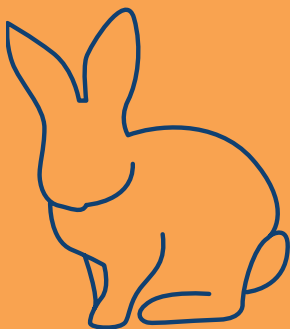




# **PET INSURANCE**

*Exotic, Rare & Unusual*

Combined Financial Services Guide  
and Product Disclosure Statement



Insurance Policy &  
Product Disclosure Statement

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 to make the claims process as quick and easy as possible so You can count on a 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*

# Contents

<b>Part 1: Financial Services Guide (FSG)</b> .....	<b>5</b>
Information About Petcover's Services.....	5
Introduction.....	5
How You can instruct Us.....	5
Our products and services .....	5
Arranging Your insurances .....	6
Who do We act for? .....	6
The people who provide Our services .....	6
<b>Information on Remuneration</b> .....	<b>7</b>
Our remuneration.....	7
<b>Do We receive any other remuneration for Our service?.....</b>	<b>7</b>
Interest.....	7
Conflicts of interest.....	8
Relationships and Associations .....	8
<b>Other important information</b> .....	<b>8</b>
Compensation Arrangements .....	8
Professional Indemnity Insurance .....	8
Premium and Invoice Calculations .....	8
Privacy Notice - Petcover Aust Pty Ltd.....	8
Privacy Notice - MS Amlin plc.....	8
Privacy.....	8
International Transfers .....	9
Information We process .....	9
Information containing personal and sensitive personal information .....	9
Collecting electronic information.....	9
How We use Your information.....	9
Who We share Your information with.....	9
Why it is necessary to share information? .....	9
Your rights.....	10
<b>Providing consent to process Your information.....</b>	<b>10</b>
<b>Collection and use of client information</b> .....	<b>10</b>
How We use Your data .....	10
Insurance Brokers Code of Practice.....	10
Service issues and complaints .....	11
Making a complaint.....	11
<b>Part 2: Product Disclosure Statement (PDS).....</b>	<b>13</b>
About this Insurance .....	13
Who is the insurer?.....	13
Administrator .....	13
Our contract with You .....	13
What is covered.....	13
<b>Policy Summary</b> .....	<b>14</b>
Applying for cover – Eligibility.....	14
<b>Policy Terms and Conditions.....</b>	<b>17</b>
Some words have special meanings.....	17
Your obligation to comply with the Policy terms and conditions .....	17
Your Duty of Disclosure .....	17
Who does the Duty apply to?.....	18
What happens if the Duty of Disclosure is not complied with?.....	18
What type of insurance is this? .....	18
How long does my Policy run for? .....	18
Costs.....	18
Payments by Instalments .....	18
Goods and Services Tax (GST) .....	19
Your cooling-off period and Cancellation rights.....	19
How do I make a claim?.....	19
General Insurance Code of Practice .....	19
Updating this PDS .....	19
Further information and confirmation of transactions.....	20
Your Pet Insurance Policy - Details .....	20

**Definitions.....20**  
**General Conditions.....24**  
**General Exclusions .....29**  
**Cover .....31**  
**Section 1 – Veterinary Fees Cover .....31**  
**Section 2 – Advertising and Reward Cover.....34**  
**Section 3 – Third Party Liability Cover .....35**  
**Section 4 – Loss from Not Returning whilst Flying Cover.....37**  
**Claiming .....37**  
    Making a claim.....37  
    How to claim .....38  
    Fraud .....39  
    Excess .....39  
    Fixed Excess .....40  
    Claims Examples – With No Veterinary Specialist Treatment and No MRI/CAT Diagnostics.. 40  
        Optional High Excess .....40  
        Normal Excess.....40  
    Claims Examples – Including Treatment at Non-Specialist Vet plus treatment at a Referral/  
    Specialist Vet and MRI/CAT Diagnostics..... 40  
        Optional High Excess .....41  
        Normal Excess.....41  
    Changes to this Notice.....42  
    Contacting Us.....42  
    Sanctions .....42  
    Choice of Law and Jurisdiction.....42  
    Service of Suit .....42  
    Language.....42

## Part 1: Financial Services Guide (FSG)

This combined Financial Services Guide (FSG) document and the Pet Insurance Product Disclosure Statement (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 contains 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 safely 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 document "**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 broker.

**Our** FSG contains important information about the products and services Petcover Aust Pty Ltd 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 Aust 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 **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. 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 Advice. 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.petcover.com.au](http://www.petcover.com.au)

### 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 broker **We** are licensed to deal in and provide advice in relation to Pet Insurance and or General risk insurance products.

Under **Our** licence, 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 insurers 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 endeavour to arrange insurance that meets **Your** Pet Insurance and or 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 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 deductibles 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(s)**. 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 Insurers, **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 FSR requirements and are pet owners too. This enables them to provide **You** with meaningful advice and assistance when **You** need it.

### Who do We act for?

As an insurance broker acting under a Binder from an Insurer, **We** act to arrange or enter into insurance products on their behalf. Under **Our** Binder Agreement **We** also agree to handle and settle claims on an insurer's behalf. For General Insurance Products provided as an Insurance Broker **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.

### 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 Pets** information to **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 **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 range between 0% and 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 MS Amlin Syndicate 2001 at Lloyd's, One Lime Street, London EC3M 7HA, 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 an insurer is standard for insurance brokers and **Our** rates of commission is up to 30% of the **Premium** (before taxes and statutory charges) for pet insurance. General 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 currency. **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 from MS Amlin Syndicate 2001 at Lloyd's, 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.

## 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 **Your** Petcover Client Relationship Manager.

### 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 and 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 have 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 licence 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 Calculations

**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 - Petcover Aust Pty Ltd

In this Privacy Notice, '**We**', '**Our**', '**Us**' means Petcover Aust Pty Ltd.

#### Privacy Notice - MS Amlin plc

Your information has been, or will be, collected or received by MS Amlin plc. They will manage personal data in accordance with data protection law and data protection principles. They require personal data in order to provide good-quality insurance and ancillary services and will collect the personal data required to do this. This may be personal information such as name, address, contact details, identification details, financial information and risk details.

The full Data Privacy Notice can be found at [www.msamlin.com/en/site-services/data-privacy-notice.html](http://www.msamlin.com/en/site-services/data-privacy-notice.html)

A paper copy of the Data Privacy Notice can be obtained by contacting the Data Protection Officer by email [dataprotectionofficer@msamlin.com](mailto:dataprotectionofficer@msamlin.com) or at this address:

Data Protection Officer  
MS Amlin plc  
The Leadenhall Building  
122 Leadenhall Street  
London EC3V 4AG

#### 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 Petcover



[www.petcover.com.au](http://www.petcover.com.au) or alternatively, a copy can be sent to **You** on request. Please contact the Petcover office or visit **Our** website at [www.petcover.com.au](http://www.petcover.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. 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 Federal 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 licence 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 and within the MS Amlin Group of companies 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 MS Amlin Group 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 it is 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 information matches what information 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 Data Protection Officer 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 **Our** Data Privacy Officer.

## 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.

## Collection and use of client information

### 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** Petcover Client Relationship Manager.

### Insurance Brokers Code of Practice

Petcover Aust Pty Ltd is a member of the Steadfast Group Ltd. Both Petcover and the Steadfast Group Ltd subscribes to the Insurance Brokers Code of Practice and is 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 Financial Ombudsman Service (FOS). 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 the 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 **We** have with **You** and **Your** rights relating to any breach of the Code by **Us** are limited to remedies available under the Code.

### 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.

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.

If **We** are not able to resolve the issue immediately, or within five days, **We** will refer it to the Complaints Manager, who will review the complaint and advise **You** in writing of the expected time for resolution.

### Making a Complaint

This insurance is subject to the standards set out in the Insurance Council of Australia's General Insurance Code of Practice ([www.codeofpractice.com.au](http://www.codeofpractice.com.au)), apart from any claims adjusted outside **Australia**. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. One of the objectives of the Code is to commit **Us** to high standards of service.

Any enquiry or complaint relating to this Insurance should be referred to:

Petcover Pet Insurance  
Customer Service Centre  
1-3 Smolic Crt  
Tullamarine Vic 3043  
Phone: 1300 731 324

If this does not resolve the matter or **You** are not satisfied with the way a complaint has been dealt with, **You** should contact:

Lloyd's Australia Limited, Level 9, 1 O'Connell Street  
Sydney NSW 2000  
Telephone Number: (02) 8298 0783  
Facsimile Number: (02) 8298 0788  
Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)

**Your** complaint will generally be reviewed by their office if it falls within the Terms of Reference of the Australian Financial Ombudsman. Otherwise, **Your** matter will be referred to the Complaints Team at Lloyd's based in the UK.

More complex complaints may take 45 days to resolve. **We** may request an extension of time for up to another 45 days if **We** cannot resolve the complaint within this period.

For other disputes **You** will be referred to other proceedings for resolution. Details are available from Lloyd's Underwriters' General Representative in **Australia** at the address above.

If **Your** dispute remains unresolved or **You** are not satisfied with **Our** response or proposed resolution, **You** may refer **Your** complaint to the Financial Ombudsman Service (FOS) under the terms of the General Insurance Code of Practice. FOS provides a conciliation and arbitration service to assist consumers in the resolution of complaints. FOS services are free to complainants. FOS deals with all complaints in accordance with the FOS Rules. **You** can obtain a copy of these from FOS or from the website at [www.fos.org.au](http://www.fos.org.au) You can contact FOS on 1800 367

287 9am - 5pm AEST/AEDT weekdays, or email [info@fos.org.au](mailto:info@fos.org.au) or fax 03 9613 6399.

Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 3001  
Australia

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 Petcover Exotic, Rare and Unusual Pet Insurance and how it works.

### About this insurance

This is an important document. **You** should read it carefully before making a decision to purchase 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.

### Who is the insurer?

MS Amlin Syndicate 2001 at Lloyd's, One Lime Street, London EC3M 7HA is the Insurer of the **Policy**.

MS Amlin Syndicate 2001 at Lloyd's is managed by MS Amlin Underwriting Limited. Registered office The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG. Registered in England Company No. 02323018.

MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918.

### Administrator

Petcover Aust Pty Ltd ABN 97 117 476 990, AFSL No. 507143, 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.

### 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). 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.

### 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.

## Policy Summary

Please note that this is a limited summary only and not a full description of the covers. Each cover noted is subject to terms, conditions, **Exclusions** and limitations that are not listed in the summary.

**You** need to read 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.

### Applying for cover – Eligibility

Rare and unusual birds, birds of prey, reptiles, turtles and **Mammals** can be covered. Pets must be aged within the following age limits at the commencement of **Your** insurance.

- Bird(s) not less than 12 weeks of age or over the age of 25 years
- Reptile(s) not less than 8 weeks of age or over the age of 15 years
- Turtle(s) not less than 12 weeks of age or over the age of 30 years
- **Mammal**(s) not less than 8 weeks of age or over the age of 5 years

**Your Pet** must live in **Australia**.

**Your Pet** must not have shown any sign of **Illness**, **Injury** or been unwell at the start of the insurance or in the previous three months.

Third Party Liability cover cannot be offered if **You** have had a previous liability incident with **Your Pet**.

Other eligibility criteria may apply and **We** will tell **You** what they are when **You** apply.

**Depending upon the type of pet you have, and the Policy cover you choose, Your Policy may cover some or all of the following risks;**

Subject to the **Policy** terms and conditions (including limits and **Exclusions**), the following benefits are provided under the **Policy**:

### COVER SUMMARY

#### Veterinary Fees

**We** will pay the cost of **Veterinary Fees** incurred by **You** for **Veterinary Treatment** provided during the **Period of Insurance** to treat **Your Pet's Injury** or **Illness**.

The cost of **Treatment** for **Illnesses** and **Injuries** is covered up to **twelve (12) months**, starting from the date the **Injury** happened, or the **Clinical Signs** of the **Illness** first occurred, and ending after **twelve (12) months** or when the **Maximum Benefit** is reached, whichever happens first.

The cost of **Veterinary Treatment** carried out by a specialist referral centre or a specialist **Vet** will only be covered up to the maximum value of the total cost of 70% (after the deduction of **Your Excess**) if **Your Pet** is referred by the original **Treatment Vet**.

The **Maximum Benefit** **We** will pay for **Injury** and **Illness** for all **Treatment** types is shown on **Your Certificate of Insurance**.

<p><b>Veterinary Fees (cont.)</b></p>	<p>The cost of diagnostic examinations of Magnetic Resource Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computed Axial Tomography (CT or CAT) carried out by a <b>Vet</b> will only be covered up to the maximum value of 50% of the total cost.</p>	
<p><b>Alternative or Complementary Treatment</b></p>	<p>When referred and endorsed by <b>Your Vet</b> the cost of <b>Alternative or Complementary Treatments</b> and <b>Physiotherapy</b> to treat an <b>Injury</b> and/or <b>Illness</b> in the <b>Period of Insurance</b>.</p>	<p>The Maximum amount <b>We</b> will pay under <b>Alternative or Complementary Treatments</b> for <b>Injury</b> and <b>Illness</b> is shown on <b>Your Certificate of Insurance</b>.</p>
<p><b>Advertising and Reward</b></p>	<p><b>We</b> will pay for the cost of advertising and the reward <b>You</b> have offered and paid to get <b>Your Pet</b> back, if <b>Your Pet</b> is stolen or goes missing during the <b>Period of Insurance</b>. If <b>Your Pet</b> is stolen or goes missing during <b>Your Journey</b>, <b>We</b> will also pay the cost of <b>Your</b> accommodation to stay and look for <b>Your Pet</b> if it has not been found or returned by the scheduled last date of <b>Your Journey</b>.</p>	<p>The <b>Maximum Benefit We</b> will pay for <b>Advertising and Reward</b> is shown on <b>Your Certificate of Insurance</b>.</p>
<p><b>Third Party Liability</b></p>	<p><b>We</b> will cover <b>Your legal liability</b> for payment of compensation in respect of:</p> <ul style="list-style-type: none"> <li>• death, bodily <b>Injury</b> or <b>Illness</b> of another person, and/or</li> <li>• physical loss of or damage to property, occurring during the <b>Period of Insurance</b> and which is caused by an <b>Accident</b> caused by <b>Your Pet</b>.</li> </ul>	<p>The <b>Maximum Benefit We</b> will pay for <b>Third Party Liability</b> is shown on <b>Your Certificate of Insurance</b>.</p>
<p><b>Excesses</b></p>	<p>If <b>You</b> need to make a claim under this <b>Policy</b>, <b>You</b> may be required to pay an <b>Excess</b>.</p>	<p><b>Your Excess</b> will depend on the product <b>You</b> choose, where <b>You</b> live and the breed and/or age of <b>Your Pet</b>. For full details, please refer to the terms and conditions of the <b>Policy</b> and <b>Your Certificate of Insurance</b></p>

Cover Options Summary	Description	Premier Plan	Plus Plan	Value Plan
<p><b>Birds:</b>  <b>Large Parrots:</b>  African Greys, Macaws, Cockatoos Eclectus, etc.  <b>Birds of Prey:</b>  Owls, Eagles, Falcons, Hawks, etc.  <b>Small Birds:</b>  Budgies, Canaries, Finches and Small parrots, Lovebirds, Quakers, etc.</p>	<p><b>Veterinary Fees</b> for <b>Treatment of Injury, Accident or Illness</b>, including <b>Alternative or Complementary Treatments and Physiotherapy</b>, Specialist Referral or Specialist Vet and diagnostic examinations of Magnetic Resource Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computed Axial Tomography (CT or CAT).</p> <p><b>Alternative or Complementary Treatments and Physiotherapy</b> to treat an <b>Injury and/or Illness</b> in the <b>Period of Insurance</b></p>	Up to \$6,000	Up to \$4,000	Up to \$2,000
<p><b>Reptiles:</b>  Lizards, Snakes &amp; Turtles, etc.</p>		Up to \$6,000	Up to \$4,000	Up to \$2,000
<p><b>Small Mammals:</b>  Guinea Pigs, Ferrets, Rabbits &amp; Rats, etc.</p>		<p>This plan is Not Available for Small Mammals</p>	Up to \$4,000	Up to \$2,000
<p><b>Alternative or Complementary Treatment</b></p>		<p>Up to \$500  (Any amounts paid under this benefit are part of the <b>Policy Aggregate of Veterinary Fees</b>)</p>	<p>Up to \$400  (Any amounts paid under this benefit are part of the <b>Policy Aggregate of Veterinary Fees</b>)</p>	<p>Up to \$300  (Any amounts paid under this benefit are part of the <b>Policy Aggregate of Veterinary Fees</b>)</p>
<p><b>Advertising &amp; Reward</b></p>	<p>We will pay for the cost of advertising and the reward <b>You</b> have offered and paid to get <b>Your Pet</b> back, if <b>Your Pet</b> is stolen or goes missing during the <b>Period of Insurance</b>.</p>	<p>\$500  Not Available for Small Mammals</p>	\$500	\$500
<p><b>Third Party Liability</b></p>	<p>We will cover <b>Your legal liability</b> for payment of compensation in respect of:</p> <ul style="list-style-type: none"> <li>• death, bodily injury or illness; and/or</li> <li>• physical loss of or damage to property occurring during the <b>Period of Insurance</b> and which is caused by an <b>Accident</b> involving <b>Your Pet</b>.</li> </ul>	\$1 million	\$1 million	\$1 million



The benefit listed below is an **Optional Extra Benefit** and may not be included in cover for **Your Pet**.

*\*\*Please note, **Your Pet** will only be covered under an **Optional Extra Benefit** if **You** have selected the cover option and have paid an additional **Premium** and it is shown on **Your Certificate of Insurance**.*

If applicable, **We** will pay the price **You** paid for **Your Pet** (or the **Market Value** if **You** have no formal proof of how much **You** paid or if **You** did not pay for **Your Pet**):

(Optional Extra for Bird of Prey Valued over \$500 Only)

**Loss from Not Returning While Flying**

**We** will pay up to 50% of the price **You** paid for **Your** Bird of Prey, if it is proven missing whilst flying during the **Period of Insurance** and is not recovered or does not return.

The maximum amount **We** will pay in relation to these benefits is shown on **Your Certificate of Insurance**.

## Policy Terms and Conditions

Cover is provided on the basis:

- that **You** have paid or agreed to pay **Us** the **Premium** for the cover provided;
- of the verbal and/or written information provided by **You** which **You** gave after having been advised of **Your Duty of Disclosure** either verbally or in writing.

If **You** failed to comply with **Your Duty of Disclosure** 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**. If **You** have told **Us** something which is fraudulent, **We** also have the option of avoiding the **Policy** (i.e. treating it as if it never existed).

**Your Duty of Disclosure** and the consequences of nondisclosure, are set out under the heading '**Your Duty of Disclosure**', on page 16.

### Some words have special meanings

Certain words used in the **Policy** have special meanings. The **Definitions** section of this document on pages 19, 20, 21, 22 and 23 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 do not form part of the **Policy** for interpretation purposes.

### 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 the **Policy**.

### Your Duty of Disclosure

It is an essential part of **Your** insurance that **You** disclose to **Us** changes to **Your Pet's** health or **Your** personal circumstances at the commencement, during the **Policy** period and at the renewal of **Your** Insurance. The information **You** need to tell **Us** about is detailed below.

**Your Pet's** health:

**You** must tell **Us** if **Your Pet** has:

- Shown any signs of **Illness** or **Injury** or been unwell regardless of whether or not **Your Pet** was seen by a **Vet** for the problem.
- Been seen by a **Vet** for any reason other than routine procedures and/or neutering.
- **You** must tell **Us** about any **Treatment** for which **Your Pet** may have been seen by a **Vet** or any issues **You** have discussed with a **Vet** regarding **Your Pet's** health whether or not any **Treatment** resulted from such discussion.
- **Your Vet / Practice** have advised that **Your Pet's** weight is over the normal limits.

**Your** circumstances:

**You** must tell **Us** if:

- **You** become aware that any details shown on **Your Certificate of Insurance** are incorrect.
- **You** address or the address at which **Your Pet** is kept has changed.
- **You** no longer own any of the pet's shown on **Your Certificate of Insurance**.
- **You** have had any other pet(s) at the same premises needing **Veterinary Treatment**, passed away or were stolen in the last **twelve (12) months**.
- There have been any break-ins or attempted break-ins at the premises where **Your Pet** is kept in the last **twelve (12) months**.
- **You** become aware of any contagious or infectious diseases at the premises where **Your Pet** is kept or if there have been any contagious or infectious diseases at the premises where **Your Pet** is kept in the last **twelve (12) months**.
- If **Your Pet** is used for a commercial purpose / kept on a commercial premise or starts to be used for a commercial use / kept on a commercial premise.
- If **Your Pet** is kept in an alcohol licenced premise.

### Who does the Duty apply to?

The **Duty of Disclosure** 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 of Disclosure is not complied with?

If the **Duty of Disclosure** 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.

### What type of insurance is this?

Subject to the **Policy** terms and conditions (including **Exclusions** and limits) this **Policy** covers the cost of **Veterinary Fees** if **Your Pet** is injured or becomes ill, Third Party Liability, Advertising and Reward, Loss from not returning whilst flying. Each **Illness** or **Injury** will be covered for **twelve (12) months** starting from the date the **Injury** first happened after **You** obtained cover, or the date the **Illness** first showed **Clinical Signs**, after **You** obtained cover and the conclusion of the twenty-one (21) day **Waiting Period**.

### How long does my Policy run for?

The **Policy** will remain in force for **twelve (12) months** from the date it starts and for any period which **You** renew unless cancelled earlier by **You** or **Us** in accordance with the terms of the **Policy**.

### Costs

The **Premium** payable by **You** will be shown on **Your** tax invoice. **We** take into consideration a number of factors in setting premiums. The base **Premium** **We** charge varies according to **Your** risk profile (for example the breed of **Your Pet**, where **You** live and relevant claims history etc).

**You** will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) plus any additional charges of which **We** tell **You**. These amounts will be set out separately on **Your Certificate of Insurance** (or tax invoice) as part of the total **Premium** payable.

Minimum **Premiums** may apply. In some cases discounts may apply if **You** meet criteria **We** set. Any discounts/entitlements only apply to the extent any minimum **Premium** is not reached. If **You** are eligible for more than one, **We** also apply each of them in a predetermined order to the **Premium** (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Any discounts will be applied to the base **Premium** calculated prior to any taxes being added.

When **You** apply for this insurance, **You** will be advised of the total **Premium** amount payable, when it needs to be paid and how it can be paid. If **You** fail to pay **We** may reduce any claim payment by the amount of **Premium** owing and/or cancel the **Policy**. Special rights and obligations apply to instalment **Premium** payments as set out below.

The amount **You** pay for **Your Premium** (excluding government charges) is apportioned as follows: 70% Insurer premium, 30% Administrator management fee. If a person has referred **You** to **Us**, **We** may pay them a part of the Administrator fee. This will not increase the amount **You** pay **Us**.

### Payments by Instalments

If **You** pay **Your Premium** by instalments refer to the 'General Policy Conditions' applicable to all sections for important details on **Your** and **Our** rights and obligations. Note that an instalment **Premium** outstanding for fourteen (14) days allows **Us** to refuse to pay a claim.

### Goods and Services Tax (GST)

All monetary limits in the **Policy** are inclusive of 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 cooling-off period and Cancellation rights

**You** have a cooling off period of twenty-one (21) days from the date **You** purchased the **Policy**. During this period **You** can return the **Policy** and receive a refund of any **Premium** paid, provided **You** have not exercised right or power under the **Policy** (e.g. made any claim) or the **Period of Insurance** has not ended.

**We** will not accept **Policy** cancellation requests by telephone. To exercise **Your** cooling off rights **You** must advise **Us** of **Your** intention to cancel in writing. Send written confirmation to: Petcover Pet Insurance, 1-3 Smolic Crt, Tullamarine Vic, 3043 or email to [info@petcover.com.au](mailto:info@petcover.com.au)

**We** may deduct from **Your** refund amount any reasonable administrative and transaction costs incurred by **Us** that are reasonably related to **You** buying and cancelling the **Policy** and any government taxes or duties **We** cannot recover.

After the cooling off period has ended, **You** still have cancellation rights, however **We** may deduct a pro rata proportion of the **Premium** for time on risk, plus any reasonable administrative costs and any government taxes or duties **We** cannot recover (refer to 'General Conditions': Cancellation on pages 25-26, for full details).

If **We** pay any claim, whether by settlement, compromise or otherwise, then no refund of **Premium** will be allowed. Cancellation of the insurance by **Us** does not affect the **Treatment** of any claim arising under the insurance in the period before cancellation.

### How do I make a claim?

**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.

Before **Your Pet** is treated, **You** must make sure that the **Vet** who is treating it is prepared to complete **Our** claim form and provide fully itemised invoices, and where requested, supply a complete medical history of **Your Pet**.

**You** must fill in a claim form and ask **Your Vet** to fill in their part. **We** will not pay for the **Vet** to do this. Send **Us** the claim form together with the original fully itemised invoices setting out the costs involved.

**You** can notify **Us** of a claim and obtain a claim form by calling 1300 731 324 or emailing [claims@petcover.com.au](mailto:claims@petcover.com.au) Alternatively, if **You** already have a claim form or have downloaded a claim form from **Our** Website at <http://www.petcover.com.au/claims> **You** can notify **Us** by sending the completed claim form to: Petcover Claims Centre, 1-3 Smolic Court, Tullamarine, Victoria 3043.

### General Insurance Code of Practice

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 through promoting better communication between insurers and customers and outlining a standard of practice and service to be met by insurers.

**We** 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**. Contact details are provided on the back cover of this document.

### 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**.

## Your Pet Insurance Policy - Details

Details of **Your Pet's** cover are outlined in the **Policy** and the **Certificate of Insurance**. There are four (4) sections of cover but please be aware that some of the sections of cover may not be automatically provided and as such may not be included in the **Policy**. Cover under a section is only provided to **You** if it is shown as covered on **Your Certificate of Insurance**. We recommend **You** check **Your Pet's** cover and contact **Us** as soon as possible if this is not as expected.

These Terms and Conditions are part of **Your** insurance contract. The other parts are **Your Certificate of Insurance**, and **Your** written, internet or telephone application. To understand exactly what **Your** insurance contract covers **You** must read **Your Certificate of Insurance**, together with all other documents that make up **Our** contract with **You**.

## Definitions

If **We** explain what a word means, that word has the same meaning wherever it appears in the **Policy**. For ease, **You** will see that these words appear in bold throughout.

<b>Twelve (12) Months</b>	means a consecutive period of 365 days.
<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 <b>Accidents</b> consequent upon or attributable to one source or original cause are treated by <b>Us</b> as one <b>Accident</b> . 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 <b>Conditions</b> are not considered <b>Accidents</b> : luxating patella; a rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia and hyperextending hocks; Juvenile Pubis Symphysiodesis.
<b>Accidental Injury</b>	means a sudden and unforeseen <b>Injury</b> which is the result of an identifiable and known cause or event during the <b>Period of Insurance</b> .
<b>Agreed Countries</b>	means any Australian Quarantine & Inspection Service (AQIS) approved Countries from which a Pet can return to <b>Australia</b> from that does not require quarantine. (At the date of this document the countries specified are New Zealand, Cocos (Keeling) Island, Norfolk Island)
<b>Alternative or Complementary Treatment</b>	means the cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an <b>Illness</b> or <b>Injury</b> . This includes any <b>Veterinary Treatment</b> specifically needed to carry out the procedure; <ol style="list-style-type: none"><li>1. Acupuncture or Homeopathy carried out by <b>Herbal Medicine</b> prescribed by a <b>Member of a Veterinary Practice</b>.</li><li>2. Chiropractic Manipulation carried out by a <b>Member of a Veterinary Practice</b>, providing the member is a qualified animal chiropractor.</li><li>3. Hydrotherapy carried out by a <b>Member of a Veterinary Practice</b> in a pool/water treadmill owned by the <b>Veterinary Practice</b> providing the member is a qualified animal Hydrotherapist.</li><li>4. Osteopathy carried out by a <b>Member of a Veterinary Practice</b> providing the member is a qualified animal Osteopath.</li><li>5. <b>Herbal medicine</b>.</li></ol>

<b>Australia</b>	means the Commonwealth of <b>Australia</b> .
<b>Behavioural Illness</b>	means any change to <b>Your Pet's</b> normal behaviour, resulting from a mental or emotional disorder diagnosed by a <b>Vet</b> .
<b>Bilateral Condition</b>	means any <b>Condition</b> affecting body parts of which the <b>Pet</b> has at least two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments. When applying <b>Exclusion, Bilateral Conditions</b> are considered the one <b>Condition</b> .
<b>Certificate of Insurance</b>	means the relevant <b>Certificate of Insurance We</b> issue including on renewal or variation of the <b>Policy</b> containing details of the cover provided under the <b>Policy</b> , including any <b>Exclusions</b> and other specific insurance details that <b>We</b> have applied to <b>Your</b> cover.
<b>Clinical signs</b>	means changes in <b>Your Pet's</b> normal healthy state or its bodily functions.
<b>Condition</b>	means any <b>Condition</b> that causes discomfort, dysfunction, distress, including <b>Injuries</b> , disabilities, disorders, <b>Clinical signs</b> , syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the <b>Pet</b> afflicted.
<b>Dental</b>	means <b>Dental</b> check-ups; <b>Dental</b> scale and polish; teeth cleaning; removal or repair of misaligned; retained deciduous teeth or teeth rasping and de-burring.
<b>Elective Surgery or Treatment</b>	<p>means a <b>Treatment</b> that is:</p> <ul style="list-style-type: none"> <li>• de-sexing, spaying or castration; surgical sexing</li> <li>• micro-chipping; ringing;</li> <li>• grooming; de-matting; beak trimming; dew claw and claw removal;</li> <li>• cosmetic or aesthetic surgery;</li> <li>• pinioning (removal of a birds pinion joint); wing or feather clipping;</li> <li>• debudding/dehorning (horn bud / horn removal);</li> <li>• prescription diet foods;</li> <li>• any <b>Treatment</b> not related to an <b>Injury, Illness</b>, or trauma.</li> </ul> <p><b>Elective Surgery or Treatment</b> that is beneficial to the Pet but is not essential for <b>Your Pet's</b> survival or does not form part of a <b>Treatment</b> for an <b>Injury</b> or <b>Illness</b>. <b>Veterinary Treatment</b> including diagnostic or a procedure <b>You</b> request, which the <b>Vet</b> confirms is not necessary to treat an <b>Injury</b> or <b>Illness</b>.</p>
<b>Excess</b>	means the amount stated on <b>Your Certificate of Insurance</b> which <b>You</b> will have to pay in the event of a claim.
<b>Exclusion</b>	means a <b>Condition</b> or circumstance for which the <b>Insurers</b> will not pay. Any specific <b>Exclusion</b> will be shown on <b>Your Certificate of Insurance</b> and <b>You</b> will be told of this before <b>You</b> take out the insurance or at renewal. (See also the 'General Exclusions' section and the 'What We will not pay' under each cover section).
<b>Family</b>	means <b>Your Immediate Family</b> and grandparents, brothers, sisters, grandsons, and/or granddaughters including <b>Family</b> of step and defacto relationships.
<b>Herbal Medicine</b>	means <b>Herbal Medicine</b> prescribed by a <b>Member of a Veterinary Practice</b> .

<b>Home</b>	means the place in <b>Australia</b> where <b>You</b> usually live.
<b>Illness</b>	means any sickness, disease or changes in <b>Your Pet's</b> normal healthy state. Excluding any mental or emotional disorders.
<b>Immediate Family</b>	means spouse, civil partner, life partner, partner, defacto partner, parents, sons and daughters, including step and/ or defacto relationships.
<b>Injury</b>	means a physical <b>Injury</b> or trauma caused immediately, solely and directly from an <b>Accident</b> . This does not include any physical <b>Injury</b> or trauma that happens over a period of time or is of a gradual nature.
<b>Insurers</b>	means Certain Underwriters at Lloyd's (100% MS Amlin Syndicate 2001).
<b>Journey</b>	means travel from <b>Your Home</b> undertaken during the <b>Period of Insurance</b> for a maximum of thirty (30) days for all journeys in the <b>Period of Insurance</b> . This includes the duration of <b>Your</b> holiday or business trip and any travel, in and between <b>Australia</b> and an <b>Agreed Country</b> and return <b>Journeys</b> to <b>Your Home</b> .
<b>Mammal</b>	means a warm-blooded vertebrate animal of a class that is distinguished by the possession of hair or fur, females that secrete milk for the nourishment of the young, and (typically) the birth of live young including but not limited to, guinea pig, ferret, rabbit, mouse or rat, goat, pig, or sugar glider.
<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 <b>You</b> took ownership of <b>Your Pet</b> as determined by <b>Us</b> .
<b>Maximum Benefit</b>	means the most <b>We</b> will pay for the relevant level of cover <b>You</b> have chosen during the <b>Period of Insurance</b> as set out in the <b>Certificate of Insurance</b> , subject to <b>Exclusions</b> of the <b>Policy</b> less the applicable <b>Excess</b> .
<b>Member of a Veterinary Practice</b>	means any person legally employed by a <b>Veterinary Practice</b> under a contract of employment, other than a <b>Vet</b> who may be <b>the Insured</b> .
<b>Optional Extra Benefit</b>	means an additional <b>Benefit</b> that <b>You</b> can elect to include in addition to the basic insurance. For <b>Optional Extra Benefits</b> to be included <b>You</b> must select the <b>Option</b> and pay an additional <b>Premium</b> . If applicable the <b>Optional Extra Benefit</b> will be shown on <b>Your Certificate of Insurance</b> .
<b>Our Vet</b>	means any <b>Vet</b> appointed or engaged by <b>Us</b> to carry out <b>Treatment</b> to <b>Your Pet</b> or discuss <b>Your Pet's Treatment</b> with <b>Your Vet</b> .
<b>Period of Insurance</b>	means the time during which <b>We</b> give cover as shown on <b>Your Certificate of Insurance</b> . It does not refer to any prior <b>Period of Insurance</b> if the <b>Policy</b> is a renewal of a previous <b>Policy</b> or any future <b>Period of Insurance</b> for any <b>Policy</b> <b>You</b> may enter into with <b>Us</b> upon renewal. Each <b>Period of Insurance</b> is treated as separate. This is normally <b>twelve (12) months</b> but may be less if <b>Your Pet</b> has been added to <b>Your Insurance</b> or it has been cancelled.

<b>Pet Immigration Rules</b>	means a system that allows pet owners in <b>Australia</b> to take their pets to the <b>Agreed Countries</b> and bring them back to <b>Australia</b> without the need for quarantine.
<b>Physiotherapy</b>	means Physiotherapy (not including Hydrotherapy) carried out by a <b>Member of a Veterinary Practice</b> who is a qualified animal Physiotherapist.
<b>Policy Aggregate</b>	means the total amount payable for all <b>Veterinary Fees</b> and <b>Alternative or Complementary Treatment</b> for <b>Injuries</b> and/or <b>Illnesses</b> occurring during any one <b>Policy Year</b> as specified in the <b>Certificate of Insurance</b> .
<b>Policy</b>	means this document and the <b>Certificate of Insurance</b> and any other documents <b>We</b> issue to <b>You</b> which are expressed to form part of the <b>Policy</b> terms, and which set out the cover <b>We</b> provide for the <b>Period of Insurance</b> . For the sake of clarity, it does not include any prior <b>Policy</b> that this is a renewal of or any future <b>Policy</b> that is a renewal of this <b>Policy</b> .
<b>Pre-Existing Conditions</b>	<p>means any <b>Condition(s)</b> or symptom(s), sign(s) or <b>Clinical sign(s)</b> of that <b>Condition, Injury</b> or <b>Illness</b> occurring or existing in any form that;</p> <ol style="list-style-type: none"> <li>Has happened or first showed <b>Clinical signs</b>;</li> <li>Has the same diagnosis or <b>Clinical signs</b> as an <b>Injury, Illness</b> or <b>Clinical sign Your Pet</b> had; or,</li> <li>Is caused by, relates to, or results from, an <b>Injury, Illness</b> or <b>Clinical sign Your Pet</b> had occurring or existing: <ul style="list-style-type: none"> <li>Before <b>Your Pet's</b> cover started, or prior to the <b>Policy</b> commencement date;</li> <li>During the <b>Waiting Period</b>; or</li> <li>Before the section was added to <b>Your</b> insurance.</li> </ul> </li> </ol> <p>This applies no matter where the <b>Injury, Illness</b> or <b>Clinical sign(s)</b> occurred or happen in, or on, <b>Your Pet's</b> body. This is regardless of whether or not <b>We</b> place any <b>Exclusion(s)</b> for the <b>Injury/Illness</b>. A <b>Condition</b> from which <b>Your Pet(s)</b> may be suffering before the insurance cover started and which may have existed without <b>Your</b> knowledge i.e. (but not limited to) a latent, genetic or hereditary disease, <b>Injury</b> or deformity.</p> <p>For the avoidance of doubt when referring to <b>Pre-Existing Conditions</b>, any <b>Bilateral Conditions</b>, will be deemed to be a <b>Pre-Existing Condition</b> and both will be excluded from cover.</p>
<b>Premium</b>	means the cost of <b>Your</b> insurance including any fees and taxes specified on <b>Your Certificate of Insurance</b> .
<b>Routine or Preventative Treatment</b>	means care or <b>Treatment</b> such as check-ups and procedures that are designed to prevent <b>Illnesses</b> or <b>Injury</b> from occurring. These include annual physical examinations and check-ups, vaccinations, worm prevention medication; routine beak trimming; nail/claw clipping; flea; tick; mite and other internal/external parasite prevention; removal of misaligned or retained deciduous teeth.
<b>Terrorism</b>	means an act, whether or not including the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

<b>Treatment</b>	means <b>Veterinary Treatment</b> or <b>Alternative or Complementary Treatment</b> .
<b>The Insured, You, Your</b>	means the person or organisation named on <b>Your Certificate of Insurance</b> .
<b>Vermin</b>	means but not limited to the following feral, wild animals including - Rats, Mice, Foxes, Cats, Dogs, Possums, Stoats, Weasels and Ferrets.
<b>Vet</b>	means a registered Veterinarian, Specialist or Referral Veterinarian, <b>Vet Practice</b> , clinic, hospital, centre including referral hospitals, licensed to practice in <b>Australia</b> , other than a <b>Vet</b> who may be <b>the Insured</b> .
<b>Veterinary Fees</b>	means the amount <b>Vets</b> in general or referral practices usually charge.
<b>Veterinary Practice</b>	means any veterinary service provided by a veterinary organisation or business.
<b>Veterinary Treatment</b>	<p>means the cost of the following when required to treat an <b>Illness</b> or <b>Injury</b>,</p> <ul style="list-style-type: none"> <li>• any examination, consultation, advice, tests, X-rays, diagnostic procedure, surgery and nursing carried out by a <b>Vet</b>, a Veterinary Nurse or another <b>Member of a Veterinary Practice</b> under the supervision of a <b>Vet</b>, and</li> <li>• Any medication legally prescribed by a <b>Vet</b></li> <li>• Any surgery, essential hospitalisation, nursing and/or the application of medicines provided by a qualified <b>Vet</b> in respect of an <b>Accident</b> to, or <b>Illness</b> in <b>Your Pet(s)</b>.</li> </ul> <p>This does not include general consultations, health checks, vaccinations, or the administering of un-prescribed drugs.</p>
<b>Waiting Period</b>	means a period of twenty-one (21) days starting from the commencement date of the <b>Policy</b> (excluding renewals) as shown on <b>Your Certificate of Insurance</b> during which an <b>Illness</b> or <b>Condition</b> that first occurs or shows <b>Clinical Signs</b> will be excluded from cover unless otherwise stated on <b>Your Certificate of Insurance</b> . The twenty-one (21) day <b>Waiting Period</b> will cease at 00.01 on the 22 <sup>nd</sup> day of cover.
<b>We, Us, Our</b>	means Petcover Aust Pty Ltd trading as <b>Petcover</b> acting on behalf of <b>Insurers</b> .
<b>Your Pet</b>	means the animal(s) named or otherwise identified on <b>Your Certificate of Insurance</b> .

## General Conditions

<b>Conditions of the Policy</b>	<b>You</b> must comply to the <b>General Conditions</b> and <b>Special Conditions</b> to have the full protection of the <b>Policy</b> . If <b>You</b> do not, and the <b>Condition</b> <b>You</b> have not kept to relates to a claim, <b>We</b> may refuse or reduce the amount <b>We</b> pay under the claim.
<b>Caring for Your Pet</b>	Throughout the <b>Period of Insurance</b> <b>You</b> must take all reasonable steps to maintain <b>Your Pet's</b> health and to prevent <b>Injury, Illness</b> and loss.



<p><b>Caring for Your Pet</b> (cont.)</p>	<ul style="list-style-type: none"> <li>• <b>You</b> must provide <b>Routine or Preventative Treatment</b> normally recommended by a <b>Vet</b> to prevent <b>Illness</b> or <b>Injury</b>. If there is a disagreement between <b>You</b> and <b>Us</b> as to what would be reasonable <b>Routine or Preventative Treatment</b>, the details will be referred to an independent pet specialist or an independent <b>Vet</b> mutually agreed upon.</li> <li>• For any <b>Mammals</b> <b>You</b> must arrange and pay for <b>Your Pet</b> to have a yearly <b>Dental</b> examination and to receive any oral <b>Treatment</b> normally recommended by a <b>Vet</b> to prevent <b>Illness</b> or <b>Injury</b>. Any <b>Dental Treatment</b> recommended as a result of the <b>Dental</b> examination must be carried out as soon as possible. If <b>You</b> do not comply with this obligation, then <b>We</b> may refuse or reduce the amount <b>We</b> pay in respect of any claim which related to <b>Dental Treatment</b> under the claim.</li> <li>• <b>You</b> must keep <b>Your Pet</b> vaccinated against any disease <b>Your Vet</b> has recommended <b>Your Pet</b> be vaccinated against. If <b>You</b> do not keep <b>Your Pet</b> vaccinated, <b>We</b> may refuse or reduce the amount <b>We</b> pay under any claim that relates to a disease that could have been prevented if <b>Your Pet</b> was vaccinated against.</li> <li>• <b>You</b> must arrange for a <b>Vet</b> to examine and treat <b>Your Pet</b> as soon as possible after it shows <b>Clinical Signs</b> of an <b>Injury</b> or <b>Illness</b>. <b>You</b> must follow the advice and recommendations of the treating <b>Vet</b> so as not to prolong or aggravate the <b>Illness</b> or <b>Injury</b>. If <b>You</b> do not follow the <b>Vet's</b> advice <b>We</b> may refuse or reduce the amount <b>We</b> pay relating to that <b>Injury</b> or <b>Illness</b>. If <b>We</b> decide, <b>You</b> must also take <b>Your Pet</b> to <b>Our Vet</b>.</li> <li>• <b>You</b> must keep <b>Your Pet</b> in appropriate enclosures, cages or vivariums with adequate heating and ventilation. If there is a disagreement between <b>You</b> and <b>Us</b> as to what reasonable steps are, the details will be referred to an independent pet specialist or an independent <b>Vet</b> mutually agreed upon.</li> </ul>
<p><b>Claims Pre-Authorisation</b></p>	<p><b>We</b> will not guarantee on the phone if <b>We</b> will pay a claim. <b>You</b> must send <b>Us</b> a claim form that has been fully completed and <b>We</b> will then write to <b>You</b> with <b>Our</b> decision.</p>
<p><b>Required Information</b></p>	<p>When <b>You</b> make a claim <b>You</b> agree to give <b>Us</b> any information <b>We</b> may reasonably ask for.</p>
<p><b>Legal rights against others</b></p>	<ol style="list-style-type: none"> <li>a. If there is any other insurance under which <b>You</b> are entitled to make a claim <b>You</b> must report the incident to that insurance company and tell <b>Us</b> their name and address and <b>Your Policy</b> and claim number with them. To the extent permitted by law, <b>We</b> will only pay <b>Our</b> share of the claim.</li> <li>b. If <b>You</b> have any legal rights against another person in relation to <b>Your</b> claim, <b>We</b> may take legal action against them in <b>Your</b> name at <b>Our</b> expense. <b>You</b> must give <b>Us</b> all the help <b>You</b> can and provide any documents <b>We</b> ask for.</li> </ol>
<p><b>Claims - Paid Direct to Vet</b></p>	<p>If <b>We</b> agree for a claim payment to be paid directly to <b>Your Vet</b> and <b>You</b> allow this, then if the <b>Vet</b>, who has treated <b>Your Pet</b> or is about to treat <b>Your Pet</b>, asks for information about <b>Your</b> insurance that relates to a claim, <b>We</b> will tell the <b>Vet</b> what the insurance covers, what <b>We</b> will not pay for, how the amount <b>We</b> pay is calculated and if the <b>Premiums</b> are paid to date.</p>

<p><b>Claims - Vet Fee Charges</b></p>	<p>If the <b>Veterinary Fees You</b> are charged are higher than the <b>Veterinary Fees</b> normally charged by a general or referral <b>Practice, We</b> reserve the right to request a second opinion from <b>Our Vet</b> as to whether the fees are reasonable. If <b>Our Vet</b> does not agree that the <b>Veterinary Fees</b> charged are reasonable <b>We</b> may decide to pay only the <b>Veterinary Fees</b> usually charged by a general or referral <b>Practice</b> in a similar area as determined by <b>Our Vet</b>.</p>
<p><b>Claims - Over Treatment</b></p>	<p>If <b>We</b> consider the <b>Veterinary Treatment Your Pet</b> receives may not be required or may be excessive when compared with the <b>Treatment</b> normally recommended to treat the same <b>Illness or Injury</b> by general or referral <b>Practices, We</b> reserve the right to request a second opinion from <b>Our Vet</b>. If <b>Our Vet</b> does not agree that the <b>Veterinary Treatment</b> provided is reasonably required <b>We</b> may decide to pay only the cost of the <b>Veterinary Treatment</b> that was necessary to treat the <b>Injury</b> or <b>Illness</b>, as determined by <b>Our Vet</b>.</p>
<p><b>Claims - Settlement</b></p>	<p>When <b>We</b> settle <b>Your</b> claim, <b>We</b> reserve the right to deduct from the claim amount, any amount due to <b>Us</b>.</p>
<p><b>Cancelling Your Policy</b></p>	<p><b>You</b> can cancel <b>Your Policy</b> by calling or writing to <b>Us</b>. <b>You</b> are entitled to a refund of the money <b>You</b> have paid for the <b>Period of Insurance</b> after the cancellation date. However, If <b>We</b> pay any claim, whether by settlement, compromise or otherwise, then no refund of <b>Premium</b> will be allowed. Cancellation of the insurance by <b>Us</b> does not affect the <b>Treatment</b> of any claim arising under the insurance in the period before cancellation.</p>
<p><b>Cancellation rights</b></p>	<ol style="list-style-type: none"> <li>a. In addition to <b>Your</b> Cooling off rights detailed earlier, <b>You</b> may cancel the <b>Policy</b> at any time by notifying <b>Us</b>.</li> <li>b. Cancellation by <b>You</b> will be effective from 16:00 (4:00pm) AEST on the day <b>We</b> receive <b>Your</b> notice of cancellation.</li> <li>c. <b>We</b> have the right to cancel the <b>Policy</b> where permitted by and in accordance with law. For example, <b>We</b> may cancel: <ol style="list-style-type: none"> <li>i. If <b>You</b> failed to comply with <b>Your</b> Duty of Disclosure; or</li> <li>ii. Where <b>You</b> have made a misrepresentation to <b>Us</b> during negotiations prior to the issue of the <b>Policy</b>; or</li> <li>iii. Where <b>You</b> have failed to comply with a provision of the <b>Policy</b>, including the term relating to payment of <b>Premium</b>; or</li> <li>iv. Where <b>You</b> have made a fraudulent claim under the <b>Policy</b> or under some other contract of insurance that provides cover during the same period of time that the <b>Policy</b> covers <b>You</b>, and <b>We</b> may do so by giving <b>You</b> seven (7) days' notice in writing of the date from which the <b>Policy</b> will be cancelled. The notification may be delivered personally or posted to <b>You</b> at the address last notified to <b>Us</b>.</li> </ol> </li> <li>d. Cancellation by <b>Us</b> will be effective from the later of 16:00 (4:00pm) AEST on the third business day after the day it is given to <b>You</b> or such other date specified in the cancellation notice.</li> </ol>

<p><b>Cancellation rights</b> (cont.)</p>	<p>If <b>You</b> or <b>We</b> cancel the <b>Policy</b> <b>We</b> may deduct a pro rata proportion of the <b>Premium</b> for time on risk, reasonable administrative and transaction costs related to the acquisition and termination of the <b>Policy</b> <b>We</b> incur and any government taxes or duties <b>We</b> cannot recover.</p> <p>e. For the avoidance of doubt, if the <b>Policy</b> is cancelled or comes to an end for any reason all cover for <b>Your Pet</b> will stop on the date and time the cancellation becomes effective and no further claims will be paid.</p>
<p><b>Paying Your premium</b></p>	<p>If <b>You</b> pay by monthly instalments and;</p> <ul style="list-style-type: none"> <li>• if <b>You</b> do not pay an instalment on time then;</li> <li>• if the out-standing instalment remains unpaid for at least fourteen (14) days <b>We</b> can refuse to pay a claim arising after the payment was due and;</li> <li>• if the instalment remains unpaid for at least one month <b>We</b> can cancel the <b>Policy</b>.</li> </ul> <p><b>We</b> also reserve the right to have <b>You</b> pay the rest of the yearly <b>Premium</b> immediately. If <b>Your</b> instalments are frequently late or missed <b>We</b> also reserve the right to have <b>You</b> pay all <b>Premiums</b> due until the end of the current <b>Period of Insurance</b>. When <b>We</b> settle <b>Your</b> claim, <b>We</b> may deduct from the claim any amount due to <b>Us</b>.</p>
<p><b>Renewing Your Policy</b></p>	<p>If <b>You</b> pay <b>Your Premium</b> by Direct Debit instalment, when the <b>Policy</b> is due for renewal and <b>We</b> have agreed to renew the <b>Policy</b>, <b>We</b> will renew it for <b>You</b> automatically, to save <b>You</b> the worry of remembering to contact <b>Us</b> before the renewal date. <b>We</b> will write to <b>You</b> at least twenty-one (21) days before the <b>Policy</b> expires with full details of <b>Your Premium</b> and terms upon which renewal will be offered for a further <b>Period of Insurance</b>. If <b>You</b> do not want to renew the <b>Policy</b> just let <b>Us</b> know. It is important that <b>You</b> check the terms of any renewal offer to satisfy yourself that the details are correct. In particular, check the sum insured amounts and <b>Excess(es)</b> applicable and ensure that the levels of cover are appropriate for <b>You</b>.</p> <p>At each renewal, <b>We</b> ask <b>You</b> to notify <b>Us</b> of certain information. The information <b>We</b> require from <b>You</b> will be stated in <b>Your</b> renewal documentation. It is important that <b>You</b> provide <b>Us</b> with full and accurate information as this could affect a future claim. Please note that <b>You</b> need to comply with <b>Your Duty of Disclosure</b> before each renewal (see above).</p>
<p><b>Changes at renewal</b></p>	<p>This document also applies for any offer of renewal <b>We</b> make, unless <b>We</b> tell <b>You</b> otherwise.</p> <p>When <b>We</b> offer renewal <b>We</b> may:</p> <ul style="list-style-type: none"> <li>• Change the <b>Premium, Excesses</b> and <b>Policy Terms and Conditions</b>.</li> <li>• Place <b>Exclusions</b> because of <b>Your Pet's</b> claims and <b>Veterinary</b> history.</li> <li>• Limit or withdraw Third Party Liability cover based on a review of <b>Your Pet's</b> behaviour. For example, any aggressive tendencies shown or any incidents where <b>Your Pet</b> has caused <b>Injury</b> to a person or another animal.</li> </ul>
<p><b>Upgrading cover</b></p>	<p>If a higher plan is available for <b>Your Pet</b> <b>You</b> can apply for an upgrade at renewal of <b>Your Policy</b> and at this time the request will be subject to an underwriting review of <b>Your Pet's</b> veterinary history.</p>

<p><b>Changes during the Period of Insurance</b></p>	<p>Changes will only be made to <b>the Policy</b> at renewal, <b>We</b> will not change the cover <b>We</b> provide for <b>Your Pet</b> during the <b>Period of Insurance</b>, unless:</p> <ol style="list-style-type: none"> <li><b>You</b> did not tell <b>Us</b> about something when <b>We</b> previously asked.</li> <li><b>You</b> provided <b>Us</b> with inaccurate information when previously asked, regardless of whether or not <b>You</b> thought it was accurate at the time.</li> <li>If <b>You</b> transfer <b>Your Pet</b> to a plan with additional or higher benefit limits at renewal, the additional or higher benefits will not apply if the <b>Condition</b> being claimed for first occurred prior to the change in the level of cover.</li> </ol>
<p><b>Exclusions applicable to Your Pet</b></p>	<ol style="list-style-type: none"> <li>Any <b>Injury/Illness</b> which occurred before <b>Your Pet's</b> cover started is a <b>Pre-Existing Condition</b> which will never be covered by <b>Your</b> insurance;</li> <li>Any <b>Illness</b> which starts in the first twenty-one (21) days of cover (<b>Waiting Period</b>);</li> <li>In addition to the <b>Exclusions</b> set out in these Terms and Conditions, the <b>Policy</b> does not cover any amount that results from an <b>Injury, Illness</b> or incident which is shown as excluded on <b>Your Certificate of Insurance</b>.</li> </ol>
<p><b>Claimable Period</b></p>	<p>This <b>Policy</b> covers an <b>Injury</b> or <b>Illness</b> for a period of <b>twelve (12) months</b> only. The <b>twelve (12) months</b> starts on the date the <b>Injury</b> first happened after <b>Your Pet's</b> cover started, or the first <b>Clinical Sign</b> of the <b>Illness</b> or <b>Condition</b> occurring or existing in any form, after the conclusion of the twenty-one (21) day <b>Waiting Period</b>. After this <b>twelve (12) months</b> period <b>We</b> will not cover any further claims for that or any related <b>Injury</b> or <b>Illness</b>.</p>
<p><b>Policy Limits</b></p>	<p>Limits do apply to some items covered by <b>Your Policy</b>. <b>You</b> should read the <b>Policy</b> carefully so that <b>You</b> are aware of what limits may be applicable to <b>You</b> in the event of a loss.</p>
<p><b>Travel Cover</b></p>	<p>Some sections of <b>Your Policy</b> provide cover whilst <b>Your Pet</b> is on a <b>Journey</b>. While <b>Your Pet</b> is outside <b>Australia</b>. <b>You</b> must follow the conditions of any pet travel regulations currently in force at the time. <b>You</b> agree to pay translation costs for any claim documentation not written in English. Any claims will be paid in Australian Dollars.</p>
<p><b>Jurisdiction</b></p>	<p>Australian law applies to this insurance contract. Unless <b>We</b> agree otherwise the language of the <b>Policy</b> and all communications relating to it will be in English.</p>
<p><b>Your Residence</b></p>	<p><b>Your Pet</b> must live in <b>Australia</b>. If <b>Your</b> address, or the address of <b>Your Pet</b>, changes <b>You</b> must advise <b>Us</b> as soon as possible as this may affect the insurance cover provided.</p>
<p><b>False Information</b></p>	<p>If <b>You</b> have provided false information or make a false or exaggerated claim, or any claim involving <b>Your</b> dishonesty, this <b>Policy</b> will end and <b>We</b> will not make any further payments and <b>We</b> may retain <b>Your Premium</b>.</p>

<b>Fraudulent Claims</b>	If <b>You</b> submit a fraudulent claim, or solicit <b>Your Vet</b> to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied and <b>We</b> may cancel the <b>Policy</b> . <b>We</b> may also be entitled to reclaim any payments already made to <b>You</b> in respect to such claims and <b>We</b> may retain <b>Your Premium</b> .
<b>Transferring Insurance</b>	This insurance is not transferrable.
<b>Your Age when cover starts</b>	<b>You</b> must have been over the age of eighteen (18) at the time <b>Your</b> insurance cover starts.

## General Exclusions

Insurance is not intended to cover every single occurrence; in fact, there are some circumstances that this **Policy** will not provide insurance cover for. **We** do not pay for:

1. A **Condition** specifically excluded on **Your Certificate of Insurance**.
2. Any pet(s) aged within the following age limits at the commencement of **Your** insurance.
  - Bird(s) less than 12 weeks of age or over the age of 25 years
  - Reptile(s) less than 8 weeks of age or over the age of 15 years
  - Tortoise(s) less than 12 weeks of age or over the age of 30 years
  - **Mammal**(s) less than 8 weeks of age or over the age of 5 years
3. Cost of **Routine or Preventative Treatment**.
4. Cost of **Elective Surgery or Treatment**.
5. Any amount due to an **Injury** or **Illness** caused by **Your** other pets, the pets of anyone living with **You**, or any other animal in **Your** care, or any animal visiting **Your** premises.
6. Any pet being used for a commercial purpose or kept on a commercial premises for a period longer than thirty (30) days unless agree by **Us** and detailed on **Your Certificate of Insurance**.
7. Any amount due to polytetrafluoroethylene fumes.
8. Any amount arising from an attack by **Vermin**. (This does not apply to Birds of Prey injured whilst hunting).
9. The cost of treating any **Injury** or **Illness** or other bodily **Injury** or **Illness** caused by, arising out of, or in any way connected with a malicious act, deliberate **Injury** or bodily **Injury** or gross negligence caused by **You** or a member of **Your Family** or anyone living with **You** or acting with **Your** express or implied consent.
10. Any amount due to statutory quarantine.
11. Any pandemic or epidemic disease that causes widespread **Illness**, death or destruction affecting Pets.
12. Any animals that are banned by any Australian Government, Public or Local Authority.
13. Any Pet declared as a dangerous animal by a Government authority.
14. Any Pet that must be registered under the applicable legislation dealing with dangerous animals.
15. Any amount caused by, arising out of or in any way connected with **Your Pet** being confiscated or destroyed by any Government or Public or Local Authority or any person or Body having the jurisdiction to do so.
16. Any costs caused because any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, have put restrictions on **Your Pet**.
17. Any amount caused by, arising out of or in any way connected with **You** breaking Australian animal health or importation laws or regulations.
18. Loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from nuclear explosion, reaction, radiation, fallout or contamination by radioactivity.
19. Loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code,

- computer virus or process or any other electronic system.
20. Loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
  - any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
  - any chemical, biological, bio-chemical, or electromagnetic weapon; or
  - any Act of Terrorism; including but not limited to the use and / or threat of force or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
  - any action taken in controlling, preventing, suppressing, or in any way relating to 20a. and/or 20d.
21. **Your** legal liability for payment of compensation in respect of:
- death, bodily Injury or Illness, and/or
  - physical loss or damage to property,
- except to the extent **You** have such cover under the **Third Party Liability** section of this **Policy**.
22. Any legal costs, expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament unless where required under the **Third Party Liability** section of this **Policy**.
23. Any amount resulting from an **Illness** that **Your Pet** contracted while outside **Australia** or the **Agreed Countries**, that it would not normally have contracted in **Australia** or the **Agreed Countries**.
24. Any **Journey You** take **Your Pet** on against a **Vet's** advice.

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'.

## Cover

At Petcover, **We** are proud of the insurance cover **We** provide for pets. In return for the payment of **Your Premium**, **We** will provide cover in the following sections if they are shown on **Your Certificate of Insurance**. The cover applies within **Australia** and any **Journey** undertaken during the **Period of Insurance**.

Benefit limits do apply to some items covered under the **Policy**. You should read **Your Policy** carefully so that **You** are aware of what limits may be applicable in the event of a claim.

### Section 1 – Veterinary Fees Cover

Cover under this section applies in **Australia** and **Agreed Countries** only.

#### What We will pay

1. The cost of fees incurred for the **Treatment Your Pet** has received to treat an **Injury** and/or **Illness** up to the **Maximum Benefit** as stated on **Your Certificate of Insurance**. The **Maximum Benefit** stated in **Your Certificate of Insurance** is the total amount **We** will pay for all claims during the **Period of Insurance**.
2. When referred and endorsed by **Your Vet**, this section also covers the cost of **Alternative and Complementary Treatments** and **Physiotherapy** to treat an **Injury** and/or **Illness**. This amount will form part of **Your Veterinary Fee** cover as **Your Policy Aggregate**.
3. **Illness** and **Injury** is covered for **twelve (12) months**, starting from the date during the **Period of Insurance** the **Injury** happened, or the **Clinical Signs** of the **Illness** first occurred. Payment will continue for **twelve (12) months** or until the **Maximum Benefit** is reached, whichever happens first.
4. 70% of the total cost of **Veterinary Treatment** if **Your Pet** is referred to a specialist referral centre by the original treating **Vet**. You are required to pay 30% of the total cost of **Veterinary Treatment** by the specialist referral centre in addition to any **Excess** stated on **Your Certificate of Insurance**. This amount will form part of **Your Veterinary Fee** cover as **Your Policy Aggregate**.
5. 50% of the total cost of diagnostic examinations by Magnetic Resonance Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computed Axial Tomography (CT or CAT) carried out by a **Vet**. You are required to pay 50% of the total cost of diagnostic examinations in addition to any **Excess** stated on **Your Certificate of Insurance**. This amount will form part of **Your Veterinary Fee** cover as **Your Policy Aggregate**.

#### What You pay

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**, **You** must pay the **Excess** shown on **Your Certificate of Insurance**. **You** also pay a percentage of the total costs of **Veterinary Treatment** if **Your Pet** is referred to a specialist referral centre and/or the total cost of diagnostic examinations (See 'Section 1, What We will pay 4 & 5' for full details).

#### What We will not pay under Section 1:

1. More than the **Maximum Benefit** for this section or which will result in the **Maximum Benefit** being exceeded, subject to **Exclusions** of the **Policy** and subject to the **Policy Aggregate** less the applicable **Excess**.
2. The cost of any **Treatment** for a **Pre-Existing Condition**.
3. The cost of any **Treatment** for an **Illness** which starts in the **Waiting Period**.
4. The cost of any **Treatment** in relation to **Your Pet** being or coming into season, egg binding, breeding, pregnancy or giving birth.
5. The costs of any **Treatment** for the first **twelve (12) months** of **Your Pets** insurance unless otherwise stated on **Your Certificate of Insurance** for:
  - an **Injury** that happened or an **Illness** that first showed **Clinical Signs** before **Your Pet's** cover started; or,
  - an **Injury** or **Illness** that is the same as, or has the same diagnosis or **Clinical Sign** as an **Injury**, **Illness** or **Clinical Sign Your Pet** had before its 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** occurred or happened in, or on **Your Pet's** body.

6. The costs of any **Treatment** for the first **twelve (12) months** of **Your Pets** insurance unless otherwise stated on **Your Certificate of Insurance** for:
  - an **Illness** or **Injury** that first showed **Clinical Signs** within the **Waiting Period** of **Your Pet's** cover starting; or,
  - an **Illness** or **Injury** which is the same as, or has the same diagnosis or **Clinical Signs** as an **Illness** or **Injury** that first showed **Clinical Signs** within the **Waiting Period** of **Your Pet's** cover starting; or,
  - an **Injury** or **Illness** that is caused by, relates to or results from a **Clinical Sign(s)** that first occurred, or an **Illness** that first showed **Clinical Signs** within the **Waiting Period** of **Your Pet's** cover starting, no matter where the **Injury, Illness** or **Clinical Signs** occurred or happened in, or on **Your Pet's** body.
7. The cost of any **Elective, Routine or Preventative Treatment**, diagnostics or procedure, or any **Treatment** that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including any complications that arise.
8. The cost of general health improvers including special food/diets, mineral supplements/vitamin supplements whether prescribed by a **Vet** or not.
9. In respect of **Dental Treatment** for mammals; more than 50% of the cost of any single **Treatment**, less the applicable **Excess** in each and every case, of any **Dental Treatment**.
10. Any costs for hibernation or bumblefoot as a result of poor husbandry and where previously veterinary advice relating to hibernation or bumblefoot has not been followed.
11. The cost of any **Herbal Medicines** or **Treatment**, other than milk thistle prescribed by a veterinarian used to treat an **Injury** or **Illness**.
12. For the cost of **Treatment** for any **Behavioural Illness** if **Your Pet's** behaviour is caused by **You** failing to provide training.
13. For the cost of **Treatment** for any **Behavioural Illness** relating to a mental or emotional disorder, including self-mutilation.
14. For the cost of any **Treatment** in connection with false pregnancy.
15. For the cost of any food, including food prescribed by a **Vet**, unless it is:
  - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to six (6) months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
  - Liquid food, used for up to five (5) days while **Your Pet** is hospitalised at a **Veterinary Practice**, providing the **Vet** confirms the use of the liquid food is essential to keep **Your Pet** alive.
16. 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.
17. The cost of prosthodontics, the removal or repair of misaligned or retained deciduous teeth, orthodontic appliances, crowns, caps or splints, luxation, horizontal bone loss, impacted teeth or embedded teeth.
18. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior crossbite, overbite, brachygnathia, open bite or level bite.
19. The costs of having **Your Pet**:
  - Put to sleep, including any Veterinary consultation/visit or prescribed medication specifically needed to carry out the procedure, or
  - Cremated, buried or otherwise disposed of.
20. For costs resulting from an **Injury** or **Illness** that are excluded under the **Policy**.
21. For the cost of a house call unless the **Vet** confirms that **Your Pet** is suffering from a serious **Injury** or **Illness** and that moving **Your Pet** would either endanger its life or significantly worsen the serious **Injury/Illness**, regardless of **Your** personal circumstances.
22. For extra costs for treating **Your Pet** outside usual surgery hours; unless the **Vet** confirms an emergency, consultation is essential, regardless of **Your** personal circumstances.
23. For the cost of any additional Veterinary attention required because **You** are unable to administer medication or **Your** personal circumstances.
24. For the cost of hospitalisation and any associated **Treatment**, unless the **Vet** confirms **Your Pet** must be hospitalised for essential **Treatment**, regardless of **Your** personal circumstances.
25. 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**.

26. Any costs for **Alternative or Complementary Treatment** or Veterinary **Treatment** that does not improve the health or wellbeing of **Your Pet**.
27. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
28. For the cost of any surgical items that can be used more than once.
29. The cost for **Your Vet** to write a prescription, charge a dispensing fee, charge administration fees or a claim form completion fee
30. Any claim where the full medical history is not provided when requested.
31. Any bulk purchase of medicines that can't be used in full by the end of the current **Policy** period.
32. Any prolonged course of veterinary medicines, **Alternative or Complementary Treatments** for more than three (3) months if there is a veterinary operation that would have improved or cured the **Condition** unless agreed by **Us**. The maximum payment will be limited to the equivalent cost of the operation.
33. The cost of any medication or drug course to treat a **Condition** that is for more than four (4) weeks at a time. **We** may consider a longer period of time providing **Your Vet** has submitted a full **Treatment** plan to **Us** for review prior to the **Treatment** being carried out.
34. 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 pre-authorisation by **Us**.
35. For the cost of any **Treatment** if a claim has not been submitted within **twelve (12) months** 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.
36. Any medicines that have not been approved by the Australian Pesticides and Veterinary Medicines Authority (APVMA) or where there is no evidence to support the usage of this medicine for this **Condition**.
37. The cost of the following procedures; experimental **Treatments**, or therapies; prosthetics or orthopaedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody cancers, stem cell therapy, organ transplants, gene therapies, probiotics, **Dental** vaccines, cold laser **Treatments**, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
38. For the cost of any **Treatment** while on a **Journey** if a **Vet** believes it can be delayed until **Your Pet** returns **Home**.

### Special Conditions for Veterinary Fees Cover (Section 1):

The maximum amount **We** will pay for the cost of **Treatment** for **Injury** and or **Illness** is the **Maximum Benefit** that applies on the date the **Injury** happened or the date the **Clinical Signs** of the **Illness** first occurred, provided the relevant date falls within the **Period of Insurance**, subject to **Exclusions** of the **Policy** and less the applicable **Excess**.

1. If the claim includes medication, these costs will be subject to the **Maximum Benefit** that applies on the date the medication will be used.
2. If **We** receive a request to pay the claim settlement direct to a **Veterinary Practice**, **We** reserve the right to decline this request.
3. We may refer **Your Pet's** case history to **Our Vet** and if **We** request, **You** must arrange for **Your Pet** to be examined by **Our Vet**.
4. If **You** decide to take **Your Pet** to a different **Vet** for a second opinion because **You** are unhappy with the diagnosis or **Treatment** provided, **You** must tell **Us** before **You** arrange an appointment with the new **Vet**. If **You** do not, **We** will not pay any costs relating to the second opinion. If **We** request, **You** must use **Our Vet** **We** choose. If **We** decide the diagnosis or **Treatment** currently being provided is correct, **We** will not cover any costs relating to the second opinion.
5. It is **Your** responsibility to ensure the **Veterinary Practice** is paid within the required time frame:
  - If an additional charge is added to the cost of **Treatment** due to the late payment of fees, **We** will deduct this charge from the claim settlement.
  - If the **Veterinary Practice** provides a discount for paying the cost of **Treatment** within a certain time frame, **You** must provide payment within this time frame. If **You** do not, **We** will deduct the discount, which would have been provided, from the claim settlement.
6. **We** will require fully itemised invoices for all **Alternative, Complementary and Veterinary Treatment**.

## Section 2 - Advertising and Reward Cover

Cover under this section applies in **Australia** and **Agreed Countries** only

### What We will pay

If **Your Pet** is stolen or goes missing during the **Period of Insurance**.

1. The cost of advertising, and
2. The reward **You** have offered and paid to get **Your Pet** back.
3. If **Your Pet** is stolen or goes missing during **Your Journey**, **We** will also pay the cost of **Your** accommodation to stay and look for **Your Pet** if it has not been found or returned by the scheduled last date of **Your Journey**.

### What You pay

1. Any amount which exceeds the **Maximum Benefit** for all incidents covered under the relevant section or which will result in the **Maximum Benefit** being exceeded for all incidents during the **Period of Insurance**.
2. **Your Excess** as detailed in **Your Certificate of Insurance**.

### What We will not pay under Section 2:

1. For any reward that **We** have not agreed before **You** have advertised it
2. For any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **Your Pet**.
3. Any reward paid to:
  - a member of **Your Family** or any person living with **You** or employed by **You**, including any person travelling with **You** during **Your Journey**.
  - the person who was caring for **Your Pet** when it was lost or stolen.
  - the person who stole **Your Pet** or any person who is in collusion with the person who stole **Your Pet**.
4. Any amount if a claim has not been submitted within **twelve (12) months** of **Your Pet** going missing, to the extent that **We** are prejudiced by the late notification of the claim.
5. If **Your Pet** is stolen or goes missing during **Your Journey**:
  - More than seven (7) days' accommodation costs and more than \$60 for each day's accommodation.
  - Any amount if the cost of accommodation is at a property owned by **You** or **Your Family**.
6. Any amount unless there is some official documentation to certify the theft or loss was reported to the police or the shipping, or aircraft operator if the loss or theft happened while **You** were travelling with them.

### Special Conditions for Advertising and Reward Cover (Section 2):

1. **You** must immediately take all reasonable steps to find or recover **Your Pet**. **You** must take the following steps:
  - Within twenty-four (24) hours of **You** discovering **Your Pet** is stolen or lost, **You** must tell the appropriate authority and obtain written confirmation of **Your** report. Depending on where **You** live the appropriate authority may be **Your** local Council or the police. If **Your Pet** is microchipped **You** must also contact **Your** Microchip provider and **Vet** to advise that **Your Pet** is stolen or missing.
  - Tell all the **Vets** and local rescue centres within a reasonable distance of the area where **Your Pet** was last seen, within five (5) days of **Your Pet** going missing; and
  - If **Your Pet** has not been found within ninety (90) days, fill in a claim form and return it to **Us** as soon as possible.
  - If **Your Pet** was lost or stolen while being transported by a shipping agent or aircraft, **You** must immediately report the loss to the operator and obtain written confirmation of **Your** report.

There are other actions **You** can take, which although are not requirements of this insurance, may help to improve the chances of **Your Pet** returning **Home**. This includes notifying all **Vets**, local rescue centres, distributing flyers, do a letterbox drop in the area **Your Pet** went missing and searching the local area; **We** are happy to share useful tips with **You** if **You** contact **Us**.

2. **You** must obtain **Our** approval before advertising a reward; if not, the cost of the reward will not be covered by the **Policy**.

3. **You** must provide **Us** with a receipt(s) for any amount which **You** are claiming for. Any costs not supported by a receipt will not be covered under this section
4. **We** will require fully itemised invoices for any costs arising from advertising and reward cover.

## Section 3 – Third Party Liability Cover

Cover under this section applies in **Australia** only.

In this section, '**You**' and '**Your**' mean **You** or any person looking after or handling **Your Pet** with **Your** permission.

### What We will pay

**Your** legal liability for payment of compensation in respect of:

1. death, bodily injury or illness of another person, and/or
2. physical loss of or damage to property, occurring during the **Period of Insurance** and which is caused by an **Accident** caused by **Your Pet**.

**We** will also pay as a part of and not in addition to **Your Maximum Benefit**, the legal costs and expenses **You** incur for a legal liability claim covered under this Section with **Our** consent for which **You** are legally liable, plus the cost of any lawyers **We** appoint.

All **Accidents** of a series consequent upon or attributable to one source or original cause are treated by **Us** as one **Accident**. This cover applies in respect of an **Accident** occurring anywhere in **Australia**. The maximum amount **We** will pay for each claim under this Section 3 – Third Party Liability Cover under this Policy is \$1,000,000. Where permitted by law, this limit will be reduced by any amount paid under any other insurance **You** have with **Us**, that provides cover for the same liability, loss, **Accident**, occurrence or incident.

### What You pay

The first \$500 of each property claim under this Section.

### What We will not pay under Section 3:

1. Any amount which exceeds the **Maximum Benefit** for this section or which will result in the **Maximum Benefit** being exceeded.
2. Any amount in relation to **Your** legal liability for:
  - damage to **Your** property,
  - Injury to or death of any person who normally lives with **You** or is part of **Your Family** or for damage to their property,
  - Injury to **Your** employees or anyone who works for **You**, or for damage to their property,
  - loss of or damage to property in **Your**, a person who lives with **You** or a member of **Your Immediate Family's** care, custody or control or the care, custody or control of **Your** employees or any person who normally lives with **You**,
  - involving **Your** business trade or profession, or for events that happen where **You** work. This includes where **You** live, if **You** work from **Home** and **Your Pet** has access to **Your** work area,
  - Any costs and expenses for defending **You** which **We** have not agreed beforehand because of the terms of an agreement (unless **You** would have been liable if the agreement did not exist), claims caused by, arising out of, or in any way connected with asbestos, claims caused by, arising out of or in any way connected with the discharge, dispersal, release or escape of pollutants defined as smoke, vapours, soot, fumes, acid, alkalis, toxic chemicals, liquids, gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water. This **Exclusion** will not apply if such discharge, dispersal, release or escape is caused by an **Accident** which occurred during the **Period of Insurance** involving **Your Pet**.
  - the prevention of such contamination or pollution.
3. Claims caused by, arising out of, or in any way connected with
  - pregnancy, or
  - the transmission of disease, to any other human or animal
4. Claims caused by, arising out of or in any way connected with an **Accident**, if **You** have not followed the instructions or advice given to **You** by the previous

owners of **Your Pet**, or the re-homing organisation or a qualified behaviourist or veterinarian about the behaviour of **Your Pet**.

5. Where **Your** legal liability is covered or indemnified, in any way under any:
  - statutory or compulsory scheme, fund or insurance, or
  - compensation scheme or workers compensation **Policy of insurance**, or
  - industrial award, even if the amount recoverable is nil.
6. Where **Your** legal liability is over that recoverable under any:
  - statutory or compulsory scheme, fund or insurance, or
  - accident compensation scheme or workers compensation **Policy of insurance**, or
  - industrial award.
7. For any aggravated, exemplary or punitive damages, damages resulting from the multiplication of compensatory damages, fines or penalties,
8. If **Your Pet** is kept or lives on premises that sell alcohol, unless there is no access from the residential premises to the business premises.
9. For an incident which takes place when **Your Pet** is in the care of a business or a professional and **You** are paying for their services. For example, but not limited to, when **Your Pet** is in the care of a pet minder, a trainer, a pet sitter or at a boarding establishment.
10. If the **Accident** happens in an area or place where pets are specifically prohibited, unless **Your Pet** escapes and enters the area outside of **Your** control.

### Special Conditions for Third Party Liability Cover (Section 3):

1. **You** must not admit responsibility, agree to pay any claim or negotiate with any person following an incident which may give rise to claim under this section.
2. **You** must immediately send **Us** any writ, summons or legal documents **You** receive and **You** or any other person on **Your** behalf must not respond to any of these documents.
3. **You** agree to provide **Us** with any information connected with the claim **We** reasonably ask for including details of **Your Pet**'s history.
4. **You** agree to tell **Us** or help **Us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
5. **You** must allow **Us** to take charge of **Your** claim and allow **Us** to prosecute in **Your** name for **Our** benefit.
6. If more than one of the pets insured under the **Policy** are involved in, or contribute towards, an **Accident** which is covered under this section only one **Maximum Benefit** will apply to the **Accident** for all of the pets. This means that if:
  - The pets involved all have the same **Maximum Benefit**; the most **We** will pay for the **Accident** is that **Maximum Benefit**. For example, if all of the pets insured each have a **Maximum Benefit** of \$1 million, **We** will pay no more than \$1 million for the **Accident**.
  - If pets involved (all owned by **You**, but some are uninsured) **We** will pay no more than a pro ratio portion of the total amount of the claim, up to the **Maximum Benefit**.
7. If a business or a professional is being paid to care for **Your Pet** in any way (for example, but not limited to a pet minder, a trainer) it is **Your** responsibility to:
  - Make sure the business/person has the appropriate third-party liability insurance cover, and
  - Tell them if **Your Pet** has any behavioural problems or requires any special handling so they are able to handle **Your Pet** in an appropriate manner.

## Section 4 – Loss from Not Returning whilst Flying

Cover under this section applies in **Australia** only.

This section is an **Optional Extra Benefit** only available to birds of prey valued over \$500 and only applies if it is shown as covered on **Your Certificate of Insurance**.

### What We will pay

The price **You** paid for **Your Pet**, up to the **Maximum Benefit** as agreed and stated in **Your Certificate of Insurance**, if it is proven missing whilst flying during the **Period of Insurance** and is not recovered or does not return. If **You** have no formal proof of how much **You** paid for **Your Pet**, **We** will pay the **Market Value** or purchase price, whichever is less. If **You** did not pay for **Your Pet** **We** will pay the **Market Value**.

### What You pay

The **Excess** shown on **Your Certificate of Insurance**.

### What We will not pay under Section 4:

1. Any amount which exceeds the **Maximum Benefit** for this section or which will result in the **Maximum Benefit** being exceeded.
2. Any amount in the event of escape or mysterious disappearance.
3. Any amount if a claim has not been submitted within **twelve (12) months** of **Your Pet** going missing.
4. Any amount if the loss happened prior to the **Period of Insurance**.
5. Any amount due to a loss which is excluded on **Your Certificate of Insurance** or generally not covered within these terms and conditions.
6. Any amount if **Your** bird is not flown with telemetry tracking equipment

### Special Conditions for Loss from Not Returning whilst Flying Cover (Section 4):

1. **Your Pet** must be flown with telemetry tracking equipment.
2. No settlement will be made for loss of **Your Pet** until ninety (90) days after the incident is reported to **Us** and then only in the event that **Your Pet** is not recovered.
3. Any loss must be notified to **Us** as soon as it occurs.
4. To submit a claim for Theft or Loss **You** must have advertised the loss of **Your Pet** for at least ninety (90) days and when **You** claim **You** must provide **Us** with evidence showing the advertising took place, the **Pet's** original purchase receipt from where **You** bought **Your Pet**, where applicable; **We** will not pay for this information.
5. If the claim is paid the purchase receipt will not be returned to **You**.
6. If **Your Pet** is found or returns, **You** must repay the full amount **We** have paid **You**.
7. **You** must immediately take all reasonable steps to find or recover **Your Pet**. **You** must take the following steps:
  - Tell all the **Vets** and local rescue centres within a reasonable distance of the area where **Your Pet** was last seen, within five (5) days of **Your Pet** going missing; and
  - If **Your Pet** has not been found within ninety (90) days, fill in a claim form and return it to **Us** as soon as possible.

There are other actions **You** can take, which although are not requirements of this insurance, may help to improve the chances of **Your Pet** returning **Home**. This includes notifying all **Vets**, local rescue centres, distributing flyers, do a letterbox drop in the area **Your Pet** went missing and searching the local area; **We** are happy to share useful tips with **You** if **You** contact **Us**.

## Claiming

### Making a claim

It's distressing when a much-loved pet suffers an **Injury** or **Illness** so **We** do all **We** can to make the claims process as quick and easy as possible. There's lots of useful information on **Our** website [www.petcover.com.au](http://www.petcover.com.au) to assist **You** making a claim.

**We** guarantee to handle **Your** claim fairly and promptly. **We** will provide a claims handling service for as long as **You** remain a client of Petcover Aust Pty Ltd, and **We** will assist **You** in the pursuance and settlement of **Your** claim.

Claim payments will be made by Electronic Funds Transfer directly into **Your** nominated bank account, if another method of payment is required any costs incurred for administration will be deducted from the claim settlement.

## How to claim

Notify **Us** of a potential claim as soon as possible by:

1. Downloading and completing a claim form from **Our** website: [www.petcover.com.au/claims](http://www.petcover.com.au/claims) or
2. Contact **Us** by telephone if **You** would like **Us** to send **You** a claim form; or
3. Claims for **Veterinary Fees** only may be lodged with **Your Vet** (if mutually agreed by **Your Vet**) and **We** will pay the **Veterinary Practice** directly. **You** will need to pay **Your Vet** the applicable **Excess(es)** and any non-claimable items.
4. Claims for **Veterinary Fees** must be notified to **Us** no later than one year after the **Treatment** date.
5. **We** will not guarantee on the phone if **We** will pay a claim. **You** must send **Us** a claim form that has been fully completed and **We** will then write to **You** with **Our** decision.
6. Contact **Us** immediately about any incident that happens involving **Injury** to a person, another animal or property even if **You** don't believe a claim will be made against **You** at the time. Call **Us** on 1300 731 324 Monday to Friday 8.30am – 6pm, Saturday 9am – 5pm. Do not admit responsibility, agree to pay any claim or negotiate with any person following an incident that may give rise to a claim. Any writ, summons or legal documents received by **You** need to be sent to **Us** immediately. **You** must not respond to any of these documents.

Please send **Us** the following supporting documentation related to **Your** claim or incident:

### For Section 1 - Veterinary Fees

**You** will be required to complete a claim form in all instances, and **You** should telephone **Us** on 1300 731 324 or email [info@petcover.com.au](mailto:info@petcover.com.au) immediately **You** become aware of a potential claim, or alternatively **You** can download a claim form from **Our** website address for payment. **Your Veterinary Practice/Surgeon** must complete their section of the claim form and substantiate each claim with an invoice and clinical history detailing all **Treatment** administered and drugs prescribed. The completed claim form together with all relevant documentation e.g. **Your Pet's** clinical history should be returned to **Us** within thirty (30) days of the completion of the **Treatment**. If **Your** completed claim form is not returned to **Us** within thirty (30) days, it may affect the validity of **Your** claim or delay renewal terms being offered on **Your** insurance **Policy**.

For this section of cover, the **Veterinary Practice** must complete the relevant section of the claim form.

- Please send **Us** the original fully itemised invoices from the **Veterinary Practice** which show what **You** are claiming for. (Photocopies of invoices are not acceptable).
- When **You** make the first claim for **Your Pet**, **We** will obtain its full clinical history. The full clinical history is a record of all visits **Your Pet** has made to a **Vet** and this information will be obtained from each **Veterinary Practice** **Your Pet** has attended.
- Claims for certain **Conditions** may also require additional information about **Your Pet's** full clinical history. **We** will advise **You** if **We** need this once **We** receive **Your** claim form.
- For **Veterinary Fees**, if the claim is for **Treatment** in an **Agreed Country**, **You** need to provide the booking invoice for **Your Journey** or any other official documents which show the dates of **Your Journey**.

<p><b>For Section 2 - Advertising and Reward</b></p>	<p><b>You</b> must phone <b>Us</b> on 1300 731 324 and talk to <b>Our</b> Claims Department for the approval of any reward before <b>You</b> advertise it.</p> <p>Please send <b>Us</b>:</p> <ul style="list-style-type: none"> <li>• The original fully itemised invoices and receipts to show the costs involved, including a receipt for any reward paid, and</li> <li>• If the loss or theft happened during <b>Your Journey</b>, the booking invoice or another official document to show the dates of <b>Your Journey</b> and</li> <li>• If applicable the police or operator's report.</li> </ul>
<p><b>For Section 3 - Third Party Liability</b></p>	<p><b>You</b> must contact <b>Our</b> Claims Department on 1300 731 324 immediately or as soon as reasonably possible, for advice if someone is holding <b>You</b> responsible for an <b>Accidental Injury</b> or damage caused by <b>Your Pet</b>. <b>We</b> will send <b>You</b> a claim form to complete.</p> <p><b>IMPORTANT: DO NOT ACCEPT ANY RESPONSIBILITY OR RESPOND TO ANY CORRESPONDENCE WHETHER VERBAL OR WRITTEN.</b></p> <p>Please send <b>Us</b>:</p> <ul style="list-style-type: none"> <li>• <b>You</b> completed claim form with any detailed written description of the incident, and reward paid, and</li> <li>• Any correspondence that <b>You</b> may have received from a Third Party, this includes court documentation and legal documents.</li> </ul>
<p><b>For Section 4 - Not Returning Whilst Flying</b></p>	<p>In the event of the loss of <b>Your Pet</b> from not returning whilst flying, <b>You</b> will be required to complete a claim form, and <b>You</b> should therefore telephone <b>Us</b> on 1300 731 324 or email <a href="mailto:info@petcover.com.au">info@petcover.com.au</a> immediately <b>You</b> become aware of a potential claim.</p> <p>Please send <b>Us</b>:</p> <ul style="list-style-type: none"> <li>• The purchase receipt from when <b>You</b> bought <b>Your Pet</b>.</li> </ul>

### Fraud

Fraud increases **Your Premium** and the **Premiums** of all Policyholders. If **You**:

- provide **Us** with false information,
- make a false or exaggerated claim with **Us**, or
- make any claim with **Us** which involves **Your** dishonesty,

**We**:

- are not liable to pay the claim; and
- may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- may by notice to **You** treat this insurance as having been voided with effect from the time of the fraudulent act.

If **We** treat this insurance as voided:

1. **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. a relevant event is whatever gives rise to **Our** liability under this insurance (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
2. **We** need not return any of the **Premiums** paid.

'Void Your Policy' means **We** will cancel **Your Policy** from the date the fraud occurred. If **We** take this action **You** must tell any other insurer that **We** have void **Your Policy** and failure to do this could invalidate any future insurance **Policy**.

### Excess

An **Excess** is the amount(s) shown on the **Certificate of Insurance** that **You** must pay for each unrelated **Condition** when **You** make a claim under the **Policy** per **Policy Year** unless **We** state an **Excess** does not apply. There are different types of **Excess** that may apply to **You** at the time of the claim.

### Fixed Excess

The Fixed **Excess** is the first amount **You** must pay for each unrelated **Condition** per **Policy Year**. The amount of the Fixed **Excess** will be shown on **Your Certificate of Insurance**.

The Fixed **Excess** may be **Our** standard minimum **Excess** or **You** may choose a higher **Excess** in exchange for a lower **Premium**.

### Claims Examples – With No Veterinary Specialist Treatment and No MRI/CAT Diagnostics

#### Optional High Excess

The Optional High **Excess (Birds, Reptiles or Mammals)** is a higher voluntary **Excess** payable as the Fixed **Excess** in return for a lower **Policy Premium**.

Example calculation:

If **Your Pet** is a **Bird or Reptile**. Total Vet Invoice \$6,000:

Claimable <b>Veterinary Fees</b>	\$6,000
Less the Fixed High <b>Excess</b>	\$175
<b>Total claimable amount</b>	<b>\$5,825</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

Example calculation:

If **Your Pet** is a **Mammal**. Total Vet Invoice \$1,000:

Claimable <b>Veterinary Fees</b>	\$1,000
Less the Fixed High <b>Excess</b>	\$225
<b>Total claimable amount</b>	<b>\$775</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

#### Normal Excess

Example calculation:

If **Your Pet** is a **Bird or Reptile**. Total Vet Invoice \$1,000:

Claimable <b>Veterinary Fees</b>	\$1,000
Less the Fixed Low <b>Excess</b>	\$75
<b>Total claimable amount</b>	<b>\$925</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

Example calculation:

If **Your Pet** is a **Mammal**. Total Vet Invoice \$1,000:

Claimable <b>Veterinary Fees</b>	\$1,000
Less the Fixed Low <b>Excess</b>	\$125
<b>Total claimable amount</b>	<b>\$875</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

### Claims Examples – Including Treatment at Non-Specialist Vet plus treatment at a Referral/Specialist Vet and MRI/CAT Diagnostics

If **Your Pet** has been treated at a Specialist or Referral Practice/Hospital and or has had one of the following procedures; the total claim amount will be reduced by the percentage amount shown on **Your Certificate of Insurance**.

1. The cost of **Veterinary Treatment** carried out by a specialist referral centre or a specialist **Vet** will only be covered up to the value of 70% (after the deduction of **Your Excess**) if **Your Pet** is referred by the original **Treatment Vet**.
2. The cost of diagnostic examinations of Magnetic Resource Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computed Axial Tomography (CT or CAT) carried out by a **Vet** will only be covered up to the value of 50%.



### Optional High Excess

Example calculation:

If **Your Pet** is a **Bird or Reptile**. Total Vet Invoice \$1,850:

Total Claimable <b>Veterinary Fees</b> (Primary Vet)	\$1,000
Less the Fixed High <b>Excess</b>	\$175
<i>Revised claimable amount</i>	\$825
Total Claimable Specialist Vet Fees	\$600
<i>Revised claimable amount - 70%</i>	\$420
Total Diagnostic MRI/CAT Fee	\$250
<i>Revised claimable amount - 50%</i>	\$125
<b>Total Claimable Amount payable</b>	<b>\$1,130</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

Example calculation:

If **Your Pet** is a **Mammal**. Total Vet Invoice \$1,850:

Total Claimable <b>Veterinary Fees</b> (Primary Vet)	\$1,000
Less the Fixed High <b>Excess</b>	\$225
<i>Revised claimable amount</i>	\$775
Total Claimable Specialist Vet Fees	\$600
<i>Revised claimable amount - 70%</i>	\$420
Total Diagnostic MRI/CAT Fee	\$250
<i>Revised claimable amount - 50%</i>	\$125
<b>Total Claimable Amount payable</b>	<b>\$1,080</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

### Normal Excess

Example calculation:

If **Your Pet** is a **Bird or Reptile**. Total Vet Invoice \$1,850:

Total Claimable <b>Veterinary Fees</b> (Primary Vet)	\$1,000
Less the Fixed Low <b>Excess</b>	\$75
<i>Revised claimable amount</i>	\$925
Total Claimable Specialist Vet Fees	\$600
<i>Revised claimable amount - 70%</i>	\$420
Total Diagnostic MRI/CAT Fee	\$250
<i>Revised claimable amount - 50%</i>	\$125
<b>Total Claimable Amount payable</b>	<b>\$1,230</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

Example calculation:

If **Your Pet** is a **Mammal**. Total Vet Invoice \$1,850:

Total Claimable <b>Veterinary Fees</b> (Primary Vet)	\$1,000
Less the Fixed High <b>Excess</b>	\$125
<i>Revised claimable amount</i>	\$875
Total Claimable Specialist Vet Fees	\$600
<i>Revised claimable amount - 70%</i>	\$420
Total Diagnostic MRI/CAT Fee	\$250
<i>Revised claimable amount - 50%</i>	\$125
<b>Total Claimable Amount payable</b>	<b>\$1,180</b>

\*The above is an example only and subject to the total benefit amount and applicable **Excesses** as shown on the **Certificate of Insurance**.

### Changes to this Notice

**We** keep **Our** privacy notice under regular review. This notice was last updated on the 8th March 2018.

### Contacting Us

If **You** have any questions relating to the processing of **Your** information, please contact **Us**:

Petcover Pet Insurance,  
Customer Service Centre,  
1-3 Smolic Crt,  
Tullamarine Vic 3043  
Phone 1300 731 324

For information about the insurer and the MS Amlin Group of companies please visit [www.msamlin.com](http://www.msamlin.com)

### 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**:

Sparke Helmore Lawyers  
Level 29, MLC Centre  
19 Martin Place  
Sydney  
NSW 2000

### Language

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



# How to contact us

**By Telephone** 1300 731 324

**By Email** [info@petcover.com.au](mailto:info@petcover.com.au)

**By Fax** 03 9339 3377

**In Writing** **Petcover** Customer Care  
1-3 Smolic Court  
Tullamarine  
Victoria 3043

**Website** [www.petcover.com.au](http://www.petcover.com.au)

## Administrator

Petcover Aust Pty Ltd ABN 97 117 476 990 AFSL No. 507143 is the sole Administrator of the policy.

## Head Office

1-3 Smolic Crt, Tullamarine Vic, 3043 Ph: 1300 738 225 Fax: 03 9339 3377  
[info@petcover.com.au](mailto:info@petcover.com.au) [www.petcover.com.au](http://www.petcover.com.au)

## The Insurer

MS Amlin Syndicate 2001 at Lloyd's, One Lime Street, London EC3M 7HA.

MS Amlin Syndicate 2001 at Lloyd's is managed by MS Amlin Underwriting Limited. Registered office: The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG. Registered in England Company No. 02323018. MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918.

