

## Contact Details & Office Hours:

**Claims:**  
9.00 - 4.00 (EST)  
Monday - Friday  
Tel: 1300 732 172

AFS-PetMed  
Claims Department  
Locked Bag 9021  
Castle Hill, NSW 1765

**Customer Enquiries**  
8:30am - 5:30pm (EST)  
Monday - Friday  
Tel: 1300 732 172

AFS-PetMed  
Locked Bag 9021  
Castle Hill, NSW 1765  
Fax: 02 9843 2644

Email: [petmed@petsure.com.au](mailto:petmed@petsure.com.au)

Web: [www.afspetmed.com.au](http://www.afspetmed.com.au)



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# Pet Insurance Policy Booklet

Effective Date: 1 October 2006



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## Notes/Important information:

My Pet's Pet Insurance policy number is:

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My Pet's Microchip Number is:

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My Vet Practice is:

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My Vets Telephone Number is:

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My Pet's Annual Vaccination is due on the:

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### NOTES:



## PET INSURANCE

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#### Product Insurer

The Hollard Insurance Company Pty Ltd ("Hollard")  
ABN 78 090 584 473, AFSL 241436  
Level 24, 259 George Street, Sydney, NSW, 2000

#### Product Administrator

PetSure (Australia) Pty Ltd ("PetSure")  
ABN 95 075 949 923,  
Authorised Representative of Hollard  
(Number: 268991)  
Locked Bag No 9021, Castle Hill NSW 1765  
Telephone 1300 732 172, Fax (02) 9843 2644

Approved for issue by the Insurer on 1 October 2006



## INTRODUCTION

This document contains two parts. Part A is a Product Disclosure Statement (“PDS”), and Part B is a Policy Document setting out the terms and conditions of your AFS-PetMed policy.

The PDS is designed to help you understand what you need to know about AFS-PetMed so that you can decide whether to proceed with this cover.

It is up to you to ensure the cover you have selected is appropriate for your needs. We and the administrators of your policy do not advise you on whether this policy is specifically appropriate for your personal objectives, financial situation or needs. Remember you have a cooling off period and cancellation rights.

Your Policy Document has been written in plain language to help you understand your insurance cover as well as your rights and obligations under this policy.

As the Product Insurer, Hollard is responsible for the PDS. PetSure provides administration and claims services on behalf of Hollard.

## PART A - Product Disclosure Statement

This Product Disclosure Statement (“PDS”) contains important information about:

- significant benefits of the policy;
- significant risks associated with the policy;
- your Duty of Disclosure;
- information about internal and external dispute resolution procedures;
- your cooling-off rights.

Please note that this PDS provides a summary of the terms and conditions of your insurance. Some illustrative examples are provided, however you must also read Part B (Your Policy Document), which sets out all the terms and conditions of this policy.

### Significant Benefits and Features

AFS-PetMed provides financial protection for veterinary expenses in respect of the insured pet resulting from sudden and unexpected injury or illness (depending on the level of cover selected by you).

It encourages responsible ownership and, depending on the cover option selected, may also provide a benefit towards Annual Preventative Healthcare treatment such as vaccinations, microchipping, desexing, flea, tick and worm control.

AFS-PetMed provides cover for up to 80% of veterinary expenses and allows you to use the services of any registered veterinary practitioner in Australia. (Note: ‘Veterinary Expenses’ are defined in Part B of this document and may be subject to stated limits, excesses and applicable waiting periods.)

### Significant Risks

This insurance policy transfers many of the risks pet owners face for veterinary expenses from the insured to the insurer. However the policy does not cover every circumstance or expense and we have some exclusions that help keep premiums low. These include but are not limited to: pregnancy, elective procedures, pet foods/diets, grooming, behavioural problems, dental conditions, and medical conditions that are present prior to the policy commencement date or that arise during the applicable waiting period.

For full details of the cover provided by your insurance, please read Part B (Your Policy Document).

### Duty of Disclosure

We rely upon the information you provide us to decide whether to insure your pet, and the terms and conditions under which we will offer cover. Australian law requires you to tell us about all known factors relating to the health of your pet that may influence our decision to insure your pet. This is known as your Duty of Disclosure. If you fail in your Duty of Disclosure, we may exercise certain remedies that include cancelling your policy or reducing the benefits due to you under the policy.

### Cost

The cost of the insurance policy is the premium you pay to Hollard plus any government charges and fees (if applicable), which are disclosed in the Financial Services Guide (FSG). The premium you pay is calculated according to the risks associated with insuring your pet and is printed on your Certificate of Insurance. A percentage of the premium (a commission of up to 22.5%) may be paid to the party who has introduced you to us or assisted us in arranging your insurance. Under certain circumstances, policy administration charges may also apply. These charges will be shown separately on your Certificate of Insurance.

### Disputes

In the unlikely event that you have a concern about the service we provide, please contact us by telephone on **1300 732 172**. If you prefer, you may also address the matter in writing to:

**AFS-PetMed - Customer Care**  
**Locked Bag 9021,**  
**CASTLE HILL, NSW 1765**

If your concern remains unresolved, PetSure’s Dispute Resolution Committee will, on written request from you, review

the matter and respond within 15 working days. Your concern will be dealt with fairly and promptly. If your concern remains unresolved to your satisfaction we will assist you in directing your issue for further review to an external review scheme.

## Your Cooling-Off Rights

You can return your policy to us within 14 days of the commencement of your first period of insurance, or on renewal if we have altered any of the terms and conditions of the policy. The policy commencement date is printed on your Certificate of Insurance. If we receive your written request to cancel your policy within the 14-day period we will give you a full refund of any monies received less any taxes or duties payable that we are unable to refund.

You cannot return your policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 14-day cooling-off period. After the cooling-off period ends you continue to have cancellation rights under the policy. These rights are set out in Section 7 of Part B (Your Policy Document).

## Privacy

We value your privacy. Our privacy policy, available on our website at [www.petsure.com.au](http://www.petsure.com.au) or by calling us, sets out how we protect your personal information. We collect, store and use your personal information to provide you with and inform you about insurance and insurance related services. To do this we may communicate your personal information to our service providers. This will always be done as permitted by the relevant privacy legislation.

If you wish to stop receiving information about new insurance and our services you can call us or email us at [privacy@petsure.com.au](mailto:privacy@petsure.com.au). You may reasonably access the personal information we hold about you. If you would like to do so, please contact us.

## Contacting us and Confirming Transactions

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please call us on **1300 732 172** or by email at [petmed@petsure.com.au](mailto:petmed@petsure.com.au)

## PART B - Your Policy Document

### Your AFS-PetMed policy

Your policy comprises the Policy Terms and Conditions (Part B) together with a Certificate of Insurance. You will be issued a Certificate of Insurance:

- when Your policy starts and on renewal of Your policy each year; or
- if You change Your Cover.

Your policy will continue for a period of twelve (12) months unless cancelled, either by You or by Us, under the cancellation provisions of the policy (explained in Section 7). Please put any cancellation request in writing (We will not accept cancellation requests by telephone or email).

We will advise You regarding renewal of Your policy prior to the expiration of the current policy. We reserve Our rights to change the terms and conditions of the policy upon renewal. Unless otherwise notified, **Your Cover will be automatically renewed** on the terms contained in the renewal offer. We require You to notify Us in writing should You decide not to renew Your policy.

You agree that Your Vet (current or previous) is authorised to release information and/or records to Us about Your Pet. We will not pay for:

- Any fee charged by Your Vet for the provision of this information; or
- Any fee charged by Your Vet for assistance provided to You in the completion of a claim form.

## Section 1 - Definitions

**Certain words and expressions used in this policy have a specific meaning.**

**Accident** means accidental physical harm or damage suffered by Your Pet as specified in Section 2.

**Benefit Limits** means the total amounts payable under Your policy. Benefit Limits apply as follows:

- For Accident Cover or Accident and Illness Cover, including the Additional and Routine Care Benefits there is an annual maximum amount We will pay within the Policy Period as shown on Your Certificate of Insurance.
- The maximum We will pay for a single, a Recurring or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further treatment of that Condition during the remainder of the Policy Period or any future Policy Period.
- If You transfer Your Pet to a plan with additional or higher benefit limits, the additional or higher benefit limits will not apply if the Condition being claimed first manifested itself during a previous Policy Period; and
- For Routine Care Cover there are annual maximum benefit amounts We will pay as shown on Your Certificate of Insurance.

**Bilateral Condition** means any Condition affecting body parts of which the Pet has two, one each side of the body (eg ears, eyes, knees, cruciate ligaments). When applying a Benefit Limit or exclusion, Bilateral Conditions are considered as one Condition.

**Certificate of Insurance** means the current certificate issued by Us to You containing details of the Cover provided under Your policy. This includes the current Rates and Benefits Schedule.

**Chronic Condition** means a Condition, which once developed, is deemed incurable or is likely to continue for the remainder of the Pet's life.

**Commencement Date** means the date when Cover first starts as shown on Your Certificate of Insurance.

**Condition** means any injury sustained during or resulting from a single Accident or, any manifestation of an Illness having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of Your Pet's body affected. For example: All types and occurrences of cancer that occur will be classified as one Condition.

**Condition Excess** means the amount shown on your Certificate of Insurance that is deducted from Your benefit for each Illness or Accident Condition treated during the Policy Period that is not related to any other Illness or Accident Condition treated during the same Policy Period.

**For example:** If Your Pet gets an ongoing stomach complaint You will be responsible for the first \$50 only and any future claims for this Condition won't attract the Condition Excess for the remainder of the Policy Period.

**Cover** means Accident Cover or Accident and Illness Cover and/or Routine Care Cover. The Cover applying to Your Pet is shown on Your Certificate of Insurance. The Cover includes the Additional Benefits (explained in Section 4).

**End Date** means 11:59 pm on the date upon which Your policy terminates and benefits cease. The End Date is shown on Your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the End Date.

**GST** means Australian Goods and Services Tax at the officially published tax rate.

**Illness** means a sickness or disease diagnosed by a Vet.

**Pet** means a dog or cat covered under this policy and named on Your Certificate of Insurance.

**Pre-Existing Condition** means:

- any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date; or
- any Illness or symptoms or signs of that Illness occurring or existing in any form during the Waiting Period.

When referring to Pre-Existing Conditions, any Condition affecting a part of Your Pet's body of which it has two will be deemed to be a Bilateral Condition and both will be excluded from Cover.

**Policy Period** means the time during which We provide Cover as specified on Your Certificate of Insurance. The first Policy Period starts on the Commencement Date and ends on the End Date.

**Recurring Condition** means a Condition that is curable but may 'recur'.

**Treatment** means reasonable and customary examinations, consultations, hospitalisation, surgery, X-rays, medication, nursing and other care provided by a Vet.

**Vet Expenses** means the reasonable and customary expenses incurred and paid in respect of Treatment.

**Vet** means a licensed and currently registered veterinarian, specialist veterinarian, veterinary hospital, clinic, centre or surgery legally practising in Australia.

**Waiting Period** means a period of 30 days starting from the Commencement Date of the initial period of cover during which an Illness Condition that occurs or shows clinical signs will be excluded from Cover unless otherwise stated on Your Certificate of Insurance.

**We, Our, Us** means the policy underwriters, The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) and includes PetSure (Australia) Pty Ltd (ABN 95 075 949 923) which acts as the Product Administrator on behalf of Hollard.

**You, Your** means the policy owner shown on Your Certificate of Insurance.

**Interpretation** When interpreting this policy:

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

## Section 2 - Accident Cover

Accident Cover is applicable if:

- shown on Your Certificate of Insurance; and
- Your Pet is at least 8 weeks of age at the Commencement Date.

### 2.1 What We will pay

We will reimburse 70% or 80%, depending on level of Cover selected (less any excess if applicable), of Vet Expenses incurred during the Policy Period up to the Benefit Limits, as a result of Your Pet suffering an Accident.

The Accident must:

be a direct consequence of at least one of the following:

- a) motor vehicle incident;
- b) burn or electrocution;
- c) fall from an elevated position;
- d) the actions of another animal;
- e) swallowing a foreign object requiring surgical or endoscopic removal;

- f) snake bite; or
- g) allergic reaction to an insect bite other than tick and flea bites.

Or otherwise result in:

- h) a fracture;
- i) a broken bone;
- j) a traumatic ligament or tendon injury; or
- k) lacerations, abrasions or wounds.

## 2.2 We will not reimburse any Vet Expenses attributable to:

1. a Pre-Existing Condition; or
2. the exclusions listed in Section 6.

## Section 3 - Illness Cover

Illness Cover is applicable if:

- shown on Your Certificate of Insurance; and
- Your Pet was between 8 weeks and 9 years of age when Cover first commenced. (Pets over 9 years of age will not qualify for Illness Cover where there has been a break or lapse in Cover after achieving the age of 9.)

### 3.1 What We will pay

We will reimburse 70% or 80%, depending on level of Cover selected (less any excess if applicable), of Vet Expenses incurred during the Policy Period up to the Benefit Limits, as a result of Your Pet suffering an Illness

### 3.2 We will not reimburse any Vet Expenses attributable to:

1. a Pre-Existing Condition or a Condition arising within the Waiting Period;
2. an Illness caused by endoparasites (such as worms) and ectoparasites (such as ticks, fleas, skin mites);
3. treatment of the following:
  - a) for dogs: infectious canine hepatitis, parainfluenza, parvovirus, and all forms of bordetella (kennel cough), and
  - b) for cats: viral rhinotracheitis, calicivirus, panleukopaenia, chlamydia and leukaemia;
4. any pandemic disease that causes widespread Illness affecting dogs or cats; or
5. any of the exclusions explained in Section 6.

## Section 4 - Additional Benefits

The Additional Benefits under this section apply to all types of Cover.

### 4.1 Emergency Boarding

#### What We will pay

If You (the policyowner), are hospitalised for five (5) consecutive days or more during the Policy Period, We will pay up to \$20.00 per day for the cost of boarding Your Pet at a licensed kennel or cattery, up to a maximum of \$240.00 per Policy Period.

#### We will not pay

If You are hospitalised for:

1. cosmetic surgery or other forms of elective surgery;
2. pregnancy; or
3. any sickness known or foreseeable prior to the Commencement Date.

### 4.3 Essential Euthanasia

#### What We will pay

We will reimburse the cost to euthanase Your Pet during the Policy Period up to the Benefit Limits, provided that this was deemed a humane and essential course of action by the Vet.

#### We will not reimburse any Vet Expenses for:

1. voluntary euthanasia;
2. euthanasia attributable to an exclusion (as explained in clause 2.2.1 and clauses 3.2.1 to 3.2.5 and in Section 6);
3. an autopsy; or
4. disposal, burial or cremation of a deceased Pet.

## Section 5 - Optional Routine Care Cover

AFS-PetMed encourages responsible pet ownership by providing stated benefits towards certain listed preventative healthcare treatments for Your Pet provided You selected the AFS-PetMed Plan B + Option 1 and this is shown on Your Certificate of Insurance .

#### What we will pay

We will reimburse the cost of Routine Care treatment and services Your Pet has received during the Policy Period up to the Benefit Limits as shown on your current Certificate of Insurance.

## Section 6 - Exclusions

The intention of this policy is to help Cover unforeseen Vet Expenses associated with Pet ownership, but some Accidents, Illnesses, Conditions and Treatments are not covered, as specified below.

#### Unless stated on Your Certificate of Insurance, We will not reimburse Vet Expenses attributable to:

1. a Condition specifically excluded on Your Certificate of Insurance;
2. a Condition where the diagnosis is inconclusive, but where the treatment protocol is similar to a treatment protocol typically applied to an Accident or Illness which is not covered (eg; treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);
3. a malicious act, deliberate injury or gross negligence caused by You or anyone living with You;
4. Your failure to take all reasonable precautions to protect Your Pet from aggravating a treated Condition;
5. breeding or obstetrics, or treatment of Conditions arising as a result of breeding or obstetrics;
6. grooming costs and bathing (including medicated baths);

7. transport or boarding expenses (subject to clause 4.1);
8. Treatment while Your Pet is used for commercial or occupational purposes unless specifically agreed to by Us in writing;
9. Treatment of behavioural problems, training or therapy and alternative therapies (including, but not restricted to, consultations and treatments involving homeopathic remedies, acupuncture, chiropractic treatments and/or physiotherapy);
10. regular prescription or dietary pet food, vitamins, mineral supplements, whether recommended by Your Vet or not;
11. diagnostic tests, unless they result in a diagnosis of a Condition which is covered under Your policy;
12. Treatment Your Pet has received after the Policy Period has ended;
13. the provision of medication/s for Your Pet that cover a period of more than thirty (30) days beyond the policy End Date;
14. Treatment of any Condition caused by war activities (including, but not restricted to, terrorist activities, invasion and civil war);
15. routine examinations, elective, cosmetic, dental or preventative procedures and treatments (including, but not limited to, vaccinations, routine anal gland expression, flea/tick/worm control, desexing, nail clipping, tail docking, teeth cleaning/scaling, orthodontics, gingivitis or removal of deciduous teeth); or
16. ambulance fees and non-essential hospitalisation. Our Liability in respect of house calls and out-of-hours treatment is limited to the amount that would have been payable had the treatment been provided at a vet practice during normal consultation hours;

## Section 7 – Premiums and Cancellation

Your premium is shown on Your Certificate of Insurance and includes all policy administration fees, commissions, and any applicable government taxes and/or charges.

### 7.1 Paying Your Premium

1. The premium is payable when You take out a new policy and when You renew Your policy.
2. You may choose to pay the premium:
  - annually by cheque, credit card or direct debit, or
  - monthly or fortnightly by instalment by credit card or direct debit.
3. When premiums are paid monthly or fortnightly, claims are paid on the basis that You agree to pay the remaining premiums for that Policy Period.

### 7.2 Paying On the Due Date

1. Your policy will not operate until You have paid Your premium (or Your first instalment if You have elected to pay by instalments).
2. Your premium must be paid on or before its due date.
3. If You don't pay an instalment premium by the due date, then:
  - We will notify You if an instalment premium has not been made; and

- if the unpaid premium remains in arrears for more than thirty (30) days We may cancel Your policy without notification; and
  - if at least one instalment has remained unpaid for a period of at least fourteen (14) days then we may refuse to pay your claim/s.
4. If We accept and pay a claim under this policy, We may deduct any unpaid instalments from the claim payment.

### 7.3 Cancellation Where No Claims Are Made

If You cancel the policy without having made a claim, and You have paid an annual premium in full, We will refund any premium You have paid less an amount that covers the period for which You were insured and any statutory fees that We are unable to refund. There is no premium refund if You have been paying Your premium by instalments.

### 7.4 Cancellation Following a Claim

In the event that You cancel the policy for whatever reason after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid. All or portion of the outstanding annual premium may be deducted from any claim payment owed, or alternatively, charged to Your nominated bank/credit card account.

### 7.5 Cancellation Notification

We will only accept notices of cancellation given in writing and signed by You. (We will not accept cancellation requests by telephone or email).

## Section 8 - Claims

### 8.1 What you need to do

1. All claims should be submitted and received within sixty (60) days of the Vet treatment being provided.
  2. All claims must be completed carefully and honestly on a AFS-PetMed claim form, and then submitted by mail to AFS-PetMed. Claim forms are available on request from Our office or can be downloaded from Our website.
  3. The attending Vet must complete the section on the claim form where designated.
  4. Both You and the attending Vet must sign the claim form.
  5. Please attach the **original itemised invoices** and payment receipts to the completed claim form. All claim documentation must be originals.
- Incomplete claim forms will be returned to You and this may result in delays in processing Your claim.

### 8.2 What We will do

1. We will deal directly with You regarding settlement of the claim.
2. We will reimburse You, not the Vet.
3. If the Vet Expenses are considered by Us to be excessive or unreasonable, then claim payments will be adjusted and paid based on the reasonable and customary fees typically charged for the treatment of that Condition.

4. We will send You a letter/remittance advice regarding the settlement of Your claim that will provide details of how Your claim has been dealt with.
5. If You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and We may cancel Your policy altogether. We may also be entitled to reclaim any payments already made to You in respect of such claims.

### 8.3 How We settle Your claim

Settlement of Your claim (where Cover is provided) will be calculated in the following manner: (Illustrative calculation based on 80% Cover option – all amounts include GST).

Vet fee claimed	<b>\$ 370.00</b>
80% of this amount	<b>\$ 296.00</b>
Less: Condition Excess (see definition)	<b>\$ 50.00</b>
Benefit payable	<b>\$ 246.00</b>

### 8.4 Our rights of recovery

If We have the right to recover any amount payable under this policy in relation to a claim from any other person, You must co-operate with Us in any action We may take.

### 8.5 Other insurance arrangements

If We accept Your claim and there is any other similar insurance under which you are entitled to claim, We will only pay Our pro-rata share of the claimed amount. You are required to advise Us at the time You submit Your claim if You hold such other insurance.

## Section 9 -Your Privacy

### 9.1 How We Protect Your Privacy

We are committed to protecting Your personal information in accordance with the National Privacy Principles. Our privacy policy can be view at Our website [www.hollard.com.au](http://www.hollard.com.au) or a copy can be obtained by phoning 1300 732 172.

### 9.2 Purpose of Collection

We collect, store and use Your personal information in order to consider Your application for insurance and to administer insurance services to You, including claims investigation and management. We may also use this information for secondary purposes related to the purposes listed above, such as offering You additional insurance products We believe You might be interested in considering.

### 9.3 Disclosure

In conducting Our business We may communicate Your personal information to organisations to whom We outsource certain functions. Any such communication is performed with strict adherence to Our privacy policy.

### 9.4 Opt Out

If You don't want to receive information on any of Our new products or services You can tell Us on Your proposal form or by e-mailing Our privacy officer at [privacy@hollard.com.au](mailto:privacy@hollard.com.au). Alternatively just contact Us anytime and let Us know that You don't want to receive information on any of Our new products or services.

### 9.5 Access

If You think Our records are wrong or out of date, particularly Your contact details, it is important that You contact Us and We'll correct them. You may reasonably access the personal information We hold about You. If You would like to do so, please telephone Us on 1300 732 172

### Direct debit request summary

This summary describes how the direct debit request system works. Upon issue of Your policy, You will also receive a full copy of the Direct Debit Request Service Agreement – Terms and Conditions. You should read the Agreement carefully as it explains Your rights and obligations relating to Your ongoing direct debits.

When You complete your bank details and sign the authority, You are instructing Us to directly debit the appropriate premiums from Your nominated account. Your authority will be kept confidential at all times.

If Your premium cannot be paid (for example there's not enough money in Your nominated account) Your bank may dishonour that payment, in which case Your policy may lapse and all Cover cease.

If You have concerns about its operation or You subsequently need to change any aspects of the authority, please notify Us.