

Office Hours

Claims

9am - 4pm
Monday - Friday
Sydney Time

Existing Membership

8:30am - 5:30pm
Monday - Friday
Sydney Time

Contact Details

Perfect Partners Pet Cover
Locked Bag 9042
Castle Hill NSW 1765

Tel: 1300 668 100
Fax: (02) 9843 2644

Email: petcover@petsure.com.au

FRONTLINE®
A new standard in flea control. *Plus*

Heartgard³⁰® 
Works like a treat. *Plus*



www.startgard.com.au

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Pet Insurance

Policy Booklet



Effective Date: 1 August 2004





PERFECT PARTNERS PET COVER

TABLE OF CONTENTS

INTRODUCTION

PART A Product Disclosure Statement

PART B Your Policy Document

1. Definitions and Interpretations used in this Policy
2. Our Contract with You
3. Your Duty of Disclosure
4. What is Covered by this Policy
5. General Conditions
6. Important Information
7. General Exclusions
8. Exclusions and Limitations
9. Claims Procedure
10. Paying Your Premiums
11. Cancelling Your Policy



Underwriter's Agent and Administrator

PetSure (Australia) Pty Ltd
("PetSure")
ABN 95 075 949 923
Locked Bag No 9042 Castle Hill NSW 1765
Tel: 1300 668 100
Fax: (02) 9843 2644
Authorised Representative Number: 268991

Underwritten By

The Hollard Insurance Company Pty Ltd
("Hollard")
ABN 78 090 584 473
AFS License No: 241436

EFFECTIVE DATE: 1 August 2004

INTRODUCTION

This booklet contains two parts Part A is a Product Disclosure Statement ("PDS"), and Part B is a Policy Document setting out the terms and conditions of your Perfect Partners Pet Cover policy.

The PDS is designed to help you understand what you need to know about Perfect Partners Pet Cover so that you can decide whether to proceed with this cover.

It is up to you to ensure the cover you have selected is appropriate for your needs. We, and the administrators of your policy do not advise you on whether this policy is specifically appropriate for your personal objectives, financial situation or needs. Remember you have a cooling off period and cancellation rights.

Your Policy Document has been written in plain language to help you understand your insurance cover as well as your rights and obligations under this policy.

PART A Product Disclosure Statement

This Product Disclosure Statement ("PDS") contains important information about:

- significant benefits of the policy for its holder;
- significant risks associated with the policy;
- your Duty of Disclosure;
- amounts payable in respect of the policy;
- information about internal and external dispute resolution procedures;
- your cooling-off rights.

Please note that this PDS provides a summary of the terms and conditions of your insurance. Some illustrative examples are provided, however you must also read Part B (Your Policy Document), which sets out all the terms and conditions of this policy.

Significant Benefits

Perfect Partners Pet Cover provides financial protection for veterinary expenses in respect of the insured pet resulting from sudden and unexpected injury or illness. Perfect Partners Pet Cover will pay for treatment as a result of tick paralysis, flea allergy dermatitis, heartworm disease, clinical roundworm and hookworm infestation. This cover is conditional upon the correct utilisation of FRONTLINE® and HEARTGARD®.

Perfect Partners Pet Cover also provides a rebate towards the cost of FRONTLINE® and HEARTGARD® if purchased from a vet practice.



Perfect Partners Pet Cover provides cover for up to 80% of veterinary expenses and allows you to use the services of any registered veterinary practitioner nation wide.

Significant Risks

This insurance policy transfers many of the risks pet owners face for veterinary expenses from the insured to the insurer. However the policy does not cover every circumstance or expense and we have some exclusions that help keep premiums low. These include but are not limited to: pregnancy, elective procedures, pet foods/diets grooming, behavioural problems, dental conditions, congenital and hereditary defects and medical conditions that are present prior to the policy commencement date.

For full details of the cover provided by your insurance, please read Part B (Your Policy Document).

Duty of Disclosure

We rely upon the information you provide us to decide whether to insure your pet, and the terms and conditions under which we will offer cover. Australian law requires you to tell us about all known factors relating to the health of your pet that may influence our decisions regarding any cover offered. This is known as your Duty of Disclosure. If you fail in your Duty of Disclosure, we make exercise certain remedies that include cancelling your policy or reducing the benefits due to you under the policy.

Cost

The cost of the insurance policy is the premium you pay to Perfect Partners Pet Cover plus any government charges and fees, which are disclosed in the FSG (if applicable). The premium you pay is calculated according to the risks associated with the insured pet and is printed on your Certificate of Insurance. Hollard may pay a percentage of the premium (a commission of up to 10%) to the party who has introduced you to us or assisted us in arranging your insurance. Under certain circumstances, policy administration charges may also apply. These charges will be shown separately on your Certificate of Insurance.

Disputes

In the unlikely event that you have a complaint about the service we provide, please contact us by telephone on **1300 668 100**. If you prefer, you may also address the matter in writing to:

**Perfect Partners Pet Cover - Customer Care
Locked Bag 9042, CASTLE HILL, NSW 1765**

If your complaint remains unresolved, PetSure's Dispute Resolution Committee will, on request, review the matter and respond within 15 days. Your complaint will be dealt with fairly and promptly. If you are dissatisfied with a decision of PetSure's Dispute Resolution Committee, you may refer the matter to the General Insurance and Enquiries Complaints Scheme (GIEC), which acts as PetSure's and Hollard's external dispute resolution provider. The GIEC is an independent body and its service to you is free. PetSure and Hollard agree to accept the Scheme's decisions in respect of matters referred to it. To access the Scheme you must contact the GIEC, within 3 months of notification of a decision from PetSure's Dispute Resolution Committee, on **1300 780 808**.

Your Cooling Off Rights

You can return your policy to us within 14 days of the commencement of your first period of insurance, or on renewal if we have altered any of the terms and conditions of the policy. The policy commencement date is printed on your Certificate of Insurance. If we receive your written request to cancel your policy within the 14 day period we will give you a full refund of any monies received less any taxes or duties payable that we are unable to refund.

You cannot return your policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 14 day cooling off period. After the cooling off period ends you continue to have cancellation rights under the policy. These rights are set out in Section 11 of Part B (Your Policy Document).

Privacy

We use personal information about you to administer your insurance. We are committed to protecting your personal information in accordance with the National Privacy Principles. Our privacy policy can be viewed on our website at www.petsure.com.au or a copy can be obtained by phoning **1300 668 100**.

We will not pass on any information that we have about you unless;

- we are required to do so by law,
- we consider that your adviser (if you have one) needs the information, or
- we or someone from our group needs it to send you promotional or other informational material.

We will never sell your personal information to any third party.

If you don't want to receive information regarding any of our new products or services you can tell us on your proposal form or by



e-mailing our privacy officer at privacy@petsure.com.au. Alternatively, simply contact us anytime and let us know that you no longer wish to receive information on any of our new products or services. If you think our records are incorrect or out of date, particularly your contact details, it's important that you contact us and we will correct them. You may reasonably access the personal information we hold about you. If you would like to do so, please contact us.

Contacting us and Confirming Transactions

You can contact us by telephone on **1300 668 100** or by email at petcover@petsure.com.au or by mail at:

Perfect Partners Pet Cover
Locked Bag No. 9042
Castle Hill, NSW 1765

If you need confirmation of any policy transaction please contact us on **1300 668 100**.

PART B Your Policy Document

I. DEFINITIONS AND INTERPRETATIONS USED IN THIS POLICY

Certain words and expressions used in the policy have a specific meaning. These are defined below:

Accident, accidental or **accidentally** means a sudden, unforeseen, and unintended event causing injury to your pet.

Alternative therapies include, but are not restricted to treatments involving homeopathic remedies, acupuncture, chiropractic treatments and physiotherapy.

Benefit means the refundable portion of a claim payable under the policy, less any applicable excess or levy. The refundable portion is determined by the level of cover selected subject to applicable policy limits or sub-limits.

Certificate of Insurance means the most recent certificate issued by us containing your details, your pet's details, the level of cover selected and the schedule of benefits payable under your policy.

Clinical signs are changes in your pet's normal healthy state, its bodily functions or its behaviour.

Chronic condition is a condition, which once developed, is deemed incurable or is likely to continue for the remainder of your pet's life.

Condition means all manifestations of clinical signs resulting from the same diagnostic classification or disease process,

regardless of the number of incidents or areas of your pet's body affected. For example, all types and occurrence of cancer that occur in the same pet are classified as the one condition.

Congenital defect is a condition present at, and existing from the time of birth, due to a birth defect, or a defect in growth. Examples of congenital defects include cleft palate, hydrocephalus and congenital heart problems.

Commencement date means the date when the insurance cover commences. The policy commences at 24h00 on the commencement date. The policy commencement date is shown on your Certificate of Insurance.

Cover means the sections and limits of cover selected by you as shown on your Certificate of Insurance. (e.g. Accident Only cover or Accident & Illness cover, etc.)

End date means the date upon which your policy automatically terminates and benefits claimable under the policy cease. The policy terminates at 24h00 on the end date shown on your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the end date.

Excess is the amount shown on your Certificate of Insurance that you must pay towards a claim.

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

Hereditary defect / hereditary condition means that there is a significant genetic component (even if the precise genetic mechanism is not known) in the development of that particular condition, within a particular breed or type of pet. A hereditary condition is one that has been passed down to the puppy or kitten from their parents or through the breed and may show its symptoms at any time during the pet's life. Examples of hereditary conditions include but are not limited to; hip dysplasia, entropion eye problems and dislocating kneecaps in small breeds of dogs.

Injury means physical harm or damage which happens accidentally to your pet as a result of external, violent and visible means and, which results solely and directly and independently of any other causes including any known or unknown pre-existing physical, congenital or hereditary condition. To be eligible for benefit, the injury must have occurred on or after the commencement date of the policy.

Illness means a sickness, disease or any change to your pet's normal healthy state, which is not caused by injury to your pet and, first manifests itself on or after the commencement date of the policy.

Insured means the policyholder as shown on the Certificate of Insurance.



Maximum benefit payable means the total compensation for all accidents, injuries, illnesses and any other benefits payable under the policy during any one policy period or any other maximum benefit that may be specified in the policy.

New pandemic disease means any new disease that causes widespread illness in dogs or cats.

Pet means any canine (dog) and/or feline (cat) listed on the Certificate of Insurance and owned by you.

Pre-existing condition means a condition, illness or injury that first occurred or showed clinical signs before your policy started or within the applicable waiting period.

Policy aggregate means the sum of all benefits payable under the policy of whatsoever nature during any one policy period.

Policy means Section B of this document setting out the general terms, exclusions and conditions.

Policy period means the period of cover specified on your Certificate of Insurance. The policy period starts on the commencement date and terminates on the end date.

Treatment means any examination, consultation, hospitalisation, surgery, X-rays, medication, approved alternative therapies, nursing and other care provided by a vet or vet practice.

Vet expenses/vet fees means the reasonable normal customary expenses incurred and paid in respect of treatment or services provided by a vet or vet practice. If fees charged are considered by us to be excessive or unreasonable, then benefits will be paid based on the reasonable, customary and normal fees typically charged for the treatment of that condition.

Vet means a legally licensed veterinarian or specialist veterinarian, currently registered and practising in accordance with the applicable laws in Australia.

Vet practice means a legally registered Australian veterinary hospital, clinic, centre or surgery.

Waiting period means the period between the commencement date of your pet's policy and the date from which you may claim benefits for illness or injury or as otherwise stated on your Certificate of Insurance. See section 7.12 of the policy.

We, our, us means The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 or their appointed underwriting agents or their authorised representatives.

You, your, yours means the insured or policyholder shown on your Certificate of Insurance.

Interpretation

References to the singular include the plural, and vice versa, the

masculine include the feminine and vice versa, and all monetary references are in Australian dollars.

2. OUR CONTRACT WITH YOU

Your Perfect Partners Pet Cover policy is an annual contract of insurance between you and us. The contract comprises the following documents:

- This policy document including all endorsements issued by us;
- The most current Certificate of Insurance we provide to you.

Read these documents together because they establish the terms and conditions of your policy.

In return for payment of the premium, we will provide insurance cover as detailed in this policy, your Certificate of Insurance and any endorsements issued by us. This policy provides details of the cover available for your pet. Your Certificate of Insurance sets out the level of cover you have selected, the limits of cover, any specific exclusions in addition to the general exclusions set out in Section 7, the policy period and the excess payable by you for claims.

Please check every Certificate of Insurance you receive from us and verify that the details are accurate. We will issue you with a new Certificate of Insurance when you start your policy, on renewal, or when the details of your policy vary. You should always keep the Certificate of Insurance and this document in a safe place for future reference.

3. YOUR DUTY OF DISCLOSURE

We rely upon the information you provide us to decide whether to insure your pet, and the terms under which insurance will be provided. Australian law requires you to tell us about certain matters that enable us make that decision. This is known as your Duty of Disclosure.

To comply with your Duty of Disclosure when first entering into an insurance contract with us, you must tell us everything you know and that a reasonable person under the circumstances could be expected to tell us, in answer to the questions we ask you.

To comply with your Duty of Disclosure when you renew, extend, reinstate or make changes to your policy, you must tell us everything that you know and, which a reasonable person under the circumstances could be expected to know is relevant to our decision whether to insure or continue to insure your pet and, if so, on what terms.

You do not have to tell us anything that;

- is regarded as common knowledge,
- decreases the risk we are insuring,
- we already know or have been advised of,



- we ought to know through our business, or
 - we indicate we do not want to know.
- If you fail in your Duty of Disclosure we may be entitled to reduce or deny any claim you may make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements we may cancel your contract and treat your policy as if it never existed. We also may be entitled to reclaim any payments already made to you in respect of claims.

4. WHAT IS COVERED BY THIS POLICY

Perfect Partners Pet Cover provides financial protection for vet expenses incurred for treatment of your pet as a result of injury or illness.

- 4.1 Depending on the cover selected, your policy entitles you to benefits of up to 80% of vet expenses as defined by this policy, less any excess (if applicable) shown on your Certificate of Insurance. The maximum amount we will pay is the maximum benefit payable shown on your Certificate of Insurance.

Settlement of your claim will be calculated in the following manner:

(Illustrative calculation - all amounts include GST)

Vet fee claimed	\$ 370.00
80% of this amount	\$ 296.00
Less excess (if applicable)	\$ 25.00
Benefit payable	\$ 271.00

- 4.2 Treatment resulting from injury to your pet caused by:

- an accident involving a motor vehicle;
- an accident resulting in a fracture or broken bone, joint dislocation or a torn ligament;
- an accident resulting in a burn or caused by electrocution;
- a fall from an elevated position;
- the actions of another animal;
- an accident resulting in lacerations, abrasions or wounds;
- swallowing of a foreign object requiring surgical or endoscopic removal;
- a snake bite; or
- an allergic reaction to an insect bite

- 4.3 Perfect Partners Pet Cover provides a rebate towards the cost of FRONTLINE® and HEARTGARD® if purchased from a vet practice subject to the terms and conditions as set out in this policy and the limits shown on your Certificate of Insurance.

- 4.4 Perfect Partners Pet Cover provides a benefit towards treatment of tick paralysis, flea allergy dermatitis, heartworm disease, clinical roundworm and hookworm infestation, subject to the correct utilisation of FRONTLINE® and HEARTGARD®, and the benefit limit as shown on your

Certificate of Insurance. Correct utilisation is as specified on the product pack and proof of purchase is required.

5. GENERAL CONDITIONS

The following terms and conditions apply to all sections of the policy, unless amended by an endorsement to your policy, or the condition is altered or amended under another section of the policy:

- 5.1 Unless otherwise disclosed, your pet must be in sound health and free from any injury, physical disability and/or congenital or hereditary defect whatsoever. If your pet has a pre-existing condition then it must be declared prior to the commencement of the policy.
- 5.2 Your pet, unless otherwise determined by your vet, must have been vaccinated or received a booster within the last twelve (12) months against the following diseases;

If your pet is a dog:

- distemper, hepatitis and parvovirus.

If your pet is a cat:

- feline infectious-enteritis (panleukopaenia), and feline respiratory complex.

In addition your pet, unless otherwise determined by your vet, must be vaccinated against disease as required by legislation or advised by your vet.

- 5.3 You must be the sole owner of the pet.
- 5.4 Your pet must reside with you and be under your care at the physical address you have provided us.
- 5.5 You and your family must provide reasonable care of your pet at all times and ensure that it is kept in good health, and is not knowingly exposed to situations that may result in injury or illness. If an injury or illness does occur, then you must take all reasonable steps to facilitate prompt treatment and recovery, to minimise complications, and to prevent recurrence of that condition. If you fail in your duty of care then claims for treatment may be denied.
- 5.6 The most that we will pay for treatment of a recurring or chronic condition is the maximum benefit amount shown on the Certificate of Insurance, which was current at the time when the recurring or chronic condition first manifested.
- 5.7 Once we have paid the maximum benefit for treatment of a recurring or chronic condition or illness we will not pay for any further treatment of that condition during the remainder of the policy period or any future policy period.
- 5.8 The maximum benefit for an illness or injury to your pet



payable under your policy is limited to the benefit shown on your Certificate of Insurance at the time the condition first manifested.

- 5.9 If you transfer your pet to a plan with additional or higher benefits, the additional or higher benefits will not apply if the condition or illness being claimed first manifested itself during a previous policy period.
- 5.10 If a claim arises under this policy and there is any other insurance or arrangement in place covering the same incident, condition or risk, we will only contribute our equitable proportion of costs and expenses incurred.
- 5.11 You agree that your vet (either current or previous) is authorised to release information and/or records to us regarding any pet covered by this policy. We will not pay for:
- any fee charged by your vet for the provision of this information, or
 - any fee charged by your vet for assistance provided to you in the completion of a claim form.
- 5.12 If a claim resulted from the wrongful actions of a third party, we may exercise our rights of subrogation in respect of recovery action against that party. This may entail legal proceedings being issued in your name. You must provide all assistance we may reasonably require.

6. IMPORTANT INFORMATION

- 6.1 If requested, you agree to submit your pet for an examination by a vet selected by us for a second or independent assessment of a condition that is the subject of a claim. Where the diagnosis provided by this independent vet confirms a condition that is excluded under this policy then all costs incurred will be for your account and any pending claims for treatment of this condition will be denied.
- 6.2 Cover under this policy is only valid from 24h00 on the policy commencement date stated on your Certificate of Insurance.
- 6.3 If we revise any of the terms and/or conditions of our Perfect Partners Pet Cover policies and those revisions result in extended or broadened cover without any additional premium, then we will apply that extended or broadened cover to your policy.
- 6.4 This is an annual contract of insurance with the option of paying premiums monthly. A policy administration fee may be applied where premiums are paid monthly. This fee will be shown on your Certificate of Insurance.
- 6.5 If you cancel your policy after a claim has been made, the

remainder of the annual premium is payable immediately upon cancellation notwithstanding the fact that you may have elected to pay your premiums monthly. All or portion of the outstanding annual premium due may be deducted from any claim payment owed to you or, alternatively, charged to your nominated bank/credit card account.

- 6.6 When premiums are paid monthly, claims will only be paid on the understanding and acceptance by you that the remaining monthly payments for that policy period will be collected.
- 6.7 Subject to 6.8, only pets between six (6) weeks and twenty-four (24) weeks of age who have been previously insured under the "Free 6 Week Perfect Partners Accident Cover" will be accepted for this cover.
- 6.8 Pets that do not meet the requirement of 6.7, may be accepted for cover only if you have a pet already insured under Perfect Partners Pet Cover.

7. GENERAL EXCLUSIONS

What we will not pay:

- 7.1 Claims for any pet that is less than eight (8) weeks of age when your policy first commenced unless otherwise stated and agreed to by us and shown on your Certificate of Insurance.
- 7.2 Claims for any pet that is older than eight (8) years of age when your policy first commenced unless otherwise stated and agreed to by us and shown on your Certificate of Insurance.
- 7.3 Claims which arise either directly or indirectly from a condition, disease, injury, illness, infirmity or weakness, which either existed or showed clinical signs of existing on or before the commencement date of the first policy period.
- 7.4 Costs as a result of a ligament or joint problem (e.g. cruciate ligament surgery, patella luxations) or related conditions regardless of the area of your pet's body if treatment was rendered or clinical signs were present prior to the commencement date of the policy.
- 7.5 Claims for the recurrence of a condition or illness, which manifested prior to the commencement date of this policy.
- 7.6 Claims arising from, or as a result of, any excluded condition or pre-existing condition.
- 7.7 Claims for any illness or injury suffered by your pet as a result of malicious or wilful injury or gross negligence by you, any member of your family or household or your employee.



- 7.8 Claims for the treatment of pets used for commercial purposes unless specifically agreed to by us in writing. This includes but is not limited to police or guard dogs, search/rescue and customs/quarantine dogs, pets used for racing, laboratory testing or experimentation, commercial breeding or any pet leased or rented out.
- 7.9 Claims arising directly from the infringement of laws or by-laws pertaining to the well being and safeguarding of pets.
- 7.10 Unless agreed to by us in writing, claims arising, or treatment rendered, outside of Australia.
- 7.11 Unless agreed to by us in writing, claims for any pet imported from outside of Australia.
- 7.12 Unless stated otherwise on your Certificate of Insurance, claims for illness or injury occurring or showing clinical signs within the first thirty (30) days from the initial commencement date of this policy, or any further claim for a recurrence of, or resulting from that illness or injury. This condition does not apply to renewal policies where there has been no interruption in cover.
- 7.13 Claims for any pet that is not permanently and positively identifiable by means of a microchip where required by legislation prior to receiving treatment that results in a claim.
- 7.14 Any excess applicable for each claim as shown on your Certificate of Insurance.
- 7.15 Diagnostic tests:
- for conditions excluded from, or limited under this policy,
 - for complications arising from conditions excluded from, or limited under this policy, or
 - which do not result in a diagnosis of an illness or a condition.
- 7.16 Claims for treatment and services provided by a non-registered pet medical practitioner or by a person other than a vet.

8. EXCLUSIONS AND LIMITATIONS

Unless stated on your Certificate of Insurance we will not pay for:

- 8.1 Routine examinations or vaccinations or treatment you choose to have carried out that are not directly related to an illness or injury. This includes general health improvers and preventative treatments such as routine de-worming and routine anal gland expression.
- 8.2 Claims not received within sixty (60) days of treatment.
- 8.3 Subject to 4.4, preventative treatment of, or conditions

relating to, endoparasites and ectoparasites, including heartworm, paralysis ticks, verminosis and fleas.

- 8.4 Treatment of conditions or diseases relating to congenital or hereditary defects, or conditions directly caused by such defects.
- 8.5 Elective procedures and cosmetic surgeries including but not limited to tail docking, dewclaw removal, skin fold resection, ear cropping or nail clipping.
- 8.6 Spaying, castration or treatment for cryptorchidism.
- 8.7 Treatment relating to breeding or obstetrics, or treatment of conditions arising as a result of breeding or obstetrics.
- 8.8 Boarding or transport expenses.
- 8.9 Special diets, pet food, vitamins, mineral supplements, grooming costs and bathing (including medicated baths), products for flea and tick control unless stated on your Certificate of Insurance.
- 8.10 Treatment, training or other forms of therapy for behavioural problems.
- 8.11 Dental treatment including but not limited to orthodontics, gingivitis, teeth cleaning/scaling, endodontics and removal of deciduous teeth.
- 8.12 Non-essential hospitalisation, house calls or ambulance fees unless it is deemed by the vet that moving the pet would seriously endanger its health. Our liability in respect of house calls is limited to the amount that would have been payable had the treatment been provided at a vet practice.
- 8.13 Treatment of hip dysplasia, elbow dysplasia and related conditions.
- 8.14 Treatment of entropion and ectropion.
- 8.15 Treatment of the following stated or preventable diseases including but not limited to:
- for dogs: infectious canine hepatitis, parainfluenza, parvovirus, and all forms of bordetella (kennel cough), and
 - for cats: viral rhinotracheitis, calicivirus, panleukopaemia, chlamydia and leukaemia.
- 8.16 The cost of voluntary euthanasia, autopsy, disposal, cremation or burial of the pet.
- 8.17 Any accidental injury other than by causes listed under Section 4.2 of this policy.
- 8.18 The cost for any alternative therapies unless stated on your Certificate of Insurance.



- 8.19 Treatment your pet has received after the policy period has ended.
- 8.20 The provision of medication/s that cover a period of more than thirty (30) days beyond the end date of the policy.
- 8.21 Treatment of any illness, injury, accident or a condition caused by war activities. War activities include terrorist activities, bombardment, invasion, civil war, insurrection, rebellion, revolution, coup, or actions of armed forces while engaged in a war whether declared or not. We will also not pay for any claims caused by any nuclear incident, nuclear explosion or contamination by radioactive material.
- 8.22 Any extra charges for treatment provided outside of normal weekday and Saturday morning consulting hours unless the treatment was for a genuinely urgent case.
- 8.23 Treatment for any new pandemic disease.
- 8.24 Treatment for a condition where the diagnosis of the condition is inconclusive and where the treatment protocol is similar to a treatment protocol typically applied to an excluded condition. (eg. Treatment for arthritis where hip dysplasia is suspected but not diagnosed or excluded as a diagnosis.)

9. CLAIMS PROCEDURE

What you need to do:

- 9.1 All claims must be submitted and received by us within sixty (60) days of the treatment being provided.
- 9.2 All claims must be submitted on a Perfect Partners Pet Cover claim form that is available on request from our office or can be downloaded from our website.
NOTE: Faxed claims will NOT be accepted.
- 9.3 The original itemised account and receipt for payment must accompany the completed claim form. Photocopies are not acceptable.
- 9.4 Both you and the attending vet must sign the claim form.
- 9.5 The attending vet must complete the section on the claim form where designated.
- 9.6 You must take all reasonable precautions to protect your pet from aggravating the illness or injury during the post operative or recuperation period.
- 9.7 You must allow us access to all vet medical records to support the claim. You may be asked to provide this information in support of a claim.
Note: Incomplete claim forms will be returned to you and this will result in delays in processing your claim.

What we will do:

- 9.8 We will deal directly with you regarding settlement of the claim.
- 9.9 We will reimburse you, NOT the vet.
- 9.10 We receive and process claims daily to provide you the best possible service.
- 9.11 We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.

10. PAYING YOUR PREMIUMS

10.1 PREMIUM PAYMENT

Your policy will not operate until you have paid your premium (or your first installment if you have elected to pay in monthly installments). The premium is payable when you take out a new policy and when you renew your policy.

If you make changes to your policy within the first 14 days from the commencement date of your policy, you may need to pay an additional premium or you may be entitled to a refund.

You may choose to pay the premium:

- Annually by cheque, credit card or direct debit, or
- Monthly by credit card or direct debit (subject to agreement with and acceptance by us).

If your financial institution dishonours your payment, this policy will not operate and you will not be covered in the event of a claim. An administration fee of \$15.00 (incl. GST) is charged on all dishonoured payments. To avoid this happening, please ensure we are advised of any changes to your billing/banking details prior to the due date of the next premium.

10.2 PAYING BY MONTHLY INSTALLMENTS

You may choose, subject to acceptance by us, to pay your premium in monthly installments either by credit card or by direct debit from your bank account. A policy administration fee may be charged for this option, which will be indicated on your Certificate of Insurance. When premiums are paid monthly, claims are paid on the strict understanding and agreement by you that the remaining premium for that policy year will be collected.

10.3 RENEWAL

Your policy will continue for a period of twelve (12) months unless cancelled, in writing, by either party under the cancellation provisions of the policy.



Prior to the end date of your policy, you will receive our offer to renew the policy for a further period of twelve (12) months. Where you have been offered renewal, and you do not notify us in writing before the renewal date that you do not wish to accept our offer of renewal, we will automatically renew your policy for a further period of twelve (12) months.

We reserve the right to vary the terms and conditions of your policy upon renewal or under certain circumstances not to offer renewal of the policy. Where renewal is offered on varied terms and/or conditions, a cooling-off period of fourteen (14) days will apply from the commencement date shown on the renewal Certificate of Insurance (see Section 11.1).

10.4 PAYING ON THE DUE DATE

Please note the following consequences of any failure to pay an installment by the due date:

- If your installment is not paid on the due date and remains in arrears for more than fourteen (14) days we may refuse any claim you make under this policy, and
- If your installment payment is not paid on the due date and remains in arrears for more than one month we may cancel your policy without notification. No further claims will be received or paid under the policy.

10.5 YOUR BANKING DETAILS

If any of your banking or other details change, or if your credit card has expired, please contact us on: **1300 668 100** to provide us with your new details BEFORE your next premium falls due.

10.6 AMENDMENTS TO YOUR RECORDS

Please notify us in writing, at your earliest convenience, of any changes to the following:

- Your banking arrangements if you are paying your premium by direct debit from your bank account; or
- Your address, title, name or if you wish to add or remove a pet from your policy.

11. CANCELLING YOUR POLICY

11.1 YOUR COOLING-OFF RIGHTS

- You may return your policy to us within fourteen (14) days of the commencement date of your cover. This date is shown on your Certificate of Insurance.
- If we receive your request to cancel your policy within the fourteen (14) day period, we will give you a full

refund of all monies paid to us (less any taxes or duties that we are not able to refund).

- You cannot use this cooling-off right if, before the fourteen (14) day period ends, you have exercised any of your rights or powers under the policy (e.g. you have made a claim).
- After the cooling-off period ends, you still have cancellation rights under the policy. These rights are documented below in Section 11.2 of this policy.

11.2 HOW YOU MAY CANCEL

- You may cancel your policy at any time by writing to us and telling us that you wish to cancel.
- We will only accept notices of cancellation given in writing via mail or fax and signed by you. (We will not accept cancellation notices given by telephone or via email)
- If you have paid an annual premium in full, and you have not made a claim against the policy, we will refund any premium you have paid less an amount (plus any administrative costs) that covers the period for which you were insured. No monies are refunded if you have been paying your premium in monthly installments.

11.3 HOW WE MAY CANCEL

We may cancel your policy if you;

- fail to comply with the policy terms and conditions,
- fail to pay your premium by the due date,
- failed to comply with your Duty of Disclosure or, misrepresented information when you entered into this insurance contract,
- make a fraudulent claim,
- fail in your Duty of Disclosure when making a claim under the policy, or
- solicit your vet to behave in a dishonest or fraudulent manner in respect of a claim under this policy.

If we cancel your policy under this provision and, you have paid the full annual premium, we will refund the unused portion of the premium you have paid (less any administration charges) provided no claims have been made against the policy. We will notify you of such cancellation in writing.

