

Hello

Pet insurance makes sense, because it benefits everyone. It allows you to provide pets with the optimum care they deserve by eliminating the financial constraints that may affect client decisions on treatment. But it also makes dollars: insured clients are more likely to drive profitability to your practice by being generally more receptive to comprehensive treatment plans and procedures.

That's why we're passionate about facilitating conversations about policy: to benefit everyone by improving the general perception of pet insurance overall, providing enhanced cover options that will support you and your clients more effectively in practice, and ultimately offering greater care to Australian pets.

An essential part of our business is ensuring that you have the conditions and resources required to go about handling yours. We're working hard so that you feel completely assured whenever you deal with a PetSure product or service; so you're certain that we'll strive to help you provide the best possible care in every possible scenario; so you're fully supported by our specially designed Vet-to-Vet hotline (1300 838 457); and so you're positive that PetSure is the leading pet insurance provider in Australia.

Together, we can facilitate better health for Australian pets. We usually process claims rather than make them about ourselves, but we're proud of the fact that:

- We insure over 270,000 animals, with 450 new pets added every day
- We're the primary contributor helping Australians spend over \$2 billion on veterinary services each year
- We offer a direct line where you can talk with fellow vets about anything related to pet insurance, or the services we provide: **1300 838 457**
- We ensure that a qualified Veterinarian or Veterinary Nurse assesses every single PetSure claim
- We don't exclude any breed from cover (excluding breeds that are illegal in Australia).

With your help, we can build on that foundation. Included in this pack are tools and resources to help you discuss pet insurance with your clients, position it as a means to accessing better care for pets, and generally set tongues and tails wagging about the many benefits of being covered.

If you'd like more information about what we're doing, what we've already done, or to see how we're working towards providing you, your clients and their pets with complete pet assurance, visit www.petsure.com.au, or get in touch on Twitter (@PetSureAU) or Facebook (www.facebook.com/PetSureAU)



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The leading enabler of quality pet health care in Australia.

The proof is in the policy.

Our office is filled with people who understand pet parents, because that's exactly what they are. We're dedicated to recruiting pet-people who are passionate about animals and keenly motivated to help them in any way possible, because we appreciate that great systems and processes only become exceptional when they are enabled by a culture that is truly focused on the benefit of the customer: in this case, the pets.

All PetSure policies are formulated in accordance with our strong respect for the close emotional bond that policyholders have with their pets, and we're acutely aware of the positive difference we can make to pet health care.

We regularly pay out for claims in excess of \$10,000.00, thereby providing policyholders with essential veterinary funds that might have otherwise been difficult to source. Our capacity to support veterinary healthcare costs for customers – and ability to keep pace with the latest advances in clinically techniques – allows you to provide enhanced treatments that will deliver improved outcomes for pets, and ultimately for your practice. It also means that customers don't have to resort to euthanasia as a result of the financial burdens of treatment.

With over 40,000 claims processed every month, we've developed procedures that are incredibly efficient and powered by innovative systems that operate above industry standards, in order to deliver strong customer service and timely reimbursement. As a direct result of those processes, we can proudly report that over 85% of all claims are processed within three days by PetSure's vets and vet nurses, once all supporting documentation has been received.



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Advice on “Advice”.

Staying within the rules when referring pet insurance.

You can provide information to your clients about pet insurance, but unless they are an Authorised Representative of an insurance company, no Veterinarian nor Veterinary staff member can provide financial service **Advice**.

So, what is the definition of **Advice**?

Advice in respect of a Policy means the making of any recommendation, expressly or by implication, to influence a Customer’s decision about buying, varying or terminating an insurance policy.

Advice does NOT include a range of things you can do to inform your clients about pet insurance. It’s perfectly fine to:

- Inform a client that a company or brand provides pet insurance.
- Provide the client with a product brochure, marketing material and information on how to access this product.
- Provide direct access to the insurer e.g. via a link on your website, or refer a client directly to the insurer to answer any specific questions.
- Display brochures and marketing material.
- Provide purely factual information on the product e.g. cover types, premiums and benefits.
- Provide information to assist the client to complete an application form e.g. providing microchip numbers or dates of vaccinations.
- Talk about the merits of pet insurance. If you have other clients who have benefited from insurance, you can tell their story to help explain the benefits of pet insurance.

Caution with incentives:

If a vet receives a direct financial benefit to influence the sale, or adds value for one or more of the parties to the transaction e.g. by negotiating the terms of the insurance between their customer and the insurer, this would be regarded by ASIC as “arranging” and the veterinarian would be required to be appointed an Authorised Representative or distributor. If a vet receives a direct financial benefit [e.g. commission] from arranging insurance, they are obligated to disclose certain information about their remuneration and other benefits to the customer.



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Getting the best out of pet insurance.

A best practices guide.

Just like you, we're 100% committed to the health and well being of pets. After all, it takes nothing less than total dedication – along with some hard work and expertise – to become Australia's leading provider of pet insurance products.

As a part of that ongoing commitment, we're 100% dedicated to the support and quality of service you and your fellow Veterinary professionals receive; because if you're going to provide Australia's pets with the best possible care, you need to feel like you're being taken care of, too.

Here's how to best approach pet insurance in your practice:

- To avoid making a recommendation on one product, or struggling with questions on different products, provide clients with a product comparison sheet so they can select the policy that best suits their individual needs. You can request as many comparison sheets as you need.
- Appoint a practice "go-to" person for insurance enquiries and admin. Also look for opportunities to share pet insurance knowledge across your team.
- Include a brochure or handout as part of your puppy and kitten packs.
- So that it's always easy to find, save the customer's policy number on their record.
- To save clients from repeated visits and to save you from having to download and print claim forms, remind clients to bring any necessary paperwork with them (whenever they book an appointment).
- To save time and effort, keep a blank copy of the client's insurance claim form on their record – it also helps if their personal details are already completed.
- Consider making pet insurance an employee benefit for your entire team, as a means of familiarising them with pet insurance policy and the claims process in general.
- When writing up records, consider using template histories from your practice management software, with definitions included. This makes it very clear and consistent for insurers assessing claims, and can avoid them having to ask for further information.
- Add information about pet insurance to your practice website, or include it in your social media content of 'message-on-hold' system.
- Don't forget, you can always consult our Vet-to-Vet hotline: 1300 838 457. This is a direct line where you can discuss pet health insurance products or the claims process in general. You can also use this number to request brochures, comparison sheets, or any other marketing materials.



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