



Pet Insurance

Dog & Cat

Mid-Range Plans
(Core, Vital & Key)

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



Please read in conjunction with **Your Certificate of Insurance** to understand the **Policy** for **Your Pet**.

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 prompt and caring service from Our experienced staff when You need it most.

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

Wishing You and Your Pet a happy and healthy time ahead.

The Petcover Team

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Part 1: Financial Services Guide (FSG)

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

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

The Financial Services Guide (FSG) explains:

- **Our** products and services;
- **Our** remuneration; and
- 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 FSG "**We**, **Our** and **Us**" refers to Petcover Aust Pty Ltd ABN 97 117 476 990 AFSL No. 507143 of 1-3 Smolic Court, Tullamarine, VIC 3043, phone 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 Pet's** life. To help **Us** achieve this, it's important that **You** understand what **We** do as **Your** insurance agent.

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

By engaging Petcover 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 to **Our** remuneration as described in this FSG.

If **You** are buying a Retail Product (as defined in the Corporations Act 2001), **We** will, if and when required, also give **You** a Product Disclosure Statement. 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.

How You can instruct Us

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

Our products and services

As an insurance intermediary **We** are licensed to deal in and provide advice in relation to Pet Insurance and or General risk insurance products.

Under **Our** 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 **Your** General risks and needs. However, as it is **You** who best understands **Your** risks and needs **You** should always consider the appropriateness of any products **We** provide or any insurance **We** recommend to **You** before acting on **Our** recommendations. **We** also rely on **You** for the accuracy and completeness of 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(ies)**. Failure to do so may result in uninsured losses.

Finally, please note that **We** cannot guarantee the availability of insurance for **Your** particular risks or the solvency of Insurers.

Arranging Your insurances

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

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

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

Who do We act for?

As an Agent acting under a Binder from the Insurer, **We** act to arrange to enter into insurance products on their behalf. Under **Our** Binder Agreement **We** also agree to handle and settle claims on an insurers behalf. For General Insurance Products provided as an Insurance Intermediary **We** will act on your behalf. **We** will tell **You** before or at the time if **We** are not acting for **You** in providing any part of **Our** service.

Any advice given to **You** about Pet Insurance will be of a general nature only and will not take into account **Your** personal objectives, financial situation or needs. **You** need to determine whether this product meets **Your Pet's** needs.

The people who provide Our services

We provide **Our** services using **Petcover** employees.

However, in some cases **We** may use "Authorised Representatives" or "Mere Referrers". "Authorised Representatives" are third parties who **We** have authorised to provide **You** and **Your Pet's** information to **Us** to allow **Us** to be able to provide **You** with Pet Insurance.

"Mere Referrers" are other third parties who **We** have authorised to provide **You** and **Your Pet's** information to allow **Us** to be able to provide **You** with Pet Insurance. They will only provide factual information and are not authorised to provide any advice.

Our Authorised Representatives and Mere Referrers are not employees and do not receive a salary. Instead they may be paid a percentage of the commission and/or other part of **Our** remuneration for the financial services they provide. This percentage may be up to 10% of **Petcover's** remuneration.

The Authorised Representative or Mere Referrer's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Authorised Representative or Mere Referrer.

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

Information on Remuneration

Our remuneration

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

- A commission paid to **Us** by the Insurer.

We receive commission from the Insurer HDI Global Specialty SE -Australia (ABN 58 129 395 544, AFS License number 458776), each time **You** buy a **Policy**. It is calculated as a percentage of the Insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

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

In addition, **We** may also receive the following:

- A service charge for **Policy** invoicing, premium collection and remittance and for issuing policies and other insurance administration work. This charge will appear on **Your** invoice and may vary depending on the work involved and the commission **We** receive; and
- **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 by **Us**, please ask **Us** within a reasonable time after receiving this document and before **We** provide **You** with advice on or **We** issue **You** with Pet Insurance.

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

In this Privacy Notice, '**We**', '**Our**', '**Us**' means Petcover Aust Pty Ltd and HDI Global Specialty SE -Australia.

Privacy

We value the privacy of personal information and are bound by the Privacy Act 1988 when **We** collect, use, disclose or handle personal information. **We** collect personal information to offer, provide, manage and administer the many financial services and products **We** and **Our** group of companies are involved in (including those outlined in this FSG). Further information about **Our** privacy practices can be found in **Our** Privacy **Policy** that can be viewed on the **Petcover** website at Petcover www.petcover.com.au, or HDI Global Specialty SE -Australia website at www.hdi-specialty.com/int/en/legals/privacywww or alternatively, a copy can be sent to **You** on request. Please contact **Petcover** office or visit **Our** website at 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 including UK, Germany and India. If this happens **We** will ensure that appropriate measures are taken to safeguard **Your** personal and/or sensitive personal information.

Information We process

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

Information containing personal and sensitive personal information.

Information **We** process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving 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 Talanx 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 Talanx 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 claims information matches what was provided when the insurance was taken out;
- Act as a basis for investigating claims when **We** suspect that fraud is being attempted; and/or
- Respond to requests for information from law enforcement agencies.

Your rights

You have a right to know what personal and/or sensitive personal information **We** hold about **You**. If **You** would like to know what information **We** hold, please contact the 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. The Code does not form part of any retainer **We** have with **You** and **Your** rights relating to any breach of the Code by **Petcover** 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

We treat complaints very seriously and believe **You** have the right to a fair, swift and courteous service at all times. If **You** are dissatisfied with the service **You** have received and wish to make a complaint, please contact **Us** and **We** will endeavour to resolve the issue as quickly as possible.

This **Policy** provides **You** with an overview of the process **You** can expect to undertake in order to resolve any complaint that **You** may have.

Stage One – Review by Petcover

Any enquiry or complaint relating to this Insurance should in the first instance be referred to:

Petcover Aust Pty Ltd
Customer Service Centre
1-3 Smolic Crt
Tullamarine VIC 3043
Phone: 1300 731 324
Email: idr@petcover.com.au

If **Your** complaint is not satisfactorily resolved within fifteen (15) business days or **You** are not satisfied with **Petcover's** response to **Your** complaint, **You** may wish to have the matter reviewed by HDI Global Specialty SE -Australia.

Stage Two – Review by HDI Global Specialty SE -Australia

In the unlikely event **Your** Complaint remains unresolved following Stage one – Review by Petplan, HDI Global Specialty SE undertake to review **Your** complaint within **fifteen (15) working days**. If HDI Global Specialty SE are unable to provide a written response setting out the final decision, HDI Global Specialty SE will keep **You** informed of progress at least every **ten (10) days**.

Please contact HDI Global Specialty SE -Australia at:

HDI Global Specialty SE -Australia
Tower 1, Level 33
100 Barangaroo Avenue
Sydney NSW 2000
Email: ComplaintsAustralianBranch@hdi-specialty.com

Stage Three – Review by AFCA

If **You** are still not satisfied with the outcome of the Stage Two Review or if **We** have been unable to resolve **Your** complaint within **fourty-five (45) calendar days**, **You** may be able to take **Your** matter to an independent dispute resolution body, the Australian Financial Complaints Authority (AFCA).

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

We are bound by the determination of AFCA but the determination is not binding on **You**.

Contact details are:
Australian Financial Complaints Authority
Telephone: 1800 931 678
Email: info@afca.org.au
GPO Box 3
Melbourne VIC 3000

Petcover 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 03 9339 3333.

Part 2: Product Disclosure Statement (including Policy Wording) (PDS)

This Product Disclosure Statement ('PDS') which includes the **Policy** wording contains important information about this Pet Insurance for Dogs and Cats 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?

HDI Global Specialty SE -Australia (ABN 58 129 395 544, AFS License number 458776) with its registered address at Tower 1, Level 33, 100 Barangaroo Avenue, Sydney NSW 2000 is the Insurer of the **Policy**.

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

HDI Global Specialty SE is registered in Germany, with its registered office at Roderbruchstraße 26, 30655 Hannover, Germany with registration number HRB211924 authorised by Bundesanstalt für Finanzdienstleistungsaufsicht ("BaFin"). It is authorised to carry on insurance business in Germany under the German Insurance Supervisory Act ("Versicherungsaufsichtsgesetz").

Who is the Administrator

Petcover Aust Pty Ltd ABN 97 117 476 990 AFSL No. 507143, is the sole administrator of the **Policy**, acting under a binding agreement with the Insurer that authorises it to issue, vary and dispose of this Insurance and to manage and settle claims and deal with complaints. **Petcover** can be contacted as follows, Head Office: 1-3 Smolic Court, Tullamarine VIC, 3043 Ph: 1300 738 225.

In arranging this insurance **Petcover** acts as agent for HDI Global Specialty SE -Australia and not as **Your** agent.

Our contract with You

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

- This document which sets out the standard terms of **Your** cover and its limitations;
- 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.

Terms and Conditions

Cover under this **Policy** is provided on the basis:

- That **You** have paid or agreed to pay **Us** the premium for the cover provided; and
- 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 non-disclosure, are set out under the heading '**Your** Duty of Disclosure', on page 13.

Some words have special meanings

Certain words used in the **Policy** have special meanings. The **Definitions** section of this document on pages 22, 23, 24, 25 and 26 contains such terms. In some cases, certain words may be given a special meaning in a particular section of the **Policy** when used or in the other documents making up the **Policy**.

Headings are provided for reference only and for interpretation purposes and do not form part of the **Policy**

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**.

If more than one person is insured under the **Policy**, a failure or wrongful action by one of those persons may adversely affect the rights of any other person insured under the **Policy**.

Your Duty of Disclosure

Before **You** enter into a contract of Insurance with **Us**, the Insurance Contracts Act 1984 (Cth) requires **You** to disclose to **Us** every matter **You** know, or could be reasonably expected to know, (including but not limited to matters relating to the health of **Your Pet**) that is relevant to **Our** decision to insure **Your Pet**, and if so, on what terms **Your** application for insurance is acceptable and to calculate how much premium is required for **Your** insurance.

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

The duty applies until the **Policy** is entered into or where relevant, renewed, extended, varied or reinstated (**Relevant Time**). If anything changes between the time **You** provide answers or make disclosure and the **Relevant Time**, **You** need to tell **Us**.

You do not need to tell **Us** about any matter that:

- Diminishes **Our** risk;
- Is of common knowledge;
- **We** already know or should know as an Insurer; and/or
- **We** tell **You** **We** do not need to know.

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. Providing **You** renew **Your Policy** each year and continue to pay the premium, the

Policy will give **You** continuous **Veterinary Fees** cover for ongoing or long-term **Conditions**, providing the **Injury** first happened after **You** obtained cover, or the **Illness** first showed **Clinical signs**, after **You** obtained cover and the conclusion of the **twenty-eight (28) 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**.

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 provided under the **Policy**.

Applying for cover – Eligibility

Eligible cats or dogs can be covered from the age of 8 weeks and before their ninth (9th) birthday. **Select Breeds**, as defined under Definitions, are eligible for cover from the age of 8 weeks and before their 5th birthday. **Your Cat** or **Dog** must live in Australia.

The following dogs are not eligible for cover:

- Dogs used for security, guarding, track racing or Coursing;
- Breeds of dogs that are listed as banned by any Australian Government, public or local authority; and/or
- Dogs that are a cross breed with either a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid, or any other breed advised to **You** when **You** apply for cover. This list may be modified from time to time and **We** will notify **You** in writing.

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

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 , including Veterinary Fees incurred during Journeys in the Agreed Countries .	The Maximum Benefit We will pay for Injury and Illness for all Treatment types is shown on Your Certificate of Insurance .
Third Party Liability (Dogs only)	We will cover Your Legal Liability for payment of compensation in respect of: <ul style="list-style-type: none">• Death, bodily injury or illness; and/or• Physical loss of or damage to property occurring during the Period of Insurance and which is caused by an Accident involving Your Dog.	The Maximum Benefit We will pay for this benefit is shown on Your Certificate of Insurance .

Excesses	If You need to make a claim under this Policy , You may be required to pay an Excess . Your Excess will depend on the product You choose, where You live and the breed and age of Your Pet . For full details, please refer to the terms and conditions of the Policy and Your Certificate of Insurance .	
Co-Payment	A percentage amount 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 that a Co-Payment does not apply, any Co-Payment is in addition to any Excess which is shown on Your Certificate of Insurance .	

Policy Benefits

Unless otherwise indicated in the **Policy**, the amounts shown below are the **Maximum Benefits** that **We** will pay to **You** under the **Policy** in relation to a **Period of Insurance**.

PLANS	Core	Vital	Key
Umbrella for Life	✓	✓	✓
Veterinary Fees (for Treatment of Injury, Accident or Illness)	Up to \$5,000 Annual Benefit Limit (As shown in the Certificate of Insurance .)	Up to \$10,000 Annual Benefit Limit (As shown in the Certificate of Insurance .)	Up to \$15,000 Annual Benefit Limit (As shown in the Certificate of Insurance .)
Co-Payment Options	Option 1: 10% Option 2: 20% Option 3: 30%	Option 1: 10% Option 2: 20% Option 3: 30%	Option 1: 10% Option 2: 20% Option 3: 30%
Excess Options	Option 1: \$0 Option 2: \$100 Option 3: \$200	Option 1: \$0 Option 2: \$100 Option 3: \$200	Option 1: \$0 Option 2: \$100 Option 3: \$200
Third Party Liability (Dogs only)	Up to \$1 million (Any one loss occurrence.)	Up to \$1 million (Any one loss occurrence.)	Up to \$1 million (Any one loss occurrence.)
Cruciate Ligament Benefit (per policy year)	Up to \$1,500	Up to \$2,500	Up to \$3,000
Vet Consults (per policy year)	Up to \$400	Up to \$400	Up to \$400

Paralysis Tick (up to the Annual Benefit Limit)	1st Claim Up to \$2,000 Subsequent Claims Up to \$1,000	1st Claim Up to \$2,000 Subsequent Claims Up to \$1,000	1st Claim Up to \$2,000 Subsequent Claims Up to \$1,000
Cancer Treatment	Up to \$5,000 Annual Sub Limit	Up to \$5,000 Annual Sub Limit	Up to \$5,000 Annual Sub Limit
Hip Dysplasia	Up to \$4,000 Annual Sub Limit	Up to \$4,000 Annual Sub Limit	Up to \$4,000 Annual Sub Limit
Skin Conditions	Up to \$500 Annual Sub Limit	Up to \$500 Annual Sub Limit	Up to \$500 Annual Sub Limit
Boarding Fees	Up to \$500	Up to \$500	Up to \$500
Saying Goodbye to Your Pet	Up to \$300	Up to \$300	Up to \$300
Multi-pet Discount	✓	✓	✓

OPTIONAL EXTRA BENEFIT - Day to Day Care

\$50 Annual Benefit for one (1) of the following	De-sexing Micro chipping Heart worm Behavioural therapy Teeth cleaning Council registration fees Alternative therapies Prescription diets Dew claw removal Dog training at a recognised training Centre
Annual Benefit for all of the following	Vaccinations or Health Check - \$30 Heart worm test or Blood screen - \$10 FeLv/ Fiv test or urinalysis - \$10 Flea/ Tick/ Worm control - \$45
Eligibility	By Selecting the Optional for Day to Day Care Benefit and paying an Additional Premium
Excess Applicable (Optional Day to Day Care Benefit)	Nil

The benefit **Day to Day Care** is an **Optional Extra Benefit** under the **Mid Range Cover** and may not be included in cover for **Your Pet**.

****Please note, Your Pet will only be covered for Day to Day Care as 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.**

Policy Limits and Exclusions

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.

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

1. A **Condition** specifically excluded on **Your Certificate of Insurance**.
2. Any animal less than eight (8) weeks old at the time of commencement of cover.
3. Any **Illness which starts in the first twenty-eight (28) days of cover (Waiting Period)**, or any **Pre-Existing Conditions**. If **Your Pet** was injured or ill at any time before the commencement of **Your** insurance, **We** will not cover any costs relating to that **Injury** or **Illness**. This applies regardless of whether or not **We** place any exclusion(s) for the **Injury/Illness** in **Your Certificate of Insurance** or the **Illness** or **Injury** was diagnosed by a **Vet**.
4. Cost of **Routine Treatment or Preventative** care such as check-ups and procedures that are designed to prevent future **Illnesses** from occurring rather than treating existing **Illnesses**. These include, but not limited to annual physical examinations and/or check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention. (If **You** have elected to take the **Optional Extra Benefit of Day To Day Care Package** and paid an additional **Premium**, some of the above may be allowable if they are shown on **Your Certificate of Insurance**).
5. Cost of **Elective** procedures and **Treatment**, including but not limited to de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or **Elective** surgery including but not limited to dew-claw removal, prescription diet foods, and any **Treatment** not related to an **Injury, Illness**, or trauma. **Elective** surgery or **Treatment** that is beneficial to the **Pet** but is not essential for **Your Pet's** survival or does not form part of a **Treatment** for an **Injury** or **Illness**.
6. The cost of periodontics, dental check-ups, Comprehensive Oral Health Assessment and Treatment (COHAT), dental x-rays, dental prophylaxis, dental scale and polish or teeth cleaning, gingival cures, gingival hyperplasia, removal of plaque or calculus or periodontal surgery.
7. 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.
8. 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.
9. Any **Treatment** for dental disease if an annual dental examination has not been undertaken within the twelve (12) months preceding the problem requiring **Treatment** and any **Treatment** a **Vet** recommended resulting from that had not been carried out. Evidence will need to be provided to **Us** if **Your Vet** has carried out an annual dental examination.
10. The cost of nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal sacculles, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), that occur in the first twelve (12) months of cover including free cover **Policy**, regardless of **Your Pet** showing **Clinical Signs** of the **Condition** or not, prior to commencement of cover or within the **twenty-eight (28) day Waiting Period**.
11. The cost of the following procedures; experimental **Treatments**, or therapies; prosthetics or orthopedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser treatments, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
12. 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.
13. The cost for **Your Vet** to write a prescription or charge a dispensing fee.
14. 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**.
15. Dogs being used for guarding, track racing or Live Coursing.

16. Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier or Dingo or crosses of these breeds.
17. Any dog that must be registered under the applicable legislation dealing with dangerous dogs.
18. 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.
19. 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**.
20. Any amount caused by, arising out of or in any way connected with **You** breaking Australian animal health or importation laws or regulations.
21. Legal costs, expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
22. Any loss caused by, arising out of or in any way connected with an act of force or violence for political, religious or ideological reasons war, acts of terrorism, riot, revolution or any similar event, including any chemical or biological terrorism.
23. 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 Immediate Family** or anyone living with **You** or acting with **Your** express or implied consent.
24. Any amount resulting from a disease transmitted from animals to humans.
25. Any pandemic disease that causes widespread **Illness**, death or destruction affecting dogs and cats.
26. Any dog not vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and **Vets** recommend vaccination) and parvovirus.
27. Any cat not vaccinated against feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and **Vets** recommend vaccination.
28. Any amount arising from or in any way connected with **Your** failure to take all reasonable precautions to protect **Your Pet** from or by aggravating or prolonging an **Injury** or **Illness**.
 - **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 **Third Party Liability** of this **Policy** in relation to **Your** Dog.

The following exclusions only apply when **Your Pet** is on a **Journey** within the **Agreed Countries**.

29. Any amount if **Your Pet** lives permanently outside of **Australia**.
30. Any **Journey** **You** take **Your Pet** on against a **Vet's** advice.

These are the main **Exclusions** and **Policy Limits**. Additional **Exclusions** and **Policy Limits** that may apply. For full details of all relevant **Policy Limits** and **Exclusions** **You** must read the **Certificate of Insurance** and the general exclusions to all sections and also to the specific exclusions to each section under the heading "What **We** will not pay".

Important things you should be aware of

Your **Vet's Fees** cover is extended to cover **Your Pet** in **Another Country**. The Pet Travel Scheme (PETS) explains what **You** need to do when travelling with **Your Pet**. You can read these rules at: <http://www.agriculture.gov.au/cats-dogs/step-by-step-guides/category-3-step-by-step-guide-for-cats>.

Note that if **You** make a claim and **You** have not followed these rules, **We** will not be able to pay.

Your limits and excess

The most **We** can pay for claims when travelling to **Another Country** with **Your Pet** is \$2,500 per **Policy** per year. **You** have no excess for claims for the **Treatment** of an **Injury** or **Illness** when travelling in **Another Country** with **Your Pet**. All **Veterinary Fees** will be paid in Australian Dollars (AUD) regardless of currency the initial fees were invoiced in, less applicable Maximum Benefit and or any fixed Excess.

What **We** will pay for:

Veterinary Fees in Another Country

The benefits and limits of "Cover if **Your Pet** needs medical **Treatment**" section are extended to cover necessary treatments for **Your Pet** in **Another Country**

Maximum time in Another Country

1. **We** allow up to 90 days in **Another Country** for **Your Pet** each calendar year. **We** cannot pay for a claim that happens from the 91st day onwards.
2. **Illness or Injury** that started before travelling
3. **We** will not pay for any **Treatment** of **Illnesses** that **You** knew about, or should have known of, before **You** began **Your** travel.
4. If **Your Pet** was showing signs of a possible change in health, **You** should have these checked by a **Vet** before **You** leave.

Not following regulations

We will not pay if **You** have not followed the Pet Travel Scheme (PETS).

Travel for Treatment

If **You** are travelling to get **Treatment** for **Your Pet** in **Another Country**, **We** will not pay any costs for any medical **Treatments**.

These are only examples of some common **Exclusions** and **Policy Limits**. Additional **Exclusions** and **Policy Limits** may apply. For full details of all relevant **Policy Limits** and **Exclusions** **You** must read the **Certificate of Insurance** and the general **Exclusions** to all sections and also to the specific exclusions to each section under the heading "What **We** will not pay".

Excess

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

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

Costs

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 (e.g. the breed, age, gender and location of **Your Pet**, **Our** claims experience, **Your** individual claims experience, the increased costs of doing business and any events that impact the insurance industry).

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.

When **You** apply for this insurance, **You** will be advised of the total 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 includes Commission paid to **Petcover**. If a person has referred **You** to **Us**, **We** may pay them a part of the amount that relates to Commission. 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 may allow **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. **You** cannot return **Your Policy** during the cooling off period if a claim has been made.

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 Aust Pty Ltd, 1-3 Smolic Crt, Tullamarine VIC, 3043 or email to 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 28 and 29, for full details).

How do I make a claim?

We will not guarantee on the phone if **We** cover a claim under the **Policy**. **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. Alternatively, if **You** already have a claim form or have downloaded a claim form from **Our** Website at www.petcover.com.au/claims **You** can notify **Us** by sending the completed claim form to: **Petcover** Claims Centre, 1-3 Smolic Court, Tullamarine, VIC 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.

Delivery of Your Policy Documents

Unless **We** tell **You** otherwise or **We** tell **You** it is no longer suitable **We** will send **Your Policy** documents and **Policy** related communications electronically. This includes email and/or other methods of electronic communication. **You** will need to provide **Us** with **Your** current email address and **Your** mobile phone number. Each electronic communication will be deemed to be successfully received by **You** on the transmission date recorded in **Our** systems. Where **We** deliver **Your Policy** documents and **Policy** related communications by mail in printed form all such communications will be deemed to have been successfully delivered once mailed by **Us** to **Your** last notified postal address.

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, (however a charge may be required for this), 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. Benefits do not accumulate across **Policy Periods**. The **Policy** benefits will expire at the end of each **Policy Period**. **Your** rights and duties under the **Policy** cannot be transferred without **Our** prior written consent.

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**.

When interpreting these Policy Terms and Conditions:

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

Note: The Benefit Limit is subject to any applicable **Excess** and **Co-Payment**.

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.

Accident	<p>means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended. All Accidents consequent upon or attributable to one source or original cause are treated by Us as one Accident. This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time.</p> <p>For the sake of clarity, the following Conditions are not considered Accidents: luxating patella; a rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia and hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).</p>
Another Country/ Or Other Countries	means any Australian Quarantine & Inspection Service (AQIS) approved Countries from which a dog or cat can return to Australia from.
Australia	means Commonwealth of Australia .
Bilateral Condition	means any Condition affecting body parts of which the Pet has at least two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments. When applying an exclusion, Bilateral Conditions are considered the one Condition .
Certificate of Insurance	means the relevant Certificate of Insurance We issue including on renewal or variation of the Policy containing details of the cover provided under the Policy , including any exclusions and other specific insurance details that We have applied to Your cover.
Clinical sign(s):	means change(s) in Your Pet's normal healthy state, its bodily functions or behaviour.
Co-Payment	means an amount shown on Your Certificate of Insurance that You must pay for each unrelated Condition claim made under Your Policy per Policy Year .
Condition	means any Condition that causes discomfort, dysfunction, distress, including Injuries , disabilities, disorders, Clinical signs , syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the Pet afflicted.
Day to Day Care (Optional Benefit)	means with this cover certain preventative healthcare Benefits for Your Pet . The list of allowable Treatments and the Benefit amounts applicable are on Your Certificate of Insurance . If You have selected this Optional Benefit and paid an additional Premium , the list of allowable Treatments and the Benefit Limits applicable to these, are shown on Your Certificate of Insurance

Elective Treatment, diagnostic or procedure	means a Treatment that is, but not limited to, de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or elective including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, or trauma. Elective surgery or Treatment that is beneficial to the Pet but is not essential for Your Pet's survival or does not form part of a Treatment for an Injury or Illness, or any Treatment, diagnostic or procedure You request, which the Vet confirms is not necessary to treat an Injury or Illness.
Excess	means the amount(s) shown on Your Certificate of Insurance that You must pay for each unrelated Condition claim made under Your Policy per Policy Year. <ul style="list-style-type: none"> • Veterinary Fees Excesses may be either: <ul style="list-style-type: none"> • The Fixed Excess only; or • The Fixed Excess and the Co-Payment. An additional Age Excess may also apply and where applicable will be shown on Your Certificate of Insurance.
Family	means Your Immediate Family and, grandparents, brothers, sisters, grandsons, and/or granddaughters including Family of step and defacto relationships.
Goodbye Cover	means help for You to cope with the financial costs of giving Your Pet an appropriate goodbye.
Home	means the place in Australia where You usually live.
Illness	means and unhealthy state, condition, ailment, affliction, sickness, disease, disorder, defect, syndrome or abnormality that causes pain dysfunction or distress and that is not due to an external Injury
Illness which starts in the first 28 days of cover	means an Illness that: <ul style="list-style-type: none"> • Showed Clinical signs, • Is the same as, or has the same Clinical signs or diagnosis as an Illness that showed Clinical signs; • Is caused by, relates to, or results from, a Clinical sign that first occurred, or an Illness that, showed Clinical signs, • In the first twenty-eight (28) days of: <ul style="list-style-type: none"> • Your Pet's first Policy Year, or • The section being added to Your insurance. No matter where the Illness or Clinical signs occur or happen in, or on, Your Pet's body. The twenty-eight (28) day Waiting Period will cease at 00.01 on the twenty-ninth (29) day of cover under this Policy.
Immediate Family	means spouse, civil partner, life partner, partner, defacto partner, parents, sons and daughters, including Family of step and/or defacto relationships.
Injury	means a physical Injury or trauma caused immediately, solely and directly from an Accident. This does not include any physical Injury or trauma that happens over a period of time or is of a gradual nature.

Journey	means travel from Your Home within Australia or any of the Agreed Countries undertaken during the Period of Insurance for a maximum of ninety (90) days for all journeys in the Period of Insurance . This includes the duration of Your holiday or business trip and any travel, in and between Australia and an Agreed Country and return Journeys to Your Home .
Maximum Benefits	means the most We will pay for the relevant level of cover You have chosen during the Period of Insurance as set out in the Certificate of Insurance , subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess .
Member of a Veterinary Practice	means any person legally employed by a Veterinary Practice under a contract of employment, other than a Vet who may be the Insured.
Our Vet	means any Vet appointed or engaged by Us to carry out Treatment to Your Pet or discuss Your Pet's Treatment with Your Vet .
Pet Immigration Rules	means a system that allows pet owners in Australia to take their pets to Another Country/ Or Other Countries and bring them back to Australia without the need for quarantine.
Period of Insurance	means the time during which We give cover as shown on Your Certificate of Insurance . It does not refer to any prior Period of Insurance if the Policy is a renewal of a previous Policy or any future Period of Insurance for any Policy You may enter into with Us upon renewal. Each Period of Insurance is treated as separate. This is normally twelve (12) months but may be less if Your Pet has been added to Your Insurance or it has been cancelled.
Policy	means this document and the Certificate of Insurance and any other documents We issue to You which are expressed to form part of the Policy terms, which set out the cover We provide for the Period of Insurance . For the sake of clarity, it does not include any prior Policy that this is a renewal of or any future Policy that is a renewal of this Policy .
Policy Year	means the time during which We give cover as shown on Your Certificate of Insurance Policy details. This is normally twelve (12) months but may be less if Your Pet has been added to, or cancelled from, Your insurance.
Pre-Existing Condition(s)	means any Condition(s) or symptom(s), sign(s) or Clinical sign(s) of that Condition, Injury or Illness occurring or existing in any form that: <ul style="list-style-type: none"> a. Has happened or first showed Clinical signs; b. Has the same diagnosis or Clinical signs as an Injury, Illness or Clinical sign Your Pet had; or c. Is caused by, relates to, or results from, an Injury, Illness or Clinical sign Your Pet had occurring or existing: <ul style="list-style-type: none"> • Before Your Pet's cover started, or prior to the Policy commencement date; • During the twenty-eight (28) day Waiting Period; or • Before the section was added to Your insurance.

<p>Pre-Existing Condition(s) (cont.)</p>	<p>This applies no matter where the Injury, Illness or Clinical sign(s) occurred or happen in, or on, Your Pet's body. This is regardless of whether or not We place any exclusion(s) for the Injury/Illness.</p> <p>For the avoidance of doubt when referring to Pre-Existing Conditions, and Conditions affecting a part of Your Pet's body of which it has two, will be deemed to be a Bilateral Condition and both will be excluded from cover.</p>
<p>Routine or Preventative Treatment</p>	<p>means care or Treatment such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include, but are not limited to annual physical examinations and check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention.</p> <p>(If You have elected to take the Optional Extra Benefit of Day to Day Care Package and paid an additional Premium, some of the above may be allowable if they are shown on Your Certificate of Insurance).</p>
<p>Related Conditions</p>	<p>means a Condition that even though it has shown first signs or symptoms during the Policy Period (outside of the Waiting Period), it is considered to be a Pre-existing Condition if it has the clinical symptoms, diagnostic classification or results from the same disease process as a Pre-existing Condition regardless of the number of areas of Your Pet's body affected.</p> <p>For example: if Your Pet suffers from arthritis in its legs prior to the Commencement Date of the Policy or during the Waiting Period, all future occurrences of arthritis for example in the back or neck, will be considered to be Related Conditions and will not be covered.</p>
<p>Recurring Condition</p>	<p>means a Condition that is curable but may relapse repeatedly with intervals of remission in between.</p>
<p>Select Breed(s)</p>	<p>means Bandog, Bavarian Mountain Hound, Bergamasco Shepherd Dog, Briard, Blood Hound, Boerboel, Beauceron, Bernese Mountain Dog, Bracco, All Bulldogs (i.e. English, American, Australian, Miniature, etc.), Bull Arab, Deerhound, Dogue de Bordeaux, Entlebucher Mountain Dog, Estrela Mountain Dog, Grand Blue De Gascoigne, Great Dane, Greater Swiss Mountain Dog, Hamiltonstovare, Hungarian Kuvasz, Irish Wolfhound, Komondor, Maremma Sheepdog, sLeonberger, All Mastiff Breeds, Newfoundland, Old English Sheepdog, Polish Lowland Sheepdog, Pyrenean Mountain Dog, Rottweiler, Russian Black Terrier, Shar Pei, St Bernard or any crosses of these breeds. (We may modify this list from time to time).</p> <p>Please refer to the 'Select Breed' section on Your Certificate of Insurance to find out if Your Pet is a Select Breed.</p>
<p>Travel Documents</p>	<p>means the Pet's Import Permit issued by AQIS, any Vaccination Certificates and/or Certificate for Treatment against parasites issued for Your Pet under the Regulations for taking a pet to Australia.</p>

Treatment	means reasonable Veterinary Treatment and customary examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a vet to relieve or cure a disease, Illness or Accidental Injury during the Policy Period .
Umbrella for Life	means with this cover You can continue to claim for the Treatment for on-going Illness or Injuries throughout Your Pet's lifetime, provided You renew the Policy annually without a break in cover and pay the required premium.
Vet	means a registered Veterinarian, Specialist Veterinarian, vet practice, clinic, hospital, centre including referral hospitals, licensed to practice in Australia , other than a Vet who may be the Insured.
Veterinary Fees	means the reasonable, customary and essential expenses incurred in respect of Treatment provided by Vets in a general or referral practice would usually charge.
Veterinary Practice	means any veterinary service provided by a veterinary organisation or business.
Veterinary Treatment	means the cost of the following when required to treat an Illness or Injury , <ul style="list-style-type: none"> • Any examination, consultation, advice, tests, X-rays, diagnostic procedure, surgery and nursing carried out by a Vet, a Veterinary Nurse or another Member of a Veterinary Practice under the supervision of a Vet; and • Any medication legally prescribed by a Vet.

General Conditions

Waiting Period	<p>means a period of twenty-eight (28) days starting from the commencement date of the Policy (excluding renewals) as shown on Your Certificate of Insurance during which an Illness or Condition that first occurs or shows Clinical signs will be excluded from Cover unless otherwise stated on Your Certificate of Insurance. The twenty-eight (28) day Waiting Period will cease at 00.01 on the twenty-ninth (29) day of cover.</p> <p>Other Waiting Periods apply for the following: Cruciate Ligament Disease Waiting Period means a period of six (6) Calendar months or one hundred and eighty (180) days starting from the commencement date of the Policy, as shown on Your Certificate of Insurance during which Cruciate Ligament Illness or Condition first occurs or shows Clinical signs will be excluded from Cover unless otherwise stated on Your Certificate of Insurance. The one hundred and eighty (180) days Waiting Period will cease at 00.01 on the one hundred and eighty first (181) day of cover.</p> <p>Brachycephalic Airway Obstruction (BOAS) Waiting Period, nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal sacculae, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), means a Period of twelve (12) calendar months of or three hundred and sixty five (365) days starting from the commencement date of the Policy, as shown on Your Certificate of Insurance during which nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal sacculae, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS) Illness or Condition first occurs or shows Clinical signs will be excluded from Cover unless otherwise stated on Your Certificate of Insurance. The three hundred and sixty five (365) days Waiting Period will cease at 00.01 on the three hundred and sixty sixth (366) day of cover, regardless of Your Pet showing Clinical Signs of the Condition or not, prior to commencement of cover or within the twenty-eight (28) day Waiting Period.</p>
We, Us, Our	means Petcover acting on behalf of HDI Global Specialty SE -Australia the Insurer of Your Policy .
You, Your	means the person(s) named on the Certificate of Insurance .
Your Pet	means the dog or cat named on the Certificate of Insurance .
Conditions of the Policy	You must keep to the General Conditions and Special Conditions of the Policy to have the full protection of the Policy . If You do not, and the Condition You have not kept to relates to a claim, We may refuse or reduce the amount We pay under the claim.

<p>Caring for Your Pet (Vaccinations)</p>	<p>Throughout the Period of Insurance You must take all reasonable steps to maintain Your Pet's health and to prevent Injury, Illness and loss.</p> <p>a. You must provide Routine or Preventative Treatment normally recommended by a Vet to prevent Illness or Injury. If there is a disagreement between You and Us as to what reasonable steps are, the details will be referred to an independent national Welfare body or an independent Vet mutually agreed upon.</p> <p>b. You must keep Your Pet vaccinated against the following:</p> <p>Dogs – Distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and any other vaccination recommended to You by a Vet.</p> <p>Cats – Feline infectious enteritis, feline leukaemia and cat flu and any other vaccination recommended to You by a Vet.</p> <p>If You do not keep Your Pet vaccinated, We may refuse or reduce the amount We pay under the claim that result from any of the above Illnesses.</p> <p>c. You must arrange for a Vet to examine and treat Your Pet as soon as possible after it shows Clinical signs of an Injury or Illness. You must follow the advice and recommendations of the treating Vet so as not to prolong or aggravate the Illness or Injury. If You do not follow the Vet's advice We may refuse or reduce the amount We pay relating to that Injury or Illness. And if We decide, You must also take Your Pet to Our Vet.</p> <p>If You do not keep Your Pet vaccinated, We may refuse or reduce the amount We pay under the claim that result from any of the above Illnesses.</p>
<p>Claims Pre-Authorisation</p>	<p>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.</p>
<p>Vet Information, Other Insurance</p>	<p>When You make a claim You agree to give Us any information We may reasonably ask for.</p>
<p>Legal rights against others</p>	<p>a. If there is any other insurance under which You are entitled to make a claim You must report the incident to that insurance company and tell Us their name and address and Your Policy and claim number with them. To the extent permitted by law, We will only pay Our share of the claim.</p> <p>b. If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our expense. You must give Us all the help You can and provide any documents We ask for.</p>
<p>Claims - Paid Direct to Vet</p>	<p>If We agree for a claim payment to be paid directly to Your Vet and You allow this, then if the Vet, who has treated Your Pet or is about to treat Your Pet, asks for information about Your insurance that relates to a claim, We will tell the Vet what the insurance covers, what We will not pay for, how the amount We pay is calculated and if the premiums are paid to date.</p>

<p>Claims - Vet Fee Charges</p>	<p>If the Veterinary Fees You are charged are higher than the Veterinary Fees normally charged by a general or referral practice, We reserve the right to request a second opinion from Our Vet as to whether the fees are reasonable. If Our Vet does not agree that the Veterinary Fees charged are reasonable We may decide to pay only the Veterinary Fees usually charged by a general or referral practice in a similar area as determined by Our Vet.</p>
<p>Claims - Over Treatment</p>	<p>If We consider the Veterinary Treatment Your Pet receives may not be required, or may be excessive when compared with the Treatment normally recommended to treat the same Illness or Injury by general or referral practices, We reserve the right to request a second opinion from Our Vet. If Our Vet does not agree that the Veterinary Treatment provided is reasonably required We may decide to pay only the cost of the Veterinary Treatment that was necessary to treat the Injury or Illness, as advised by Our Vet from whom We have requested the second opinion.</p>
<p>Claims - Veterinary information</p>	<p>You agree that any Vet or Therapist has Your permission to release any information We ask for about Your Pet. If the Vet or Therapist makes a charge for this, You must pay the charge.</p>
<p>Claims - Settlement</p>	<p>When We settle Your claim, We reserve the right to deduct from the claim amount, any amount due to Us.</p>
<p>Cancellation rights</p>	<p>a. In addition to Your Cooling off rights detailed earlier, You may cancel the Policy at any time by notifying Us.</p> <p>b. Cancellation by You will be effective from 16:00 (4:00pm) AEST on the day We receive Your notice of cancellation.</p> <p>c. We have the right to cancel the Policy where permitted by and in accordance with law. For example, We may cancel:</p> <ul style="list-style-type: none"> • If You failed to comply with Your Duty of Disclosure; • Where You have made a misrepresentation to Us during negotiations prior to the issue of the Policy; • Where You have failed to comply with a provision of the Policy, including the term relating to payment of premium; or • Where You have made a fraudulent claim under the Policy or under some other contract of insurance that provides cover during the same period of time that the Policy covers You, and We may do so by giving You three days' notice in writing of the date from which the Policy will be cancelled. The notification may be delivered personally or posted to You at the address last notified to Us.

<p>Cancellation rights (cont.)</p>	<p>d. Cancellation by Us will be effective from the later of 16:00 (4:00pm) AEST on the third business day after the day it is given to You or such other date specified in the cancellation notice.</p> <p>If You or We cancel the Policy We may deduct a pro rata proportion of the premium for time on risk, reasonable administrative and transaction costs related to the acquisition and termination of the Policy We incur and any government taxes or duties We cannot recover.</p> <p>For the avoidance of doubt, if the Policy is cancelled or comes to an end for any reason all cover for Your Pet will stop on the date and time the cancellation becomes effective and no further claims will be paid.</p>
<p>Cancelling Your Policy</p>	<p>You can cancel Your Policy by writing to Us. You are entitled to a refund of the money You have paid for the Period of Insurance after the cancellation date. If You have exercised Your rights under the Policy and We have paid a claim, We will not refund any portion of the Premium after Cancellation. If You are paying Your Premium monthly and cancel after exercising Your rights and We have paid a claim, We will deduct the balance owed for the remainder of the Policy Period from Your Claim, or if insufficient funds we will continue to take the monthly payments for the balance of the premium for the Policy Year.</p>
<p>Cancellation where <u>no claims</u> have been made</p>	<p>If You cancel the Policy for whatever reason <u>after the Cooling off period</u> and You have paid the annual Premium in full, provided no claim has been made, We will refund the premium less:</p> <ul style="list-style-type: none"> • The amount covering the period You were insured for; • Any government or statutory charges We are unable to recover. <p>If You have been paying Your premium by installments, there is no premium refund (including for any remaining days of a current instalment period). No further premiums instalments will be deducted.</p>
<p>Cancellation <u>after a claim</u> has been made</p>	<ul style="list-style-type: none"> • If You cancel Your Policy for whatever reason after having made a claim, no premium refunds are payable and the remaining premiums for that Policy Period must be paid if it is not already been paid. • Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to Your nominated bank/credit card account. This clause survives termination of this contract. • If You cancel Your Policy because Your Pet has passed away and after having made a claim, Your Policy will be cancelled as set out above, by Us.

Paying Your Premium

- a. Cover under the **Policy** is provided on the basis that **You** have paid or agreed to pay **Us** the **Premium** for the Cover provided. The amount **You** pay is shown on **Your Certificate of Insurance** and includes all **Premiums**, administration fees, and any applicable government taxes, fees and/or charges.
- b. The **Premium** is payable when **You** take out a new **Policy** and when **You** renew **Your Policy**.
- c. You may choose to pay the premium:
 - Annually by Credit Card or Direct Debit; or
 - Annually by cheque.
- d. When premiums are paid monthly by installment, claims are paid on the basis that **You** agree to pay the remaining **Premiums** for the **Policy Period**.

Note: If **We** accept and pay a claim under the **Policy**, **We** may deduct the balance of any outstanding premium from the claim payment.

Your Policy will not operate until **You** have paid **Your Premium** (or **Your** first installment if **You** have elected to pay by installments).

Your **Premium** must be paid on or before its due date.

- e. If **You** pay by monthly instalments and if **You** do not pay an instalment on time, then if the outstanding instalment remains unpaid for at least fourteen (14) days **We** can refuse to pay a claim arising after the payment was due or if the installment remains unpaid for at least one month **We** can cancel the **Policy**. **We** also reserve the right to have **You** pay the rest of the yearly premium immediately.
- f. If **We** cancel **Your Policy** due to non-payment of an installment premium **You** need to be aware that:
 - No benefits or entitlements can be paid under the **Policy**;
 - **You** may be refused cover in the future under any **Policy** administered by **Petcover**; and
 - Any application for general insurance products in the future may be affected because **You** had a **Policy** cancelled as a result of unpaid premiums.
- g. If **Your** instalments are frequently late or missed **We** also reserve the right to have **You** pay all premiums due until the end of the current **Period of Insurance**.
- h. If the **Policy** is cancelled by **Us** because **You** have not paid the premium **We** may agree to reinstate the **Policy**. If **We** agree, **We** may charge an administration fee and may require **You** to pay all premiums due until the end of the current **Period of Insurance**.
- i. When **We** settle **Your** claim, **We** will deduct from the claim, any amount due to **Us**.

Renewing Your Policy

If **You** pay **Your** premium by Direct Debit instalment, when the **Policy** is due for renewal **We** will renew it for **You** automatically, to save **You** the worry of remembering to contact **Us** before the renewal date. **We** will write to **You** at least fourteen (14) days before the **Policy** expires with full details of **Your** premium and terms upon which renewal will be offered for a further **Period of Insurance**.

If **You** do not want to renew the **Policy** just let **Us** know. It is important that **You** check the terms of any renewal offer to satisfy yourself that the details are correct.

In particular, check the sum insured amounts and **Excess(es)** applicable and ensure that the levels of cover are appropriate for **You**.

<p>Renewing Your Policy (cont.)</p>	<p>At each renewal, We ask You to notify Us of certain information. The information We require from You will be stated in Your renewal documentation. It is important that You provide Us with full and accurate information as this could affect a future claim. Please note that You need to comply with Your Duty of Disclosure before each renewal (see above).</p>
<p>Automatic Renewal of Your Policy</p>	<p>We will advise You regarding renewal of Your Policy prior to the expiration of the current Policy. We may change the terms and conditions of the Policy on renewal to reflect the portion of the risk associated with insuring Your Pet based on factors such as (but not limited to) Your Pet's age, location and medical history. Unless otherwise notified, Your Cover will be automatically renewed on the terms contained in the renewal offer and We will deduct/charge the renewal Premium from Your nominated account/credit card unless You tell us not to.</p> <p>If the account/ credit card is not yours, You confirm You have the authority of the relevant person to use it and they have agreed to these terms. We require You to notify Us in writing should You decide not to renew Your Policy.</p> <p>Should You renew Your Policy You must tell Us if the information You have previously supplied is incorrect or incomplete in order to comply with Your Duty of Disclosure. If You do not We may reduce or refuse to pay a claim or cancel the Policy.</p>
<p>Changing Levels of Cover</p>	<p>1. If You request to transfer Your Pet to a level of Cover with higher or additional benefits (including but not limited to a higher Benefit Percentage, Benefit Limit or lower Excess) then the additional or higher benefits will not apply to claims for Conditions first noted, diagnosed, or treated prior to the Policy upgrade.</p> <p>In such cases, benefits will be restricted to the lesser of the maximum benefits payable under the:</p> <ul style="list-style-type: none"> • Current level of Cover; or • Policy that applied during the Policy Period in which such Condition(s) was/were first noted, diagnosed, or treated. <p>For the sake of clarity, Maximum Benefits referenced in this section include taking the following factors into consideration:</p> <ul style="list-style-type: none"> • The Benefit Limit; • Applicable sub-limits; • Applicable Benefit Percentage, Excess; and • Any applicable Policy exclusions. <p>If We agree to transfer Your Pet to a level of Cover with additional benefits, then the applicable twenty-eight (28) day Waiting Period for the new Cover will apply. You cannot change Your level of cover in a Policy Period if a claim has been paid.</p>

<p>Changes at renewal</p>	<p>This document also applies for any offer of renewal We make, unless We tell You otherwise. When We offer renewal We may:</p> <ul style="list-style-type: none"> • Change the premium, Excesses and Policy Terms and Conditions; • Place exclusions because of Your Pet's claims and Veterinary history; and/or • Limit or withdraw Third Party Liability cover based on a review of Your Pet's behaviour. For example, any aggressive tendencies shown or any incidents where Your Pet has caused Injury to a person or another animal.
<p>Upgrading cover</p>	<p>If a higher plan is available for Your Pet, You can apply for an upgrade at renewal of Your Policy and at this time the request will be subject to an underwriting review of Your Pet's veterinary history.</p>
<p>Changes during the Period of Insurance</p>	<p>Changes will only be made to the Policy at renewal, We will not change the cover We provide for Your Pet during the Period of Insurance, unless:</p> <ul style="list-style-type: none"> • You decide to change Your Pet's cover; • You did not tell Us about something when We previously asked; and/or • You provided Us with inaccurate information when previously asked, regardless of whether or not You thought it was accurate at the time. <p>If You transfer Your Pet to a plan with additional or higher benefit limits, the additional or higher benefits will not apply if the Condition being claimed for first occurred prior to the change in the level of cover.</p>
<p>Direct Debit Request Summary</p>	<p>When You provide Us with Your bank details, You are instructing Us to directly debit the relevant premiums calculated by Us from Your nominated account. If Your premium cannot be paid (for example there is not enough money in Your nominated account) Your bank may dishonour that payment, and You may be charged a dishonour fee by Your bank. Neither Petcover nor HDI Global Specialty SE -Australia will be responsible for dishonour fees charged by Your bank or financial institution. If Your direct debit is dishonoured We will automatically retry for the outstanding amount within fourteen (14) days, and You may be charged a dishonour fee by Petcover.</p> <p>If You have concerns about the operation of the direct debit authority or You subsequently need to change any aspects of the authority, please notify Us.</p>
<p>Exclusions applicable to Your Pet</p>	<ol style="list-style-type: none"> Any Illness which starts in the first twenty-eight (28) days of cover (The Waiting Period will cease at 00.01 on the twenty-ninth (29th) day of cover). In addition to the exclusions set out in these Terms and Conditions, the Policy does not cover any amount that results from an Injury, Illness or incident which is shown as excluded on Your Certificate of Insurance. <p>Some exclusions are temporary and upon request may be lifted following underwriting review.</p>
<p>Policy Limits</p>	<p>Limits do apply to some items covered by Your Policy. You should read the Policy carefully so that You are aware of what limits may be applicable to You in the event of a loss.</p>

Travel Cover	<p>Some sections of Your Policy provide cover whilst Your Pet is on a Journey.</p> <p>a. This type of cover is limited to the Agreed Countries for a maximum of ninety (90) days in each Period of Insurance. While Your Pet is outside Australia You must follow the conditions of the Australian Pet Immigration Regulations. Full details can be found on the Department of Agriculture and Water Resources Website, http://www.agriculture.gov.au/cats-dogs/cats-dogs-returning-to-australia, or Contact National office GPO Box 858, Canberra ACT 2601, phone: +61 2 6272 3933.</p> <p>b. You agree to pay translation costs for any claim documentation not written in English.</p>
Jurisdiction	<ul style="list-style-type: none"> • Australian law applies to this insurance contract. • Unless We agree otherwise the language of the Policy and all communications relating to it will be in English.
Your Residence	<ul style="list-style-type: none"> • Your Pet must live in Australia. • If Your address, or the address of Your Pet, changes You must advise Us as soon as possible as this may affect the insurance cover provided.
False Information	<p>If You have provided false information or make a false or exaggerated claim, or any claim involving Your dishonesty, this Policy will end and We will not make any further payments.</p>
Fraudulent Claims	<p>If You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied and We may cancel the Policy. We may also be entitled to reclaim any payments already made to You in respect to such claims.</p>
Lost Pets	<p>If Your Pet is lost or missing when You first take out the Policy, the cover under this Policy will not start until You are reunited with Your Pet and any incident, Injury or Illness which occurs before You are reunited will not be covered by the Policy.</p>

Cover

At **Petcover**, **We** are proud of the insurance cover **We** provide for pets – in fact, every Pet deserves the best veterinary cover when needed. 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 of the **Agreed Countries** for a maximum of ninety (90) days for all **Journeys** undertaken during the **Period of Insurance**. This includes the duration of **Your** holiday or business trip and any travel, in and between **Agreed Countries** and return **Journeys** to **Your Home**. The cover **You** have chosen and the applicable **Maximum Benefits** and **Excesses** will be shown on **Your Certificate of Insurance**.

Section 1 – Veterinary Fees

*Cover under this section applies in **Australia** and **Another Country** only.*

We will pay:

We will pay the cost of **Veterinary Fees** incurred for the **Veterinary Treatment** **Your Pet** has received to treat an **Injury** and/or **Illness** during the **Period of Insurance**

You will 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 and Co-Payment** as shown on **Your Certificate of Insurance**.

What We will not pay under Section 1 (applying to Veterinary Fees):

We will not pay

1. More than the **Maximum Benefit** for the relevant 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 first twenty-eight (28) days of cover**.
4. To the extent permitted by law, costs of any **Treatment** for:
 - a) An **Injury** that happened or an **Illness** that first showed **Clinical signs** before **Your Pet's** cover started;
 - b) 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
 - c) 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.
5. To the extent permitted by law, for the costs of any **Treatment** of:
 - a) An **Illness** that first showed **Clinical signs** within **twenty-eight (28) days of Your Pet's** cover starting;
 - b) An **Illness** which is the same as, or has the same diagnosis or **Clinical signs** as an **Illness** that first showed **Clinical signs** within **twenty-eight (28) days of Your Pet's** cover starting;
 - c) 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 **twenty-eight (28) days 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.
6. The cost of any **Treatment** to prevent **Injury** or **Illness**.
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 any **Treatment**, or complications arising from **Treatment**, that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including cosmetic dentistry.
9. The cost of killing and controlling fleas, general health improvers and any **Treatment** in connection with breeding, pregnancy or giving birth.

10. The cost of any vaccinations, spaying and castration other than the cost of treating any complications arising from these procedures.
11. The costs of having **Your Pet**:
 - a) Put to sleep, including any **Veterinary** consultation/visit or prescribed medication specifically needed to carry out the procedure; or
 - b) Cremated, buried or otherwise disposed of, Unless **Optional Saying Goodbye Goodbye** cover option taken.
12. For the cost of a post mortem examination, voluntary euthanasia, or **Injury, Illness or Condition** attributable to an exclusion.
13. For the cost of a house call unless the **Vet** or **Therapist** 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.
14. For extra costs for treating **Your Pet** outside usual surgery hours; unless the **Vet** or **Therapist** confirms an emergency consultation is essential, regardless of **Your** personal circumstances.
15. For the cost of any additional Veterinary attention required because **You** are unable to administer medication or **Treatment** due to **Your Pet's** behaviour or **Your** personal circumstances.
16. For the cost of hospitalisation and any associated **Treatment**, unless the **Vet** or **Therapist** confirms **Your Pet** must be hospitalised for essential **Treatment**, regardless of **Your** personal circumstances.
17. For costs resulting from an **Injury** or **Illness** that are excluded under the **Policy**.
18. 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.
19. 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.
20. Any cost of **Treatment** for dental disease, or any cost of relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior crossbite, overbite, brachygnathia, open bite or level bite.
21. The cost of nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal sacculles, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), that occur in the first twelve (12) months of cover including free cover **Policy**, regardless of **Your Pet** showing **Clinical Signs** of the **Condition** or not, prior to commencement of cover or within the **twenty-eight (28) day Waiting Period**.
22. The cost of more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per **Policy** Period.
23. The cost for **Conditions** attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance).
24. The cost for a **Condition** where the diagnosis is inconclusive, but where the **Treatment** protocol is consistent with a **Treatment** protocol typically applied to an **Condition** which is not covered (e.g. **Treatment** for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis).
25. The cost for routine examinations; cosmetic procedures; experimental **Treatments** or therapies; desexing; cryptorchidism (undescended testicles); chemical castration; superlorin implants; hip and elbow scoring; **Elective Treatments**, including but not limited to nail clipping, tail docking, debarking, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections.
26. The cost of the following procedures; experimental **Treatments**, or therapies; prosthetics or orthopedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser treatments, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
27. Any costs for **Alternative or complementary Treatment** of **Your Pet**.
28. 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.
29. The cost for **Your Vet** to write a prescription or charge a dispensing fee.
30. 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.

31. 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.
32. 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**.
33. For life long **Conditions You** are required to obtain an annual **Treatment** report from **Your Vet**; pre authorisation for one (1) years further treatment will be given upon receipt of this report or until the end of **Your Policy** period.
34. Any claim where the full medical history is not provided when requested.
35. The cost of, bathing, grooming, clipping or de-matting **Your Pet**, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a **Member of a Veterinary Practice**, regardless of **Your** personal circumstances.
36. 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**.
37. For the cost of treating any **Injury** or **Illness** deliberately caused by **You** or anyone living with **You** or, while on a **Journey**, anyone travelling with **You**.
38. For the cost of any **Treatment** while on a **Journey** if a **Vet** believes it can be delayed until **Your Pet** returns **Home**.
39. For the cost of any **Treatment** if the **Journey** was made to get **Treatment** outside of **Australia**.
40. For the cost of **Hydrotherapy**, hiring a swimming pool, **Hydrotherapy** pool or any other pool or **Hydrotherapy** equipment.
41. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
42. For the cost of any surgical items that can be used more than once.
43. For the cost of any **Treatment** if a claim has not been submitted within one year of **Your Pet** receiving **Treatment**, **We** may refuse or reduce the amount **We** pay to the extent that **We** are prejudiced by the late notification of the claim.
44. For the cost of any food, including food even if prescribed by a **Vet**.
 - 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.
45. For the cost of pheromone products, including DAP diffusers and Feliway, or the **Treatment** for any Behavioral Conditions.
46. For the cost of spaying (including spaying following a false pregnancy) or castration, unless:
 - The procedure is carried out when **Your Pet** is suffering from an **Injury** or **Illness** for which cover is provided under Section 1 and it is essential to treat the **Injury** or **Illness**; or
 - The costs claimed are for the **Treatment** of complications arising from this procedure.
47. For the cost of any **Treatment** in connection with a retained testicle(s) if **Your Pet** was over the age of twelve (12) weeks when cover started.
48. For the cost of any **Treatment** in connection with false pregnancy.
49. For the cost of **Hydrotherapy**, **Acupuncture**, **Homeopathy**, **Chiropractic Manipulation**, **Osteopathy** or any other **Alternative or Complementary Treatment**. This includes any **Veterinary Treatment** specifically needed to carry out the particular **Alternative or Complementary Treatment**.
50. For the cost of a post-mortem examination.
51. For the cost of any **Treatment** while on a **Journey** if:
 - A **Vet** believes the **Treatment** can be delayed until **Your Pet** returns **Home**; or
 - The **Journey** was made to get **Treatment** overseas.
52. In relation to any pandemic disease that causes widespread **Illness**, death or destruction affecting dogs and cats.

Special Conditions applying to Veterinary Fees Sections as set out below:

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 subject to the **Policy Aggregate** less the applicable **Excess**.
2. If the claim includes medication, these costs will be subject to the **Maximum Benefit** that applies on the date the medication will be used.

3. If **We** agree for a claim settlement to be paid direct to **Your Vet** and **You** allow this, then if the **Vet**, who has treated **Your Pet** or is about to treat **Your Pet**, asks for information about **Your** insurance that relates to a claim, **We** will tell the **Vet** what the insurance covers, what **We** will not pay for, how the amount **We** pay is calculated and if the premium is paid to date.
4. If **We** receive a request to pay the claim settlement direct to a **Veterinary Practice**, **We** reserve the right to decline this request.
5. **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**.
6. As **Your Pet** is insured on a **Umbrella for Life** plan, **We** fully appreciate that the amount **You** claim for **Your Pet's Treatment** can add up over the years – that's what is great about **Umbrella for Life**, **You** can continue to claim for the life of **Your Pet** (providing **You** continue to renew the **Policy** without a break in cover).
7. If over the life time of **Your Pet** **You** have claimed over \$15,000, to make sure **Your Pet** is receiving the best **Treatment** available, **We** may require one of the following. If this is necessary **We** will contact **You**.
 - Before any further **Veterinary Fees** or **Alternative or Complementary Treatment** claims can be considered **We** may require **Your Pet** is examined by a specialist/consultant **Vet**. **We** will pay any costs for this.
 - All future **Veterinary Treatment** (other than emergency life-saving **Treatment**) may need to be authorised by **Us** before **Treatment** is carried out. A pre-authorisation claim form may need to be submitted and **We** will then let **You** know if **Treatment** can go ahead.
 - All future **Veterinary Treatment** and **Alternative or Complementary Treatment** may need to be carried out in conjunction with a specialist/consultant by **Our Vet** or **Therapist** **We** choose.
8. If **You** decide to take **Your Pet** to a different **Vet** or **Therapist** 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.
9. 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.
10. **We** will require fully itemised invoices. What **We** will not pay under Section 1 (applying to **Veterinary Fees**).

Section 2 – Boarding Fees

Cover under this section applies in **Australia** only. In this sections "**You**" means the person named on the **Policy**.

We will pay:

We will pay the cost of boarding **Your Pet** at a licensed boarding kennel or cattery while **You** are an inpatient in hospital during the **Period of Insurance**.

You will pay:

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

Important things you should be aware of:

This cover is intended for unexpected visits to hospital. It does not cover pet minding fees if **You** are in hospital for a pre-planned admission.

What We will not pay under Section 2 (applying to Boarding Fees):

We will not pay:

1. Any amount which exceeds the **Maximum Benefit** for the relevant section for all hospitalisations or which will result in the **Maximum Benefit** being exceeded.
2. To the extent permitted by law, any amount if **You** are in hospital for less than four (4) consecutive days during each hospital stay.
3. To the extent permitted by law resulting from **You** having to go into hospital

because of a sickness, disease, disability, **Injury** or **Illness** that first occurred or manifested itself prior to or at the commencement of the **Period of Insurance** or was showing symptoms before **Your Pet** was covered.

4. If **Your Pet** was not being boarded in a registered Boarding Kennel/Cattery or was being cared for by someone who is a friend or someone who normally lives with **You** or is a member of **Your Family**, or is a Co-Owner of the **Pet**.
5. Resulting from **You** being pregnant, giving birth or any **Treatment** that is not related to an **Injury** or **Illness**.
6. Resulting from **You** having to go into a hospital for the **Treatment** of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted **Injury** or cosmetic surgery or other forms of elective surgery.
7. Resulting from care in a Nursing Home or from convalescence care that **You** do not receive in a hospital.
8. If a claim under this section has not been submitted within one year of the stay in hospital, to the extent that **We** are prejudiced by the late notification of the claim.

Section 3 – Saying Goodbye Cover

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

This part of the **Policy** helps **You** to cope with the financial costs if **Your Pet** passes away due to an **Accident** or **Illness**.

We will pay:

The most **We** can pay when **Your Pet** is put to sleep and is cremated and/or buried is \$300.

We understand it can be a difficult time if **Your Pet** has to be put to sleep. This part of the **Policy** helps **You** to cope with the financial costs of giving **Your Pet** an appropriate goodbye.

If a **Vet** recommends that **Your Pet** is put to sleep, **We** will pay the necessary **Vet** costs, and subsequent cremation and/or burial costs.

You have no excess for claims if **You** have to say goodbye to **Your Pet**.

What We will not pay under Section 3 (applying to Saying Goodbye Cover):

We will not pay:

1. Any amount which exceeds the **Maximum Benefit** for the relevant section for all hospitalisations or which will result in the **Maximum Benefit** being exceeded. **We** cannot pay more than the \$300 limit for this section.
2. The cost of **Saying Goodbye** if **Your Pet** was being treated for a **Pre-Existing Condition**.
3. The cost of **Saying Goodbye** if **Your Pet** was being treated for an **Illness** which started in the first **twenty-eight (28) days** of cover.
4. To the extent permitted by law, costs of **Saying Goodbye** if **Your Pet** was being treated for:
 - An **Injury** that happened or an **Illness** that first showed **Clinical signs** before **Your Pet's** cover started;
 - An **Injury** or **Illness** that is the same as, or has the same diagnosis or **Clinical 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.
5. To the extent permitted by law, costs of **Saying Goodbye** if **Your Pet** was being treated for:
 - an **Illness** that first showed **Clinical signs** within twenty-eight (28) days of **Your Pet's** cover starting; or,
 - an **Illness** which is the same as, or has the same diagnosis or **Clinical signs** as an **Illness** that first showed **Clinical signs** within twenty-eight (28) days 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 twenty-eight (28) days 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.

6. The cost of **Saying Goodbye** if **Your Pet** was it was in connection with breeding, pregnancy or giving birth.
7. The cost of **Saying Goodbye** to **Your Pet** if it was in connection with a **Condition** or from an **Injury** or **Illness** that are excluded under the **Policy**.
8. The cost of **Saying Goodbye** to **Your Pet** if it was in connection with, or the **Treatment** for any Behavioral **Conditions**.
9. For the cost of treating any **Injury** or **Illness** deliberately caused by **You** or anyone living with **You** or, while on a **Journey**, anyone travelling with **You**.

Section 4 – Third Party Liability

(This section only applies to Your dog named on the Certificate of Insurance)

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.

We will pay:

We will pay **Your** Legal Liability for payment of compensation in respect of:

- Death, bodily Injury or Illness of another person;
- Physical loss of or damage to property; and/or
- Occurring during the **Period of Insurance** and which is caused by an **Accident** caused by **Your Pet**.

We will pay Legal costs and expenses:

We will also pay 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 serious 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 4 - Third Party Liability** for Dogs covered under a Mid range **Policy** is \$1,000,000 (Australian). 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.

You will pay:

You must pay the first \$500 of each claim under this Section 4.

What We will not pay under Section 4 (applying to Third Party Liability):

We will not pay:

1. Any amount which exceeds the **Maximum Benefit** for the relevant 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;
 - Bodily injury to or death of any person who normally lives with **You** or is part of **Your Immediate Family**, or for damage to their property,
 - Bodily 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**; and/or

- 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.
 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 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;
 - Compensation scheme or workers compensation **Policy** of insurance;
 - 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;
 - **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 dog minder, a dog trainer, a dog sitter or at the grooming parlour or boarding kennel.
 10. If the **Accident** happens in an area or place where dogs are specifically prohibited, unless **Your Pet** escapes and enters the area outside of **Your** control.

Special Conditions - applying to Section 4 Third Party Liability as set out below:

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 section 6.
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 dogs insured under the **Policy** are involved in, or contribute towards, an **Accident** which is covered under Section 6 only one **Maximum Benefit** will apply to the **Accident** for all of the dogs.

This means that if:

- The dogs 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 dogs insured each have a **Maximum Benefit** of \$1 million, **We** will pay no more than \$1 million for the **Accident**;
 - The dogs involved are covered under a **Policy** which has different **Maximum Benefits**; the most **We** will pay for the incident is the highest of the **Maximum Benefits**. For example if one dog has a **Maximum Benefit** of \$1 million, and another of \$3 million, **We** will pay no more than \$3 million for the **Accident**; and/or
 - If dogs involved (all owned by **You**, but some are uninsured) **We** will pay no more than a pro rata 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 dog minder, a dog trainer, a dog walker or a groomer) 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.
 8. **Third Party Liability** cover will be governed by the law of the State or Territory where the **Policy** was arranged and whose courts will have jurisdiction in any dispute.

Section 5 – Optional Extra Benefits Day to Day Care

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

Petcover provides stated **Benefits** towards certain listed **Preventative** health care treatments for **Your Pet** if the **Day to Day Care Optional Benefit** option is shown on **Your Certificate of Insurance**

What We will pay:

If the **Day to Day Care Optional Benefit** option is shown on **Your Certificate of Insurance**, **We** will pay the cost of **Day to Day Care Your Pet** received during the **Policy Period** up to the **Day to Day Care Limits** shown on **Your applicable Certificate of Insurance**.

What Is Covered under the Optional Extra Day to Day Care Benefits?

OPTIONAL EXTRA BENEFITS - Day to Day Care

\$50 Annual Benefit for one (1) of the following	De-sexing Micro chipping Heart worm Behavioural therapy Teeth cleaning Council registration fees Alternative therapies Prescription diets Dew claw removal Dog training at a recognised training Centre
Annual Benefit for all of the following	Vaccinations or Health Check - \$30 Heart worm test or Blood screen - \$10 FeLv/ Fiv test or urinalysis - \$10 Flea/ Tick/ Worm control - \$45
Eligibility	By Selecting the Optional for Day to Day Care Benefit and paying an Additional Premium
Excess Applicable	Nil

What We will not pay under Section 5 (applying to Optional Extra Day to Day Care Benefits):

1. Any amount which exceeds the Maximum Benefit for the relevant Benefit for all Day to Day Care or which will result in the Maximum Benefit being exceeded.

General Exclusions

We will not pay any benefit under the **Policy** for any costs or expenses incurred by **You** that are caused by, arise out of, or are in any way related to or connected with:

Your Certificate of Insurance	A Condition specifically excluded on Your Certificate of Insurance .
Your Pet's age	Any Pet that is less than eight (8) weeks old at the commencement of cover.
Your Pet's Use	Dogs used for security, guarding, track racing or Live Coursing.
Your Pet's breed	Any breed of dog that is banned by any Australian Government, Public or Local Authority or any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid. (This list may be modified from time to time).
Laws and regulations	<ul style="list-style-type: none"> a. Any dog that must be registered under the relevant legislation dealing with dangerous dogs, Dangerous Dog Act, or any further amendments to such legislation. Any dog declared as a dangerous dog by a Government authority. b. You breaking Australian laws or regulations, including those relating to animal health or importation regulations. c. 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, including because it was worrying livestock. d. Any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, having put restrictions on Your Pet. e. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
Miscellaneous	<ul style="list-style-type: none"> a. An act of force or violence for political, religious or ideological reasons, war, acts of terrorism, riot, revolution or any similar event, including any chemical or biological terrorism. b. Radiation, nuclear explosion, nuclear fallout or contamination by radioactivity. c. A disease transmitted from animals to humans.
When Your Pet is on a Journey in an Agreed Country	<ul style="list-style-type: none"> a. You not following the conditions of AQIS Pet Importation Regulation. b. Any Journey You take Your Pet on against a Vet's advice. c. Any animal less than twelve (12) weeks old. d. A foreign government or public authority putting restrictions on Your Pet. e. Your Pet living permanently outside of Australia.

<p>Preventative or Routine Treatment</p>	<p>Cost of Routine or Preventative Treatment or care such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include, but are not limited to annual physical examinations and or check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention.</p> <p>(If You have elected to take the Optional Extra Benefit of Day To Day Care Package and paid an additional Premium, some of the above may be allowable if they are shown on Your Certificate of Insurance).</p>
<p>Elective Treatment</p>	<p>Cost of Elective Treatment, diagnostics or procedures including, but not limited to de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, or trauma. Elective Treatment that is beneficial to the Pet but is not essential for Your Pet's survival or does not form part of a Treatment for an Injury or Illness.</p>
<p>Care & Negligence</p>	<p>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 Immediate Family or anyone living with You or acting with Your express or implied consent.</p>
<p>Pandemic Disease</p>	<p>Any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.</p>
<p>Vaccinations</p>	<p>Any dog not being vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and parvovirus.</p> <p>Any cat not being vaccinated against feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and Vets recommend vaccination.</p>
<p>Reasonable Precautions</p>	<p>Your failure to take all reasonable precautions to protect Your Pet from or by aggravating or prolonging an Injury or Illness.</p>
<p>Your Legal Liability</p>	<p>Your Legal Liability for payment of compensation in respect of:</p> <ol style="list-style-type: none"> Death, bodily Injury or Illness, and/or Physical loss or damage to property, except to the extent You have such cover under Section 4 - Third Party Liability for dogs of this Policy in relation to Your Dog.

Claiming

This section tells **You** what **You** will need to send **Us** if **You** need to make a claim. Don't forget if **You** have a valid claim for **Veterinary Fees** **We** can pay the **Veterinary Practice** direct (if mutually agreed to by **Your Vet**) which means the only amount **You** will need to pay them is the **Excess and any Co-Payment** amount which applies to the **Treatment** for **Your Pet**. All claims must be completed carefully and honestly by both **You** and **Your Vet**.

Notifying Us of a potential claim

- In all cases, other than **Veterinary Fees**, **You** must let **Us** know of any circumstances which are likely to lead to a claim.
- For Third Party Liability **You** must let **Us** know of any incident that happens even if **You** don't believe a claim will be made against **You** at this time. Details of what **You** need to do if an incident happens can be found in 'Special Conditions - applying to Third Party Liability - point 1 and 2.'

Requesting a claim form

- Most claim forms can be downloaded from **Our** website www.petcover.com.au/claims.
- Some proactive **Veterinary Practices** will also have a supply of **Veterinary Fees** claim forms and some will submit **Your** claim for **You** (providing **You** have completed **Your** section of the claim form).
- If **You** would like **Us** to send **You** a claim form please contact **Us**.
- By **Us** sending **You** a Claim Form, by no means **We** are accepting liability for the Claim, it will have to be assessed by **Our** Claims Assessors for acceptability.

When to claim under **Veterinary Fees**:

Claims must be sent to **Us** as soon as possible, but no later than one year after the **Treatment** start date.

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 will not pay **Your** claim and **We** may void **Your Policy** and inform the relevant authorities. If **We** pay a claim and subsequently find the claim was fraudulent, **You** must repay **Us** the full amount.

'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**.

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 to assist **You** making a claim.

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.
2. 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)**, **Co-Payment** and any non-claimable items. Claims for **Veterinary Fees** must be notified to **Us** no later than one year after the **Treatment** date.
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.
3. Please send **Us** the following supporting documentation related to **Your** claim or incident:

Veterinary Fees

(All claims must include itemised tax invoice(s). Incomplete claim forms will be returned, and this may result in a delay processing Your Claim. We recommend that You retain copies of all documentation for Your records)

- For 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 fully itemised 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.
- **You** agree that **Your Vet** (current or previous) is authorised to release information and/or records to **Us** about **Your Pet**.
- **You** agree that **We** are authorised to discuss with the **Vet**, details relating to **Your** Claim or **Treatment** provided to **Your Pet** relating to a claim made under the **Policy**.
- **You** agree that **We** have the right to decline to process a claim where **You** or **Your Vet** refuse or are unable to provide information reasonably requested by **Us** in order to process **Your** claim.
- The treating **Vet** must complete all sections of the claim form where designated and both **You** and **Your Vet** must sign the claim form. Sections left blank may result in the Claim form being returned for completion.
- 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**.

Vet Fees

If the Vet Fees are:

- Considered by **Us** to be excessive or unreasonable;
- Are higher than the **Vet Fees** normally charged by a General or Referral Practice;
- In **Our** opinion may not be required; or
- Are regarded to be excessive when compared with the **Treatment** normally recommended to treat the same **Condition** by a General or Referral Practices.

Then claims payments will be adjusted and paid based on the reasonable and customary **Treatment** or fees typically charged for the **Treatment** of that **Condition**. **We** reserve the right to request a second opinion from a **Vet** that **We** choose. If the **Vet** **We** choose does not agree that the **Treatment** provided or fees charged were reasonable, **We** may decide to pay only the cost of the **Treatment** that was necessary and/or reasonable to treat that **Condition** (as advised by the **Vet** from whom **We** have requested the second opinion).

Settling Claims

When **We** settle **Your** claim, **We** reserve the right to deduct from the benefit amount any amount due to **Us**.

In the event that **We** pay a benefit contrary to the **Policy Terms and Conditions** for whatever reason, this will not constitute a waiver of **Our** rights to apply the **Policy Terms and Conditions** or to any future claims for that or any **Related Condition**. **We** also reserve **Our** right to recover from **You** any benefit amount received by **You** as a result of such error.

Boarding Fees	<p>Your doctor/consultant and the owner of the boarding establishment (if one has been used, or pet sitter) must complete the relevant section(s) of the claim form.</p> <p>Please send Us:</p> <ul style="list-style-type: none"> The original fully itemised invoice from the boarding establishment, Pet sitter or written confirmation from the person looking after Your Pet.
Our Right of Recovery	<p>If We have the right to recover any amount payable under the Policy in relation to a claim from any other person, You must cooperate with Us in any action We may take.</p>
Other insurance Arrangements	<p>If We accept Your claim and there is any other similar insurance under which You are entitled to claim, You are required to advise Us at the time You submit Your claim if You hold such other insurance. Total benefits paid to You across all insurance cannot exceed Your actual expenses.</p>

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 cheaper premium.

Co-Payment

A percentage amount 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 that a **Co-Payment** does not apply, any **Co-Payment** is in addition to any **Excess** which is shown on **Your Certificate of Insurance**.

Example calculation:

If **Your Pet** is a **Dog**:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$100
<i>Revised claimable amount</i>	<i>\$9,900</i>
Less Minimum Co-Payment Amount 20%	\$1,980
Total claimable amount	\$7,920.00

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

Age Excess

In addition to any Fixed **Excess** and Minimum **Co-Payment** amount, an Age **Excess** will apply in the following circumstances:

	Age of Pet	Age Excess Loading
Dogs	8+ years	20%
	10+ years	35%
Select Breed Dogs	4+ years	20%
	7+ years	35%
Cats	8+ years	20%
	10+ years	35%

The Age **Excess** is calculated against the amount **You** are claiming.

Example calculation:

If **Your Pet** is a **Dog** aged nine (9) years old:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$100
<i>Revised claimable amount</i>	<i>\$9,900</i>
Less Age Excess loading 20% (on revised claimable amount)	\$1,980
<i>Revised claimable amount</i>	<i>\$7,920</i>
Less Minimum Co-Payment Amount 20%	\$1,584
Total claimable amount	\$6,336

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

For information about the Insurer and HDI Global Specialty SE - Australia please visit www.hdi-specialty.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 the Insurer as follows:

HDI Global Speciality SE -Australia
Tower 1, Level 33
100 Barangaroo Ave
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.

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How to contact us:

By Telephone	1300 731 324
By Email	info@petcover.com.au
In Writing	Petcover Aust Pty Ltd Customer Service 1-3 Smolic Court Tullamarine VIC 3043
Website	www.petcover.com.au

Administrator

Petcover Aust Pty Ltd ABN 97 117 476 990 AFSL No. 507143 is the sole Administrator of the **Policy** acting on behalf of the Insurer.

Petcover® is a Registered Trade Mark, and Products sold under this Trade Mark in Australia are sold exclusively by Petcover Aust Pty Ltd

Head Office

1-3 Smolic Crt, Tullamarine VIC, 3043 Ph: 1300 731 324
info@petcover.com.au www.petcover.com.au

The Insurer

HDI Global Specialty SE -Australia (ABN 58 129 395 544, AFS License number 458776) (HDI Global Specialty) with its registered address at Tower 1, Level 33, 100 Barangaroo Avenue, Sydney NSW 2000.

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

HDI Global Specialty SE is registered in Germany, with its registered office at Roderbruchstraße 26, 30655 Hannover, Germany with registration number HRB211924 authorised by Bundesanstalt für Finanzdienstleistungsaufsicht ("BaFin"). It is authorised to carry on insurance business in Germany under the German Insurance Supervisory Act ("Versicherungsaufsichtsgesetz").

