's death, to the extent that We are prejudiced by the late notification of the claim.
11. Any amount if the death results from an Injury or Illness specified as excluded on Your Certificate of Insurance or generally not covered within these terms and conditions.

Special Conditions applying to Sections 2 or 3, Death from Injury and Death from Illness

1. Unless otherwise specified in the Policy the calculation of the period of 12 months and the Maximum Benefit will always start or be calculated from the date in the Policy Year:
   a) The Injury first happened after Your Pet's cover started, or the first Clinical Signs of the Illness or Condition occurring or existing in any form, after the conclusion of the twenty-one (21) day Waiting Period or
   b) An Illness with the same diagnosis or Clinical Signs as the Illness or Clinical Signs that caused Your Pet to be put to sleep or caused its death first occurred.
   c) No matter how many times the same Injury, Illness or Clinical Signs occur or happen in, or on, any part of Your Pet's body.
2. If a number of injuries, Illnesses or Clinical Signs are:
   a) Diagnosed as one Injury or Illness, or
   b) caused by, relate to, or result from, another Injury, Illness, or Clinical Sign,
The period of twelve (12) months and the Maximum Benefit will start or be calculated from the first date in the Period of Insurance:
• Any of the Clinical Signs or any of the Illnesses first occurred, or
• Any of the injuries happened.

When lodging a claim under Section 2 or Section 3, please send Us:
1. A death certificate from Your Vet.
2. The Pets original Pedigree Certificate and receipt from when You bought Your Pet, where applicable, and
3. Your claim form.
• We will not pay for this information.

Section 4 – Theft or Straying
Cover under this section applies in Australia only.

What We will pay
The price You paid for Your Pet, up to the Maximum Benefit, if it is stolen or goes missing during the Period of Insurance and is not recovered or does not return. If You have no formal proof of how much You paid for Your Pet, We will pay the Market Value or purchase price, whichever is less. If You did not pay for Your Pet We will pay the Market Value.

What You pay
The Excess shown on Your Certificate of Insurance.

What We will not pay under Section 4 (applying to Theft or Straying):
1. Any amount which exceeds the Maximum Benefit for the relevant section or which will result in the Maximum Benefit being exceeded.
2. Any amount if You or the person looking after Your Pet has freely parted with it, even if tricked into doing so, unless anyone was looking after or transporting Your Pet in return for money, goods or services.
3. Any amount if a claim has not been submitted within one year of Your Pet being stolen or going missing, to the extent that We are prejudiced by the late notification of the claim.

Section 5 – Advertising and Reward
Cover under this section applies in Australia and the Agreed Countries only.

What We will pay
If Your Pet is stolen or goes missing during the Period of Insurance, We will pay:
1. The cost of advertising, and
2. The reward You have offered and paid to get Your Pet back.
3. If Your Pet is stolen or goes missing during Your Journey, We will also pay the cost of Your accommodation to stay and look for Your Pet if it has not been found or returned by the scheduled last date of Your Journey.

What We will not pay under Section 5 (applying to Advertising and Reward):
1. Any amount which exceeds the Maximum Benefit for all incidents covered under the relevant section or which will result in the Maximum Benefit being exceeded or all incidents during the Period of Insurance.
2. More than $100 towards sundries to make Your own posters and advertising material.
3. For any reward that We have not agreed to before You advertised it.
4. For any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found Your Pet.
5. For any reward paid to:
• a member of Your Family or any person living with You or employed by You, including any person travelling with You during Your Journey.
• the person who was caring for Your Pet when it was lost or stolen.
• the person who stole Your Pet or any person who is in collusion with the person who stole Your Pet.
6. Any amount if a claim has not been submitted within one year of Your Pet going missing, to the extent that We are prejudiced by the late notification of the claim.
7. If Your Pet is stolen or goes missing during Your Journey:
• More than seven (7) days’ accommodation costs and more than $60 for
each day’s accommodation.

- Any amount if the cost of accommodation is at a property owned by You or Your Family.

8. Unless You have provided Us with some official documentation to certify the theft or loss was reported to the police or the shipping, or aircraft operator if the loss or theft happened while You were travelling with them.

Special Conditions – applying to Theft or Straying and Advertising and Reward

1. You must immediately take all reasonable steps to find or recover Your Pet.

2. You must take the following steps:
   a) Within twenty-four (24) hours of You discovering Your dog or cat is stolen, You must tell the appropriate authority and obtain written confirmation of Your report. Depending on where You live the appropriate authority may be Your local Council or the police.
   b) Tell all the Vets and local rescue centres within a reasonable distance of the area where Your dog or cat was last seen, within five (5) days of Your Pet going missing; and
   c) If Your dog or cat has not been found within thirty (30) days, fill in a claim form and return it to Us as soon as possible.

3. If Your Pet was lost or stolen while being transported by a shipping agent or aircraft, You must immediately report the loss to the operator and obtain written confirmation of Your report. There are other actions You can take, which although are not requirements of this insurance, may help to improve the chances of Your Pet returning Home. This includes notifying all Vets, local rescue centres, distributing flyers, do a letterbox drop in the area Your Pet went missing and searching the local area; We are happy to share useful tips with You if You contact Us.

4. For Advertising and Reward only:
   a) The Maximum Benefit covers the cost of both advertising and the reward. The full Maximum Benefit is available for You to use for advertising but the amount You can use for a reward is limited to 50% of the Maximum Benefit.
   b) You must obtain Our approval before advertising a reward; if not, the cost of the reward will not be covered by the Policy.
   c) You must provide Us with a receipt(s) for any amount which You are claiming for. Any costs not supported by a receipt will not be covered by Section 5 of the Policy.

5. For Theft or Straying only:
   a) To submit a claim for Theft or Straying You must have advertised the loss of Your Pet for at least thirty (30) days and when You claim You must provide Us with evidence showing the advertising took place, the Pet’s original Pedigree Certificate and purchase receipt from where You bought Your Pet, where applicable; We will not pay for this information.
   b) If Your Pet has not been found within thirty (30) days, please fill in a claim form and return it to Us as soon as possible.
   c) If the claim is paid the original pedigree certificate and purchase receipt will not be returned to You.
   d) If Your Pet is found or returns, You must repay the full amount We have paid You.
   e) If the loss or theft happened during Your Journey please also send Us the booking invoice for Your Journey or any other official documentation to show the dates of Your Journey.
Section 6 – Third Party Liability
(This section only applies to Your dog named on the Certificate of Insurance)

Cover under this section applies in Australia only.

In this section, ‘You’ and ‘Your’ mean You or any person looking after or handling Your Pet with Your permission.

What We will pay
Your legal liability for payment of compensation in respect of:

• death, bodily Injury or Illness of another person, and/or
• physical loss of or damage to property, occurring during the Period of Insurance and which is caused by an Accident caused by Your Pet.

We will pay:
Legal costs and expenses
We will also pay the legal costs and expenses You incur for a legal liability claim covered under this Section with Our consent for which You are legally liable, plus the cost of any lawyers We appoint.

All Accidents of a series consequent upon or attributable to one source or original cause are treated by Us as one Accident. This cover applies in respect of an Accident occurring anywhere in Australia. The maximum amount We will pay for each claim under this Section 6 – Legal Liability for dogs covered is $1,000,000 (Australian). Where permitted by law, this limit will be reduced by any amount paid under any other insurance You have with Us, that provides cover for the same liability, loss, Accident, occurrence or incident.

What You pay
The first $500 of each claim under this Section 6.

What We will not pay under Section 6 (applying to Third Party Liability):
1. Any amount which exceeds the Maximum Benefit for the relevant section or which will result in the Maximum Benefit being exceeded.
2. Any amount in relation to Your legal liability for:
   a) damage to Your property,
   b) Injury to or death of any person who normally lives with You or is part of Your Immediate Family, or for damage to their property,
   c) Injury to Your employees or anyone who works for You, or for damage to their property,
   d) loss of or damage to property in Your, a person who lives with You or a member of Your Immediate Family’s care, custody or control or the care, custody or control of Your employees or any person who normally lives with You,
   e) involving Your business trade or profession, or for events that happen where You work. This includes where You live, if You work from home and Your Pet has access to Your work area.
   f) Any costs and expenses for defending You which We have not agreed beforehand.
   g) because of the terms of an agreement (unless You would have been liable if the agreement did not exist),
   h) claims caused by, arising out of, or in any way connected with asbestos,
   i) claims caused by, arising out of or in any way connected with the discharge, dispersal, release or escape of pollutants defined as smoke, vapours, soot, fumes, acid, alkalis, toxic chemicals, liquids, gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water. This exclusion will not apply if such discharge, dispersal, release or escape is caused by an Accident which occurred during the Period of Insurance involving Your Pet.
   j) the prevention of such contamination or pollution,
3. claims caused by, arising out of, or in any way connected with
   a) pregnancy, or
   b) the transmission of disease
4. claims caused by, arising out of or in any way connected with an Accident, if You have not followed the instructions or advice given to You by the
previous owners of Your Pet, or the re-homing organisation or a qualified behaviourist about the behaviour of Your Pet.

5. where Your legal liability is covered or indemnified, in any way under any:
   a) statutory or compulsory scheme, fund or insurance, or
   b) compensation scheme or workers compensation policy of insurance, or
   c) industrial award, even if the amount recoverable is nil.

6. where Your legal liability is over that recoverable under any:
   a) statutory or compulsory scheme, fund or insurance, or
   b) Accident compensation scheme or workers compensation policy of insurance, or
   c) industrial award.

7. for any aggravated, exemplary or punitive damages, damages resulting from the multiplication of compensatory damages, fines or penalties,

8. If Your Pet is kept or lives on premises that sell alcohol, unless there is no access from the residential premises to the business premises,

9. for an incident which takes place when Your Pet is in the care of a business or a professional and You are paying for their services. For example, but not limited to, when Your Pet is in the care of a dog minder, a dog trainer, a dog sitter or at the grooming parlour or boarding kennel.

10. if the Accident happens in an area or place where dogs are specifically prohibited, unless Your Pet escapes and enters the area outside of Your control.

Special Conditions – applying to Section 6 Third Party Liability

1. You must not admit responsibility, agree to pay any claim or negotiate with any person following an incident which may give rise to claim under section 6.

2. You must immediately send Us any writ, summons or legal documents You receive and You or any other person on Your behalf must not respond to any of these documents.

3. You agree to provide Us with any information connected with the claim We reasonably ask for including details of Your Pet's history.

4. You agree to tell Us or help Us find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.

5. You must allow Us to take charge of Your claim and allow Us to prosecute in Your name for Our benefit.

6. If more than one of the dogs insured under the Policy are involved in, or contribute towards, an Accident which is covered under Section 6 only one Maximum Benefit will apply to the Accident for all of the dogs. This means that if:
   a) The dogs involved all have the same Maximum Benefit; the most We will pay for the Accident is that Maximum Benefit. For example, if all of the dogs insured each have a Maximum Benefit of $1 million, We will pay no more than $1 million for the Accident.
   b) The dogs involved are covered under a Policy which has different Maximum Benefits; the most We will pay for the incident is the highest of the Maximum Benefits. For example if one dog has a Maximum Benefit of $1 million, and another of $2 million, We will pay no more than $2 million for the incident.
   c) If dogs involved (all owned by You, but some are uninsured) We will pay no more than a pro ratio portion of the total amount of the claim, up to the Maximum Benefit.

7. If a business or a professional is being paid to care for Your Pet in any way (for example, but not limited to a dog minder, a dog trainer, a dog walker or a groomer) it is Your responsibility to:
   a) Make sure the business/person has the appropriate third party liability insurance cover, and
   b) Tell them if Your Pet has any behavioural problems or requires any special handling so they are able to handle Your Pet in an appropriate manner.

8. Legal Liability for Dogs cover will be governed by the law of the State or Territory where the Policy was arranged and whose courts will have jurisdiction in any dispute.
Section 7 – Boarding Fees

Cover under this section applies in Australia only. In this section ‘You’ means You or Your husband, wife, civil partner or de facto partner.

What We will pay
The cost of boarding Your Pet at a licensed boarding kennel or cattery or $15 a day towards the cost of someone who does not live with You (or is a co-owner of the Pet), looking after Your Pet while You are an inpatient in hospital during the Period of Insurance.

What You pay
The Excess shown on Your Certificate of Insurance.

What We will not pay under Section 7 (applying to Boarding Fees):
1. Any amount which exceeds the Maximum Benefit for the relevant section for all hospitalisations or which will result in the Maximum Benefit being exceeded.
2. To the extent permitted by law, any amount if You are in hospital for less than four (4) consecutive days during each hospital stay.
3. To the extent permitted by law resulting from You having to go into hospital because of a sickness, disease, disability, Injury or Illness that first occurred or manifested itself prior to or at the commencement of the Period of Insurance or was showing symptoms before Your Pet was covered.
4. If the person looking after Your Pet normally lives with You or is a member of Your Family, or is a Co-Owner of the Pet.
5. Resulting from You being pregnant, giving birth or any treatment that is not related to an Injury or Illness.
6. Resulting from You having to go into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted Injury or cosmetic surgery or other forms of elective surgery.
7. Resulting from care in a Nursing Home or from convalescence care that You do not receive in a hospital.
8. If a claim under this section has not been submitted within one year of the stay in hospital, to the extent that We are prejudiced by the late notification of the claim.

Section 8 – Holiday Cancellation

Cover under this section applies in Australia only.

What We will pay
1. Travel and accommodation expenses for You and Your Immediate Family that You cannot recover if You have to cancel Your Journey during the Period of Insurance because Your Pet is suffering from an Injury or Illness and is too ill to travel with You.
2. Any travel and accommodation expenses for You and Your Immediate Family, that You cannot recover if You have to cancel Your Journey during the Period of Insurance because Your Pet is injured or shows the first Clinical Signs of an Illness up to seven (7) days before You leave and so needs immediate lifesaving surgery.
3. Any travel and accommodation expenses for You and Your Immediate Family that You cannot recover if You have to cut short Your Journey during the Period of Insurance because Your Pet:
   • goes missing; or
   • is injured or shows the first Clinical Signs of an Illness while You are away and needs immediate lifesaving surgery.
4. If Your Pet goes with You on the Journey during the Period of Insurance and is injured or shows the first Clinical Signs of an Illness during the Journey and has to return Home for Vet Treatment, which means You have to cut short Your holiday,

We will pay;
1. the value of any unused travel and accommodation expenses that You and Your Immediate Family have paid for, and
2. any extra travel expenses to return Your Pet Home.

What You pay
The Excess shown on Your Certificate of Insurance.
What We will not pay under Section 8 (applying to Holiday Cancellation):

1. Any amount which exceeds the Maximum Benefit for all Journeys or which will result in the Maximum Benefit being exceeded for all Journeys undertaken during the Period of Insurance.

2. To the extent permitted by law, any amount or expenses resulting from:
   a) Pre-Existing Condition;
   b) An Illness that first showed Clinical Signs before Your Pet’s cover started;
   c) A Illness that is the same as, or has the same diagnosis or Clinical Signs as an Illness or Clinical Sign Your Pet had before cover started;
   d) an Injury or Illness that is caused by, relates to or results from an Illness or Clinical Signs Your Pet had before its cover started, no matter where the Injury, Illness or Clinical Signs occurred or happen in or on Your Pet’s body.

3. To the extent permitted by law, any amount or expense resulting from:
   a) an Illness which starts in the first 21 days of cover;
   b) an Illness that first showed Clinical Signs within twenty-one (21) days of Your Pet’s cover starting; or,
   c) an Illness that is the same as, or has the same diagnosis or Clinical Signs as an Illness or Clinical Signs Your Pet has before its cover started or within twenty-one (21) days of Your Pet’s cover starting; or
   d) an Illness that is caused by, relates to or results from an Illness or Clinical Sign that first occurred, or an Illness that first showed Clinical Signs within twenty-one (21) days of Your Pet’s cover starting, no matter where the Injury, Illness or Clinical Signs occurred or happen in or on Your Pet’s body.

4. Any amount payable for travel expenses to return Your Pet Home unless a Vet has certified Your Pet is too ill to travel or has to return Home for Treatment.

5. Any amount if Your Journey was made to get Veterinary Treatment or Alternative or Complementary Treatment outside of Australia.

6. As permitted by law, any amount You can claim back for anywhere else.

7. For the cost of food.

8. Any costs relating to a holiday You booked less than twenty-eight (28) days before You were due to leave.

9. Any costs resulting from an Injury or Illness We have specified as excluded on Your Certificate of Insurance or generally not covered by these terms and conditions.

10. Any costs if a claim has not been submitted within one year of Your Journey being cancelled, to the extent that We are prejudiced by the late notification of the claim.

Special Conditions – applying to claiming for Holiday Cancellation

1. When claiming for a benefit under Section 8 Holiday Cancellation You must supply Us with:
   a) the booking invoice and cancellation invoice from the travel agent, tour operator or other holiday sales organisation if You have cancelled or cut short Your Journey; and
   b) Receipts for Your expenses if You are claiming for extra travelling expenses.

2. The invoices must show the date of the booking, the dates of the Journey, the date You decided to cancel or return Home and any expenses You cannot recover.

We will not pay for this information.

Section 9 – Emergency Repatriation

Cover under this section applies in Australia only

What We will pay

If Your Pet is injured or shows the first Clinical Signs of an Illness during Your Journey and cannot travel Home the same way it travelled to Your holiday destination We will pay the:

1. Extra costs to get Your Pet Home,

2. Cost of accommodation for You to stay after Your scheduled date of travel Home until Your Pet is well enough to travel, and

3. If Your Pet dies, the costs of returning Your Pet’s body Home or the cost of disposal, charged by the Vet where Your Pet dies.
What We will not pay under Section 9 (applying to Emergency Repatriation):
1. Any amount which exceeds the Maximum Benefit for all Journeys or which will result in the Maximum Benefit being exceeded for all Journeys during the Period of Insurance.
2. Any costs resulting from a Pre-Existing Condition.
3. Any costs resulting from an Illness which starts in the first twenty-one (21) days of cover.
4. Any costs resulting from an Injury that happens or an Illness first showing Clinical Signs before the start of Your Journey.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs unless a Vet has certified Your Pet is too ill to travel Home the same way it travelled to Your holiday destination.
7. Any amount if Your Journey was made to get Veterinary or Alternative or Complementary Treatment outside of Australia.
8. For more than seven (7) days' accommodation costs and more than $60 for each day's accommodation.
9. The cost of cremation or a coffin, casket or any other container for Your Pet's remains.
10. For the cost of food.
11. Any costs if a claim has not been submitted within one year of the date Your Pet returns Home, to the extent that We are prejudiced by the late notification of the claim.

Section 10
Quarantine Expenses and Loss of Documents
Cover under this section applies in the Agreed Countries only.

What We will pay
If Your Pet is either unable to return to Australia or must be quarantined on return to Australia because of:
1. An Illness first showing Clinical Signs during Your Journey,
2. The failure of the microchip, or
3. The Importation Documents being lost or stolen.

We will pay:
1. The cost to keep Your Pet in quarantine,
2. The cost of getting duplicate Importation Documents,
3. The cost of temporary accommodation while getting the duplicate Importation Documents, and
4. Extra costs to travel Home if the delay in getting duplicate Importation Documents has caused You to miss Your scheduled travel arrangements back to Your Home.

What You pay
The Excess shown on Your Certificate of Insurance.

What We will not pay under Section 10 (applying to Quarantine Expenses and Loss of Documents):
1. Any amount which exceeds the Maximum Benefit for all Journeys or which will result in the Maximum Benefit being exceeded for all Journeys.
2. Any costs resulting from a Pre-Existing Condition.
3. Any costs resulting from an Illness which starts in the first twenty-one (21) days of cover.
4. Any costs resulting from an Injury that happens or an Illness first showing Clinical Signs before the start of Your Journey.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs that result from the failure of any microchip that does not meet the Australian Standards AS 5019-2001.
7. Any costs that result from a microchip reader failing to read a microchip.
8. For more than seven (7) days' accommodation costs and more than $60 for each day's accommodation.
9. Any costs if a claim has not been submitted within one year of the date Your Pet returns Home, to the extent that We are prejudiced by the late notification of the claim.

Special Conditions – applying to Travel Quarantine Expenses and Loss of Documents
1. When the Importation Documents are left unattended they must be kept in
Your locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.

2. If the Importation Documents are lost or stolen, within twenty-four (24) hours of discovering them missing, You must report the incident to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach You must report the loss to the operator and obtain a report.

**General Exclusions**

We will not pay any benefit under the Policy for any costs or expenses incurred by You that are caused by, arise out of, or are in any way related to or connected with:

<table>
<thead>
<tr>
<th>Your Certificate of Insurance</th>
<th>A Condition specifically excluded on Your Certificate of Insurance.</th>
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<tbody>
<tr>
<td>Your Pet’s age</td>
<td>Any Pet that is less than eight (8) weeks old at the commencement of cover.</td>
</tr>
<tr>
<td>Your Pet’s Use</td>
<td>Dogs used for security, guarding, track racing or Coursing.</td>
</tr>
<tr>
<td>Your Pet’s breed</td>
<td>Any breed of dog that is banned by any Australian Government, Public or Local Authority or any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfdog or any wolf hybrid. (This list may be modified from time to time).</td>
</tr>
</tbody>
</table>
| Laws and regulations           | a. Any dog that must be registered under the relevant legislation dealing with dangerous dogs, Dangerous Dog Act, or any further amendments to such legislation. Any dog declared as a dangerous dog by a Government authority.  
                           | b. You breaking Australian laws or regulations, including those relating to animal health or importation regulations.  
                           | c. Your Pet being confiscated or destroyed by any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, including because it was worrying livestock.  
                           | d. Any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, having put restrictions on Your Pet.  
                           | e. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament. |
| Miscellaneous                  | a. An act of force or violence for political, religious or ideological reasons war, acts of terrorism, riot, revolution or any similar event, including any chemical or biological terrorism.  
                           | b. Radiation, nuclear explosion, nuclear fallout or contamination by radioactivity.  
                           | c. A disease transmitted from animals to humans. |
| When Your Pet is on a Journey in an Agreed Country | a. You not following the conditions of AQIS Pet Importation Regulation.  
                           | b. Any Journey You take Your Pet on against a Vet’s advice.  
                           | c. Any animal less than twelve (12) weeks old. |
When Your Pet is on a Journey in an Agreed Country (cont.)

<p>| | |</p>
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<tbody>
<tr>
<td>d.</td>
<td>A foreign government or public authority putting restrictions on Your Pet.</td>
</tr>
<tr>
<td>e.</td>
<td>Your Pet living permanently outside of Australia.</td>
</tr>
<tr>
<td>f.</td>
<td>An Illness that Your Pet contracted while outside Australia, or the Agreed Countries that it would not normally have contracted in Australia or the Agreed Countries.</td>
</tr>
</tbody>
</table>

Preventative or Routine Treatment

Cost of Routine or Preventative Treatment or care such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include, but are not limited to annual physical examinations and or check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention.

Elective Treatment

Cost of Elective Treatment, diagnostics or procedures including, but not limited to de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, or trauma. Elective Treatment that is beneficial to the Pet but is not essential for Your Pet’s survival or does not form part of a Treatment for an Injury or Illness.

Care & Negligence

Cost of treating any Injury or Illness or other bodily Injury or Illness caused by, arising out of, or in any way connected with a malicious act, deliberate Injury or bodily Injury or gross negligence caused by You or a member of Your Immediate Family or anyone living with You or acting with Your express or implied consent.

Pandemic Disease

Any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.

Vaccinations

Any dog not being vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and parvovirus.

Any cat not being vaccinated against feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and Vets recommend vaccination.

Reasonable Precautions

Your failure to take all reasonable precautions to protect Your Pet from or by aggravating or prolonging an Injury or Illness. Your failure to take all reasonable precautions to protect Your Pet from or by aggravating or prolonging an Injury or Illness.

Your Legal Liability

Your legal liability for payment of compensation in respect of:

<p>| | |</p>
<table>
<thead>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>death, bodily Injury or Illness, and/or</td>
</tr>
<tr>
<td>b.</td>
<td>physical loss or damage to property, except to the extent You have such cover under Section 6 – Legal Liability for dogs of this Policy in relation to Your dog.</td>
</tr>
</tbody>
</table>
Claiming

This section tells You what You will need to send Us if You need to make a claim. Don’t forget if You have a valid claim for Veterinary Fees We can pay the Veterinary Practice direct (if mutually agreed to by Your Vet) which means the only amount You will need to pay them is the Excess which applies to the Treatment for Your Pet.

Notifying Us of a potential claim:

1. In all cases, other than Veterinary Fees, Alternative or Complementary Treatment claims, You must let Us know of any circumstances which are likely to lead to a claim.
2. For Third Party Liability You must let Us know of any incident that happens even if You don’t believe a claim will be made against You at this time. Details of what You need to do if an incident happens can be found in 'Special Conditions – applying to Third Party Liability – point 1 and 2.'

Requesting a claim form:

• Most claim forms can be downloaded from Our website www.petplan.com.au/claims.
• Some proactive Veterinary Practices will also have a supply of Veterinary Fees claim forms and some will submit Your claim for You (providing You have completed Your section of the claim form).
• If You would like Us to send You a claim form please contact Us.

When to claim under Veterinary Fees and Complementary Treatment:

Claims must be sent to Us as soon as possible, but no later than one year after the treatment start date.

Fraud

Fraud increases Your premium and the premiums of all Policyholders. If You:

• Provide Us with false information,
• Make a false or exaggerated claim with Us, or
• Make any claim with Us which involves Your dishonesty,

We will not pay Your claim and We may void Your Policy and inform the relevant authorities. If We pay a claim and subsequently find the claim was fraudulent, You must repay Us the full amount.

'Void Your Policy' means We will cancel Your Policy from the date the fraud occurred. If We take this action You must tell any other insurer that We have void Your Policy and failure to do this could invalidate any future insurance Policy.

Making a Claim

It’s distressing when a much loved pet suffers an Injury or Illness so We do all We can to make the claims process as quick and easy as possible. There’s lots of useful information on Our website www.petplan.com.au to assist You making a claim.

How to claim

Notify Us of a potential claim as soon as possible by:

1. Downloading and completing a claim form from Our website: www.petplan.com.au/claims; or
2. Claims for Veterinary Fees only may be lodged with Your Vet (if mutually agreed by Your Vet) and We will pay the Veterinary Practice directly. You will need to pay Your Vet the applicable Excess(es) and any non-claimable items. Claims for Veterinary Fees and Complementary Treatment must be notified to Us no later than one year after the treatment date. We will not guarantee on the phone if We will pay a claim. You must send Us a claim form that has been fully completed and We will then write to You with Our decision.
3. Contact Us immediately about any incident that happens involving Injury to a person, another animal or property even if You don’t believe a claim will be made against You at the time. Call Us on 1300 738 225 Monday to Friday 8:30am – 6pm, Saturday 9am – 5pm. Do not admit responsibility, agree to pay any claim or negotiate with any person following an incident that may give rise to a claim. Any writ, summons or legal documents received by You need to be sent to Us immediately. You must not respond to any of these documents.
4. Please send Us the following supporting documentation related to Your claim or incident:

| Veterinary Fees, Alternative or Complementary Treatment | • For both sections of cover, the Veterinary Practice must complete the relevant section of the claim form.  
• Please send Us the original fully itemised invoices from the Veterinary Practice or Therapist (for Alternative or Complementary Treatment if the Therapist is not a Member of a Veterinary Practice) which show what You are claiming for. (Photocopies of fully itemised invoices are not acceptable).  
• When You make the first claim for Your Pet, We will obtain its full clinical history. The full clinical history is a record of all visits Your Pet has made to a Vet and this information will be obtained from each Veterinary Practice Your Pet has attended.  
• Claims for certain Conditions may also require additional information about Your Pet’s full clinical history. We will advise You if We need this once We receive Your claim form.  
• For Veterinary Fees, if the claim is for Treatment in an Agreed Country, You need to provide the booking invoice for Your Journey or any other official documents which show the dates of Your Journey. |
| --- | --- |
| Death from Injury, Death from Illness | Pleases send Us:  
• The death certificate from Your Vet,  
• The purchase receipt from when You bought Your Pet, and  
• If Your Pet is a pedigree, the original pedigree certificate. |
| Theft or Straying | Please send Us:  
• Evidence of the advertising carried out to try and find Your Pet,  
• The purchase receipt from when You bought Your Pet, and  
• If Your Pet is a pedigree, the original pedigree certificate. |
| Advertising and Reward | You must phone Us on 1300 738 225 and talk to Our Claims Supervisor, for the approval of any reward before You advertise it. Please send Us:  
• The original fully itemised invoices and receipts to show the costs involved, including a receipt for any reward paid, and  
• If the loss or theft happened during Your Journey, the booking invoice or another official document to show the dates of Your Journey and  
• If applicable the police or operator’s report. |
| Boarding Fees | Your doctor/consultant and the owner of the boarding establishment (if one has been used, or pet sitter) must complete the relevant section(s) of the claim form. Please send Us:  
• The original fully itemised invoice from the boarding establishment, Pet sitter or written confirmation from the person looking after Your Pet. |
### Holiday Cancellation

Please send Us:
- The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the Journey, the total cost of the holiday, the date You decided to cancel or return Home and any expenses You cannot recover.
- The receipts for Your extra travel expenses.

### Emergency Repatriation, Quarantine Expenses and Loss of Documents

Please send Us:
- The booking invoice or another official document showing the dates of Your Journey,
- The original invoices and receipts to show the costs involved, and
- If applicable the police or operator’s report.

### Claims involving Your Pet being attacked by another Animal

If Your Pet has been injured or had to be put down due to being injured by another Animal, please contact Petplan for an additional form that needs to be completed and be included with Your claim form along with the following:
- Details of the owners of the other Animal(s),
- Confirmation the matter was reported to the police/relevant authority, and
- Depending on where the attack happened, You must report the attack to the appropriate authorities in that Shire/municipality, i.e. The Ranger at the Local Council/Police Station.

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**Excess**

An Excess is the amount(s) shown on the Certificate of Insurance that You must pay for each unrelated Condition when You make a claim under the Policy unless We state an Excess does not apply. There are different types of Excess that may apply to You at the time of the claim.

**Fixed Excess**

The Fixed Excess is the first amount You must pay for each unrelated Condition per Policy Year. The amount of the Fixed Excess will be shown on Your Certificate of Insurance.

The Fixed Excess may be Our standard minimum Excess or You may choose a higher Excess in exchange for a cheaper premium.

**Age Excess**

In addition to any Fixed Excess and Pet % Share Excess, an Age Excess will apply in the following circumstances:

<table>
<thead>
<tr>
<th>Age of Pet</th>
<th>Age Excess Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dogs</td>
<td></td>
</tr>
<tr>
<td>8+ years</td>
<td>20%</td>
</tr>
<tr>
<td>10+ years</td>
<td>35%</td>
</tr>
<tr>
<td>Select Breed Dogs</td>
<td></td>
</tr>
<tr>
<td>4+ years</td>
<td>20%</td>
</tr>
<tr>
<td>7+ years</td>
<td>35%</td>
</tr>
<tr>
<td>Cats</td>
<td></td>
</tr>
<tr>
<td>8+ years</td>
<td>20%</td>
</tr>
<tr>
<td>10+ years</td>
<td>35%</td>
</tr>
</tbody>
</table>

The Age Excess is calculated against the amount You are claiming.

Example calculation:

If Your Pet is a dog aged nine (9) years old:

| Claimable Veterinary Fees | $7,000 |
| Less the Fixed Excess     | $150   |
| **Revised claimable amount** | **$6,850** |
Less Age **Excess** loading 20%  
(on revised claimable amount) $1,370

**Total claimable amount** $5,480

Or,

Your Pet is a **cat** aged nine (9) years old:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claimable <strong>Veterinary Fees</strong></td>
<td>$7,000</td>
</tr>
<tr>
<td>Less the Fixed <strong>Excess</strong></td>
<td>$125</td>
</tr>
<tr>
<td><strong>Revised claimable amount</strong></td>
<td>$6,875</td>
</tr>
<tr>
<td>Less Age <strong>Excess</strong> 20% (on revised claimable amount)</td>
<td>$1,375</td>
</tr>
<tr>
<td><strong>Total claimable amount</strong></td>
<td>$5,500</td>
</tr>
</tbody>
</table>

*The above is an example only and subject to the total benefit amount and applicable excesses as shown on the Certificate of Insurance.*

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**Changes to this Notice**

We keep Our privacy notice under regular review. This notice was last updated on the 20th February 2017.

**Contacting Us**

If You have any questions relating to the processing of Your information, please contact Us:

Petplan Pet Insurance,  
Customer Service Centre,  
1-3 Smolic Crt,  
Tullamarine Vic 3043  
Phone 1300 738 225

For information about the insurer and the MS Amlin Group of companies please visit www.msamlin.com.

**Sanctions**

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

**Choice of Law and Jurisdiction**

You and We are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of Australia and subject to the exclusive jurisdiction of the courts of Australia.

Any term in this contract which conflicts with the law which applies to the country in which You live shall be amended to conform to that law.

**Service of Suit**

The Insurer agrees that in the event of a dispute arising under this Policy, the Insurer shall, at Your request, submit to the jurisdiction of any competent court in the Commonwealth of Australia. Such dispute will be determined according to the law and practice applicable to such court. Any summons, notice or process to be served upon the Insurer may be served upon the party identified below who has authority to accept service and enter an appearance on the Insurer’s behalf and are directed at Your request to give a written undertaking to You to enter an appearance on behalf of the Insurer:

Sparke Helmore Lawyers  
Level 29, MLC Centre  
19 Martin Place  
Sydney  
NSW 2000

**Language**

Unless otherwise agreed in writing the language of Your policy and any communication throughout the duration of the policy will be in English.
How to contact us

BY TELEPHONE  1300 738 225

BY EMAIL         info@petplan.com.au

IN WRITING      Petplan Customer Care
                1-3 Smolic Court
                Tullamarine
                Victoria 3043

WEBSITE         www.petplan.com.au

Administrator

Petplan Australasia Pty Ltd ABN 64 069 468 542 AFSL No. 245663 is the sole Administrator of the policy.

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Head Office

1-3 Smolic Crt, Tullamarine Vic, 3043 Ph: 1300 738 225
info@petplan.com.au http://www.petplan.com.au

The Insurer

MS Amlin Syndicate 2001 at Lloyd’s, One Lime Street, London EC3M 7HA.

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