

Pet Culture Group Pet Insurance

Aussie Hazard Cover

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

Preparation date: 26 May 2022

Welcome to Pet Culture Group Pet Insurance - Aussie Hazard Cover

At Pet Culture our mission is **happier, healthier pets and pet parents through great experiences**. You'll find the **highest quality products**, the ultimate in **professional healthcare advice** and all kinds of amazing discounts and **great value** deals through our membership programs.

We have a passion for being a bit different and adding value to your life with pets! And you might just say this is how our unique Aussie Hazard Cover Insurance came about, through a desire to protect your pet through offering a different type of pet cover.

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Introduction

This policy booklet contains three parts:

- the Product Disclosure Statement (PDS);
- the Policy Terms and Conditions; and
- the Financial Services Guide (FSG).

Product Disclosure Statement (PDS)

The PDS is designed to help you understand what you need to know about Pet Culture Group Pet Insurance – Aussie Hazard Cover so that you can decide whether to proceed with this insurance.

Policy Terms and Conditions

The Policy Terms and Conditions have been written in plain language to help you understand the insurance offered, as well as your rights and obligations including the level of benefits payable.

Financial Services Guide (FSG)

The FSG contains important information about the services provided by PetSure (Australia) Pty Ltd and Pet Culture Group Pty Limited in relation to the Pet Culture Group Pet Insurance – Aussie Hazard Cover, how they are remunerated in relation to the services offered, and the internal and external dispute resolution procedures. It is designed to assist you in deciding whether to use any of their services.

Product Disclosure Statement

This Product Disclosure Statement ('PDS') contains important information about this insurance to assist in the making of decision in relation to it, including:

- Significant features and benefits of Pet Culture Group Pet Insurance.
- Duty to take reasonable care not to make a misrepresentation.
- Our internal and external dispute resolution procedures.

Note: While this PDS provides a summary of the significant features and benefits of the Pet Culture Group Pet Insurance – Aussie Hazard Cover, it must be read together with the Policy Terms and Conditions in this booklet to understand the insurance provided (including what terms, conditions, exclusions and limitations may apply).

Any general advice that may be contained in the PDS or accompanying materials is general advice only and does not take into account the Policyholder's individual objectives, financial situation or needs nor those for whom the Policyholder is affecting the Policy. Such matters should be considered in determining the appropriateness of this product.

Other documents may form part of the PDS and if they do, we will tell the Policyholder in the relevant document.

For the purposes of the PDS, "you" or "your" means the Policyholder and the Covered Person unless specified otherwise.

About the Insurer

This Policy is issued by The Hollard Insurance Company Pty Ltd ('Hollard') (ABN 78 090 584 473, AFSL 241436) of Level 12, 465 Victoria Avenue, Chatswood NSW 2067.

About PetSure (Australia) Pty Ltd

This Policy is administered by PetSure (Australia) Pty Ltd ('PetSure') (ABN 95 075 949 923, AFSL 420183) of Level 1, 465 Victoria Avenue, Chatswood NSW 2067.

PetSure has been given a binding authority by the Insurer which authorises it to enter into, vary and cancel policies on behalf of the Insurer as if it were the Insurer, subject to the limits of authority agreed with the Insurer. In all aspects of arranging this Policy, PetSure acts as an agent for the Insurer and not as an agent of the Policyholder or any Covered Person.

About Pet Culture

Pet Culture Group Pty Ltd ('Pet Culture') (ABN 69 644 613 098, AR 001284860) is the Policyholder of this group insurance policy under which insurance cover is issued in connection with Active Pet Culture Auto-Delivery Customers. In addition, Pet Culture as an authorised representative of both PetSure and the Insurer, is authorised to provide financial product advice in respect of the Policy, and to arrange for information to be collected from eligible members but not issue cover in respect of the Policy, and provide claims management by receiving and lodging claim forms with the Insurer. In doing so, Pet Culture acts on behalf of PetSure and the Insurer and not as an agent of any Covered Person.

Group Insurance Policy

This Policy is a contract of insurance between the Policyholder and Us and contains all details of the cover that We provide.

The Policy consists of:

1. the Certificate of Insurance
2. the PDS and the Policy Terms and Conditions (this document)
3. any applicable Supplementary PDS ('SPDS') we issue that varies it;
4. any other document We tell the Policyholder forms part of the Policy which may vary or modify the above documents

These documents should be read together as they jointly form the contract of insurance between the Policyholder and Us.

The Policyholder must ensure that a copy of this PDS is made available to each Covered Person.

Covered Person's access to the Group Insurance Policy

An individual who meets the Eligibility Criteria and has been issued with a Confirmation of Cover is a Covered Person under the Policy.

A Covered Person can access the coverage provided under this Policy, subject to the terms, conditions, limits and exclusions contained in the Policy. Cover for a Covered Person begins and ends as set out in Section 2 of the Policy Terms and Conditions.

A Covered Person is not obliged to accept any of the benefits of this insurance. Nothing prevents a Covered Person from entering into other arrangements regarding insurance. If a Covered Person makes a claim under the Policy, then such person will have the same obligations to Us as if they were the Policyholder and We will have the same rights against the Covered Person as We would have against the Policyholder.

The Covered Person retains the day-to-day control of the insurance cover insofar as it applies to the Covered Person (including making claims under the insurance cover, varying the insurance cover (e.g., to include details of a new pet) and cancelling the insurance cover).

If the Covered Person wishes to make a claim, or vary or cancel the insurance cover, the Covered Person can update their account at: www.petculture.com.au/Account/Login

Summary of Benefits and Risks

Subject to the terms, conditions, exclusions and limits set out in the Policy Terms and Conditions, Pet Culture Group Pet Insurance provides financial protection for Vet Expenses in respect of the Covered Person's Pet resulting from an Insured Event occurring or first showing clinical signs within the Policy Period and after any applicable Waiting Period.

'Vet Expenses' and 'Insured Event' are defined in **Section 1 – Definitions** and may be subject to stated limits, excesses and applicable Waiting Periods.

Pet Culture Group Pet Insurance – Aussie Hazard Cover transfers some of the financial risks Pet owners face for Vet Expenses to the insurer. However, Pet Culture Group Pet Insurance – Aussie Hazard Cover only provides cover for defined insured events and does not cover every circumstance or expense. In addition, the Policy has certain terms, conditions, exclusions and limits like other forms of general insurance.

These include but are not limited to injuries and illnesses that are not defined as Insured Events, as well as Elective Treatments and procedures, pet foods/diets and grooming. Medical Conditions that are present or that the Covered Person were aware of (or that a reasonable person in their circumstances should have been aware of) prior to the Issue Date of the Confirmation of Cover or that arise during the applicable Waiting Period are considered Pre-existing Conditions and will not be covered.

Maximum monetary limits apply to the amount of benefits payable to any Covered Person in any one Policy Period. The Pet must be at least 8 weeks of age at the start of the first Policy Period.

Full details are specified in the **Policy Terms and Conditions**.

Duty to take reasonable care not to make a misrepresentation

Before you enter into this insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth).

When this duty applies

The duty to take reasonable care not to make a misrepresentation applies until the contract is entered into, or renewed, varied, extended or reinstated as applicable.

Your duty to take reasonable care not to make a misrepresentation

What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask. This includes taking reasonable care to check the information we provide to you in your policy documentation (e.g. your renewal notice, Certificate of Insurance) and informing us of any changes or if the information is no longer honest, accurate and complete.

If you are not sure of the answers to any of our questions, or you are not sure if any of the information remains honest, accurate and complete, you should take the time to find out. It is also important to understand that, in answering the questions or in reviewing the information, you are answering and reviewing for yourself and anyone else to whom the questions or information applies.

If any of our questions are not clear to you and you need help, or if you need to inform us of changes to the information set out in your policy documentation, please contact us. If you do not contact us, we will take it that you agree that the information remains honest, accurate and complete, so it is essential that you contact us if you have any doubts.

If you don't comply with your duty

If you do not take reasonable care in answering our questions or inform us of changes to the information set out in your policy documentation, you may breach your duty. If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.

Cost of the Policy

All cover is subject to the payment of the Premium.

The calculation of the Premium payable by the Policyholder will be in the Certificate of Insurance issued to the Policyholder. The Premium is calculated by reference to the number of active Covered Persons and the number of pets insured per Covered Person.

The Premium is subject to government charges, taxes and levies where applicable. These can include stamp duty and GST.

If the Policyholder fails to pay the Premium within the period of time stipulated in the Certificate of Insurance or if the payment method is dishonoured, We will have the right to cancel the Policy.

Cooling off period

The Policy holder has a full 14 days from the policy commencement date (or any renewal date) to make sure the Policyholder is happy with every aspect of this Policy. During this time, the Policyholder may cancel the Policy by contacting Us.

If We receive the Policyholder's request to cancel within the 14 day period after the Policy commencement date (or any renewal date) and provided that neither the Policyholder nor any Covered Person has exercised a right or power under the terms of the Policy in that period (e.g. a claim has been made or a benefit has been paid) We will give the Policyholder a refund of any monies received since the Policy commencement date (or renewal date), less any taxes or duties that We are unable to refund. Even after the cooling off period ends the Policyholder has cancellation rights (see cancellation)

Renewal Procedure

Before the Policy expires, We will advise the Policyholder whether We intend to offer renewal and if so on what terms. It is important to check the terms of any renewal before renewing to ensure that the details are correct.

Privacy Statement

Hollard, PetSure and Pet Culture (each a 'Recipient' and referred to as 'we', 'us' or 'our' in this Privacy section) are subject to the Australian Privacy Principles under the *Privacy Act 1988* (Cth).

In connection with each Recipient:

1. personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this

information directly from you unless it is unreasonable or impracticable for us to do so. In some instances we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;

2. personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;
3. if you do not consent to us collecting and using, or disclosing all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;
4. we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided in this section);
5. where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law;
6. your personal information may also be disclosed to some of our service providers who are located overseas including but not limited to the Philippines, Singapore and Japan. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Privacy Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Privacy Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a copy. If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Privacy Officer at:

Hollard

Phone: (02) 9253 6600

Email: privacy@hollard.com.au

Mail:

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

Website: hollard.com.au

PetSure

Phone: (02) 9842 4800

Email: privacy@petsure.com.au

Mail:

PetSure Privacy Officer
PetSure (Australia) Pty Ltd
Locked Bag 9021
Castle Hill NSW 1765

Website: petsure.com.au

PetCulture

Email: customercare@petculture.com.au

Website: petculture.com.au

The General Insurance Code of Practice (Code)

Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice. The objectives of the Code are:

- commit insurers to high standards of service;
- promote better, more informed relations between insurers and their customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. The Code Governance Committee is also responsible for imposing sanctions for breaches of the Code as well as improvement of the Code and assisting the general insurance industry understand and comply with the Code.

You can obtain a copy of the Code from the Code of Practice website at insurancecouncil.com.au.

Goods and Services Tax (GST)

All monetary limits in your policy are inclusive of GST. In the event of a claim, if the Covered person is not registered for GST, We will reimburse the Covered Person the GST component in addition to the amount we pay the Covered Person. If the Covered person is registered for GST, We will not pay the GST component, and the Covered Person will need to claim the GST component from the Australian Taxation Office.

Any Covered Person must advise us of their correct input tax credit percentage where they are registered as a business and have an Australian Business Number. The Covered person is liable to us for any GST liability We incur arising from their incorrect advice or inaction.

Complaints

We hope there is never a reason to complain, but if you have a complaint, we will do our best to work with you to resolve it. Our complaints resolution process has three steps. Please let us know if you require additional assistance to lodge a complaint.

1 - Immediate Response

If you have a complaint we will take steps to resolve your complaint as soon as possible. We will acknowledge your complaint within one business day of receiving it.

Please contact us using one of the following means:

Phone: 02 9842 4800

Monday to Friday, 8am to 5pm AEST

Email: petculture@petsure.com.au

Please supply your membership email to enable the enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2 - Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request (refer to contact details provided for '1 – Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated matters will be acknowledged within one business days of being escalated. After full consideration of the matter a written final response will be provided that will outline the decision reached and the reasons for the decision.

3 - External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within 30 days, you can refer your matter to the Australian Financial Complaints Authority ('AFCA'), provided your matter is within the scope of AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:

Australian Financial Complaints Authority

Mail:

GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678

Website: afca.org.au

Email: info@afca.org.au

Financial Claims Scheme and Compensation Arrangements

Hollard is an insurance company authorised under the *Insurance Act 1973* (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.

The Insurance Act contains standards designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system. Because of this We are exempted by the *Corporations Act 2001* (Cth) from the requirement to meet the compensation arrangements.

Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the *Corporations Act 2001* (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

If We were to fail and were unable to meet Our obligations under this policy, a person entitled to claim insurance cover under this Policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at fcs.gov.au.

Updating this PDS

We may need to update this PDS from time to time. We'll do this if certain changes occur, and We are required and permitted by law to do so. We will issue the Policyholder with a new PDS or a Supplementary PDS or other compliant document 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 the Policyholder with notice of this information in other forms or keep an internal record of such changes. The Policyholder can get a paper copy, or an electronic copy will be made available, of any changes free of charge by contacting Us using the contact details on the back of this PDS

Authorised for issue

This PDS including the Policy Terms and Conditions was prepared by Hollard. PetSure have given their consent to all statements by or about them in the form and context in which they are included and have not withdrawn as at the date of the PDS.

These statements appear throughout the PDS.

Policy Terms and Conditions

The basis on which We provide cover

Subject to the terms, conditions, limits and exclusions contained in this Policy, We will reimburse the Vet Expenses incurred by the Covered Person as a result of a Treatment to the Covered Person's Pet for an Insured Event subject to any Waiting Period and Benefit Limit and Insured Event Limit, less any Excess, provided that:

- the Eligibility Criteria has been met;
- the Pet is listed on the Confirmation of Cover;
- the Insured Event arose during the Policy Period; and
- the Treatment occurred during the Policy Period;

Section 1 – Definitions

For the Policy, the following Definitions apply. Any word or expression to which a specific meaning has been given in any part of this document shall bear this meaning wherever it is capitalised.

When interpreting these Policy Terms and Conditions:

- references to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa; and
- monetary references are in Australian dollars.

Active Auto-Delivery Customer means a customer who has an account set up with Pet Culture and has set an available time interval frequency for their chosen products to be periodically delivered to them.

Benefit Limit means the applicable total amount(s) payable to the Covered Person in any one Policy Period, The Benefit Limit is \$10,000.00

Note: The Benefit Limit is subject to payment of the Excess by the Covered Person.

Certificate of Insurance means the relevant certificate showing details of the cover attaching to and forming part of the Policy issued by Us to the Policyholder.

Confirmation of Cover means the document issued to each Covered Person which contains details of the Policy Period, the Pets covered under the Policy, as well as coverage details and Benefit Limits.

Covered Person means a person who satisfies the Eligibility Criteria for insurance under this Policy and with respect to whom Premium has been paid or agreed to be paid by the Policyholder and has been issued with a Confirmation of Cover.

A Covered Person is a third-party beneficiary under Section 48 of the *Insurance Contracts Act 1984* (Cth) and is not a party to this contract of insurance.

The Covered Person has the day-to-day operation of the insurance cover insofar as it applies to the Covered Person including making claims under the insurance cover, varying the insurance cover (e.g., to include details of a new pet) and cancelling the insurance cover.

Elective Treatment means a Treatment or surgery that is beneficial to the Covered Person's Pet but is not essential for the Pet's survival or does not form part of the Treatment for an Insured Event.

Eligibility Criteria will be met when a person is an active Auto Delivery Customer and is over the age of eighteen (18) years during the entire Policy Period.

Expiry Date means 11.59pm on the date upon which We cease to provide insurance under the Policy as shown on the Covered Person's Confirmation of Cover.

Excess means the first amount of a claim We do not pay and which the Covered Person is required to pay themselves. Note: The Excess is deducted from the benefit for each Insured Event in each Policy Period that is not related to any other Insured Event treated during the same Policy Period.

Refer to **Section 5 – Claims** for an example of how claim payments are calculated.

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

Policyholder means the named company or organisation listed as the Policyholder in the Certificate of Insurance with whom we enter into the Policy. The Policyholder is the contracting insured.

Insured Event means the Vet Expenses incurred by the Covered Person for Treatment, directly relating to or resulting from the Covered Person's Pet suffering an illness or injury caused by or arising from:

1. snake bite envenomation;

2. tick paralysis; or
3. a motor vehicle incident

Insured Event Limit: this is the number of Insured Events the Covered Person can claim for in any one Policy Period. The number of Insured Events that a Covered Person can claim for in any one Policy Period is three (3). The Insured Event Limit resets each Policy Period.

Insurer means The Hollard Insurance Company Pty Ltd ABN 78 090 584 473.

Issue Date means 11.59pm on the date from which We agree to provide insurance under this Policy as shown on the Covered Person's Confirmation of Cover.

Pet means the dogs or cat listed on the Confirmation of Cover. A Covered Person can nominate up to 5 Pets.

Policy means:

1. the Certificate of Insurance
2. the PDS, Policy Terms and Conditions (this document)
3. any applicable Supplementary PDS ('SPDS') We issue that varies it.
4. any other document We tell the Policyholder forms part of the Policy which may vary or modify the above documents.

Policy Period means:

1. in respect of the Policyholder, the twelve-month period stated in the Certificate of Insurance or such shorter time if the Policy is cancelled;
2. in respect of a Covered Person, the twelve-month period from the Issue Date stated on the Confirmation of Cover to the Expiry Date stated on the Confirmation of Cover or such shorter time if the cover is cancelled.

Pre-existing Condition means a condition that existed or occurred prior to the Issue Date of the first Policy Period or within any applicable Waiting Period, of which a Covered Person or the Covered Person's Vet were aware or a reasonable person in their circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed.

Premium means the amount that is payable by the Policyholder in respect of this Policy.

Treatment means reasonable and customary examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease or injury.

Vet means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than the Covered Person, who is licensed in and currently registered in Australia

Vet Expenses means the reasonable and essential expenses incurred and paid by the Covered Person in respect of Treatment provided by a Vet during the Policy Period having regard to the circumstances in which the Treatment was provided.

Waiting Period means a period of 48 hours starting from the Issue Date of the Covered Person's first Policy Period at 11.59pm during which a condition that exists or occurs, of which the Covered Person or the Covered Person's Vet are aware or a reasonable person in your circumstances would be aware, will be considered a Pre-existing Condition, subject to the terms of the definition of 'Pre-existing Condition'.

We, Us or Our means the Insurer

Section 2 –Eligibility Criteria and Access to Cover

If a person satisfies the Eligibility Criteria and has been issued with a Confirmation of Cover, then that person will automatically be a Covered Person under the Policy.

A Covered Person's access to the cover provided under this Policy:

1. begins from the Issue Date set out on the Confirmation of Cover; and
2. ends at the earliest of the following events:
 1. when the Covered Person ceases to meet the Eligibility Criteria;
 2. at the Expiry Date set out on the Confirmation of Cover;
 3. when the Policy is cancelled by the Policyholder or by Us; or
 4. when cover is cancelled by the Covered Person.

Only Pets listed on the Confirmation of Cover are covered under the Policy. A Pet can only be listed on the Confirmation of Cover if the following criteria are satisfied:

1. the Pet must be at least 8 weeks of age at the start of the first Policy Period;
2. the Pet must regularly reside with the Covered Person and be under the care and supervision of the Covered Person at the address provided on the Confirmation of Cover; and
3. the Pet must not be a banned or illegal breed in Australia.

Section 3 – Cover

In consideration of the payment of Premium by the Policyholder, We will provide the cover in accordance with the terms and conditions of the Policy, as set out in this document.

What the Covered Person is covered for

We will reimburse Vet Expenses incurred by the Covered Person for Treatment provided during the Policy Period up to the Benefit Limit, as a result of the Covered Person's Pet suffering an Insured Event that occurs after the Waiting Period has expired.

An Insured Event means the Vet Expenses incurred by the Covered Person for Treatment directly relating to or resulting from the Covered Person's Pet suffering an illness or injury caused by or arising from:

1. snake bite envenomation;
2. tick paralysis; or
3. a motor vehicle incident

Excess

The Covered Person is obliged to pay an Excess, which applies for each Insured Event in each Policy Period that is not related to any other Insured Event treated during the same Policy Period. The Excess payable is \$200.

Benefit Limit

We will not pay the Covered Person more than the Benefit Limit in any one Policy Period. The Benefit Limit is \$10,000. This Benefit Limit resets each Policy Period.

Insured Event Limit

An Insured Event Limit applies to each Covered Person in any one Policy Period. The Covered Person can claim up to three (3) Insured Events in any one Policy Period.

Waiting Period

A Covered Person's access to cover under this Policy is subject to a Waiting Period which is a period of 48 hours starting from the Issue Date of the Covered Person's first Policy Period.

at 11.59pm during which a condition that exists or occurs, of which the Covered Person or the Covered Person's Vet are aware or a reasonable person in your circumstances would be aware, will be considered a Pre-existing Condition, subject to the terms of the definition of 'Pre-existing Condition'.

When the Covered Person is not covered

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

1. injuries or illnesses that are not defined above under an Insured Event
2. any of the exclusions outlined in Section 4 – General Exclusions.

Section 4 – General Exclusions (what we do not cover)

The following General Exclusions apply to all sections of the Policy Terms and Conditions. We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to:

1. an illness or injury that is not an Insured Event
2. **Pre-existing Conditions** – or a Condition arising before the first Policy Period or within the applicable Waiting Period.
3. **Preventative/routine items** – including (but not limited to) food (regular or prescription), vitamins/ nutraceuticals/ supplements, vaccinations, microchipping, flea/tick/worm control or any expenses related to grooming and bathing of Pets, including any non-medicated grooming products.
4. **Certain Treatments and Conditions**
 1. medicated baths and shampoos, unless the Vet deems them medically necessary to treat a Condition covered by the policy;
 2. accessories including (but not limited to) pill poppers, cage hire, crates, bedding and collars;
 3. training, socialisation, therapy and alternative therapies including (but not limited to) homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy;
 4. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority);
 5. the provision of medication(s) that covers a period of more than 30 days beyond the policy End Date;

5. **Pets not being protected** due to gross negligence by the Covered Person or the Covered Person's failure to take all reasonable precautions to protect the Covered Person's Pets from situations that may result in injury or Illness.
6. **any consequential loss** including (but not limited to) economic loss, loss of enjoyment or other such loss not specifically covered in the policy.
7. war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, or military or usurped power or contamination or pollution by chemical, biological, or nuclear agents from an act of terrorism, or any action in response to such acts that causes an Insured Event.
8. fraud, negligence or wilful omission by the Policyholder or the Covered Person.

Section 5 - General Conditions

If the Policyholder or the Covered Person, does not comply with the following conditions, We may refuse to pay a claim in whole or in part, or in some circumstances in accordance with the law cancel the Policy.

Failure to pay the Premium

Cover under this Policy is provided on the basis that the Policyholder has paid or agreed to pay Us the Premium. The Premium is payable when the Policyholder takes out a new Policy and when the Policyholder renews the Policy. We may take steps to cancel the contract of insurance for non-payment of the Premium.

Cancellation

By the Policyholder

The Policyholder can cancel this Policy at any time by giving notice to Us.

By a Covered Person

A Covered Person can cancel their cover at any time by cancelling their membership with the Policyholder.

By Us

We can cancel this Policy for any of the reasons permitted by law. We can cancel the cover of a Covered Person for any of the reasons permitted by law.

Changes to any details or information in the Confirmation of Cover

The Covered Person must notify Us if the Covered Person requires any change to the details contained in the Confirmation of Cover including adding or removing any Pets, changes to the address of the Covered Person.

Any change will be effective if We agree to make the change and We confirm in writing that the change is effective and issue Covered Person a Confirmation of Cover.

Currency

All amounts shown in the Policy are in Australian dollars (AUD).

Fraudulent Claims

If the Covered Person makes a claim or arranges for another party to make a claim that is in any way false, dishonest or fraudulent, then We may refuse to pay any such claim.

Law that applies to this Policy

Any disputes arising from this Policy will be determined by the Courts, and in accordance with the laws, of the State or Territory where this Policy is issued.

Section 5 – Claims

Claim Process

A Covered person can submit a claim at www.petculture.com.au/Account/Login by following the link to “Make a Claim”.

Documentation such as an itemised invoice, payment receipts and consultation notes will be required. See further details in the “Claim Conditions” section below.

All communications in relation to a claim will be sent to the Covered person’s nominated email address.

Claims Conditions

If the Covered Person does not comply with the following Claims Conditions, We may refuse to pay a claim in or in part.

1. All claims must include itemised tax invoice/s, payment receipt/s and applicable consultation notes.
2. The Covered Person agrees that their Vet (current or previous) is authorised to release information and/or records to Us about their Pet.
3. The Covered Person agrees that We are authorised to discuss with the Vet, details relating to their claim or Treatment provided to their Pet in relation to a claim made under the Policy.
4. The Covered Person agrees that We have the right to decline to process a claim where the Covered Person or their Vet refuse or are unable to provide information reasonably requested by us in order to process the claim.
5. We will not reimburse the Covered Person for the provision of any information required in the administration or execution of the Policy nor for the assistance provided to the Covered Person in the provision of any information in relation to a claim made under this Policy.
6. We will deal directly with the Covered Person regarding settlement of a claim.
7. Unless agreed to by us, We will pay the Covered Person, not the Vet.
8. If the Vet Expenses are excessive, unreasonable, or significantly higher than other Vet Expenses in a similar situation, then claim payments may be adjusted and paid based on the reasonable Treatment or fees typically charged for the Treatment of that Condition, for a Pets in similar circumstances.
9. We will send the Covered Person an email/remittance advice regarding the settlement of the claim that will provide details of how the claim has been dealt with.
10. If the Covered person submits a fraudulent claim or solicits the Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied, We may also be entitled to reclaim any payments already made to the Covered Person in respect of such claims.
11. When we settle the claim, We will deduct from the benefit amount the amount of the Excess payable to Us.
12. When the Covered Person makes a claim, they must notify us of any other insurance that they may be aware will or may, whether in whole or in part, cover any expenses insured under this policy. If at the time of any Vet expenses incurred there's any other insurance (whether issued to the Covered Person or any other person) which covers the same Vet expenses they must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

In the event that We pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver retrospectively as they stand to any paid claims or to any future claims for that Insured Event. We also reserve our right to recover from the Covered Person any benefit amount received as a result of such error.

Example of how we settle claims

The following calculations provide examples of how claims will be settled where the claim is accepted (these examples are indicative of the manner of calculation only and include GST):

Aussie Hazard Cover

Total amount of eligible Vet Expenses paid by the Covered Person to the Vet for an Insured Event

Less \$200 Excess

Total payment to Covered Person

Our rights of recovery

If We have the right to recover any amount payable under the Policy in relation to a claim from any other person, you must cooperate with Us in any action We may take.

Other insurance arrangements

If We accept a claim and there is any other similar insurance under which a Covered Person is entitled to claim, the Covered Person is required to advise us at the time they submit their claim if they hold such other insurance. Total benefits paid to a Covered Person across all insurance cannot exceed their actual expenses.

Financial Services Guide (FSG)

In this FSG:

- **Hollard** means The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436).
- **PetSure** means PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183)
- **Pet Culture** means Pet Culture Group Pty Ltd (ABN 69 644 613 098, AR 001284860)

- **you** and **your** means the beneficiary under the Pet Culture Group Pet Insurance – Aussie Hazard Cover policy.
- “we”, “us” or “our” include Hollard, PetSure and Pet Culture unless specified otherwise.

Full details about these companies are given at the start of this booklet in the **Product Disclosure Statement**.

This FSG provides you with information about the financial services we provide in relation to Pet Culture Group Pet Insurance – Aussie Hazard Cover (‘group insurance policy’) (to help you decide whether or not to use those services) as well as information on how we are remunerated in relation to the services, how we deal with complaints and how we can be contacted.

This FSG applies from 14 April 2022 and remains valid unless replaced by a subsequently issued FSG.

About Hollard, PetSure, Pet Culture and other relevant persons/organisations

Hollard is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. Hollard is the insurer and issuer of the Pet Culture Group Pet Insurance – Aussie Hazard Cover policy. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

PetSure, a related body corporate of Hollard, is an Australian Financial Services Licensee (AFSL 420183) authorised to deal in and provide general advice on, as well as provide a claims handling and settling service, in relation to general insurance products. It administers Pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard.

PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure’s authority is subject to the limits of authority agreed with Hollard. PetSure does not act for you. PetSure has also been appointed by Hollard as its agent to manage, administer and settle claims made under the group insurance policy. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.

Pet Culture is a related entity of PetSure and Hollard and the policyholder of the group insurance policy under which insurance cover is issued in connection with Pet Culture’s Active Auto Delivery Customers. In addition, Pet Culture is an authorised representative (AR No. 001284860) of PetSure and is authorised to provide financial product advice in respect of the group insurance policy, and to arrange for information to be collected from you but not

issue cover in respect of the group insurance policy and provide claims management by receiving and lodging claim forms with the Insurer. In doing so, Pet Culture acts on behalf of PetSure and the insurer that issued the group insurance policy and not on your behalf.

Important information you should know.

We will not consider whether Pet Culture Group Pet Insurance – Aussie Hazard Cover is appropriate for your personal objectives, financial situation or needs as we do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before accessing the cover provided under the policy.

You need to read the PDS including the Policy Terms and Conditions to determine if the product is right for you. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How each party is paid for its services

Pet Culture pays the premium to Hollard for the Pet Culture Group Pet Insurance – Aussie Hazard Cover policy to which you have access to as a Pet Culture Active Auto-Delivery Customer.

PetSure receives a portion of the underwriting profit, if any, for administering the Pet Culture Group Pet Insurance – Aussie Hazard Cover product.

Our employees that will assist you with your insurance needs will be paid a market salary and may earn a cash bonus or other incentives based on achievement of a broad range of goals, including financial targets

You may request particulars about the above remuneration or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for Hollard, PetSure and Pet Culture are set in the beginning of the **Product Disclosure Statement**.

Compensation Arrangements

The *Corporations Act 2001* (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies.

PetSure has a professional indemnity insurance policy in place which meets the legislative requirements covering PetSure's activities and the activities of its authorised representatives including Pet Culture and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives including Pet Culture but were so at the time of the relevant conduct.

Refer to the '**Financial Claims Scheme and Compensation Arrangements**' section in the PDS for further information on Hollard's compensation arrangements.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through adequate controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Instructions

You can contact us to give instructions by post, phone or email on the contact numbers and details set out in the beginning of the **Product Disclosure Statement**.

Your Privacy

Refer to the '**Your Privacy**' section of the PDS for further information on what we do with your information.

How are Complaints resolved?

Refer to the '**If you have a complaint**' section of the PDS for further information on how complaints are dealt with.

Authorised for issue

This FSG was prepared by PetSure on 01 April 2022 (as it relates to the financial services provided by PetSure and by Pet Culture as PetSure's authorised representative) and Hollard has authorised the distribution of this FSG by them.

This FSG applies from 14 April 2022 and remains valid unless replaced by a subsequently issued FSG.

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