



## Your Policy Wording for Your Introductory Charity Plan – 4 Weeks Trial Policy

Combined Financial Services Guide (FSG) and Product Disclosure Statement (Including Policy Wording)

Please read in conjunction with your Certificate of Insurance to understand the Policy for your Pet



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*Dear Policyholder,*

Thank you for considering insuring with Petcover, we would be delighted to have you and your Pet as part of the family.

We hope your pet is in the best of health, but rest assured, if you need us we'll be there to help. We do all we can make the claims process as quick and easy as possible so you can count on prompt and caring service from our experienced staff when you need it most.

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

Wishing you and your Pet a happy and healthy time ahead.

*The Petcover Team*

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## Part 1: Financial Services Guide (FSG)

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

- The financial services we can offer you.
- Who we act for in providing these services.
- How we and other relevant persons are paid; and
- How complaints are dealt with.

The Financial Services Guide (FSG) explains:

- Our products and services.
- Our remuneration.
- Other important information.

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

### Information About Petcover's Services

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

In this FSG "we, our and us" refers to Petcover Aust Pty Ltd ABN 97 117 476 990 AFSL No. 507143 of 1-3 Smolic Court, Tullamarine VIC 3043, Telephone:1300 731 324 which is authorised under its AFS Licence to provide advice on and deal in general insurance products, including Pet Insurance.

### Introduction

We aim to provide you with insurance products and services that protect you and/or enhance your pets' life. To help us achieve this, it's important that you understand what we do as your insurance agent.

Our FSG contains important information about the products and services Petcover Aust Pty Ltd (Petcover) offers. It also explains how we, and our representatives, may be remunerated and contains details of our internal and external complaints handling procedures.

By engaging Petcover Pty Ltd to provide insurance services, you are, in the absence of a formal written retainer agreement, agreeing to the delivery of our services and to our remuneration as described in this FSG.

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

If we give you personal advice about a Retail Product, which takes into account your individual objectives, financial situations or needs, we will, if required, also give you a Statement of Fact (SoF). This contains the advice we have given, the basis of that advice and other information about our remuneration and any relevant associations or interests which may have influenced the advice provided.

This FSG is also available on our website [www.petcovergroup.com/au](http://www.petcovergroup.com/au).

### Who do we act for?

As an agent acting under a binder from the Insurer, Sovereign Insurance Australia Pty Ltd ABN 85 138 079 286 AFS License Number 342516 we act to arrange to enter into insurance products on their behalf. Under our binder agreement we also agree to handle and settle claims on the Insurer's behalf. For general insurance products provided as an insurance intermediary we will act on your behalf. We will tell you before or at the time if we are not acting for you in providing any part of our service. Any advice given to you about pet insurance will be of a general nature only and will not take into account your personal objectives, financial situation or needs. You need to determine whether this product meets your pet's needs.

### How you can instruct us

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

### Our Products and Services

As an insurance intermediary we are licensed to deal in and provide advice in relation to Pet Insurance and or general risk insurance products.

Under our license, amongst other things, we are able to:

- Arrange Pet Insurance and or general risk insurance products to help you protect against insurable risks.
- Collect information that Insurer's require from you.
- Where needed, provide you with information and advice about Pet Insurance and or general risk insurance products. and;
- Assess and pay Pet Insurance claims and where needed, assist you to make General Insurance claims.

We will endeavor to arrange insurance that meets your Pet Insurance and or your general risks and needs. However, as it is

you who best understands your risks and needs you should always consider the appropriateness of any products we provide or any insurance we recommend to you before acting on our recommendations. We also rely on you for the accuracy and completeness of the information you provide to us.

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

Finally, please note that we cannot guarantee the availability of insurance for your particular risks or the solvency of Insurers.

### **Arranging your insurances**

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

As one of Australia's leading Pet Insurance providers, we have many clients with similar pets, businesses and situations with similar risks and needs. For these, we design and develop Petcover products which combine good pricing and quality cover from reputable Insurers.

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

### **The people who provide our services**

We provide our services using Petcover employees.

However, in some cases we may use "Authorised Representatives" or "Mere Referrers". "Authorised Representatives" are third parties who we have authorised to provide you and your pet's information to us to allow us to be able to provide you with Pet Insurance.

"Mere Referrers" are other third parties who we have authorised to provide you and your pets information to allow us to be able to provide you with Pet Insurance. They will only provide factual information and are not authorised to provide any advice.

Our Authorised Representatives and Mere Referrers are not employees and do not receive a salary. Instead, they may be paid a percentage of the commission and/or other part of our remuneration for the financial services they provide. This percentage may be up to 10% of Petcover's remuneration. The Authorised Representative or Mere Referrer's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Authorised Representative or Mere Referrer.

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

## **Information on Remuneration**

### **Our remuneration**

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

- A commission paid to us by the Insurer.

We receive commission from the Insurer Sovereign Insurance Australia (ABN 85 138 079 286 AFS License Number 342516), each time you buy a Policy. It is calculated as a percentage of the Insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

Commission paid to us by the Insurer are rates of commission up to 30% of the premium (before taxes and statutory charges) for Pet Insurance. Commissions depend on the type of insurance. Different Insurers may pay different rates of commission.

In addition, we may also receive the following:

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

Please note that we treat our remuneration as fully earned when we issue you with a tax invoice, unless we have a written agreement with you that varies this statement.

You agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term

cancellation of a policy or future downward adjustment of premium. You also agree that the Insurer and Petcover may offset such remuneration from any premium refund you are entitled to.

We want to be entirely transparent about our remuneration so please ask us if you want more information or have any questions.

Where you have been referred to us by a third party, we pay them a fee, a proportion of our commission or other appropriate merchandise. This does not increase the premium you pay to us.

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

If you require further details about any of the above remuneration received by us, please ask us within a reasonable time after receiving this document and before we provide you with advice on or we issue you with Pet Insurance.

## **Our Contract with you**

Where we agree to enter into a Policy with you it is a contract of insurance between us and you (see the definition of 'You' for details of who is covered by this term). The Policy consists of:

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

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

## **Do We receive any other remuneration for our service?**

### **Interest**

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

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

Should you require further information regarding any of the above forms of indirect remuneration or benefits, please contact Petcover on the details listed in this document.

### **Conflicts of Interest**

Conflicts of interest may arise in circumstances where some or all of your interests as our client are, or may be, inconsistent with some or all of our interests.

We have a conflicts of interest policy and procedure, including training and monitoring, to ensure we are aware of and manage any conflicts of interest. Our company, staff and our representatives must comply with this policy and procedure. Where a conflict is unavoidable, we will consult with you and manage the conflict in such a way as to avoid prejudice to any party.

### **Relationships & Associations**

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

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

## **Other important information**

### **Compensation Arrangements Professional Indemnity Insurance**

Petcover has Professional Indemnity Insurance which covers its products and services and the services provided by its representatives. In accordance with the requirements of the Corporations Act, Petcover Aust Pty Ltd maintains adequate



Professional Indemnity Insurance. This insurance cover extends to claims in relation to our conduct as an Australian Financial Services license holder and our employees and representatives both past and present, to compensate clients or their beneficiaries for loss or damage suffered if we provide negligent advice.

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

### **Premium and Invoice Calculation**

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

### **Privacy Notice**

In this Privacy Notice, 'We', 'Our', 'Us' means Petcover Pty Ltd and the Insurer Sovereign Insurance Australia

### **Privacy**

We value the privacy of personal information and are bound by the Privacy Act 1988 when we collect, use, disclose or handle personal information. We collect personal information to offer, provide, manage and administer the many financial services and products we and our group of companies are involved in (including those outlined in this FSG). Further information about Our privacy practices can be found in our Privacy Policy that can be viewed on the Petcover website at [www.petcovergroup.com/au](http://www.petcovergroup.com/au), or Sovereign Insurance Australia's website at <https://sovereignaustralia.com.au/Privacy> or alternatively, a copy can be sent to you on request. Please contact your Petcover office or visit our website at: [www.petcovergroup.com/au](http://www.petcovergroup.com/au) if You wish to seek access to, or to correct, the personal information we collect or disclose about you.

### **International Transfers**

In providing you with insurance services, we may transfer your personal and/ or sensitive personal information outside of Australia including the UK and the European Union, New Zealand and India. If this happens, we will ensure that appropriate measures are taken to safeguard your personal and/ or sensitive personal information.

### **Information we Process**

You should understand that information you provide, have provided and may provide in future will be processed by us and the Insurer, in compliance with the Privacy Act 1988 and its National Privacy Principles for the purpose of providing insurance, handling claims and/or responding to complaints.

### **Information containing personal and sensitive personal information.**

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

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

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

### **Collecting electronic information**

If you contact us via an electronic method, we may record your internet electronic identifier i.e. your internet protocol (IP) address. Your telephone company may also provide us with your telephone number.

### **How we use your information**

Your personal and/or sensitive personal information may be used by us in a number of ways, including to:

- Arrange and administer an application for insurance.
- Manage and administer the insurance.
- Investigate, process and manage claims; and/or
- Prevent fraud.

### **Who we share your information with**

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

We may also share your personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies to:

- Assess financial and insurance risks.
- Recover debt.
- To prevent and detect crime; and/or
- Develop products and services.

We will not disclose your personal and/or sensitive personal information to anyone outside the above type of companies

except:

- Where we have your permission.
- Where we are required or permitted to do so by law.
- To other companies who provide a service to us or you; and/or
- Where we may transfer rights and obligations under the insurance.

### **Why is it necessary to share information?**

Insurance companies share claims data to:

- Ensure that more than one claim cannot be made for the same personal Injury or property damage.
- Check that claims information matches what was provided when the insurance was taken out.
- Act as a basis for investigating claims when We suspect that fraud is being attempted; and/or
- Respond to requests for information from law enforcement agencies.

### **Your Rights**

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

If we do hold information about you, we will:

- Give you a description of it.
- Tell you why we are holding it.
- Tell you who it could be disclosed to; and
- Let you have a copy of the information in an intelligible form.

If some of your information is inaccurate, you can ask us to correct any mistakes by contacting us.

### **Providing Consent to process your information.**

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

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

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

### **How we use your data**

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

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

- Foreign or Australian law.
- Petcover Policy.
- Pursuant to legal process; or
- In response to a request from foreign or Australian law enforcement authorities or other government officials.

In addition to being used for the benefit of Petcover's clients, these databases also may be accessed by other Petcover affiliates for other purposes, including providing consulting and other services to insurers for which our Group of Companies may earn compensation. Due to the global nature of services provided by our Group of Companies, the information you provide may be transmitted, used, stored and otherwise processed outside the country where you submitted that information. If you have questions about our group data processing or related compensation, please contact your local Petcover office.

### **Insurance Brokers Code of Practice**

Petcover Aust Pty Ltd is a member of the Steadfast Group Ltd. Both Petcover and the Steadfast Group Ltd subscribe to the Insurance Brokers Code of Practice and are bound by their Code of Practice (the Code).

The Insurance Broker's Code of Practice demonstrates the Australian insurance broking industry's professional commitment to its clients. The Code is administered by the Code Administration team at the Australian Financial Complaints Authority (AFCA). The Code applies to the relationship between Insurance Brokers and their clients. It describes key service standards that clients can expect from brokers, as well as an overview of the complaints and disputes handling process. The Code has been specifically developed by the National Insurance Brokers Association (NIBA) to be a user-friendly and helpful tool for both insurance brokers and their clients.

The objective of the Code is to build upon professional competence in the insurance broking profession, increase consumer confidence in insurance brokers and increase knowledge of the important role they play. The service standards outlined in

the Code are also aimed at safeguarding self-regulation of the broking industry. To view a copy of the Code visit [www.niba.com.au](http://www.niba.com.au). The Code does not form part of any retainer Petcover have with you and your rights relating to any breach of the Code by Petcover are limited to remedies available under the Code.

### **Telephone Call Recording**

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

### **Service issues and complaints**

We have in place a formal dispute resolution process, encompassing both internal and external dispute resolution. We are committed to providing quality services to our clients. This commitment extends to giving you easy access to people and processes that can resolve a service issue or complaint.

### **Making a Complaint**

We treat complaints very seriously and believe you have the right to a fair, swift, prompt and courteous service at all times. If you are dissatisfied with any aspect of our relationship, you may lodge a complaint. Our complaints process has three steps:

#### **1. Immediate Response & Resolution**

Many concerns can be resolved immediately, or within a short amount of time. If you have a complaint about the service we have provided to you, please address your enquiry or complaint to the staff member providing the service, or phone 1300 731 324 during normal office hours.

#### **2. Internal Dispute Resolution**

If we are unable to resolve your concern, immediately or within 2 days, we will escalate your concerns as a complaint to Petcover's Internal Dispute Resolution Team. Your complaint will be handled by a person with appropriate authority, knowledge and experience. You will be provided with the contact details of the person assigned your complaint. We will make a decision about your complaint within 30 calendar days, however we will aim to resolve your complaint within 10 business days. If we are not able to resolve your complaint within 10 business days, we will ensure you are updated with both a revised timeframe, within the 30-day period and your external dispute resolution options.

You may also contact the Internal Dispute Resolution team directly on 1300 731 324 or via email [idr.au@petcovergroup.com](mailto:idr.au@petcovergroup.com).

You may also contact Sovereign Insurance Australia, 3801/3803 Pacific Hwy, Tanah Merah, QLD 4128 or via email: [complaints@sovereigninsurance.com.au](mailto:complaints@sovereigninsurance.com.au).

#### **3. External Dispute Resolution**

In the unlikely event that your complaint is not resolved to your satisfaction following Petcover's Internal Dispute Resolution Process, you may be able to take your matter to the independent dispute resolution body, the Australian Financial Complaints Authority (AFCA).

AFCA resolves certain insurance disputes between consumers and Insurers and will provide an independent review at no cost to you.

We are bound by the determination of AFCA, but the determination is not binding on you.

#### **Contact details for AFCA:**

Australian Financial Complaints Authority Telephone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au); Postal Address: GPO Box 3, Melbourne VIC 3000

Petcover Aust Pty Ltd is a leading provider of Pet and Animal industry related insurances and risk services. It is part of our Group of Companies, which is a global leader in the design and provision of insurance, reinsurance, risk and employee benefit services. Petcover meets the diverse and varied needs of our clients through our Animal industry knowledge, expertise and global resources. If you have any questions about our services or anything in this FSG, please contact Petcover on 1300 731 324.

## Part 2: Product Disclosure Statement (PDS)

This Product Disclosure Statement ('PDS') which includes the Policy wording contains important information about this 4 Weeks Free Introductory Insurance Cover for Cat and Dogs and how it works.

### About this Insurance

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

- Decide whether this insurance will meet your needs; and
- Compare it with other products you may be considering.

Please note that any recommendation or opinion in this document is of a general nature only and does not take into account your objectives, financial situation or needs. You need to decide if this insurance is right for you, and you should read all of the documents that make up the Policy to ensure you have the cover you need.

### The Insurer

Sovereign Insurance Australia (ABN 85 138 079 286 AFS License Number 342516) with its registered address at 3801/3803 Pacific Hwy, Tanah Merah QLD 4128 is the Insurer of the Policy.

Sovereign Insurance Australia is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth).

### The Administrator

Petcover Aust Pty Ltd ABN 97 117 476 990 AFSL No. 507143 is the sole Administrator of the Policy acting under a binding agreement with the Insurer that authorises it to issue, vary and dispose of this Insurance and to manage and settle claims and deal with complaints.

Petcover can be contacted as follows, Head Office: 1-3 Smolic Crt, Tullamarine VIC, 3043 Ph: 1300731 324. In arranging this insurance Petcover acts as agent for Sovereign Insurance Australia and not as your Agent.

### Our contract with you

Where we agree to enter into a Policy with you it is a contract of insurance between us and you (see the definition of 'you' for details of who is covered by this term). The Policy consists of:

- This document which sets out the standard terms of your cover and its limitations;
- Your Certificate of Insurance issued by us. The Certificate of Insurance is a separate document, which shows the insurance details relevant to you. It may include additional terms, conditions and exclusions relevant to you that amend the standard terms of this document. Only those sections shown as covered in your Certificate of Insurance are included under the Policy coverage; and
- Any other change to the terms of the Policy otherwise advised by us in writing (such as an endorsement or Supplementary PDS). These written changes may vary or modify the above documents.

These are all important documents and should be carefully read together and kept in a safe place for future reference.

We reserve the right to change the terms of the Policy where permitted to do so by law.

Any new or replacement Certificate of Insurance we may send you, detailing changes to your insurance or the Period of Insurance, will become the Certificate of Insurance, which you should carefully read and retain.

### Your cooling-off period and Cancellation rights

You can exercise your cooling off rights and cancel the Policy within twenty-one (21) days of the date you took out the Policy provided you have not exercised right or power under the Policy (e.g. made any claim) and these rights and powers have not ended.

To exercise your cooling off rights you must advise us of your intention to cancel you can contact us at: Petcover Aust Pty Ltd, 1-3 Smolic Crt, Tullamarine Vic, 3043; email to [info.au@petcovergroup.com](mailto:info.au@petcovergroup.com), or call us on 1300 731 324.

### What is covered

Where We have entered into a Policy with you, we will insure you for:

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

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

## Terms and Conditions

Cover under this Policy provided on the basis:

- Of the verbal and/or written information provided by you which you gave after having been advised of your Duty to not

make a Misrepresentation either verbally or in writing.

- If you failed to comply with your Duty to not make a Misrepresentation or have made a misrepresentation to us, we may be entitled to reduce our liability under the Policy in respect of a claim and/or we may cancel the Policy to the extent we are prejudiced by your failure. If you have told us something which is fraudulent and it is related to your Policy and the cover provided, we may also have the option of avoiding the Policy (i.e. treating it as if it never existed).

Your Duty to not make a Misrepresentation and the consequences of misrepresentations, are set out under the heading 'Your Duty to not make a Misrepresentation', on page 14.

### Some words have special meanings

Certain words used in the Policy have special meanings. The definitions section of this document on page 15-17 contains such terms. In some cases, certain words may be given a special meaning in a particular section of the Policy when used or in the other documents making up the Policy. Headings are provided for reference only and for interpretation purposes and do not form part of the Policy.

### Goods and Services Tax (GST)

All monetary limits in your Policy are inclusive of GST.

The sum insured that you choose should exclude Goods and Services Tax(GST). In the event of a claim, if you are not registered for GST, we will reimburse you the GST component in addition to the amount we pay you. If you are registered for GST, you will need to claim the GST component from the Australian Taxation Office.

you must advise us of your correct input tax credit percentage where you are registered as a business and have an Australian Business Number. You are liable to us for any GST liability we incur arising from your incorrect advice.

### Your obligation to comply with the Policy terms and conditions

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

If more than one person is insured under the Policy, a failure or wrongful action by one of those persons may adversely affect the rights of any other person insured under the Policy to the extent we are prejudiced by your non-compliance.

### How to make a claim

If you need to make a claim under the Policy, please refer to the section that you are claiming on for details of how and when to claim, i.e. Vet Fees Section 1A – How to Claim.

### Updating this PDS

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

### Significant features and benefits

For details of all relevant Policy features you must refer to the full terms, conditions and exclusions of the Policy and the Certificate of Insurance which specifies the options taken for a full explanation of the cover provided under the Policy.

## 4 Weeks Free Introductory Insurance Cover (Charity Partner)

We pay up to the Maximum Benefit for:		Benefits
<b>Veterinary Fees &amp; Alternative Treatment</b>	For Illness & Injury, including hospitalisation, referral & medicines	Up to \$3000
<b>Death from Illness</b>	Losing your pet is a great sadness, but we will refund the purchase price	Up to \$500
<b>Death from Injury</b>	Nothing can replace a loved pet, but we will refund the purchase price	Up to \$500
<b>Advertising &amp; Reward</b>	If your pet gets lost or stolen, we will pay a local newspaper advertising and a reward	Up to \$400

## General Exclusions

This insurance is not intended to cover every single occurrence, in fact, there are some circumstances the Policy you are considering will not provide insurance cover for. Under all sections of the Policy, we do not pay for:

1. A Condition specifically excluded on your Certificate of Insurance or Policy.
2. Any animal less than eight (8) weeks old or more than twelve (12) months at the commencement of the Period of Insurance.
3. Dogs being used for guarding, track racing or Coursing.
4. Any breed of dog that is banned by the Australia Government, Public or Local Authority, or that is crossed with any banned breed or any Pit Bull Terrier or Dingo or crosses of these breeds.
5. Any dog declared as a dangerous dog by a Government authority.
6. Any amount if your Pet is confiscated or destroyed by any Australian, State or Territory Government or public or local authority or any person or body having the jurisdiction to do so.
7. Any costs caused because any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, has put restrictions on your Pet.
8. Any amount if you break Australian animal health or importation laws or regulations.
9. Legal expenses, fines and penalties connected with or resulting from a breach of criminal law, or an Act of Parliament.
10. Any loss caused by, arising from, or in any way connected with an act of force or violence for political, religious or ideological reasons, war, acts of terrorism, riot, revolution or and similar event, including any chemical or biological terrorism.
11. The cost of treating any Injury or Illness caused by, arising from, or in any way connected with a malicious act, deliberate Injury or gross negligence caused by you or a member of your Immediate Family or anyone living with you.
12. Any amount arising from, or in any way connected with an Illness that your Pet contracted while outside Australia, or New Zealand that it would not normally have contracted in Australia or New Zealand.
13. Any amount resulting from a disease transmitted from animals to humans.
14. Any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.
15. Any dog not vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent, and Vets recommend vaccination) and parvovirus. And any cat not vaccinated against feline infectious enteritis, feline leukaemia and cat flu. Any other disease that is a known vaccine and Vets recommend vaccination.
16. Any amount arising from, or in any way connected with your failure to take all reasonable precautions to protect your Pet from aggravating or pro-longing an Injury or Illness.
17. Any amount if you or your Pet lives permanently outside of Australia.
18. Any Journey you take your Pet on against a Vet's advice.

These are only examples of some common exclusions. For full details of all relevant Policy exclusions, you must refer to the Certificate of Insurance and the general exclusions to all sections and also to the specific exclusions to each section under the heading "We will not pay" as set out in this document.

### Your Duty to not make a Misrepresentation

You must take reasonable care to not make a Misrepresentation to us. This responsibility applies until we issue you with a Policy for the first time or agree to renew, extend, vary/ change, or reinstate your Policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A Misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not Misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care to not make a Misrepresentation applies to everyone who will be insured under the Policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care to not make a Misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above Duty, we may reject or not fully pay your claim and/or cancel your Policy. If the Misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your Policy as if it never existed.

### Who does the duty apply to?

The Duty to not make a Misrepresentation applies to you and everyone that is an insured under the Policy. If you provide information for another insured, it is as if they provided it to us.

### What happens if the Duty to not make a Misrepresentation is not complied with?

If the Duty to not make a Misrepresentation is not complied with we may cancel the Policy and/ or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the Policy as if it never existed and pay nothing.

### Policy Limits

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

## Excess

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

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

## Costs/Premium

There is no premium payable by you for this product, however, Excesses may be applicable for claims made within the Period of Insurance please refer to you Certificate of Insurance for details.

## Policy Wording

### Definitions

<b>Petcover<sup>®</sup></b>	Is a Registered Trademark, and Products sold under this Trademark in Australia are sold exclusively by Petcover Aust Pty Ltd.
<b>We, Us, Our</b>	Means Petcover acting on behalf of the insurer of this Policy
<b>You, Your</b>	means the person(s) named on the Confirmation of Cover Voucher as the owner, whose details were given to Petcover by the Veterinarian of your pet during the phone call or on the website application, to arrange insurance for Your Pet and the person(s) named on the Certificate of Insurance.
<b>Accident</b>	means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended. All Accidents consequent upon or attributable to one source or original cause are treated by Us as one Accident. This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time. For the sake of clarity, the following Conditions are not considered Accidents: luxating patella, a rupture or strain of one or both cruciate ligaments, degenerative joint disease, hip dysplasia and hyperextending hocks, Juvenile Pubis Symphysiodesis (JPS).
<b>Alternative Treatment</b>	Alternative Treatment The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an Illness or Injury. This includes any Veterinary Treatment specifically needed to carry out the procedure: <ul style="list-style-type: none"><li>• Acupuncture and homeopathy carried out by, and herbal medicine prescribed by a veterinary practice.</li><li>• Chiropractic manipulation carried out by a veterinary practice, providing the member is a qualified animal chiropractor.</li><li>• Hydrotherapy carried out by a veterinary practice, providing the member is a qualified animal Hydrotherapist.</li><li>• Osteopathy carried out by a veterinary practice, providing the member is a qualified animal osteopath.</li><li>• Physiotherapy carried out by a veterinary practice, providing the member is a qualified animal physiotherapist.</li><li>• Treatment of Behavioural Illness carried out by a Certified Clinical Animal Behaviourist.</li></ul>
<b>Behavioural Illness</b>	means any change to your pet's normal behaviour, resulting from a mental or emotional disorder diagnosed by a Vet.
<b>Behaviour Modification Program</b>	means a program written by an Animal Behaviourist who is a Member of a Veterinary Practice detailing specific techniques to be used and action to be taken with the aim of permanently changing your pet's behaviour.
<b>Certificate of Insurance</b>	means the current Certificate issued by us to you containing details of the cover provided under your Policy, including any Exclusions and other specific insurance details that we have applied to your cover.

<b>Clinical Signs</b>	means changes in your pet's normal healthy state, its bodily functions or behaviour.
<b>Confirmation of Cover Voucher</b>	means documentation given to you by the Charity Partner showing a Covernote number.
<b>Condition</b>	<p>means any Condition that causes discomfort, dysfunction, distress, including Injury(ies) and Illness, disabilities, disorders, syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the pet afflicted.</p> <p>Conditions are separated based on the body system affected and the treatment provided. If multiple parts of the body have been affected secondary to an illness, we may split these secondary conditions into their own separate claims if the treatments required for the secondary conditions do not overlap.</p> <p>For an injury, all body systems directly affected as a result of the injury will be considered under the single condition.</p>
<b>Dog or Cat</b>	means the Dog or Cat (that is not less than eight (8) weeks of age or more than eight (8) years of age (five (5) for Select Breeds when first applying for cover) named on the Confirmation of Cover Voucher whose name, date of birth, breed and sex were provided to Petcover when arranging the insurance.
<b>Elective Treatment</b>	means a surgery or Treatment that is beneficial to the pet but is not essential for your pet's survival or does not form part of a Treatment for an Injury or Illness. Treatment or Surgery includes, but is not limited to, de-sexing, spaying or castration, microchipping, grooming and de-matting, cosmetic or aesthetic surgery, or Elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness or trauma or any Treatment, diagnostic or procedure you request, which the Vet confirms is not necessary to treat an Injury or Illness is considered Elective Treatment.
<b>Excess</b>	means the amount stated on your Certificate of Insurance under the Animal Details section, which is the first part of each unrelated claim and the amount you must pay for each unrelated Injury or Illness.
<b>Exclusion</b>	means a Condition or circumstance for which the Insurers will not pay. Any specific Exclusion will be shown on your Certificate of Insurance, and you will be told of this before you take out the Insurance or at Renewal. (See the 'What We will not pay' under each cover section.
<b>Experimental Therapies &amp; Treatments</b>	<p>means any medication and/or treatment that is either:</p> <ol style="list-style-type: none"> <li>1. Not registered by the Australian Pharmaceuticals and Veterinary Medicines Authority (APVMA), or</li> <li>2. Registered with the Therapeutics Goods Association (TGA) only, and the efficacy and safety of the medication has not been established in the species of animal it is being used in by the veterinarian</li> </ol>
<b>Family</b>	means your husband, wife, civil partner, life partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons, and/or granddaughters including family of step and de facto relationships.
<b>Illness</b>	means an unhealthy state, condition, ailment, affliction, sickness, disease, disorder, defect, syndromes, or an abnormality that causes pain, dysfunction, distress and that is not due to an external Injury or that your pet was born with or were passed on by its parents.
<b>Injury</b>	means a physical Injury resulting solely and directly from an Accident. Not an Injury that happens over a period of time or is of a gradual nature.
<b>Maximum Benefits</b>	means the most we will pay for the relevant cover during the Period of Insurance as set out in the Certificate of Insurance under Animal Details section. If you transfer your pet to a plan with additional or higher benefit limits, the additional or higher benefits will not apply if the Condition being claimed for first occurred prior to the change in the level of cover.
<b>Market Value</b>	means the price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time you got your pet.



<b>Our Vet</b>	means the Vet we employ to carry out Treatment to your pet or discuss your pet's Treatment with your Vet.
<b>Period of Insurance</b>	means the Period stated in your Certificate of Insurance. It does not refer to any prior Period of Insurance if the Policy is a renewal of a previous Policy or any future Period of Insurance for any Policy you may enter into with us upon renewal. Each Period is treated as separate. This normally is four (4) weeks from the date shown on Your Confirmation of Cover Voucher or Covernote.
<b>Physiotherapy</b>	means Physiotherapy (not including Hydrotherapy) carried out by a member of a Veterinary Practice or carried out by a registered Physiotherapist with post-graduate qualifications in animal/veterinary physiotherapy or a member of the Australian Physiotherapy Association (APA) Animal Physiotherapy Group (APG), following a veterinary referral.
<b>Policy</b>	means this document and the Certificate of Insurance and any other documents we issue to you which are expressed to form part of the Policy terms, which set out the cover we provide for the Period of Insurance.
<b>Pre-Existing Condition</b>	<p>means any Condition(s) or symptom(s), sign(s) or Clinical Sign(s) of that Condition, Injury or Illness occurring or existing in any form that;</p> <ol style="list-style-type: none"> <li>1. Has happened or first showed Clinical Signs;</li> <li>2. Has the same diagnosis or Clinical Signs as an Injury, Illness or Clinical Sign your Pet had; or,</li> <li>3. Is caused by, relates to, or results from, an Injury, Illness or Clinical Sign your Pet had.</li> </ol> <p>Occurring or existing:</p> <ul style="list-style-type: none"> <li>• Before your Pet's cover started, or prior to the Policy commencement date;</li> <li>• During the 14 day Waiting Period; or</li> <li>• Before the section was added to your insurance. This applies no matter where the Injury, Illness or Clinical Sign(s) occurred or happen in, or on, your Pet's body. This is regardless of whether or not we place any exclusion(s) for the Injury/Illness.</li> </ul> <p>For the avoidance of doubt when referring to Pre-Existing Conditions, where your Pet has a Condition affecting a part of its body of which it has two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments, both instances of the Condition will be excluded from cover if either of the parts of the Pet's body were affected by the Condition before your Pet's cover started, or prior to the Policy commencement date.</p>
<b>Puppy or Kitten</b>	means the Puppy or Kitten (that is not less than eight (8) weeks of age and not over twelve (12) months of age when first applying for cover) named on the Confirmation of Cover Voucher whose name, date of birth, breed and sex were given to Petcover by the Veterinary Practice when arranging the insurance
<b>Routine care and/or Preventative</b>	means care or Treatment such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include, but not limited to annual physical examinations and checkups, vaccinations, heartworm prevention medication, tick treatment, flea treatment and other internal/external parasite prevention.
<b>Select Breeds</b>	to view a list of our Select Breeds, visit <a href="http://www.petcovergroup.com/au/faqs">www.petcovergroup.com/au/faqs</a> . Please refer to the 'Select Breed' section on your Certificate of Insurance Animal Details to find out if your Pet is a Select Breed
<b>Treatment of a Behavioural Illness</b>	means the Treatment, by a Certified Clinical Animal Behaviourist who is Member of a Veterinary Practice or recommended by a Veterinary Practice, of a change(s) to Your Pet's normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/castration.
<b>Treatment</b>	means Veterinary Treatment or Alternative Treatment.
<b>Veterinary Fees</b>	means the amount Vets in general or referral practice reasonably and generally charge.
<b>Vet</b>	means a registered veterinarian, specialist veterinarian, vet practice, clinic, hospital, centre including referral hospitals, licensed to practice in Australia, other than one who may be the Insured under this Policy.

<b>Veterinary Treatment</b>	means any examination, consultation, advice, tests, X-rays, legally prescribed medication, surgery and nursing required to treat and Illness or Injury that is provided by a veterinary practice, or a Vet nurse or another member of the Vet practice, under the supervision of the Vet, which is not Routine or Preventative Treatment.
<b>Waiting Period</b>	means a Period of three (3) days for an Injury and fourteen (14) days for an Illness. Cover for an Injury will commence at 00.01 on the fourth (4th) day of cover. Cover for an Illness will commence at 00.01 on the fifteenth (15th) day of cover. The Waiting Periods start from the commencement date shown on your Certificate of Insurance of the initial Period of Insurance during which an Illness or Condition first occurs or shows Clinical Signs will be excluded from cover unless otherwise stated on your Certificate of Insurance. The Waiting Period will not apply for any Policy that is a renewal of this Policy.
<b>Your Pet</b>	means the Pet named on the Certificate of Insurance under Animal Details.

## General Conditions

- During the Period of Insurance, you must take all reasonable steps to maintain your Pet's health and to prevent Injury, Illness and loss. you must arrange and pay for your Pet to have a yearly dental examination and any Veterinary Treatment normally recommended by a Vet to prevent Illness or Injury. you must arrange for your Pet to be kept vaccinated against the following conditions:
  - Dogs:** distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and Vets recommend vaccination), and any other vaccination recommended to you by a Vet.
  - Cats:** feline infectious enteritis, feline leukaemia and cat flu and any other vaccination recommended to you by a Vet. If you do not keep your Pet vaccinated, we will not pay any claims that result from any Illness it must be vaccinated against.

If you do not keep your Pet vaccinated, we may refuse or reduce the amount we pay under the claim that result from any of the above Illnesses to the extent that the unvaccinated Illnesses caused or contributed to the loss or damage.

If, when you claim, there is any other insurance under which you are entitled to an indemnity, to the extent permitted by law, we will only pay our share of the claim. you must tell us the name and address of the other insurance company and your Policy number with them. If you do not keep your Pet vaccinated, we may refuse or reduce the amount we pay under the claim that result from any of the above Illnesses to the extent that the unvaccinated Illnesses caused or contributed to the loss or damage.
- If you have any legal rights against another person in relation to your claim, we may take legal action against them in your name at our expense. you must give us all the help you can and provide any documents we reasonably ask for.
- If you have intentionally provided false information or make a false or exaggerated claim, or any claim involving your dishonesty, this Policy will end, and we will not make any further payments.
- If you submit a fraudulent claim or solicit your Vet to behave in a fraudulent manner or persuade them to falsify information regarding a claim, then the claim may be denied, and we may cancel your Policy. we may also be entitled to reclaim any payments already made to you in respect to such claims.
- You can cancel this introductory Policy at any time by contacting us, providing no claims have been paid on the Policy.
- You agree that any Vet that holds any information about your Pet has your permission to release any such information we may reasonably ask for about your Pet. If the Vet charges for this, you must pay the charge.
- If we receive a request to pay the claim settlement direct to a Veterinary Practice, we reserve the right to decline this request. If we agree for a claim payment to be paid directly to your Vet and you allow this, then if the Vet, who has treated your Pet or is about to treat your Pet, asks for information about your Insurance that relates to a claim, we will tell the Vet what the Insurance covers, what we will not pay for, how the amount we pay is calculated and if the premiums are paid to date.
- When we offer further periods of Insurance, we may change the premium and the terms and conditions and add exclusions because of your Pet's history.
- We will not guarantee on the phone if we cover a claim. you must send us a claim form that has been properly filled in. we will then write to you with our decision.
- When you claim you agree to give us any information we may reasonably ask for.
- You must arrange for a Vet to examine and treat your Pet as soon as possible after it shows Clinical Signs of an Injury or Illness. And if we decide, you must also take your Pet to a Vet that we choose.
- If the Veterinary Fees you are charged are higher than the fees normally charged by a general or referral practice, we reserve the right to request a second opinion from a Vet that we choose as to whether the fees are reasonable. If the Vet we choose does not agree that the Veterinary Fees charged are reasonable we may decide to pay only the Veterinary Fees usually charged by a general or referral practice in a similar area.
- If we consider the Veterinary Treatment or Alternative Treatment your Pet receives may not be required or may be excessive when compared with the Treatment normally recommended to treat the same Illness or Injury by general or referral practices, we reserve the right to request a second opinion from a Vet. If the Vet we choose does not agree with

the Veterinary Treatment or Alternative Treatment provided is reasonably required we may decide to pay only the cost of the Veterinary Treatment or Alternative Treatment that was necessary to treat the Injury or Illness, as advised by the Vet from whom we have requested the second opinion.

14. We have the right to cancel your Policy where permitted by the Insurance Contracts Act 1984.

15. Any rights and remedies you have under the Insurance Contracts Act 1984 (Cth) are not affected by your Policy.

## Cover

We will provide you with cover as set out in the following sections if they are shown as covered on your Certificate of Insurance of your Policy. The cover applies in Australia. The cover you have, and the applicable Maximum Benefit and Excess will be shown on your Certificate of Insurance. (see the table below for details).

Additional Exclusions and Policy Limits may apply to your Policy. For full details of all relevant Policy Limits and Exclusions you must read your Certificate of Insurance and the specific Exclusions to each section under the heading 'What We will not pay'.

<b>4 Weeks Free Introductory Insurance Cover (Charity Partner) we pay up to the Maximum Benefit for</b>		<b>Excess</b>
<b>Veterinary Fees &amp; Alternative Treatment</b>	Up to \$3000	\$150
<b>Death from Illness</b>	Up to \$500	\$150
<b>Death from Injury</b>	Up to \$500	\$150
<b>Advertising &amp; Reward</b>	Up to \$400	NIL

## Section 1A – Veterinary Fees

### **We will pay:**

The cost of any Veterinary Fees incurred by you during the Period of Insurance for Veterinary Treatment your Pet has received for any covered Illness or Injury up to the Maximum Benefit.

### **You must pay:**

You must pay the Excess shown on your Certificate of Insurance for each Illness or Injury that is treated during the Period of Insurance and is not related to any other Illness or Injury treated during the same Period of Insurance. The Excess is shown in the Excess table or on your Certificate of Insurance in the Animal Details section, an amount of \$150.

## Section 1B – Alternative Treatment

### **We will pay:**

If instructed by the Vet, the cost of any Alternative Treatment Your Pet has received during the Period of Insurance that is deemed necessary by Your Vet for the Treatment of an Illness or Injury up to the Maximum Benefit.

### **You must pay:**

You must pay the Excess shown on Your Certificate of Insurance for each Illness or Injury that is treated during the Period of Insurance and is not related to any other Illness or Injury treated during the same Period of Insurance. The Excess is shown in the Excess table or on Your Certificate of Insurance in the Animal Details section, an amount of \$150.

## We will not pay Under Section 1A and 1B

1. More than the Maximum Benefit.
2. To the extent permitted by law, costs of any Treatment for:
  - An Injury that happened or an Illness that first showed Clinical Signs before your Pet's cover started;
  - An Injury or Illness that is the same as, or has the same diagnosis or Clinical Signs as an Injury, Illness or Clinical Signs your Pet had before it's cover started; or
  - An Injury or Illness that is caused by, relates to or results from an Injury, Illness or Clinical Signs your Pet had before its cover started, no matter where the Injury, Illness or Clinical Signs are noticed or happened in, or on your Pet's body.
3. To the extent permitted by law, costs of any Treatment for:
  - An Injury that first showed Clinical Signs within three (3) days or an Illness that first showed Clinical Signs within fourteen (14) days of your Pet's cover starting;
  - An Illness which is the same as, or has the same diagnosis or Clinical Signs as an Illness that first showed Clinical Signs within fourteen (14) days of your Pet's cover starting;
  - An Injury which is the same as, or has the same diagnosis or Clinical Signs as an Injury that first showed Clinical Signs within three (3) days of your Pet's cover starting;
  - An Injury or Illness that is caused by, relates to or results from a Clinical Signs or an Illness that showed Clinical Signs within fourteen (14) days of your Pet's cover starting; or
  - An Injury or Illness that is caused by, relates to or results from a Clinical Signs or an Injury that showed Clinical Signs within three (3) days of your Pet's cover starting.
4. The cost of any Treatment a Vet normally recommends preventing Injury or Illness.
5. The cost of any Treatment, or complications arising from Treatment, that you choose to have carried out that is not directly related to an Injury or Illness, including cosmetic dentistry.
6. The cost of periodontics, dental check-ups, Comprehensive Oral Health Assessment and Treatment (COHAT), dental x-rays, dental prophylaxis, dental scale and polish or teeth cleaning, gingival curettes, gingival hyperplasia, removal of plaque or calculus or periodontal surgery.
7. The cost of prosthodontics, the removal or repair of misaligned, retained deciduous teeth, orthodontic appliances, crowns, caps or splints, luxation, horizontal bone loss, impacted teeth or embedded teeth.
8. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior cross bite, overbite, brachygnathia, open bite or level bite.
9. The cost of any screening tests performed without any clinical signs suggestive of an active condition which is negatively affecting your pet.
10. Any Treatment for dental disease if an annual dental examination has not been undertaken, within the twelve (12) months preceding the problem requiring Treatment and any Treatment a Vet recommended resulting from that had not been carried out. Evidence will need to be provided to us if your Vet has carried out an annual dental examination.
11. The cost of nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal sacculles, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), that occur in the first six (6) weeks of cover regardless of Your Pet showing Clinical Signs of the Condition or not, prior to commencement of cover or within the seven (7) day Waiting period.
12. The cost of killing and controlling fleas, general health improvers and any Treatment in connection with pregnancy or giving birth.
13. The cost of pheromone products, including DAP diffusers and Feliway (Animal Behavioural/mood modification products).
14. The cost of any Treatment in connection with breeding, pregnancy, or giving birth, including any complications arising from the treatment.
15. The cost of any vaccinations, spaying and castration, or routine dental treatment, other than the cost of treating any complications arising from these procedures.
16. The costs of:
  - Euthanasia, including any Veterinary consultation/visit or prescribed medication
  - specifically needed to carry out the euthanasia; or
  - Cremation, burial, or any other disposal of your pet.
  - Any post-mortem examination, or any other tests or procedures performed once your pet is deceased.
17. The cost of treatment during a house call unless the Vet confirms that moving your Pet would further damage its health, regardless of your personal circumstances.
18. The cost of having your pet transported.
19. Extra costs for treating your Pet outside usual surgery hours, unless the Vet confirms an emergency consultation is necessary.
20. For any additional cost required to handle, diagnose, or treat your pet due to your pet's behaviour or your personal circumstances.
21. The cost of any hospitalisation (or boarding within a veterinary hospital), and any associated Treatment, unless the Vet confirms your Pet must be hospitalised for essential Treatment, and Veterinary expertise is needed to carry out this Treatment, and therefore only a Vet or member of a veterinary practice can carry out these activities, regardless of your circumstances.
22. Costs resulting from an Injury or Illness that are excluded under your Policy or generally not covered within these Terms and

Conditions.

23. The cost of surgical items that can be used more than once.
24. The cost of physiotherapy or Treatment of a Behavioural Illness unless this is carried out by a veterinary practice.
25. The cost of Treatment for a Behavioural Illness if your Pet's behaviour is caused by you failing to provide training.
26. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
27. The cost of hiring a swimming pool, hydrotherapy pool or any other pool or hydrotherapy equipment.
28. The cost of bathing your Pet unless a Vet confirms veterinary expertise is needed and therefore only a Vet or a member of a Vet practice can carry out these activities, regardless of your personal circumstances.
29. Any costs for treating an Illness or Injury after the last day of the Period of Insurance, unless a further Period of Insurance has been entered into by you and us.
30. Cost of dental Treatment unless it results from an Injury or Illness.
31. The cost of a postmortem examination, voluntary euthanasia, attributable to an exclusion.
32. The cost of transplant surgery, including any pre and post-operative care.
33. Any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.
34. The cost of any Treatment while on a Journey if a Vet believes it can be delayed until your Pet returns Home.
35. The cost of any Treatment if the Journey was made to get Treatment outside of Australia.
36. The cost of the following procedures: experimental Treatments, or therapies; prosthetics or orthopaedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser treatments, 3D printing, Juvenile Pubic Symphysiodesis (JPS) surgery or any drugs not used in accordance with the manufacturer's recommendations.
37. Any costs for Veterinary Treatment that does not improve the health or wellbeing of your Pet.
38. The cost for your Vet to write a prescription or charge a dispensing fee.
39. Administrative fees, which include but are not limited to, postage fees, payment processing fees, courier fees, travel charges, or pet transport charges.
40. The cost of any shampoo, conditioner, Elizabethan collar (or any similar device to prevent access to a wound or surgery site), ear cleaners, supplements, or merchandise.
41. The cost of any medication that can be legally obtained without a prescription from a veterinarian, or by being dispensed directly by the veterinarian. Any medicines that have not been approved by the Australian Pesticides and Veterinary Medicines Authority (APVMA)
42. The cost of any medicines that have been approved by the Therapeutic Goods Administration (TGA) but is no evidence to support the usage of this medicine for a Condition in non-human animals.
43. The cost of any ongoing Treatment that will require more than six (6) visits, without the letter from your Vet setting out a Treatment plan for permanent cure of the Condition. Any further consultations and Treatments will require preauthorisation by us.
44. Any claim where the full medical history is not provided when reasonably requested.
45. The cost of cutting nails/claws, expressing anal glands, ear cleaning bathing, grooming, clipping or de-matting your Pet, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a Member of a Veterinary Practice, regardless of your personal circumstances.
46. For any costs for treating an Illness or Injury after the last day of the Period of Insurance, unless a further Period of Insurance has been entered into by you and us, in which case the costs may be paid under the new Policy entered into with us.
47. For the cost of treating any Injury or Illness deliberately caused by you, or anyone living with you, or by anyone travelling with you while on a Journey.
48. For the cost of treating any injury or illness which has resulted from you delaying treatment for a condition, where a veterinarian would recommend timely attention, regardless of your circumstances.
49. For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
50. For the cost of any Treatment while on a Journey if a Vet believes it can be delayed until your Pet returns Home.
51. For the cost of any Treatment if the Journey was made to get Treatment outside of Australia.
52. For the cost of hiring a swimming pool, Hydrotherapy pool or another pool or Hydrotherapy equipment.
53. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
54. For the cost of any surgical items that can be used more than once.
55. For the cost of any Treatment if a claim has not been submitted within one year of your Pet receiving Treatment, we may refuse or reduce the amount we pay to the extent that we are prejudiced by the late notification of the claim.
56. In relation to any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.
57. For the cost of Treatment for a Behavioural Illness if your Pet's behaviour is caused by you failing to provide training.
58. Any cost of treating any condition where a vaccine exists, and the vaccine is recommended by a veterinarian, if the pet has not been vaccinated against the condition.
59. Any cost of treating your pet for tick paralysis if the pet was not actively protected with an Australian Pesticides and Veterinary Medicines Authority (APVMA) approved parasite control product which has a label claim of protection against paralysis ticks.
60. In relation to any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.

### **How to claim:**

You must fill in a claim form and send it to us together with the fully itemised invoices setting out the costs involved. Claim forms can be downloaded from our website [www.petcovergroup.com/au](http://www.petcovergroup.com/au) or alternatively you can contact us on either 1300 731 324 or [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com) and ask for a claim form.

If a claim has not been submitted within twelve (12) months of your Pet receiving Treatment, we may refuse to pay the claim, to the extent that we are prejudiced by the late notification of the claim.

You can email the completed claims form to [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com) or post it to:

Petcover Aust Pty Ltd. Claims Team  
1-3 Smolic Court  
Tullamarine, VIC 3043

### **When to claim:**

You should send us your claim at the end of any Treatment or the end of the Period of Insurance if the Treatment has not finished by this time. Claims must be sent to us within 12 months of the treatment date, after the treatment start date.

## **Section 2 – Advertising and Reward**

### **We will pay:**

If your Pet is stolen or goes missing during the Period of Insurance, we will pay:

- The cost of advertising; and
- The reward you have advertised and paid, with our prior agreement to get your Pet back.

### **We will not pay:**

1. More than the Maximum Benefit of \$400.
2. More than 10% of the Maximum Benefit towards sundries to make you own posters and advertising material.
3. Any reward that we have not agreed to before you advertised it.
4. Any reward not supported by a signed receipt giving the full name and address of the person who found your Pet.
5. Any reward paid to any person living with you or employed by you.
6. Any reward paid to a person who was caring for your Pet when it was stolen.

### **Special conditions that apply to this section when your Pet is stolen or goes missing:**

You must report the loss or theft of your Pet as soon as reasonably possible after discovering it missing, to the Police and obtain a Police incident report. If your Pet was lost or stolen whilst in transit, you must report the loss or theft to the operator and obtain a report.

### **How to claim:**

Please phone Us on 1300 731 324 or email us on [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com) for approval of any reward before you advertise it. We will then send you a claim form for advertising and rewards. Fill in the claim form and send it to us with fully itemised invoices and receipts to show the costs involved, including a receipt for any reward You paid.

If the loss or theft happened whilst in transit please also send us the booking invoice for the transit or any other official documentation to show the dates of the journey.

You can email the completed claims form to [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com) or post it to:

Petcover Aust Pty Ltd. Claims Centre  
1-3 Smolic Court  
Tullamarine, VIC 3043

### **When to claim:**

You should send us Your claim if your Pet is not recovered or returned after thirty (30) days of being lost or stolen. If a claim has not been submitted within twelve (12) months of your Pet being stolen or going missing We may refuse to pay the claim, to the extent that we are prejudiced by the late notification of the claim.

## **Section 3 – Death from Injury**

### **We will pay:**

The price you paid for your Pet if it either dies or has to be put to sleep by a Vet during the Period of Insurance as a result of an Injury caused by an Accident. If you did not pay for your Pet or have no formal proof of how much you paid, we will pay the Market Value of your Pet, but not exceeding the Maximum Benefit.

**You must pay:**

For each claim under this section during the Period of Insurance, you must pay an Excess as shown in the Excess table or on your Certificate of Insurance under Animal Details section, an amount of \$150.

**We will not pay:**

1. Any cover for death as a result of an Injury that occurred within the three (3) day Waiting Period.
2. More than the Maximum Benefit of \$500.
3. To the extent permitted by law, any amount if the death results from an Injury that happened prior to the Period of Insurance.
4. Any amount if the death results from an Injury or Illness specified as excluded on your Certificate of Insurance or generally not covered within these terms and conditions.
5. Any amount if your Pet is put to sleep by a Vet unless the Vet has put your Pet to sleep as a result of an Injury that cannot be treated and believes it was not humane to keep your Pet alive because it was suffering.

**How to claim:**

For a claim form for accidental death, download a claim form from Our website [www.petcovergroup.com/au](http://www.petcovergroup.com/au) or by contacting us on either phone our Customer Centre on 1300 731 324 or [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com).

You can email the completed claims form to [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com) or post it to:

Petcover Aust Pty Ltd. Claims Centre  
1-3 Smolic Court  
Tullamarine, VIC 3043

Please send us:

1. A death certificate from your Vet;
2. The Pet's original Pedigree Certificate and receipt from when you bought your Pet, where applicable; and
3. Your claim form.

We will not pay for the provision of this information.

**When to claim:**

You should send us Your claim as soon as possible after the death of your Pet. If a claim has not been submitted within twelve (12) months of your Pet's death, we may refuse to pay the claim, to the extent that we are prejudiced by the late notification of the claim.

## Section 4 – Death from Illness

**We will pay:**

The price You paid for your Pet if it either dies or has to be put to sleep by a Vet during the Period of Insurance as a result of an Illness. If you did not pay for your Pet or have no formal proof of how much you paid, we will pay the Market Value, but not exceeding the Maximum Benefit.

**You must pay:**

For each claim under this section during the Period of Insurance, you must pay an Excess as shown in the Excess table or on your Certificate of Insurance under Animal Details section, an amount of \$150.

**We will not pay:**

1. Any cover for death as a result of an Illness that occurred within the seven (7) day Waiting Period.
2. More than the Maximum Benefit of \$500.
3. To the extent permitted by law, any amount if your Pet's death results from:
  - An Illness that first showed Clinical Signs before your Pet's cover started;
  - An Illness that is the same as, or has the same diagnosis or Clinical Signs as an Illness or Clinical Sign your Pet had before cover started; or
  - An Injury or Illness that is caused by, relates to or results from an Illness or Clinical Signs your Pet had before it's cover started, no matter where the Injury, Illness or Clinical Signs are noticed or happen in or on your Pet's body.
4. To the extent permitted by law, any amount if your Pets death results from:
  - An Illness first showed Clinical Signs within seven (7) days of your Pet's cover starting;
  - An Illness that is the same as, or has the same diagnosis or Clinical Signs as an Illness or Clinical Signs your Pet has before it's cover started or within seven (7) days of your Pet's cover starting; or
  - An Illness that is caused by, arises from or is in any way connected with or results from an Illness or Clinical Sign that was first noticed, or an Illness that first showed Clinical Signs within seven (7) days of your Pet's cover starting, no matter where the Injury, Illness or Clinical Signs are noticed or happen in or on your Pet's body.
5. Any amount if the death results from pregnancy or giving birth.

6. Any amount if the death results from an Injury or Illness specified as excluded on your Certificate of Insurance or generally not covered within these terms and conditions.
7. The purchase price or Market Value of your Pet if a Vet puts your Pet to sleep unless it is because of an incurable Illness and the Vet believes it was not humane to keep your Pet alive because it was suffering.

### **How to claim:**

For a claim form for death from Illness, download a claim form from our website [www.petcovergroup.com/au](http://www.petcovergroup.com/au) or by contacting us on either 1300 731 324 or [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com).

Please send us:

1. A death certificate from your Vet;
2. The Pet's Pedigree Certificate and receipt from when you bought your Pet, where applicable; and
3. Your completed claim form.

We will not pay for the provision of this information.

You can email the completed claims form to [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com) or post it to:

Petcover Aust Pty Ltd. Claims Centre  
1-3 Smolic Court  
Tullamarine, VIC 3043

### **When to claim:**

You should send us your claim as soon as possible after the death of your Pet. If a claim has not been submitted within twelve (12) months of your Pet's death we may refuse to pay the claim, to the extent that we are prejudiced by the late notification of the claim.

## **Claims Procedure**

1. Unless you are claiming for Vet's fees, you must let us know of any circumstances, which are likely to lead to a claim. Please write to: Petcover Aust Pty Ltd, 1-3 Smolic Crt, Tullamarine VIC, 3043.
2. Alternatively, you may either phone our Customer Centre on 1300 731 324 or email us at [claims.au@petcovergroup.com](mailto:claims.au@petcovergroup.com).
3. Claims involving your Pet being attacked by another animal: If your Pet has been injured or had to be put down due to being injured by another animal, please contact Petcover for an additional form that need to be completed and be included with you claim form along with the following;
  - Details of the owners of the other animal(s);
  - Confirmation the matter was reported to the police/relevant authority; and
  - Depending on where the attack happened, you must report the attack to the appropriate authorities in that Shire/ municipality, i.e. The Ranger at the Local Council/ Police Station.

You must then follow the procedures set out in the section under which you are claiming. Please make sure you claim form is fully completed by you and your Vet as any incomplete claim forms will be returned to you.

### **Changes to this Notice**

We keep our privacy notice under regular review. This notice was last updated on the 21<sup>st</sup> March 2021.

### **Contacting Us**

If you have any questions relating to the processing of your information, please contact us:

Petcover Aust Pty Ltd Customer Service Centre 1-3 Smolic Crt  
Tullamarine VIC 3043  
Phone: 1300 731 324

Email: [info.au@petcovergroup.com](mailto:info.au@petcovergroup.com)

For information about the Insurer and Sovereign insurance Australia please visit <https://www.sovereignaustralia.com.au/>

### **Sanctions**

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

### **Choice of Law and Jurisdiction**

You and we are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of Australia and subject to the exclusive jurisdiction of the courts of Australia. Any term in this contract which conflicts with the law which applies to the country in which you live shall be amended to conform to that law.

### **Service of Suit**



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

Sovereign Insurance Australia

3801/3803 Pacific Hwy, Tanah Merah QLD 4128

### **Language**

Unless otherwise agreed in writing the language of your Policy and any communication throughout the duration of the Policy will be in English.



<b>By Telephone</b>	1300 731 324 ( +61 3 9339 3333 if calling from overseas)
<b>By Email</b>	<a href="mailto:info.au@petcovergroup.com">info.au@petcovergroup.com</a>
<b>In Writing</b>	Petcover Aust. Ltd Customer Care 1-3 Smolic Court, Tullamarine, VIC 3043
<b>Website</b>	<a href="http://petcovergroup.com/au">petcovergroup.com/au</a>
<b>National Relay Service</b>	1300 555 737 and ask for 1300 731 324
<b>TTY users</b>	133 677 and ask for 1300 731 324
<b>SMS Relay</b>	Contact 0423 677 767



#### **Administrator**

Petcover Aust Pty Ltd (ABN 97 117 476 990, AFSL No. 507143) is the sole Administrator of the Policy acting on behalf of the Insurer. Petcover® is a registered trademark and products sold under this trademark in Australia are sold exclusively by Petcover Aust Pty Ltd.

#### **Head Office**

1-3 Smolic Crt, Tullamarine VIC, 3043 Ph: 1300 731 324  
[info.au@petcover.com](mailto:info.au@petcover.com) [petcover.com.au](http://petcover.com.au)

#### **The Insurer**

Sovereign Insurance Australia (ABN 85 138 079 286 AFS License Number 342516) with its registered address at 3801/3803 Pacific Hwy, Tanah Merah, QLD 4128 Sovereign Insurance Australia is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth).

