

Everything you need to know



Ultimate



Classic

Your 'Covered for Life'
Pet Insurance
Policy Booklet

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



Every pet deserves



Welcome,

Every Pet deserves Petplan. 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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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?

Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708 (Allianz) is the Insurer of the **Policy**.

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 Allianz 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.

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 voiding 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 pages 2.

Some words have special meanings

Certain words used in the **Policy** have special meanings. The **Definitions** section of this document on pages 9, 10, 11, 12, 13 and 14 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.

Providing **You** renew **Your Policy** each year and continue to pay the premium, the **Policy** will give **You** continuous **Veterinary Fees** cover for ongoing or long-term **Conditions**, providing the **Injury** first happened after you obtained cover, or the **Illness** first showed **Clinical Signs**, after **You** obtained cover and the conclusion of the 21 day **Waiting Period**.

How long does my Policy run for?

The **Policy** will remain in force for **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**.

At a glance





Your Pet Insurance 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.

<div><div><div><div>COVERED 4</div><div>life</div></div><div>Classic</div></div><div><div><div>COVERED 4</div><div>life</div></div><div>Ultimate</div></div></div>		
Subject to the Policy terms and conditions (including limits and exclusions), the following benefits are provided under the Policy :		
Cover Summary		
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 .
Alternative or Complementary Treatment	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 : <ul style="list-style-type: none">• Acupuncture and Homeopathy carried out by a Vet.• Herbal medicine prescribed by a Member of a Veterinary Practice.• Chiropractic Manipulation and Osteopathy carried out by a Member of a Veterinary Practice or one of Our recognised associations.• 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.	The Maximum Benefit We will pay for Injury and Illness for all Treatment types is shown on Your Certificate of Insurance .

Theft or Straying	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).	The Maximum Benefit We will pay for this benefit is shown on Your Certificate of Insurance .
Third Party Liability (Dogs only)	We will cover Your legal liability for payment of compensation in respect of: <ul style="list-style-type: none"> • death, bodily injury or illness; and/or • physical loss of or damage to property occurring during the Period of Insurance and which is caused by an Accident involving Your dog. 	The Maximum Benefit We will pay for this benefit is shown on Your Certificate of Insurance .
Excesses	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	
Policy Benefits	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 .	

		
Covered for Life		
Veterinary Fees	For Dogs A choice of either \$10,000 or \$15,000 For Cats A choice of either \$9,000 or \$10,000 for treatment of Injury, Accident or Illness.	For Dogs \$20,000 For Cats \$15,000 for treatment of Injury, Accident or Illness.
Alternative or Complementary Treatment	\$2,000 (Any amounts paid under this benefit are part of the Policy Aggregate of Veterinary Fees).	\$4,000 (Any amounts paid under this benefit are part of the Policy Aggregate of Veterinary Fees).
Third Party Liability	\$3 million (Dogs only)	\$5 million (Dogs only)
Death from Illness	Up to \$1,500 – Optional Extra Benefit	Up to \$2,000
Death from Injury	Up to \$1,500 – Optional Extra Benefit	Up to \$2,000

Boarding Fees	Dogs \$1,000 Cats \$500	\$2,000
Advertising & Reward	\$1,000	\$2,000
Loss by Theft or Straying	\$1,500 – Optional Extra Benefit	\$2,000
Holiday Cancellation	Dogs \$1,000 Cats \$500	\$2,000
Quarantine expenses and Loss of Documents	\$1,000	\$1,000
Emergency Repatriation	\$500	\$500
Multi-pet Discount		

The benefits listed below are **Optional Extra Benefits under the Classic Cover** and may not be included in cover for **Your Pet**. ****Please note, Your Pet will only be covered under Classic Cover for 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. Optional Extra Benefits are automatically included in Ultimate Cover.**

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):		
Theft or Straying	If Your Pet is stolen or goes missing during the Period of Insurance in Australia and cannot be found.	The maximum amount We will pay in relation to these benefits is shown on Your Certificate of Insurance .
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 .	

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 8 weeks old at the time of commencement of cover.
3. Any **Illness** which starts in the first 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 7.

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; dental check-ups and dental scale & polish or teeth cleaning, or removal of misaligned or retained deciduous teeth.

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. Dogs being used for guarding, track racing or coursing.
8. 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.
9. Any dog declared as a dangerous dog by a Government authority.
10. Any dog that must be registered under the applicable legislation dealing with dangerous dogs.
11. 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.
12. 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**.
13. Any amount caused by, arising out of or in any way connected with **You** breaking Australian animal health or importation laws or regulations.
14. Legal costs, expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
15. 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.
16. 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.
17. 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.
18. Any amount resulting from a disease transmitted from animals to humans.
19. Any pandemic disease that causes widespread **Illness**, death or destruction affecting dogs and cats.
20. Any dog not vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and **Vets** recommend vaccination) and parvovirus.
21. 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.
22. 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**.
23. **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.
24. 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. Providing **You** renew **Your Policy** each year and continue to pay the premium, the **Policy** will give **You** continuous **Veterinary Fees** cover for ongoing or long-term **Conditions**, providing the **Injury** first happened after you obtained cover, or the **Illness** first showed **Clinical Signs**, after **You** obtained cover and the conclusion of the 21 day **Waiting Period**.

See 'What We will not pay – applying to Veterinary Fees (Section 1A) and Complementary Treatment' (Section 1B)– points 2 and 3, and 'What We will not pay – applying to Death from Injury (Section 2) and Death from Illness' (Section 3)– points 3 and 4.

The following exclusions only apply when **Your Pet** is on a **Journey** within the **Agreed Countries**.

25. Any amount if **Your Pet** lives permanently outside of **Australia**.

26. 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

If **You** make a claim under any section of the **Policy You** may be required to pay an **Excess**. 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.

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 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 15 and 16, 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 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 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/pdf/dog_cat_claim_form.pdf.) **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 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.

Accident	means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended. All Accidents consequent upon or attributable to one source or original cause are treated by Us as one Accident . This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time.
Acupuncture or Homeopathy	means Acupuncture or Homeopathy which is carried out by a Vet .
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; <ol style="list-style-type: none"> 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.
Agreed Countries	means any Australian Quarantine & 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 Animal Behaviourist who is a Member of a Veterinary Practice 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 Vet .
Bilateral Condition	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 .
Certificate of Insurance	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.

Clinical sign(s):	means change(s) in Your Pet's normal healthy state, its bodily functions or behaviour.
Condition	means any condition that causes discomfort, dysfunction, distress, including Injuries , disabilities, disorders, Clinical Signs , syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the Pet afflicted.
Covered for Life Policy	means with this cover You can continue to claim for the Treatment for on-going Illness or Injuries throughout Your Pet's lifetime, provided You renew the Policy annually without a break in cover.
Chiropractic Manipulation	means Chiropractic Manipulation which is carried out by a Member of a Veterinary Practice who is a qualified animal chiropractor.
Elective Treatment, diagnostic or procedure	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 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 .
Excess	<p>means the amount stated on Your Certificate of Insurance, which is the first part of each unrelated claim and the amount You have to pay towards each unrelated Injury or Illness.</p> <ul style="list-style-type: none"> For Veterinary Fees and Alternative or Complementary Treatment this will be either: <ul style="list-style-type: none"> a) a fixed amount only; or b) a fixed amount and a percentage amount; and a percentage amount only for all claims for ongoing Treatment for that condition. Separate Excesses apply for Veterinary Fees and Complementary Treatment which means if You claim under both benefits for the same Injury or Illness You will pay separate Excess(es) under each.
Family	means Your Immediate Family and, grandparents, brothers, sisters, grandsons, and/or granddaughters including Family of step and defacto relationships.
Herbal Medicine	means Herbal Medicine prescribed by a Member of a Veterinary practice .
Home	means the place in Australia where You usually live.
Hydrotherapy	<p>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:</p> <ul style="list-style-type: none"> 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	<p>means an Illness that:</p> <ul style="list-style-type: none"> 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 21 days of: <ul style="list-style-type: none"> • Your Pet's first Policy Year, or • The section being added to Your insurance. <p>No matter where the Illness or Clinical Signs occur or happen in, or on, Your Pet's body.</p>
Immediate Family	means spouse, civil partner, life partner, partner, defacto partner, parents, sons and daughters, including Family of step and/or defacto relationships.
Injury	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.
Journey	means travel from Your Home within Australia or any of the Agreed Countries undertaken during the period of insurance for a maximum of 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 .
Market Value	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 .
Maximum Benefits	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 .
Member of a Veterinary Practice	means any person legally employed by a Veterinary Practice under a contract of employment, other than a Vet who may be the Insured.
Osteopathy	means Osteopathy which is carried out by a Member of a Veterinary practice who is a qualified animal Osteopath.
Our Vet	means any Vet appointed or engaged by Us to carry out Treatment to Your Pet or discuss Your Pet's Treatment with Your Vet .
Optional Extra Benefit	<p>means an additional Benefit that You can elect to include in addition to the basic insurance. There are Optional Extra Benefits in Petplan Covered 4 Life Classic Cover:</p> <ul style="list-style-type: none"> a. Theft or Straying b. Death from Illness c. Death from Injury <p>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.</p>
Petplan®	Is a Registered Trade Mark, and Products sold under this Trade Mark in Australia are sold exclusively by Petplan Australasia Pty Ltd under Licence to Petplan UK Limited.

Pet Immigration Rules	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.
Policy Aggregate	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 .
Policy	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 for 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 this Policy .
Policy Year	means the time during which We give cover as shown on Your Certificate of Insurance Policy details. This is normally 12 months but may be less if Your Pet has been added to, or cancelled from, Your insurance.
Period of Insurance	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 12 months but may be less if Your Pet has been added to Your Insurance or it has been cancelled.
Physiotherapy	means Physiotherapy (not including Hydrotherapy) carried out by a Member of a Veterinary Practice who is a qualified animal Physiotherapist.
Pre-Existing Condition(s)	<p>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;</p> <ul style="list-style-type: none"> 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 <p>Occurring or existing:</p> <ul style="list-style-type: none"> • Before Your Pet's cover started, or prior to the Policy commencement date; • During the 21 day Waiting Period; or • Before the section was added to Your insurance. <p>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.</p> <p>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.</p>
Routine or Preventative Treatment	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; dental check-ups and dental scale & polish or teeth cleaning, removal of misaligned or retained deciduous teeth.

Select Breed(s)	<p>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, Leonberger, 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.</p> <p>(We may modify this list from time to time) Please refer to the 'Select Breed' section on Your Certificate of Insurance Animal Details to find out if Your Pet is a Select Breed.</p>
Therapist	means a Certified Clinical Animal Behaviourist who is a Member of a Veterinary Practice .
Travel Documents	means the 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 .
Treatment	means Veterinary Treatment or Alternative or Complementary Treatment .
Treatment of a Behavioural Illness	means the Treatment , by a Therapist who is 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.
Vet	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.
Veterinary Fees	means the amount Vets in general or referral practices usually charge.
Veterinary Practice	means any veterinary service provided by a veterinary organisation or business.
Veterinary Treatment	<p>means the cost of the following when required to treat an Illness or Injury,</p> <ul style="list-style-type: none"> • any examination, consultation, advice, tests, X-rays, diagnostic procedure, surgery and nursing carried out by a Vet, a Veterinary Nurse or another Member of a Veterinary Practice under the supervision of a Vet, and • Any medication legally prescribed by a Vet • Acupuncture, Physiotherapy and Treatment of a Behavioural Illness
Waiting Period	means a period of 21 days starting from the commencement date of the policy (excluding renewals) as shown on Your Certificate 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 .
We, Us, Our	means Petplan acting on behalf of Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708, of 2 Market St, Sydney NSW 2000, the Underwriter and Insurer of Your Policy .

You, Your	means the person named on the Certificate of Insurance .
Your Pet	means the dog or cat named on the Certificate of Insurance .

General Conditions	
Conditions of the Policy	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.
Caring for Your Pet (Dental, Vaccinations)	<p>Throughout the Period of Insurance You must take all reasonable steps to maintain Your Pet's health and to prevent Injury, Illness and loss.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
Claims Pre-Authorisation	a) 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,	b) When You make a claim You agree to give Us any information We may reasonably ask for.

Legal rights against others.	c) 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.
	d) 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 - Paid Direct to Vet	If We agree for a claim payment to be paid directly 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 premiums are paid to date.
Claims - Vet Fee Charges	If the Veterinary Fees You are charged are higher than the Veterinary Fees normally charged by a general or referral practice, We reserve the right to request a second opinion from Our Vet as to whether the fees are reasonable. If Our Vet does not agree that the Veterinary Fees charged are reasonable We may decide to pay only the Veterinary Fees usually charged by a general or referral practice in a similar area as determined by Our Vet .
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	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 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	<ul style="list-style-type: none"> 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 14 days We can refuse to pay a claim arising after the payment was due or if the installment 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	<p>If You pay Your premium by Direct Debit instalment, when the Policy is due for renewal 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 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.</p> <p>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).</p>
Changes at renewal	<p>This document also applies for any offer of renewal We make, unless We tell You otherwise.</p> <p>When We offer renewal We may:</p> <ul style="list-style-type: none"> • 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.
Upgrading cover	<p>If a higher plan is available for Your Pet You can apply for an upgrade at renewal of Your Policy and at this time the request will be subject to an underwriting review of Your Pet's veterinary history.</p>
Changes during the Period of Insurance	<p>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:</p> <ol style="list-style-type: none"> You decide to change Your Pet's cover. You did not tell Us about something when We previously asked. You provided Us with inaccurate information when previously asked, regardless of whether or not You thought it was accurate at the time. <p>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.</p>
Excess	<p>If You make a claim under any section of the Policy You may be required to pay an Excess. Most Excesses are detailed on Your Certificate of Insurance but some additional Excesses may apply to some additional benefits provided by this Policy. You should read Your 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.</p>

Exclusions applicable to Your Pet	<p>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.</p> <p>a) Any Illness which starts in the first 21 days of cover (Waiting Period).</p> <p>b) 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.</p> <p>c) Some exclusions are temporary and upon request may be lifted following underwriting review.</p>
Policy Limits	Limits do apply to some items covered by Your 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.
Travel Cover	<p>Some sections of Your Policy provide cover whilst Your Pet is on a Journey.</p> <p>a) This type of cover is limited to the Agreed Countries for a maximum of 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 of the Pet Immigration Regulations can be found on the DAFF Website, http://www.daff.gov.au/aqis/cat-dogs/returning, or Contact AQIS Live Animal Imports Program GPO Box 858, Canberra ACT 2601. Phone: 61 2 6272 4454 Fax: + 61 2 6272 3110.</p> <p>b) You agree to pay translation costs for any claim documentation not written in English.</p>
Jurisdiction	<p>a) Australian law applies to this insurance contract.</p> <p>b) Unless We agree otherwise the language of the Policy and all communications relating to it will be in English.</p>
Your Residence	<p>a) Your Pet must live in Australia.</p> <p>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.</p>
False information	If You have provided false information or make a false or exaggerated claim, or any claim involving Your dishonesty, this Policy will end and We will not make any further payments.
Fraudulent Claims	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.
Lost Pets	If Your Pet is lost or missing when You first take out the Policy , the cover under this 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 .
Your Rights	The Policy is subject to any rights and remedies You have under the Insurance Contracts Act 1984.

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 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**.

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 10 sessions in total per **Period of Insurance**.

- Any amount 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 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 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 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. The cost of any **Treatment** to prevent **Injury** or **Illness**.
7. 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.
8. 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.
9. The cost of killing and controlling fleas, general health improvers and any **Treatment** in connection with breeding, pregnancy or giving birth.
10. The cost of any vaccinations, spaying and castration other than the cost of treating any complications arising from these procedures.
11. The costs of having **Your Pet**:
 - a) Put to sleep, including any **Veterinary** consultation/visit or prescribed medication specifically needed to carry out the procedure, or
 - b) Cremated, buried or otherwise disposed of.
12. For the cost of a post mortem examination, voluntary euthanasia, or **Injury, Illness** or **Condition** attributable to an exclusion.
13. For 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.
14. For 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.
15. 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.
16. 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.
17. For costs resulting from an **Injury** or **Illness** that are excluded under the **Policy**.
18. 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.
19. 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 **Us**.
20. 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**.
21. For the cost of dental **Treatment** unless **Your Pet** had a dental examination carried out by a **Vet** in the **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.
22. For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
23. For the cost of any **Treatment** while on a **Journey** if a **Vet** believes it can be delayed until **Your Pet** returns **Home**.
24. For the cost of any **Treatment** if the **Journey** was made to get **Treatment** outside of **Australia**.
25. For the cost of hiring a swimming pool, hydrotherapy pool or any other pool or hydrotherapy equipment.
26. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.

27. For the cost of any surgical items that can be used more than once.
28. 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.
29. In relation to any pandemic disease that causes widespread illness, death or destruction affecting dogs and cats.
30. 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 6 months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
 - b) Liquid food, used for up to 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 Feliway, unless used as part of a structured Behaviour Modification Programme, and then limited to a maximum period of 6 months. If the **Behavioural Illness** recurs after these 6 months, **We** will not cover the cost of any further pheromone products for that **Behavioural Illness**.
4. For the cost of **Treatment** for a **Behavioural Illness** if **Your Pet's** behaviour is caused by **You** failing to provide training.
5. For 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 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. For 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. For 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. For 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 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. If the claim includes medication, these costs will be subject to the **Maximum Benefit** that applies on the date the medication will be used.
3. 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.
4. If **We** receive a request to pay the claim settlement direct to a Veterinary practice, **We** reserve the right to decline this request.
5. **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**.
6. As **Your Pet** is insured on a Covered for Life plan, **We** fully appreciate that the amount **You** claim for **Your Pet's Treatment** can add up over the years – that's what is great about Covered for Life, **You** can continue to claim for the life of **Your Pet** (providing **You** continue to renew the **policy** without a break in cover).
7. If over the life time of **Your Pet** **You** have claimed over \$36,000, to make sure **Your Pet** is receiving the best **Treatment** available, **We** may require one of the following. If this is necessary **We** will contact **You**.
 - a) Before any further **Veterinary Fees** or **Alternative or Complementary Treatment** claims can be considered **We** may require **Your Pet** is examined by a specialist/consultant **Vet**. **We** will pay any costs for this.
 - b) All future **veterinary Treatment** and **Alternative or Complementary Treatment** (other than emergency life-saving **Treatment**) may need to be authorised by **Us** before **Treatment** is carried out. A pre-authorisation claim form may need to be submitted and **We** will then let **You** know if **Treatment** can go ahead.
 - c) All future **Veterinary Treatment** and **Alternative or Complementary Treatment** may need to be carried out in conjunction with a specialist/consultant by **Our Vet** or **Therapist** **We** choose.
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.

SECTION 2 - Death from Injury

Cover under this section applies in **Australia** only.

*This section is an **Optional Extra Benefit** under the Classic Cover and only applies if it is shown as covered on **Your Certificate of Insurance**. ****Optional Extra Benefits** are automatically included in Ultimate Cover.*

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 an **Optional Extra Benefit** under the Classic Cover and only applies if it is shown as covered on **Your Certificate of Insurance**.*

***Optional Extra Benefits are automatically included in Ultimate Cover.*

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. Any amount if the death results from an **Injury** or **Illness** that happened prior to the **Period of Insurance**.
3. Any amount if **Your Pet's** death results from a **Pre-Existing Condition**.
4. Any amount if **Your Pet's** death results from an **Illness** which starts in the **first 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 the death results from breeding, pregnancy or giving birth.
7. Any amount if the death results from an **Illness** or disease in any **Select Breed** aged 5 years or over, or any other **Pet** aged 8 years or over.
8. 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.
9. 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.

Please also read 'Special Conditions – applying to Death, Theft or Straying and Advertising and Reward'.

SECTION 4 - Theft or Straying

Cover under this section applies in **Australia** only.

*This section is an **Optional Extra Benefit** under the Classic Cover and only applies if it is shown as covered on **Your Certificate of Insurance**.*

***Optional Extra Benefits are automatically included in Ultimate Cover.*

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.

Please also read 'Special Conditions – applying to Death, Theft or Straying and Advertising and Reward'

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 for 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 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. 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 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. Any amount unless there is 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 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 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 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 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**.

6. For Death only:

- a) A letter or a Death Certificate from a **Vet**, noting the Pet's microchip or tattoo number its breed and colour, and how the **Pet** died.
- b) The **Pet's** original Pedigree Certificate and purchase receipt from where **You** bought **Your Pet**, where applicable; **We** will not pay for this information.

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 under Classic Covered 4 Life Policy is \$3,000,000 (Australian) Dogs covered under Ultimate Covered 4 Life Policy is \$5,000,000 (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 \$3 million, **We** will pay no more than \$3 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 \$3 million, and another of \$5 million, **We** will pay no more than \$5 million for the Accident.
 - c) If dogs involved (all owned by **You**, but some are uninsured) **We** will pay no more than a pro rata 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 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 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 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; or
 - 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; or
 - 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 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 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 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 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 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 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 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 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 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 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:

Your Certificate of Insurance	A Condition specifically excluded on Your Certificate of Insurance .
Your Pet's age	Any Pet that is less than 8 weeks old at the commencement of cover.
Your Pet's Use	Dogs used for security, guarding, track racing or coursing.

Your Pet's breed	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 Wolfhound/Wolfdog or any wolf hybrid. (This list may be modified from time to time).
Laws and regulations	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 12 weeks old. d) A foreign government or public authority putting restrictions on Your Pet. e) Your Pet living permanently outside of Australia. f) 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.
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; dental check-ups and dental scale & polish or teeth cleaning, or removal of misalignment or retained deciduous teeth

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: a) death, bodily injury or illness, and/or b) 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.

Claiming

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 where **You** can download a claim form at **Your** convenience.

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**.

HOW TO CLAIM

It's easy to make a claim with Petplan. Simply send **Us** **Your** completed claim form along with the supporting documentation listed below. Please make sure **Your** claim form is completed fully by both **You** and **Your Vet** (if applicable), as **We** need this information in order to process **Your** claim. If any information is missing, **We** will return the claim form to **You** which will unfortunately delay **Your** claim. It is important to be aware that **Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

SUPPORTING DOCUMENTATION

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.
Veterinary Fees, Alternative or Complementary Treatment	<ul style="list-style-type: none"> • For both sections of cover, the Veterinary practice must complete the relevant section of the claim form. • Please send Us the original 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 invoices are not acceptable). • The first claim submitted for Your Pet – We will obtain his/her 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. In addition, We may require the full clinical history when You submit claims for certain Conditions but will let You know if this is needed once We have received 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	<p>Please send Us:</p> <ul style="list-style-type: none"> • 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	<p>Please send Us:</p> <ul style="list-style-type: none"> • 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	<p>You must phone Us on 1300 738 225 and talk to Our Claims Supervisor, for the approval of any reward before You advertise it.</p> <p>Please send Us:</p> <ul style="list-style-type: none"> • The original 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.
Third Party Liability	<p>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. Call Us on 1300 738 225 for incidents involving an injury to a person or to another animal or damage to property (Monday to Sunday, 9am to 5pm. Please send Us all correspondence, writs, summons or any other legal documents as soon as You receive them. You or any other person must not respond to any of these documents.</p>
Boarding Fees	<p>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.</p> <ul style="list-style-type: none"> • Please send Us the original invoice from the boarding establishment, pet sitter or written confirmation from the person looking after Your Pet.
Holiday Cancellation	<p>Please send Us:</p> <ul style="list-style-type: none"> • 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. • If You are claiming for extra travel costs, the receipts for Your expenses.
Emergency Repatriation, Quarantine Expenses and Loss of Documents	<p>Please send Us:</p> <ul style="list-style-type: none"> • 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

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.

PRIVACY NOTICE

This sets out how **We** use, collect and disclose personal information about **You**. It replaces any information about privacy in the insurance documentation **We** have previously provided to **You**. Further information is in **Our** Privacy Policy available at www.petplan.com.au.

At Petplan **We** give priority to protecting the privacy of **Your** personal information. **We** do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth). In this Privacy Notice, '**We**', '**Our**', '**Us**' means Petplan Australasia Pty Ltd and Allianz **Australia** Insurance Limited.

How We Collect Your Personal Information

We usually collect **Your** personal information from **You** or **Your** agents. **We** may also collect it from **Our** agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist **Us** in investigating or processing claims, including third parties claiming under **Your** policy, witnesses and veterinary surgeons; third parties who may be arranging insurance cover for a group that **You** are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect **Your** personal information to enable **Us** to provide **Our** products and services, including to process and settle claims; offer **Our** products and services and those of **Our** related companies, brokers, intermediaries and business partners that may interest **You**; and conduct market or customer research to determine those products or services that may suit **You**.

Who We Disclose Your Personal Information To

We may disclose **Your** personal information to others with whom **We** have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to **You**. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, **Our** advisers, persons involved in claims, external claims data collectors and verifiers, parties that **We** have an insurance scheme in place with under which **You** purchased **Your policy** (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Petplan/Allianz Group, business partners, reinsurers and service providers that may be located in **Australia** or overseas. The countries to which this information may be disclosed will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America, India and other countries in which the Petplan/Allianz Group has a presence or engages subcontractors. **We** regularly review the security of **Our** systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information **We** hold about **You** and seek correction by calling 1300 738 225 8am to 6 pm AEST Monday to Friday. **Our Privacy Policy** contains details about how **You** may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how **We** deal with complaints. **Our Privacy Policy** is available at www.petplan.com.au and www.allianz.com.au.

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. This allows **Us** to check information **You** give **Us** and to verify information **We** have given **You**. Where **We** have recorded a telephone call, **We** can provide **You** with a copy at **Your** request, where it is reasonable to do so.

Making a complaint

Complaints - Internal and External Complaints Procedure

Our aim is to get it right, first time, every time. If **We** make a mistake **We** will try to put it right promptly.

If **You** are dissatisfied with **Our** services in any way contact **Us** and **We** will attempt to resolve the matter in accordance with **Our** Internal Dispute Resolution procedures.

To obtain a copy of **Our** procedures contact:
Petplan Pet Insurance, Customer Service Centre,
1-3 Smolic Crt, Tullamarine Vic 3043,
Phone 1300 738 225.

If **You** are not fully satisfied with **Our** decision, **You** may contact Allianz by contacting:
Internal Disputes Resolution Officer,
GPO Box 9897, Melbourne Vic 3001.

A dispute can be referred to the Financial Ombudsman Service (FOS) subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details are:

The Financial Ombudsman Service
Local call: 1300 78 08 08
Post: GPO Box 3, Melbourne, Victoria 3001
Website: www.fos.org.au

Compensation Arrangements Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this **Policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subjected to eligibility criteria and for more information see APRA website <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

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 this **Policy**.

Petplan® is a Registered Trade Mark, products sold under this Trade Mark in **Australia** are sold exclusively by Petplan Australasia Pty Ltd under Licence to Pet Plan Limited.

Insurer

Allianz **Australia** Insurance Limited ABN 15 000 122 850 AFSL No. 234708 2 Market St, Sydney, NSW, 2000

Supplementary Product Disclosure Statement (SPDS)

Preparation Date: 01/04/2016

Important changes to your 'Covered for Life' Pet Insurance Product Disclosure Statement and Policy Document

This document is an SPDS that supplements and updates the Petplan Covered for Life Product Disclosure Statement and Policy Document (PDS) dated 1 December 2014 and is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000.

This SPDS must be read together with the PDS and any other SPDS that You are given that updates or amends the PDS.

The **Your Pet Insurance - Policy Summary** section has been updated to include the following new paragraph:

Applying for cover – Eligibility

Eligible cats or dogs can be covered from the age of 8 weeks and before their 8th birthday. Select Breeds, as defined under Definitions, are eligible for cover from the age of 8 weeks and before their 5th birthday. 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.

The **Definitions** section is updated to replace the definition of **'Excess'** with the following definition:

Excess means the amount(s) shown on Your Certificate of Insurance that You must pay for each unrelated Condition claim made under Your Policy per policy year.

- 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 Complimentary Treatment which means if You claim under both benefits for the same Injury or Illness, You will pay an Excess for each benefit.

General Conditions

The section 'Excess' has been removed

The 'Claiming' section has been updated by deleting the Claiming paragraph on page 32 and the HOW TO CLAIM and SUPPORTING DOCUMENTATION sections and replacing them with the following wording:

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 10am – 2:30pm. 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	<ul style="list-style-type: none">• For both sections of cover, the Veterinary Practice must complete the relevant section of the claim form.• Please send Us the original 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 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	<p>Please send Us:</p> <ul style="list-style-type: none">• 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	<p>Please send Us:</p> <ul style="list-style-type: none">• 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	<p>You must phone Us on 1300 738 225 and talk to Our Claims Supervisor, for the approval of any reward before You advertise it.</p> <p>Please send Us:</p> <ul style="list-style-type: none"> • The original 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	<p>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</p> <ul style="list-style-type: none"> • Please send Us the original invoice from the boarding establishment, Pet sitter or written confirmation from the person looking after Your Pet.
Holiday Cancellation	<p>Please send Us:</p> <ul style="list-style-type: none"> • 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	<p>Please send Us:</p> <ul style="list-style-type: none"> • 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.

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 per Policy Year 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.

a. 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.

b. Optional Pet % Share Excess

The Pet % Share Excess is an additional voluntary Excess payable in addition to the Fixed Excess in return for a cheaper Policy premium. If You have chosen this option, the total claim amount will be reduced by the percentage amount shown on Your Certificate of Insurance.

Example calculation:

If Your Pet is a **dog**:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$150
<i>Revised claimable amount</i>	<i>\$9,850</i>
Less Optional Pet % Share Excess 25% (on revised claimable amount)	\$2,462.50
Total claimable amount	\$7387.50

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

c. Age Excess

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

	Age of Pet	Age Excess Loading
Dogs	8+ years	20%
	10+ years	35%
Select Breed Dogs	4+ years	20%
	7+ years	35%
Cats	8+ years	20%
	10+ years	35%

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

Example calculation:

If Your Pet is a **dog** aged 9 years old:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$150
<i>Revised claimable amount</i>	<i>\$9,850</i>
Less Age Excess loading 20% (on revised claimable amount)	\$1,970
Total claimable amount	\$7,880

Or,

Your Pet is a **cat** aged 9 years old:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$125
<i>Revised claimable amount</i>	<i>\$9,875</i>
Less Optional Pet % Share Excess 25%	\$2,468.75
<i>Revised claimable amount</i>	<i>\$7,406.25</i>
Less Age Excess 20% (on revised claimable amount)	\$1,481.25
Total claimable amount	\$5,925

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

Supplementary Product Disclosure Statement (SPDS)

Preparation Date: 01/09/2016

Important changes to your 'Covered for Life' Pet Insurance Product Disclosure Statement and Policy Document

Information About Petplan's Services

This document and the Pet Insurance Product Disclosure Statement (PDS) that you have been given, aim 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 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.

Information on Remuneration

We receive commission from the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708, 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).

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 Allianz, 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.

Compensation Arrangements

We have professional indemnity insurance which covers its products and services and the services provided by its representatives. This insurance meets the requirements for compensation arrangements under s912B of the Corporations Act 2001 (Cth).

Supplementary Product Disclosure Statement (SPDS)

Preparation Date: 01/04/2019

This document is an SPDS that supplements and updates the Petplan Covered for Life Product Disclosure Statement and Policy Document (**PDS**) dated 1 December 2014 and is issued by the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street, Sydney NSW 2000.

This SPDS must be read together with the PDS and any other SPDS that **You** are given that updates or amends the PDS.

This SPDS amends the PDS as follows:

Making a complaint page 35-36

This section is deleted and replaced with the following:

Making a complaint

If **You** are dissatisfied with **Our** service in any way contact **Us** and **We** will attempt to resolve the matter in accordance with **Our** Internal Dispute Resolution procedures. To request a copy of **Our** procedures, use **Our** contact details on the back cover. If **You** are not satisfied with **Our** response or a decision is not reached within 45 days, **You** may lodge a complaint with an external dispute resolution scheme which is independent and free to **You** (subject to it falling within its relevant terms and rules) as follows:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne, Victoria 3001