



Your Policy Wording for Your Dog & Cat Mid-Range Plan (Core, Vital & Key)

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

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

Dear Policyholder,

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

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

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

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

The Petcover Team

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Part 1: Financial Services Guide (FSG)

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

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

The Financial Services Guide (FSG) explains:

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

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

Information About Petcover's Services

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

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

Introduction

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

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

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

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

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

This FSG is also available on our website www.petcovergroup.com/au.

Who do we act for?

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

How you can instruct us

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

Our Products and Services

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

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

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

We will endeavor to arrange insurance that meets your Pet Insurance and or your general risks and needs. However, as it is you who best understands your risks and needs you should always consider the appropriateness of any products we provide or any insurance we recommend to you before acting on our recommendations. We also rely on you for the accuracy and completeness of the information you provide to us.

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

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

Arranging your insurances

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

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

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

The people who provide Our services

We provide our services using Petcover employees.

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

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

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

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

Information on Remuneration

Our remuneration

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

- A commission paid to us by the Insurer.

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

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

In addition, we may also receive the following:

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

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

You agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the Insurer and Petcover may offset such remuneration from any premium refund you are entitled to.

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

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

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

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

Our Contract with you

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

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

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

Do We receive any other remuneration for our service?

Interest

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

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

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

Conflicts of Interest

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

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

Relationships & Associations

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

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

Other important information

Compensation Arrangements Professional Indemnity Insurance

Petcover has Professional Indemnity Insurance which covers its products and services and the services provided by its

representatives. In accordance with the requirements of the Corporations Act, Petcover Aust Pty Ltd maintains adequate Professional Indemnity Insurance. This insurance cover extends to claims in relation to our conduct as an Australian Financial Services license holder and our employees and representatives both past and present, to compensate clients or their beneficiaries for loss or damage suffered if we provide negligent advice.

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

Premium and Invoice Calculation

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

Privacy Notice

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

Privacy

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

International Transfers

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

Information we Process

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

Information containing personal and sensitive personal information.

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

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

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

Collecting electronic information

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

How we use your information

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

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

Who we share your information with

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

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

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

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

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

Why is it necessary to share information?

Insurance companies share claims data to:

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

Your Rights

You have a right to know what personal and/or sensitive personal information we hold about you. If you would like to know what information we hold, please contact the 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 us.

Providing Consent to process your information.

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

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

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

How We Use Your data

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

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

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

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

Insurance Brokers Code of Practice

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

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

The objective of the Code is to build upon professional competence in the insurance broking profession, increase consumer

confidence in insurance brokers and increase knowledge of the important role they play. The service standards outlined in the Code are also aimed at safeguarding self-regulation of the broking industry. To view a copy of the Code visit www.niba.com.au. The Code does not form part of any retainer Petcover have with you and your rights relating to any breach of the Code by Petcover are limited to remedies available under the Code.

Telephone Call Recording

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

Service issues and complaints

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

Making a Complaint

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

1. Immediate Response & Resolution

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

2. Internal Dispute Resolution

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

You may also contact the Internal Dispute Resolution team directly on 1300 731 324 or via email idr.au@petcovergroup.com.

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

3. External Dispute Resolution

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

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

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

Contact details for AFCA:

Australian Financial Complaints Authority Telephone: 1800 931 678

Email: info@afca.org.au; Postal Address: GPO Box 3, Melbourne VIC 3000

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

Part 2: Product Disclosure Statement (PDS)

This Product Disclosure Statement ('PDS') which includes the Policy wording contains important information about your pet's insurance and how it works.

About this Insurance

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

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

Please note that any recommendation or opinion in this document is of a general nature only and does not take into account your objectives, financial situation or needs.

You need to decide if this insurance is right for you, and you should read all of the documents that make up the Policy to ensure you have the cover you need.

The Insurer

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

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

The Administrator

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

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

Our contract with you

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

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

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

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

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

What is covered

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

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

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

Terms and Conditions

Cover under this Policy provided on the basis:

- 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 not to make a Misrepresentation either verbally or in writing.

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

Your Duty to not make a Misrepresentation and the consequences of misrepresentations, are set out under the heading

‘Your Duty to not make a Misrepresentation’, on page 14.

Some words have special meanings

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

Your obligation to comply with the Policy terms and conditions

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

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

Your Duty not to make a Misrepresentation

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

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

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

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

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

Who does the duty apply to?

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

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

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

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.

When does my Policy begin?

The Policy will begin at 11:59 PM on the day you sign up to the policy.

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. The Policy will end or renew at 11:59 PM on the same date, twelve (12) months later, that the policy began or was renewed.

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.

COVER SUMMARY		
Subject to the Policy terms and conditions (including limits and exclusions), the following benefits are provided under the Policy:		
Veterinary Fees & Alternative Treatment	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. We will also cover the cost Physiotherapy provided during the Period of Insurance when carried out by a registered Physiotherapist with post-graduate qualifications in animal/veterinary physiotherapy or a member of the Australian Physiotherapy Association (APA) Animal Physiotherapy Group (APG), following a veterinary referral.	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: • 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 and every claim. 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 \$3,500
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	✓ 3+ eligible pets	✓ 3+ eligible pets	✓ 3+ eligible pets

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.**

Waiting Periods

A Waiting Period is the amount of time that must pass, without there being any clinical signs of the condition before we can

provide cover for treatment of that condition. If the condition first shows clinical signs during the waiting period, it will be considered pre-existing and will become an exclusion on the policy.

The waiting period begins on the day your policy commences and ends at 11:59 PM on the final day of the waiting period.

PLANS	Core	Vital	Key
Waiting period for Injury	No waiting period	No waiting period	No waiting period
Waiting period for Illness	28 days	28 days	28 days
Waiting period for brachycephalic obstructive airway syndrome (BOAS)	12 months (365 days)	12 months (365 days)	12 months (365 days)
Cruciate ligament benefit	6 months	6 months	6 months

Excesses and Contributions

Fixed excess

A fixed excess is the amount, as listed on your certificate of insurance (COI), which is withheld by Petcover, for claims made against each condition, in each separate policy period.

If the condition is ongoing and spans across multiple policy periods, the fixed excess will need to be paid again for any treatment which was performed in the new policy period.

Co-Payment/Share Excess

The co-payment/share excess is a percentage of the claimable amount, applied after the fixed excess (if applicable), that is withheld by Petcover when the claim is settled.

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. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Any discounts will be applied to the base premium calculated prior to any taxes being added.

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

The amount you pay for your premium 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 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 or longer 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.

To exercise your cooling off rights you must advise us of your intention by phone by calling 1300 731 324 or by advising us in writing. Send written confirmation to: Petcover Aust Pty Ltd, 1-3 Smolic Crt, Tullamarine VIC, 3043 or email to info.au@petcovergroup.com.

We may deduct from your refund amount 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 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 contact you with our decision.

You must fill in a claim form. Send us the claim form together with a copy of the fully itemised invoices setting out the costs involved. Where requested you may need to provide a complete medical history and clinical notes relating to the treatment.

You can obtain a claim form online at www.petcovergroup.com/au/claims or by contacting us on either 1300 731 324 or claims.au@petcovergroup.com.

You can email the completed claim form to claims.au@petcovergroup.com or post it to:

Petcover Aust Pty Ltd, Claims Centre

1-3 Smolic Court

Tullamarine, VIC 3043

If you post your claim we recommend you keep a copy of the claim.

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 ten (10) sections of cover, but please be aware that some of the sections of cover may not be automatically provided and as such may not be included in the Policy. Cover under a section is only provided to you if it is shown as covered on your Certificate of Insurance. We recommend you check your Pet's cover and contact us as soon as possible if this is not as expected.

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

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: <https://www.agriculture.gov.au/biosecurity-trade/cats-dogs>.

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. Your standard Excess will apply. 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.

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

- 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.
- Illness or Injury that started before travelling:
 - We will not pay for any Treatment of Illnesses that you knew about, or should have known of, before you began your travel.
 - 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”.

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. (for example, Certificate of Insurance, Supplementary PDSs and/or endorsements). If they do we will tell you in the relevant document. We may also issue other documents forming part of Our PDS and the Policy where required or permitted by law.

Definitions

If we explain what a word means, that word has the same meaning wherever it appears in the policy

Accident	means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended. All Accidents consequent upon or attributable to one source or original cause are treated by us as one Accident. This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time. For the sake of clarity, the following Conditions are not considered Accidents: luxating patella, a rupture or strain of one or both cruciate ligaments, degenerative joint disease, hip dysplasia and hyperextending hocks, Juvenile Pubis Symphysiodesis (JPS).
Another Country or Other Countries	means any Australian Government Department of Agriculture, Fisheries and Forestry (DAFF) approved countries from which a Dog or Cat can return to Australia from that does not require quarantine. (At the date of this document the countries specified are New Zealand, Cocos (Keeling) Island, Norfolk Island)
Australia	means the Commonwealth of Australia
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 you Certificate of Insurance that you must pay for each, and every claim made under you Policy per Policy Year.

Condition	means any Condition ailment 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. Conditions are separated based on the body system affected and the treatment provided. If multiple parts of the body have been affected secondary to an illness, we may split these secondary conditions into their own separate claims if the treatments required for the secondary conditions do not overlap. For an injury, all body systems directly affected as a result of the injury will be considered under the single condition.
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 Surgery or Treatment that is beneficial to the Pet but is not essential for your Pet's survival or does not form part of a Treatment for an Injury or Illness. Treatment or Surgery includes, but is not limited to, de-sexing, spaying or castration, microchipping, grooming and de-matting, cosmetic or aesthetic surgery, or Elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness or trauma. 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. Veterinary Fees Excesses may be either: • The Fixed Excess only; or • The Fixed Excess and the Co-Payment.
Experimental Therapies & treatments	Means any medication and / or treatment that is either: a. Not registered by the Australian Pharmaceuticals and Veterinary Medicines Authority (APVMA), or b. Registered with the Therapeutics Goods Administration (TGA) only, and the efficacy and safety of the medication has not been established in the species of animal it is being used in by the veterinarian.
Family	means your Immediate Family and, grandparents, brothers, sisters, grandsons, and/or granddaughters including Family of step and defacto relationships.
Saying Goodbye to your Pet 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: • 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: a. Your Pet's first Policy Year, or b. Any additional 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 under this Policy.
Optional Day to Day Care Benefits	means an additional Benefit that you can elect to include in addition to the basic insurance. There are Optional Extra Benefits in Petcover Mid-Range Cover being either: a. \$50 annual benefit for one of the following: • Desexing; • Microchipping; • Heartworm; • Behavioural therapy; • Teeth cleaning; • Council registration fees; • Alternative therapies; • Prescription diets; • Dew claw removal; • Dog training at a recognised training centre. b. An annual benefit for all of the following: • \$30 for Vaccination or Health Check; • \$10 for Heartworm test or Blood Screen; • \$10 for FeLv/Flv test or Urinalysis • \$45 for Flea/Tick/Worm control For Optional Day to Day Care Benefit to be included you must select the Option. If applicable the Optional Day to Day Care Benefit will be shown on your Certificate of Insurance.
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.
Petcover™	means the Administrator of this Policy with you and who acts on behalf of the Insurer. Petcover is a Registered Trademark, and Products sold under this Trademark in Australia are sold exclusively by Petcover Aust. Pty Ltd.
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: - Has happened or first showed Clinical signs; - Has the same diagnosis or Clinical signs as an Injury, - Illness or Clinical sign your Pet had; or - Is caused by, relates to, or results from, an Injury, Illness or Clinical sign your Pet had occurring or existing: - 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. 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. For the avoidance of doubt when referring to Pre- Existing Conditions, where your Pet has a Condition affecting a part of its body of which it has two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments, both instances of the Condition will be excluded from cover if either of the parts of the Pet's body were affected by the Condition before your Pet's cover started, or prior to the Policy commencement date.
Routine or Preventative Treatment	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. (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).
Related Conditions	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. 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.
Recurring Condition	means a Condition that is curable but may relapse repeatedly with intervals of remission in between.
Select Breeds	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, Leonberger, 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). Please refer to the 'Select Breed' section on your Certificate of Insurance to find out if your Pet is a Select Breed.
Travel Documents	means the Pet's Import Permit issued by DFAT, any Vaccination Certificates and/or Certificate for Treatment against parasites issued for your Pet under the Regulations for taking a pet to Australia.
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 under this Policy.
Veterinary Fees	means the amount Vets charge for the care and treatment they provide.
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, 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.
Waiting Period	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. 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. Brachycephalic Airway Obstruction (BOAS) Waiting Period, nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal sacculles, 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 sacculles, 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 you Pet showing Clinical Signs of the Condition or not, prior to commencement of cover or within the twenty-eight (28) day Waiting Period.
We, us, Our	means Petcover acting on behalf of Sovereign Insurance Australia, the Insurer of Your Policy.

General Conditions

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 comply with 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 complied with relates to a claim, we may refuse or reduce the amount we pay under the claim.

Caring for Your Pet (Vaccinations)	Throughout the Period of Insurance, you must take all reasonable steps to maintain your Pet's health and to prevent Injury, Illness and loss. - You must 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. - You must arrange and pay for your Pet to have a yearly dental examination and to receive any oral Treatment normally recommended by a Vet to prevent Illness or Injury. Any Treatment recommended as a result of the dental examination must be carried out as soon as possible. If you do not comply with this obligation then any claims which relate to dental issues we may refuse or reduce the amount we pay under the claim for dental Treatment, to the extent that your non-compliance caused or contributed to the loss or damage. - You must keep your Pet vaccinated against the following Conditions: Dogs – Distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in areas where it is prevalent, all ticks (including those which cause paralysis) and Vets recommend vaccination) and any other vaccination recommended to you by a Vet. Cats – Feline infectious enteritis, feline leukemia and cat flu and any other vaccination recommended to you by a Vet. If you do not keep your Pet vaccinated, we may refuse or reduce the amount we pay under the claim that result from any of the above Illnesses, to the extent that the unvaccinated Illnesses caused or contributed to the loss or damage. - You must take reasonable steps to 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 take your Pet to a mutually agreed upon independent Vet.
Claims Pre-Authorisation	We will not guarantee if we will pay a claim prior to a claim being submitted. You must send us a claim form that has been fully completed and we will then communicate our decision with you.
Vet Information Other Insurance	When you make a claim you agree to give us any information we may reasonably ask for.
Legal rights against others	- 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. - If you have any legal rights against another person in relation to you 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.
Claims – Paid Direct to Vet	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.
Claims – Vet Fee Charges	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 an Independent Vet as to whether the fees are reasonable. If the Independent 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.
Claims – Over Treatment	If we consider the Veterinary Treatment or Alternative or Complementary 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 an independent Vet. If the independent Vet does not agree that the Veterinary Treatment or Alternative or Complementary Treatment provided is reasonably required, we may decide to pay only the cost of the Veterinary Treatment or Alternative or Complementary Treatment that was necessary to treat the Injury or Illness, as advised by the independent Vet from whom we have requested the second opinion.

Claims – Veterinary information	You agree that any Vet or Therapist has your permission to release any reasonable information we ask for about your Pet. If the Vet or Therapist makes a charge for this, you must pay the charge.
Claims – Settlement	When we settle your claim, we reserve the right to deduct from the claim amount, any amount due to us.
Cancelling your Policy	You can cancel your Policy by calling us at 1300 731 324 or writing to us. You may be entitled to a refund of the money you have paid for the Period of Insurance after the cancellation date
Cancellation Rights	a. In addition to your Cooling off rights detailed earlier, b. You may cancel the Policy at any time by notifying us. c. Cancellation by you will be effective from 11:59pm on the day we receive your notice of cancellation. d. We have the right to cancel the Policy where permitted by and in accordance with law. For example, we may cancel: • If you failed to comply with your Duty not to make a Misrepresentation; • 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. e. Cancellation by us will be effective from the later of 11:59pm on the third business day after the day it is given to you or such other date specified in the cancellation notice. If you or we cancel the Policy We may deduct a pro rata proportion of the premium for time on risk, and any government taxes or duties we cannot recover. 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.
Cancellation where <u>no claims</u> have been made	If you cancel the Policy for whatever reason after the Cooling off period and you have paid the annual Premium in full, provided no claim has been made, we will refund the premium less: • The amount covering the period you were insured for; • Any government or statutory charges we are unable to recover. If you have been paying your premium by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premiums instalments will be deducted.
Cancellation <u>after a claim</u> has been made	• 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 instalment, 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 instalment if you have elected to pay by instalments).
 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, we will let you know and we will try to deduct the overdue amount along with your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, we will cancel your Policy for non-payment. We will send you a notice advising you of cancellation and cancellation will be effective 14 days from the date on this notice. So, it's important that you pay your instalments on time. If you can't, you should get in touch with us immediately. 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 instalment 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 instalment 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 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.

h. 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.

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 not to make a Misrepresentation before each renewal (see above).

Automatic Renewal of your Policy

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.

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. 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 not to make a Misrepresentation. If you do not we may reduce or refuse to pay a claim or cancel the Policy.

Changing levels of Cover

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.

In such cases, benefits will be restricted to the lesser of the maximum benefits payable under the:

- Current level of Cover; or

Changing levels of Cover	• Policy that applied during the Policy Period in which such Condition(s) was/were first noted, diagnosed, or treated. For the sake of clarity, Maximum Benefits referenced in this section include taking the following factors into consideration: • The Benefit Limit; • Applicable sub-limits; • Applicable Benefit Percentage, Excess; and • Any applicable Policy exclusions. 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.
Changes at Renewal	This document also applies for any offer of renewal we make, unless we tell you otherwise. When we offer renewal we may: • Change the premium, Excesses and Policy Terms and Conditions; • Place exclusions because of previous claims made by you and your Pet's 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.
Upgrading cover	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.
Changes during the Period of Insurance	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: • 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. 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.
Direct Debit Request Summary	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 Sovereign Insurance 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. 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.
Exclusions applicable to your Pet	Any Injury/Illness which occurred before your Pet's cover started is a Pre-Existing Condition and something which will never be covered by your insurance. This is regardless of whether we place an exclusion for the Injury/Illness or not. a. Any Illness which starts in the first twenty-eight (28) days of cover (The Waiting Period will cease at 00.01 on the twenty-eighth (28th) day of cover); b. 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; and/or c. Some exclusions are temporary and upon your request may be lifted following underwriting review.
Policy Limits	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.
Travel Cover	Some sections of your Policy provide cover whilst your Pet is on a Journey. 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 DFAT Website, https://www.agriculture.gov.au/biosecurity-trade/cats-dogs a. you agree to pay translation costs for any claim documentation not written in English.

Jurisdiction	• 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	• Your Pet must live in Australia. • If your address, or the address of your Pet, changes you must advise us as soon as possible.
False Information	If you have intentionally provided false information or make a false or exaggerated claim, or any claim involving your dishonesty, we may cancel or Void this Policy and we may decline further claims and their associated payments under the policy.
Fraudulent Claims	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.
Lost Pets	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.

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;
 - 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 treating an umbilical hernia if the condition first shows clinical signs within the first 13 weeks (91 days) of the policy.

8. 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.
9. The cost of any screening tests performed without any clinical signs suggestive of an active condition which is negatively affecting your pet.
10. 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.
11. The cost of killing and controlling any internal or external parasites.
12. The cost of any Treatment in connection with breeding, pregnancy, or giving birth, including any complications arising from the treatment
13. The cost of any vaccinations, spaying and castration, or routine dental treatment, other than the cost of treating any complications arising from these procedures.
14. The costs of:
 - a. Euthanasia, including any Veterinary consultation/visit or prescribed medication specifically needed to carry out the euthanasia; or
 - b. Cremation, burial, or any other disposal of your pet.
15. Any post-mortem examination, or any other tests or procedures performed once your pet is deceased Unless the Optional Saying Goodbye cover option is taken.
16. For the cost any treatment during 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.
17. The cost of having your pet transported.
18. 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.
19. For any additional cost required to handle, diagnose, or treat your pet due to your Pet's behaviour or your personal circumstances.
20. 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.
21. 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.
22. For costs resulting from an Injury or Illness that are excluded under the Policy.
23. 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, or dental sealants.
24. The cost of prosthodontics, the removal or repair of misaligned or retained deciduous teeth, orthodontic appliances, crowns, caps or splints, root canal, luxation, horizontal bone loss, impacted teeth or embedded teeth.
25. Any cost of Treatment for dental disease if an annual dental examination by a Vet has not been undertaken within the twelve (12) months preceding the problem requiring Treatment.
26. Any cost of treatment for dental disease if an annual dental examination was performed, and the veterinarian recommended treatment, but you did not follow the veterinarian's advice in pursuing the treatment.
27. Any costs of treatment throughout the lifetime of your Pet for Brachycephalic Obstructive Airway syndrome (BOAS), Brachycephalic Gastrointestinal Syndrome (BGS), nasal fold surgery, skin fold surgery, stenotic nares and soft palate resection, enlarged tongue (macroglossa), or everted laryngeal sacculles, that occurs or shows Clinical Signs within the first twelve (12) months of commencement of your Insurance, inclusive of the Waiting Period and any free cover policy or prior to the commencement of the your Insurance. This applies regardless of whether or not we place any exclusions on your Certificate of Insurance.
28. 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.
29. The cost for Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance) unless the \$50 Optional Day to Day has been taken out. \$50 is the maximum benefit per policy year.
30. 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).
31. 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.
32. The cost of the following procedures; experimental Treatments, or therapies; prosthetics or orthopaedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser treatments, 3D printing, Juvenile Pubic Symphysiodesis (JPS) surgery, or any drugs not used in accordance with the manufacturers recommendations.
33. Any costs for Alternative or complementary Treatment of your Pet.
34. The cost for your Vet to write a prescription or charge a dispensing fee.
35. Administrative fees, which include but are not limited to, postage fees, payment processing fees, courier fees, travel charges, or pet transport charges.

36. The cost of any shampoo, conditioner, Elizabethan collar (or any similar device to prevent access to a wound or surgery site), ear cleaners, supplements, or merchandise.
37. The cost of any medication that can be legally obtained without a prescription from a veterinarian, or by being dispensed directly by the veterinarian.
38. Any medicines that have not been approved by the Australian Pesticides and Veterinary Medicines Authority (APVMA)), or any medicines that have been approved by the Therapeutic Goods Administration (TGA) but is no evidence to support the usage of this medicine for a Condition in non-human animals.
39. 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.
40. The cost of any ongoing Treatment that will require more than six (6) visits, without a letter from your Vet setting out a Treatment plan for permanent cure of the Condition.
41. For life long Conditions you are required to obtain an annual Treatment report from your Vet.
42. Any claim where the full medical history is not provided when reasonably requested.
43. The cost of cutting nails / claws, expressing anal glands, ear cleaning, bathing, grooming, clipping or de-matting your Pet, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a Member of a Veterinary Practice, regardless of your personal circumstances.
44. 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.
45. For the cost of treating any Injury or Illness deliberately caused by you or anyone living with you or travelling with you while on a Journey.
46. For the cost of treating any injury or illness which has resulted from you delaying treatment for a condition, where a veterinarian would recommend timely attention, regardless of your circumstances.
47. For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
48. For the cost of any Treatment while on a Journey if a Vet believes it can be delayed until your Pet returns Home.
49. For the cost of any Treatment if the Journey was made to get Treatment outside of Australia.
50. For the cost of Hydrotherapy, hiring a swimming pool, Hydrotherapy pool or any other pool or Hydrotherapy equipment.
51. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
52. For the cost of any surgical items that can be used more than once.
53. 53. 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.
 - For the cost of any food, including food even if prescribed by a Vet
54. 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.
55. For the cost of pheromone products, including DAP diffusers and Feliway, or the Treatment for any Behavioural Conditions.
56. 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.
57. Any cost of treating any condition where a vaccine exists, and the vaccine is recommended by a veterinarian, if the pet has not been vaccinated against the condition.
58. Any cost of treating your pet for tick paralysis if the pet was not actively protected with an Australian Pesticides and Veterinary Medicines Authority (APVMA) approved parasite control product that has a label claim of protection against paralysis ticks.
59. 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 an 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 lifetime 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 can be considered we may reasonably require that your Pet is examined by a specialist/consultant Vet. we will pay any costs for this.
 - All future Veterinary Treatment may need to be carried out in conjunction with a specialist/consultant by an Independent Vet or Therapist we agree on.
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 reasonable to do so. 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.
10. We will require fully itemised invoices.

Section 2 – Boarding Fees

Cover under this section applies in Australia only. In this section “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 for more than four (4) consecutive days 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, 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

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.

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.

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.
 - 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
4. 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.
 - 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,
5. 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 Behavioural 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. Please contact us to confirm approval before authorising any legal costs and expenses.

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. Please contact us to confirm approval before authorising my legal costs and expenses.
- Because of the terms of an agreement assumed with some other person (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. If you do we may reduce or refuse your claim to the extent we are prejudiced.
2. You must as soon as possible reasonable 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 any legal proceedings instituted for our benefit.
6. Any legal proceedings 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	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 c. importation regulations. 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	a. An act of force or violence for political, religious or ideological reasons, war, acts of terrorism, b. riot, revolution or any similar event, including any chemical or biological terrorism. c. Radiation, nuclear explosion, nuclear fallout or contamination by radioactivity. d. A disease transmitted from animals to humans.
When our Pet is on a Journey in an Agreed Country	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. (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).
Elective Treatment	Cost of Elective Treatment, diagnostics or procedures including, but not limited to desexing, 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.
Care & Negligence	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.
Pandemic Disease	Your failure to take all reasonable precautions to protect your Pet from or by aggravating or prolonging an Injury or Illness.
Your Legal Liability	Your Legal Liability for payment of compensation in respect of: a. Death, bodily Injury or Illness, and/or b. 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 you Dog.

Claiming

It's distressing when a much-loved pet suffers an Injury or Illness, so we do all that we can to make the claims process as quick and easy as possible. There's lots of useful information on our website www.petcovergroup.com/au to assist you making a claim.

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

Claim forms can be downloaded from our website www.petcovergroup.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 (provided 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:

- Intentionally provide us with false information;
- Intentionally provide Make a false or exaggerated claim with us; or
- Intentionally provide 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.

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.petcovergroup.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 fully itemised invoices from the Veterinary Practice which show what you are claiming for. • 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 you claim form. • You agree that you 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. • 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	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. Please send us: • The fully itemised invoice from the boarding establishment, Pet sitter or written confirmation from the person looking after your Pet.
Our Right of Recovery	If we have the right to recover any amount payable under the Policy in relation to a claim from any other person, you must cooperate with us in any action we may take.
Other insurance Arrangements	If we accept 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.

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 and any claim. 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
• Revised Claimable Amount:	\$9,900
• Less Minimum Co-Payment Amount 20%:	\$1,980
• Total Claimable Amount:	\$7,920

*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.

Changes to this Notice

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

Contacting us

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

Petcover Aust Pty Ltd Customer Service Centre 1-3 Smolic Crt

Tullamarine VIC 3043

Phone: 1300 731 324; Email: info.au@petcovergroup.com

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

Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision

of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Choice of Law and Jurisdiction

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

Service of Suit

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

Sovereign Insurance Australia
3801/3803 Pacific Hwy, Tanah Merah QLD 4128

Language

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



By Telephone

1300 731 324
(+61 3 9339 3333 if calling from overseas)

By Email

info.au@petcovergroup.com

In Writing

Petcover Aust. Ltd Customer Care
1-3 Smolic Court, Tullamarine, VIC 3043

Website

petcovergroup.com/au

National Relay Service

1300 555 737 and ask for 1300 731 324

TTY users

133 677 and ask for 1300 731 324

SMS Relay

Contact 0423 677 767



Administrator

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

Head Office

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

The Insurer

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

