

Petcover.com.au Insurance Policy and Product Disclosure Statement

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Product Disclosure Statement

This **Product Disclosure Statement** (PDS) which includes the **Policy** wording for **Our** Petcover insurance policy contains important information about this Dog and Cat insurance and how it works. This PDS is dated 01 November 2009. The PDS

It is an important document that has been designed to assist **You** make an informed choice when selecting a suitable insurance **Policy** to meet about **Your** insurance requirements. **You** should take the necessary time to fully consider it's contents before making a decision about it. Other documents may form part of **Our** PDS. Any such documents will include a statement identifying them as part of this PDS and will be provided at the same time as this PDS. **You** need to also read the **Policy** wording for a full description of the terms, conditions and **Exclusions** that apply to this insurance cover.

The insurer

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

Administrator

Petplan Australasia Pty Ltd ABN 64 069 468 542 AFSL No. 245663, is the sole Administrator of the **Policy**, acting under a binder granted by the **Insurer** that authorise it to issue, varying and dispose of this **Insurance** and to manage and settle claims and deal with complaints.

Product Promoter

Petcover.com.au Pty Ltd ABN 97 117 476 990, of 1-3 Smolic Cr, Tullamarine, Vic 3043, has been authorised by the Administrator to act on it's behalf in arranging pet insurance products, under the brand name **Petcover.com.au** Pty Ltd ABN 97 117 476 990

How to contact Us

You may contact Petcover.com.au in any of the following ways:

- By email at petcover@petcover.com.au
- By visiting www.petcover.com.au
- By writing to: Petcover.com.au, 1-3 Smolic Cr, Tullamarine, Vic 3043.

Cooling off period

There is a 21 day cooling off period. This contract gives **You** a cooling off period. If for any reason **You** are not entirely satisfied with **Your Policy** **You** can cancel it within the 21 day period commencing on the earlier of the date on which **Your**

Certificate of Insurance is issued and the end of the fifth business day on which the **Policy** was issued to **You**. To exercise **Your** cooling off rights **You** must advise **Us** of **Your** intention to cancel in writing and **We** will cancel **Your Policy** from the date it started and **You** will receive a full refund of any premiums paid. Send written confirmation to: Petcover, 1-3 Smolic Ct, Tullamarine Vic, 3043. **You** do not have a right to cancel **Your Policy** if **You** make a claim for any incident within the 21 day period. For cancellation rights after the 21 day period, please read the cancellation clause of the **Policy**.

Cancellations

Cancellation Fee. **You** may cancel **Your Policy** at any time. If **You** choose to cancel **Your Policy** after the cooling off period expires **We** will retain a portion of premium which relates to the period for which **You** have been insured. **We** will refund the residue for the unexpired period, less any non refundable government taxes or charges, provided that:

- no event has occurred where liability arises under the **Policy**; and
- **You** pay the applicable cancellation fee.

For details of **Your** cancellation fee please refer to **Your** Financial Services Guide (FSG), Statement of Advice (SOA) or contact **Your** broker or insurance intermediary directly.

1. **You** can cancel at any time if **You** have not claimed on the **Policy** by writing to **Us** and requesting **Us** to cancel the **Policy**.
2. If **You** have paid **Your** premium annually **We** will refund the premium less an amount for the period **You** were insured and administrative costs and send **You** a cancellation letter by ordinary mail.
3. No refund is payable on cancelled policies which have been paid monthly.
4. A full year's premium is payable for policies cancelled after a claim has been paid.
5. **We** may cancel **Your Policy** in accordance with the Insurance Contracts Act 1984 (Cth).

General Insurance Code of Practice ('the Code')

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Insurer and **Petplan** keenly support the standards set out in the Code. **You** can obtain more information on the Code of Practice and how it assists **You** by contacting **Us**.

If You have a Complaint

If **You** would like to make a complaint, **We** will do everything **We** can to try to resolve it as quickly and fairly as possible.

We have a free internal complaints resolution process that can be accessed by contacting **Us** in the first instance: **Petplan** Customer Centre, 1-3 Smolic Cr, Tullamarine Vic 3043. Phone 1300 738 225. If **You** are not fully satisfied with **Our** decision then **You** may contact **Allianz** Australia Insurance Limited by contacting the Internal Disputes Resolution Officer, GPO Box 9897, Melbourne, Vic, 3001.

If this process doesn't resolve the complaint **You** may be able to access the services of an independent external dispute resolution body called Financial Ombudsman Services Ltd (FOS) by contacting; Financial Ombudsman Services Ltd, GPO Box 3, Melbourne Vic 3001. Phone: 1300 780808 or Fax: (03) 9613 6399, email info@fos.org.au.

Your Private information

In this "Your private information" section **We**, **Our** and **Us** refers to both Allianz Australia Limited, Petplan Australasia Pty Ltd and Petcover.com.au. Pty Ltd.

Telephone calls may be monitored and recorded. This allows **Us** to check information **You** give **Us** and also helps to prevent fraud. **We** will give **Your** information to a regulatory body if they make an official request.

We collect personal information from **You** for the purpose of providing **You** with Insurance products, services, processing and assessing claims. **You** can choose not to provide this information, however, **We** may not be able to process **Your** requests. **We** may disclose information **We** held about **You** to other insurers, an Insurance reference service or as required by law.

In the event of a claim, **We** may disclose information to and/or collect additional information about **You** from investigators or legal advisors. If **You** wish to update or access the information **We** hold please contact **Us**.

From time to time **We** may advise or offer **You** information on other insurance products or services that may be relevant and of interest to **You**. If **You** do not wish to receive these offers or information please advise **Us**.

Our Privacy Policy is available on Our website at <http://www.allianz.com.au/allianz/Privacy.html> or by calling Us, and sets out how We collect and store and protect Your personal information.

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. Petcover provides financial protection for Veterinary Expenses in respect of the insured Pet resulting from sudden and unexpected Injury or Illness. Petcover provides cover for 100% of Veterinary Expenses and allows You to use the services of any registered veterinary practitioner in Australia. The expenses paid are subject to a Maximum limit per Injury or Illness, a Maximum limit during the Policy Period, an Excess and a 30 day Waiting Period from the start of the Policy Period for Illness.

Additional Benefit - Tick Cover

Petcover includes Tick Cover which provides cover for Veterinary Expenses for Treatment due to Illness caused by ticks. This cover is subject to a \$150 Excess and a Maximum limit during the Policy Period. There is a Waiting Period for Illness caused by ticks of 30 days from the start of the Policy Period.

Exclusions

The Policy will not provide insurance cover under certain circumstances. For example, routine examinations or vaccinations, any expenses incurred before Your Pet reaches the age of 8 weeks, any expenses incurred if Your Pet is 9 years or older when Your Policy first commenced, expenses incurred as a direct or indirect result of desexing. Full details of the exclusions appear in the Policy wording. You should read the Policy wording and make yourself aware of all the exclusions that apply.

Duty of disclosure

Who needs to tell Us? It is important that You understand You are answering Our questions in this way for yourself and anyone else that You want to be covered by the Policy.

Your Duty of Disclosure

Before You enter into a contract of Insurance with Us, You have a duty (under the Insurance Contracts Act 1984), to disclose to Us every matter You know, or could be reasonably expected to know, (including but not limited to matters relating to the health of Your Pet) that is relevant to Our decision to insure Your Pet, and if so, on what terms. A matter is relevant if You know it is relevant or a reasonable person under the circumstances would know it is relevant.

You have the same duty to disclose any relevant matters to Us before You renew, extend, vary or reinstate this Policy.

Your duty does not require disclosure of matter that;

- Reduces the risk undertaken by Us.
- Is common knowledge
- We know, or in the ordinary course of Our business, should know.
- We have indicated to You that We do not want to know.

Non Disclosure

If You fail to comply with Your Duty of Disclosure We may be entitled to reduce Our liability under this Policy in respect of a claim or may cancel Your Policy. If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning. If You are unsure as to whether You should disclose something, it is better to give this information rather than take the risk of failing in Your Duty of Disclosure.

Limits of cover

Our liability is limited to the amounts shown in the Schedule of Insurance that We will issue to You. The limit of cover unless altered by Us is \$7,500 for each Policy Period which includes a limit of \$4,000 for each Policy Period for Tick Cover. You need to decide if the limits of cover are appropriate for You. If they are not, You may be underinsured and have to bear part of any loss yourself. Once the limit of cover has been paid You do not have any more cover and will not be insured. If in this circumstance You require further cover please contact Petcover on 1300 731 324.

Petcover Policy Schedule for Dogs

We pay up to the Maximum Benefit for Dogs		
Vet's fees	For Illness & Injury, including hospitalisation, referral & complementary medicines	\$7,500
Tick cover	For treatment for tick	\$4,000

Petcover Policy Schedule for Cats

We pay up to the Maximum Benefit for Cats		
Vet's fees	For Illness & Injury, including hospitalisation, referral & complementary medicines	\$7,500
Tick cover	For treatment for tick	\$4,000

Additional Benefit Tick Cover

We will pay for Veterinary Expenses for Treatment carried out by a Veterinary Surgeon as a result of Your Pet suffering an Illness caused by ticks. We will not pay more than \$4,000 for Treatment under this benefit during the Policy Period. Any amounts paid under this benefit are part of the Policy Aggregate. You must pay an Excess of \$150 for any claim under this benefit. We do not pay for any Veterinary Expenses incurred for any Illness during the period of 30 days from the commencement of the Policy Period. If You renew or have renewed the Policy immediately upon the previous Policy expiring so that Your Pet is continuously covered by Petcover, We will cover You for Veterinary Expenses incurred under this benefit from the commencement of the Policy Period. We will only pay for Treatment arising out of one (1) Illness or episode of Illness caused by ticks during the Policy Period. All the other terms, Conditions and Exclusions of this Policy are unchanged by this Additional Benefit.

Excesses

If You make a claim under any section of the Policy, You may be required to pay one or more Excesses. The descriptions of these Excesses and the circumstances in which they are applied are shown in the Policy wording under Excess and other amounts We do not pay.

Cost of Your Policy

The premium payable by You will be shown on Your tax invoice. We take into consideration a number of factors in setting premiums. These can include sum insured and Excess selected. Premiums are subject to Commonwealth and State taxes and/or charges. These include Goods and Services Tax and Stamp Duty. The amount of these taxes/charges will be shown on Your tax invoice.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of Your insurance Policy include: Commissions: Your Broker or insurance intermediary may receive a commission payment from Us when Your Policy is issued and renewed. For details of the relevant commission paid, please refer to Your FSG, SOA or contact Your broker or insurance intermediary directly.

Renewal

If You pay Your premium by direct debit instalments, when Your Policy is due for renewal We will renew it for You automatically, to save You the worry of remembering to contact Us before the renewal date. We will write to You before the Policy expires with full details of Your next years premium and the Policy conditions. If You do not want to renew this Policy, all You need to do is call Us on 1300 731 324 to let Us know.

The Policy is for a period of twelve months (whether paid in full or in monthly instalments). We will, prior to the end of that Policy Period, send You an Expiry Notice. After that, We will renew the Policy as a new contract of insurance each year unless You tell Us You do not want to renew it or it is cancelled by either of Us or We no longer issue this type of insurance. We may adjust the premium depending on Your claims experience and the claims experience of all Our customers who have this insurance.

What happens if you do not pay the cost of Your Policy by the due date?

We will have the right to cancel Your Policy if You do not pay Your premium by the due date or if Your payment method is dishonoured and therefore We have not received Your payment by the due date. Unless We tell You, any payment reminder We send does not change the expiry of Your cover or the due date of Your premium.

Premium Payments

You can pay **Your** premium annually by credit card or by monthly instalments from **Your** credit card, or direct debit from a bank account. When premiums are paid monthly, claims will only be paid on the understanding that the remaining premium for that **Policy Period** will be collected.

Paying by instalments

Where **You** pay **Your** premium by instalments:

- **We** will not pay any claim if at the time the incident giving rise to the claim occurred, at least one instalment of premium remained unpaid for 14 days or more;
- if any instalment of premium has remained unpaid for 30 days, the **Policy** will come to an end without notice to **You**.
- In the event of a claim, any balance of the annual premium will become due before settlement of the claim. Alternatively, it may be deducted from the settlement of **Your** claim.
- If the financial institution holding **Your** account returns or dishonours a direct debit payment due to lack of funds in **Your** account, **We** will charge **You** for any direct or indirect costs which **We** incur arising from the payment being returned or dishonoured.

GST

This **Policy** has a GST provision in relation to premium and **Our** payment to **You** for claims. It may have an impact on how **You** determine the amount of insurance **You** need. Please read it carefully. Seek professional advice if **You** have any queries about GST and **Your** insurance.

Sums insured

All monetary limits in this **Policy** may be adjusted for GST in some circumstances (see below).

Claim settlements – Where We agree to pay

When **We** calculate the amount **We** will pay **You**, **We** will have regard to the items below: Where **You** are liable to pay an amount for GST in respect of an acquisition relevant to **Your** claim **We** will pay for the GST amount.

We will pay the GST amount in addition to the sum insured/limit of indemnity or other limits shown in the **Policy** or in this schedule (unless **We** state GST is included in the sum insured).

If **Your** sum insured/limit of liability is not sufficient to cover **Your** loss, **We** will only pay the GST amount that relates to **Our** settlement of **Your** claim.

We will reduce the GST amount **We** pay for by the amount of any input tax credits to which **You** are or would be entitled.

Petcover Insurance Policy

This is **Your Policy** wording. Before **You** purchase the **Policy**, please read it carefully. Make sure **You** understand it and that it meets **Your** needs. If **You** are satisfied with the cover please retain this **Policy** in a safe place. Once **You** have selected **Your** level of cover and paid the premium shown, **We** will provide **You** with a **Schedule of Insurance**, which will entitle **You** to claim under the **Policy** up to the amount stated in the **Policy**.

Important Matters

Who can Purchase this Policy

You can purchase this **Policy** if **Your Pet** is 8 weeks or older and younger than 9 years of age at the time of purchasing the **Policy**.

Confirmation of Cover

To confirm any **Policy** transaction, (if the **Schedule of Insurance** does not have all the information **You** require), call Petcover on 1300 731 324.

Policy Details Definitions

Words with Special Meanings

Words in **Your Policy** that have special meanings are defined here.

Accident means a sudden, unforeseen, and unintended event causing **Injury** to **Your Pet**.

Alternative therapies include, but are not restricted to **Treatments** involving homeopathic remedies, acupuncture, chiropractic **Treatments** and physiotherapy. **Alternative therapies** are excluded from this **Policy**.

Condition means all manifestations of clinical signs resulting from the same diagnostic classification or disease process, regardless of the number of incidents or areas of the body affected. For example, all types and occurrence of cancer that occur in the same animal are classified as one **Condition**.

Congenital Defect is a **Condition** present at, and existing from, the time of birth or in growth and development. Examples of **Congenital Defects** include, but not limited to, multiple rows of teeth, cleft palate, hydrocephalus, congenital heart problems and cryptorchid (undescended testicle).

Excess means the amount specified in the **Schedule of Insurance** which **You** must pay in respect of any claim. GST means Australian Goods and Services Tax.

Hereditary Defect/Hereditary Condition means that there is a significant genetic component in the development of that particular **Condition** in a particular breed or type of animal. The **Condition** may manifest or show its symptoms at any time during the **Pet's** life. Examples of **Hereditary Conditions** are, but not limited to, hip dysplasia, elbow dysplasia, entropion (eye problems) and luxating patellas (dislocating kneecaps).

Illness means sickness or disease suffered by **Your Pet** which is not caused by **Injury** and which first occurs or first shows clinical signs during the **Policy Period**.

Injury means a physical and bodily **Injury** that is unforeseen and happens accidentally to **Your Pet** as a result of external, violent and visible means that results solely and directly and independently of any other cause excluding any known or unknown **Pre-Existing** physical, **Congenital** or **Hereditary Condition**. The **Injury** must occur during the **Policy Period**.

Maximum Benefit Payable means the total amount payable for any one **Injury** or **Illness** as specified in the **Schedule of Insurance**.

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

Policy Aggregate means the total amount payable for all **Injuries** and/or **Illnesses** occurring during any one **Policy Period** as specified in the **Schedule of Insurance**.

Policy Period means the period specified in the **Schedule of Insurance**. If this insurance **Policy** is cancelled, the **Policy Period** terminates when the cancellation becomes effective.

Pre-Existing Condition means a **Condition** that first occurred or first showed clinical signs or was reasonably foreseeable before **Your Pet's Policy** started or within the applicable **Waiting Period**.

Schedule of Insurance means the most recent **Schedule** issued by **Us** containing **Your** details, **Your Pet's** details, the limit of cover payable and the **Excess** applicable to any claims.

Treatment means any examination, consultation, hospitalisation, surgery, X-rays, medication, nursing and other care provided by a **Veterinary Surgeon** or **Veterinary Surgery**.

Veterinary Expenses means the reasonable normal customary expenses incurred in Australia and payable in respect of **Treatment** or services given by any legally qualified **Veterinary Surgeon** and including the cost of medical supplies and pharmaceuticals.

Veterinary Surgeon means a qualified and legally registered veterinarian.

Veterinary Surgery means a legally registered veterinary hospital, clinic, centre or Surgery.

Waiting Period means the period of 30 days starting from the commencement of the **Policy Period**.

You, Your, Yours means the person(s) named on the **Schedule of Insurance**.

We, Us or Our means Petplan Australasia Pty Ltd the Administrator of **Your Policy**, and acting on behalf of Allianz Australia Limited ABN 15 000 122 850 AFSL No. 234708 (Allianz), the Underwriter and Insurer of **Your Policy**.

Conditions

There are things that **You** must do for **Your** insurance cover to apply. For example, **You** must pay the premium. Conditions of cover are shown in the **Policy** wording. **You** should make yourself aware of all the

conditions that apply by reading the **Policy** wording.

General Conditions

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

- Your Pet** is warranted by **You** to be in sound health and free from any **Injury** or physical disability (including **Congenital Defects, Hereditary Defects** or **Conditions** or otherwise) at the time of commencement of this insurance. It is further warranted that the **Pet** has received its initial and/or booster vaccinations against distemper, hepatitis and parvovirus in the case of dogs and against feline infectious-enteritis, (panleukopaenia) and feline respiratory complex in the case of cats or as advised by **Your Veterinary Surgeon**. Current vaccination certificates for all the above listed **Conditions** may be requested by **Us** at any time and must be supplied by **You** at **Your** expense.
- You** shall at all times provide reasonable care and attention for each **Pet**.
- You** authorise **Your Veterinary Surgeon**, current or previous, to release information or records regarding any **Pet** if requested by **Us** and any charge by the **Veterinary Surgeon** for the furnishing of these records, will form part of the amount payable under this **Policy**.
- When an amount has been paid for a claim under this insurance, no return of premium will be allowed for any unexpired time under the **Schedule of Insurance**.
- After **We** have made payment under this **Policy**, **We** will have the right to recover from any third party. **You** agree **We** have the right to take an action in **Your** name to recover any money paid by **Us** for financial loss or expenses.
- You** are to provide initial vaccinations and yearly boosters and/or appropriate heartworm and/or intestinal worming prevention.
- You** must advise any **Pre-Existing Injury, Condition**, infirmity or weakness either sustained by **Your Pet** prior to the **Policy Period** or known by **You** to have existed prior to the **Policy Period**.
- You** warrant that **Your Pet** will not participate in: racing activities or training for racing activities, or fighting, except for under unforeseen and fortuitous circumstances.
- Where required by either State Legislation or Local Government regulations, **You** will ensure that **Your Pet** is registered.
- Your Pet** will not be used for commercial purposes. This includes, but is not limited to, police or guard dogs, search/rescue and custom/quarantine dogs, commercial breeding animals, or any animal, which is leased or rented out. This does not apply to any animal, which is used in the provision of assistance to sight or hearing impaired persons.

Your Cover

We will pay the **Veterinary Expenses** for **Treatment** carried out by a **Veterinary Surgeon** up to the **Maximum Benefit Payable** for each **Injury** and/or **Illness** of **Your Pet** subject to **Exclusions** of the **Policy** and subject to the **Policy Aggregate** less the applicable **Excess**. **We** do not pay any **Veterinary Expenses** incurred for any **Illness** during the **Waiting Period**. If **You** renew or have renewed the **Policy** immediately upon the previous **Policy** expiring so that **Your Pet** is continuously covered by Petcover, the **Waiting Period** will not apply. In the event of a continuing **Condition**, the amount payable for that **Condition** will be restricted to the **Maximum Benefit Payable**. No further amount shall be payable in the event of the same **Injury** or **Illness** recurring. Hospitalisation expenses are payable only if deemed essential by the **Veterinary Surgeon** in the interests of **Your Pet's** health. **We** will not pay **Veterinary** or hospital expenses incurred 12 months after the **Injury** and/or **Illness** occurred.

Excess and Other Amounts That We Do Not Pay

- Depending on which **Policy** option **You** select **We** will not pay the **Excess** of each and every claim. The **Excess** **You** pay for all **Veterinary Expenses** other than for the **Treatment of Illness** caused by ticks will be shown in **Your Schedule of Insurance**. The **Excess** for **Treatment of Illness** caused by ticks is \$150.
- We** will not pay for any **GST** or any fine, charge or penalty **You** are liable for because of a failure to fully disclose **Your** input tax credit entitlement to **Us**.

Excess Table

Standard option	Excess - for each claim \$150
Saver option	Excess - for each claim \$250

Claims and Enquiries

Claim forms are available on **Our** website www.petcover.com.au or by calling Petcover on 1300 731 324. Please complete the claim form with the treating vet and attach

supporting ORIGINAL itemised accounts and receipts, and send to the below address.

In the event of a claim, notice must be given as soon as reasonably practical to:

• Petcover Claims, 1-3 Smolic Crt, Tullamarine, Vic, 3043, Phone: 1300 787 355, Fax: 02 9524 6566

Claims Service Guarantee

Your claim will be processed within 10 working days of **Us** receiving all information **We** require. This will usually be a fully completed claim form and sometimes **We** may need additional information. If **We** need additional information, **We** will contact **You** and ask **You** for this.

General Exclusions

We will not pay for:

- Routine examinations or vaccinations;
- Treatment** related to preventative **Treatment** or **Treatment** incurred as a result of internal or external parasites including but not limited to heartworm and fleas but this exclusion does not apply to the **Treatment of Illness** caused by ticks;
- Elective and cosmetic procedures including but not limited to tail docking, dewclaw removal, skin fold resection, ear cropping or nail clipping;
- Orthodontics, teeth cleaning or scaling, expenses incurred in connection with temporary or deciduous teeth or any other dental expenses;
- The cost of prescription diets, dietary, nutritional or mineral supplements, grooming costs and bathing;
- Any expenses incurred directly or indirectly as a result of behavioural problems;
- Expenses incurred as a direct or indirect result of desexing;
- Congenital Defects** or **Hereditary Defects/Hereditary Conditions** or diseases or **Conditions** caused by such **Defects** and **Conditions**. This exclusion does not include the following breeds whether pure breed or part breed provided **You** have paid the additional premium; Alaskan Malamute, Bernese Mountain Dog, Boxer, Bull Terrier, Bulldogs (all breeds), Chow Chow, German Shepherd Dogs, Great Dane, Golden Retriever, Irish Wolfhound, Mastiff (all breeds), Newfoundland, Old English Sheepdog, Pit Bull Terrier, Pyrenean Mountain Dog, Shar-pei, St Bernard;
- Expenses incurred as a result of or related to breeding, obstetrics or parturition;
- Hospitalisation except that deemed essential by the treating **Veterinary Surgeon**;
- Expenses incurred for voluntary euthanasia, post mortem, disposal, burial or cremation;
- Preventable disease including: distemper, canine hepatitis, para influenza, parvovirus and Bordetella for dogs; viral rhinotracheitis, calicivirus, panleukopaenia, Chlamydia and leukaemia for cats;
- Any expenses whatsoever for examination, diagnosis, x-rays or any other tests which do not reveal a **Condition** which is payable under this policy;
- Any expenses incurred before **Your Pet** reaches the age of 8 weeks;
- Any expenses incurred if **Your Pet** is 9 years or older when **Your Policy** first commenced;
- Any expense for transport costs;
- Claims arising directly or indirectly from, or as a result of, any excluded condition or **Pre-Existing Condition**;
- Any consequential loss including loss of enjoyment;
- Any additional expenses incurred away from a **Veterinary Surgery**, unless the treating **Veterinary Surgeon** believes that the **Treatment** is necessary.
- Any pandemic disease that causes widespread **Illness** affecting dogs or cats .
- Losses arising as a result of infectious disease, where the infectious disease is defined as Highly Pathogenic Avian Influenza or any diseases declared to be quarantinable diseases under the Quarantine Act (1908) or any subsequent amendments to, or versions of this Act.

Claims Procedure

What You need to do:

- All claims must be submitted to and received by Petcover as soon as possible after the **Veterinary Expense** being incurred.
- Amounts payable under this **Policy** will be paid upon acceptance of the claim after receipt of a completed Claim Form supplied by Petcover, together with a detailed breakdown of charges from the **Veterinary Surgeon** and any reports from **Veterinary Surgeons**, which may be required to support the claim. All documents must be originals. The original itemised account and receipt for payment must accompany the completed claim form. Photocopies are not acceptable.
- Both **You** and the attending **Veterinary Surgeon** must sign the claim form. The attending **Veterinary Surgeon** must complete the relevant section on the Claim Form.

Claim forms can be obtained by download from Petcover's website www.petcover.com.au or by calling 1300 731 324.