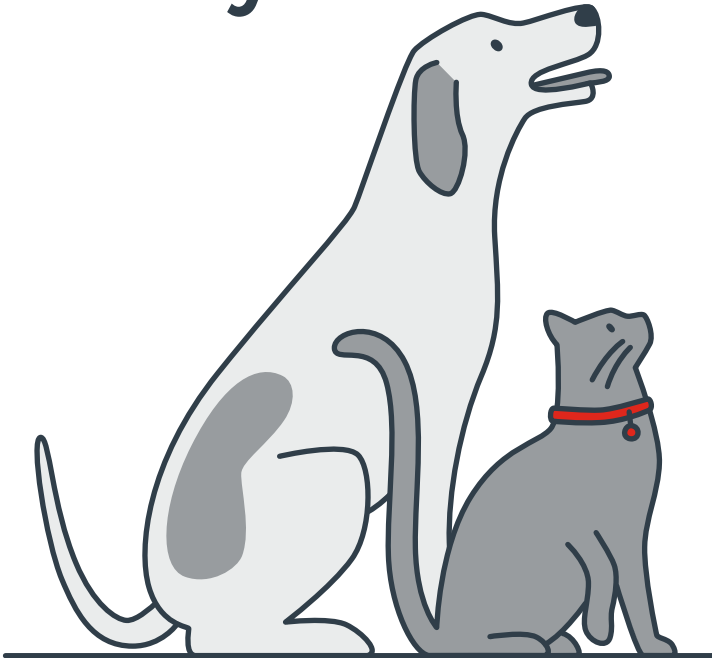


# **Your Pet** Insurance Policy





As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

**Product Issuer:** Auto & General Insurance Company Limited  
ABN 42 111 586 353  
AFS Licence No 285571

**Registered Office:** Level 13, 9 Sherwood Road, Toowong, QLD 4066

# Summary of cover

Whether you are new to pet insurance, or in the process of reviewing your current cover, this table provides a summary of the cover options, their annual limits, sub-limits, optional extras and waiting periods only.

Essential, Comprehensive and Plus cover options are effective for all new policies quoted on or after 22 July 2024 and available for existing Budget Direct Pet Insurance customers renewing their policy after 22 July 2024.

Cover options:	Essential	Comprehensive	Plus
Accidental injuries and illness	✓	✓	✓
Annual policy limit	\$12,000	\$15,000	\$25,000
Sub-limits:			
• Tick paralysis	\$1,000	\$1,500	\$3,000
• Snake attack	\$1,000	\$1,500	\$3,000
• Orthopaedic conditions	\$4,000	\$8,000	\$25,000
• Cruciate ligament conditions	\$2,600	\$2,600	\$3,500
• Repeated preventable activity	2 instances	2 instances	2 instances
Benefit percentage	80%^	80%^	80%^
Excess options^^	\$100 or \$200	\$100 or \$200	\$100 or \$200
Optional extras:			
• Optional Routine Care annual limit^^^	✗	\$75 or \$150	\$75 or \$150

**First period of cover waiting periods:**

• Accidental injuries	2 days	2 days	2 days
• Illnesses	30 days	30 days	30 days
• Tick paralysis	30 days	30 days	30 days
• Snake attack	2 days	2 days	2 days
• Cruciate ligament conditions	6 months	6 months	6 months
• Optional Routine Care <sup>^^^</sup>	×	No waiting period applies	No waiting period applies

<sup>^</sup> 80% of eligible vet expenses, less any applicable excess and subject to policy limits and sub-limits (terms, conditions and exclusions apply).

<sup>^^</sup> You can choose between a \$100 or \$200 excess where applicable.

<sup>^^^</sup> Optional Routine Care is available on Comprehensive and Plus cover policies only. If you purchase routine care as an optional extra, you can choose between a \$75 or \$150 annual limit. Read more detail in Routine Care (Optional extra) on → **page 31**.

## Existing Budget Direct Pet Insurance policies

Policies sold prior to 22 July 2024 will remain on our legacy Pet Insurance cover until you elect to change cover or we no longer offer this level of cover. You can contact our Customer Service team to make changes to your level of cover. Our contact details are on → **the back page** of this PDS.

### Cover options:

Accidental injuries and illness	✓
Annual policy limit	\$12,000

### Sub-limits:

• Tick paralysis	\$1,500
• Snake attack	\$1,200
• Orthopaedic conditions	\$4,000
• Cruciate ligament conditions	\$2,600
• Repeated preventable activity	2 instances
Benefit percentage	80%^
Excess	\$100

### First period of cover waiting periods:

• Accidental injuries	2 days
• Illnesses	30 days
• Tick paralysis	30 days
• Snake attack	2 days
• Cruciate ligament conditions	6 months

<sup>^</sup> 80% of eligible vet expenses, less any applicable excess and subject to policy limits and sub-limits (terms, conditions and exclusions apply).

These tables are a guide only. Please read this Product Disclosure Statement and any Supplementary Product Disclosure Statement (if applicable), for full details of the covers and options, including limits, sub-limits, exclusions and conditions that may apply.

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# An overview of your pet insurance

We’ve written this Product Disclosure Statement (PDS) in plain language to help you understand your cover and how to make a claim. We’ve included this overview to explain how your pet insurance works, and as a guide to reading and navigating this document.


You should read this PDS before making a final decision to purchase this product.

→

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# We want you to be confident about the cover you have

 We want you to feel certain about the cover you have, and to be able to make informed decisions. Read this document so you can:









- be confident about the cover you have
- understand how claims work, and be well prepared if you have to make a claim
- find answers to any questions you might have.

## How we've designed this document for you

We've included icons to make it easier for you to read this document.

We've separated the content into sections and included visual elements such as infographics and tables.

### Icon reference guide

	Something you need to tell us		Further information is available
	Important information		Waiting period
	What you are covered for		Benefit sub-limit
	What you are not covered for		Something you need to give to us

## Words and phrases with a special meaning

Certain words and phrases in this PDS have plain language definitions as shown in the *Definitions* section on → **page 61**. These words and phrases in the policy have the same meaning wherever they are used.

# How your pet insurance works

In return for paying your premium, we will refund some of your vet expenses if your dog or cat falls ill or is injured.

Please read all of this Product Disclosure Statement to understand your cover including limits, exclusions and requirements. Your Policy Schedule has more detail about the level of cover you have selected.

## ✔ Pets you can insure

You can insure your dog or cat. Your pet must:

- be yours
- live primarily at your home address
- be over 8 weeks and under 9 years old when you first take out this insurance.

Your pet must also meet other eligibility criteria, explained in *Pets you can insure* on → **page 26**.

## ✔ Cover for illness or accidental injury

We pay vet expenses for treating an illness or accidental injury, as defined in this document. You pay the vet yourself and then claim the money back from us. Your cover has some exclusions and restrictions.

Read more detail in *Cover for illness or accidental injury* on → **page 27**.

## ✔ What we pay: benefit percentage and excess

We pay a percentage of your eligible vet expenses — we call this the benefit percentage and you can find it in your Policy Schedule. You pay the remaining percentage of the vet expenses — we call this your co-payment.

If you make a claim, you also pay the excess you have selected once for each unrelated condition during any one period of cover.

Read more detail in *How we calculate your claim payment* on → **page 22**. and *Benefit percentage and excess* on → **page 32** and *Summary of cover* on → **page i**.

## Benefit limits and sub-limits









Each period of cover has an overall annual limit, as well as benefit sub-limits for specific conditions.

The overall annual limit is detailed on your Policy Schedule. This is the maximum amount payable per pet during the policy period. We will not pay more than this during any one period of cover.

Your benefit limit depends on the policy option you selected and is detailed on your Policy Schedule.

Benefit sub-limits apply to some conditions. We will not pay more than the benefit sub-limit for each of these conditions detailed below during any one period of cover.

Sub-limits are part of your overall annual limit. They are not in addition to that limit, and they apply to the following conditions:

Condition	Sub-limit applies
 Orthopaedic conditions	
 Cruciate ligament conditions	
 Tick paralysis	
 Snake attacks	

We reset your overall annual limit and benefit sub-limits when your cover renews based on the level of cover you select at renewal.

Read more detail in *Benefit limits and sub-limits* on → **page 34** and *Summary of cover* on → **page i**.

## ⊗ We do not cover pre-existing conditions

We do not cover pre-existing conditions.

A condition is pre-existing if your pet shows signs or symptoms or has received treatment for it at any time before your period of cover or during any applicable waiting period.

We will not exclude cover where a pre-existing condition has been fully cured, except for recurring or related conditions, bilateral conditions or complications associated with or resulting from any pre-existing condition.

Fully cured means your pet has been free of any signs or symptoms, or has gone without treatment for a condition, or both, for at least 12 months as evidenced by the pet's medical notes or veterinary history.




Read more detail in *Excluded illnesses and injuries* on → **page 46** and *Pre-existing conditions* on → **page 47**.

## ✓ When your pet is covered

Your Policy Schedule shows the period of cover. It shows the date and time your policy starts and the date and time it ends.

Your first period of cover has waiting periods. If your pet shows signs or symptoms during the waiting period for a condition, two things will happen.

- Your pet will not be covered for signs, symptoms or treatment for the condition.
- We will exclude the condition from your cover as a pre-existing condition.

Condition	Waiting period
 Accidental injuries	2 days
 Illnesses	30 days
 Tick paralysis	30 days
 Cruciate ligament conditions	6 months

An illness or accidental injury may continue into the next period of cover. We will continue to cover that illness or accidental injury in the next period of cover if:

- we offer renewal
- you renew your policy before the end of the period of cover.

This cover is subject to the terms and conditions of the policy during each period of cover.

Once your cover has started, we will continue to cover your pet past 9 years of age as long as you renew the policy each year with no gap or break in cover.

Read more detail in *When your pet is covered* on → **page 39**.



## **You must meet some other requirements**

We apply some exclusions and limitations when you make a claim. These are set out in *Your insurance cover* on → **page 25** and *Exclusions: What this policy will never cover* on → **page 45**. For example, you can only claim twice in each period of cover for conditions resulting from similar preventable activity.

# How we work together for an easy claims process

We want to make the claims process straightforward for you. Here are the steps to making a claim, which you can read about in more detail in *How to make a claim and what happens next* on → [page 19](#).

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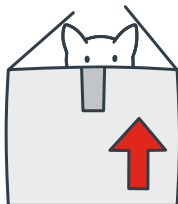
**1**

Get your pet the treatment it needs

**2**

Pay the vet

---

**3**

Lodge your claim online or  
send it via email or post

**4**

We will keep you in the loop

---

**5**

We will refund you

---

# Steps to take when you first receive your policy documents

Now is a good time to make sure this product is the right one for you. Make sure the information you've provided is correct, and keep your policy documents in a safe place.

**1**

## Make sure this policy covers what you need it to

We encourage you to read your policy documents carefully. The policy doesn't cover every injury, illness or vet expense, and this document will tell you what is and isn't covered. Understanding the conditions of your cover and the policy's exclusions will help you make an informed decision. See *Your insurance cover* on → **page 25** and *Exclusions: what this policy will never cover* on → **page 45** for more details.

### **You can cancel without charge within 21 days**

If the cover you have chosen is not suitable and you haven't made any claims, you can cancel this policy within 21 days of the purchase or renewal date and receive a full refund of the premium you have paid.

Read more detail in *Cancelling the policy* on → **page 60**.

**2**

## Make sure the information you've given us is correct

To ensure the information you provided us is correct and complete, please review your Policy Schedule which includes Your Declarations. If any of the information needs to be updated, you must tell us.

**3**

## Keep your policy documents in a safe place

After reading the documents carefully, keep them in a safe place for future reference.



# This PDS explains our contract with you

This Product Disclosure Statement (PDS) will help you make informed decisions about our insurance product.



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# Your Insurance Contract

Your policy is a contract between you and us and is made up of your:



After reading these carefully, you should keep them in a safe place for future reference.

## This PDS explains your pet's cover

This PDS explains your pet's cover. We will pay vet expenses for treating accidental injuries or illnesses, as defined in this PDS, that occur during the time your pet is insured with us. This cover is subject to any benefit limits and exclusions that apply.

A Supplementary PDS provides an update on information contained in this PDS.

Your Policy Schedule shows the period of cover and the specific details of your policy, such as:

- which pet is covered
- your annual benefit limits and sub-limits
- your excess.

Your Important Information document reminds you what steps to take when you receive your policy documents.

Your Declarations are the information you give us when you get a quote, buy a policy, make certain changes to it, or renew it, for example declaring that your pet is not used for any commercial or occupational purposes. Your current Policy Schedule details the answers you provided in Your Declarations.

**? Please contact us if you have any questions about your pet's cover.**

## How we send policy documents to you

We prefer to send your policy documents and communicate with you electronically. When we send your policy documents by email, we will consider that you receive them at the time they leave our information system.

If you would like us to provide these documents by post, please let us know.

You are responsible for making sure the email and postal addresses you have given us are correct and up-to-date.

## Changes to this PDS

The information in this PDS may change. If any new information is materially adverse, we will issue a new PDS or SPDS. If any new information is not materially adverse, we may update the PDS without notifying you. You can obtain a copy of the PDS, any applicable SPDS, and any other information that updates the PDS, at no cost to you, by:

- contacting us at the address or telephone number shown on your Policy Schedule, or
- visiting our website.

 **You can contact us to request a free copy of your PDS.**

# Your obligations and the conditions of your cover

Here are the obligations and conditions you must meet as part of your contract with us.

## Your duty not to make a misrepresentation

### What you need to tell us

We will ask you questions:

- when you apply for insurance
- before we agree to renew, extend, vary or reinstate your policy.

Your answers will help us decide whether to insure you, and on what terms.

Each question we ask you is important. Please answer each one fully, accurately and honestly.

### Your duty to us

You have a legal duty under the Insurance Contracts Act to take reasonable care not to make a misrepresentation to us. This duty first arises when you enter into an insurance contract with us.

Before we agree to renew, extend, vary or reinstate your policy, we may remind you of your previous answers to our questions. Your duty extends to telling us whether any of this information has changed.

## Failing in your duty can seriously affect your cover

If you fail in your duty, we may, where permitted by law, do either or both of these:

- cancel your policy
- reduce the amount we pay you if you make a claim.

If your failure is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed.



## Important things you must tell us about during the period of insurance

During the period of insurance, you must tell us about any of the following things as soon as reasonably possible after you learn any of them are going to occur or have occurred:

- Your pet no longer meets the eligibility rules (see *Pets you can insure* on → **page 26**).
- You sell your pet or transfer ownership to someone else.
- Your pet dies.
- You become aware of any incorrect details in your policy documents.

When you tell us about any of these things, we will assess what you have told us against our acceptance criteria. We may then:

- note the updated details on your policy
- propose a variation to your policy, such as a revised premium
- cancel your policy, in which case we will refund what is left of the premium you paid (except in the case of fraud).

Please contact us if you wish to request any changes to your policy during the period of insurance. For example:

- when changing your address
- you change your nominated bank account or credit card details.



## How ownership of this policy works

You cannot transfer ownership of your policy. If you transfer ownership of your pet to someone else, we will cancel your policy and the new owner will need to buy a new policy. If the new policy is with us and there is no break in cover between the two policies, we may agree to:

- waive waiting periods on the new policy; or
- waive exclusion of any pre-existing conditions where claims for such conditions had been accepted under your policy.

If multiple people are named as joint policyholders, each person is authorised to act on behalf of all policyholders. We will treat anything any policyholder does as having been done by all policyholders. This includes any statement, act, omission, claim or request, for example changing, amending or cancelling this policy.

You can nominate someone to submit claims and ask questions about claims or the policy. We call this person an authorised person. They cannot change any banking details or other policy details.

If you make any changes to your contract during your period of cover, we will send you a new Policy Schedule. Examples of changes during your period of cover include changing your address.



## Give us all required information at claim time

We may require medical notes or the veterinary history for your pet to process any claim. You authorise us to contact your vet or veterinary practice to get this information or to discuss details related to your claim or treatment of your pet. You authorise any vet or veterinary practice to provide us with such medical notes or veterinary history.

You must provide us with the information we ask for that is relevant to the claim. This includes your pet's medical history and notes, information about pre-existing or related conditions, or a veterinary declaration. If you fail or refuse to disclose this information as part of your policy obligations when requested, we may, where permitted by law, reduce your claim by an amount that fairly represents our prejudice as a result of your failure to provide the information.

## Care for your pet

You must care for your pet in a responsible manner to have the full protection of your policy. If you do not meet the requirements of responsible pet care, we may, where permitted by law, refuse or reduce the amount of a claim payment by an amount that fairly represents our prejudice as a result of your failure to meet those requirements.

### **Responsible pet ownership means:**

- being aware of and accommodating for your pets needs and wellbeing in respect of their physical and mental health
- microchipping and registering your pets in line with your local authority's requirements, and ensuring that your pet wears a suitable collar and identity tag with relevant contact details
- providing your pet with a safe and secure place to live, with access to suitable and adequate food, fresh drinking water and outside exercise areas (where appropriate, e.g., not for house cats)
- ensuring that, where and as needed, your pet receives veterinary care, and that all veterinary advice is adhered to and followed with the prescribed treatments and medications undertaken and administered
- providing your pet with socialisation and training to support their physical and mental development, and wellbeing, and to help them develop appropriate behaviours
- undertaking a proactive and preventative health and wellness program for your pet, in line with your chosen vet's guidelines for vaccinating your pet and using appropriate flea, tick, and parasite prevention.

# General Insurance Code of Practice

Insurers' compliance with the General Insurance Code of Practice is monitored and enforced by the Code Governance Committee, an independent body. Please refer to **[insurancecode.org.au](http://insurancecode.org.au)** for further information.

## Compliance with the General Insurance Code of Practice

Our compliance with the code is monitored and enforced by the Code Governance Committee (CGC), an independent body.

You can report suspected breaches to the CGC, which then investigates and, if necessary, agrees with the insurer on corrective measures within set timeframes.

## The Financial Claims Scheme is there to help you

The Financial Claims Scheme protects general insurance policyholders in the unlikely event an institution fails. You may be entitled to a payment under the Financial Claims Scheme (FCS) if you meet their eligibility criteria. You can get information about the FCS from the APRA website at **[www.apra.gov.au](http://www.apra.gov.au)** and the APRA hotline on **1300 55 88 49**.

## We respect your privacy

You want to know your information is in safe hands, so we have safeguards in place to make sure we take your privacy seriously.

We only collect the information we need to provide you with products and services. We only share this information with people involved in providing these products and services. These people may include:

- your vet or veterinary practice
- any insurance intermediary or agent involved in the transaction
- other service providers that need the information, for example affiliated service providers, investigators or lawyers
- Government agencies, such as police, as authorised by or under law.

These people may also share information about you with us.



We, or other people involved in providing these products and services, may store or process your information overseas.

You can ask us for the personal information we have about you.

-  **Visit our website or write to our contact address to get a copy of our Privacy Policy.**

## What happens when you have a problem with our service

We want to resolve any complaint or dispute for you as quickly as possible. The following steps are part of our complaint and dispute resolution procedures.



### Step 1 — Contact us

The best place to start is to contact our customer service teams:



Call **1800 931 664**



Email **customer care@pet.budgetdirect.com.au**



### Step 2 — Our team will help you

Our teams will try to resolve your complaint or dispute immediately and will provide you with a reference number.



### Step 3 — If we can't agree, we will send your complaint for review

If we are unable to resolve your complaint or dispute to your satisfaction, we will escalate it to our Customer Disputes Resolution team for review.

Our Customer Disputes Resolution team will work together with you to try and resolve your complaint.



## Australian Financial Complaints Authority

We aim to resolve complaints within 30 days. If we are unable to finalise your complaint within this time, we will:

- let you know the reason for the delay, and
- provide the contact details for the external dispute resolution scheme run by the Australian Financial Complaints Authority (AFCA).

If you are dissatisfied with our final decision, you can also contact AFCA directly.



Call AFCA on **1800 931 678** (free call)



Email AFCA at **info@afca.org.au**



Mail **GPO Box 3, Melbourne, VIC, 3001**

AFCA independently resolves disputes between financial service providers (like insurers) and their clients.

# How to make a claim and what happens next

Here’s what happens if you need to make a claim. Our claims process is simple, and you can call us if you have any questions.



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# Steps to making a claim with us

1

## Get your pet the treatment it needs



- First things first. Get your pet the treatment it needs. You can visit any registered vet in Australia.

2

## Pay the vet invoice



- Get an itemised invoice and pay it in full.
- Keep the invoices and receipts for each treatment your pet receives — you'll need those for your claim.

3

## Lodge your claim



There are 2 ways to lodge your claims:

**1.** Our Pet Online Claims portal allows for fast and easy lodgement of claims. You only have to register once and you'll be able to submit new claims and also view all your pet's claim history.

or

**2.** Complete a paper claim form – you can call us for a copy or download one from our website. Send us the completed claim form, invoices and receipts

- by email to **[claims@pet.budgetdirect.com.au](mailto:claims@pet.budgetdirect.com.au)** or
- by post to **PO Box 342, Toowong QLD 4066.**

To access the Pet Online Claims portal or download a paper claim form, go to our website at **[www.budgetdirect.com.au](http://www.budgetdirect.com.au)**, select 'Make a Claim' and follow the steps.

## 4

**We will keep you in the loop**

- We will assess your claim. We will let you know if we need any further information from you or your vet.

## 5

**We will refund you**

- If we approve your claim, we will pay your benefits into your nominated bank account.
- We will send you a settlement advice letter that explains the claim decision and what we have included and excluded.

## How we assess your claim

We will assess your claim using our terms and conditions, gathering more information if we need it. This assessment takes into account factors including:

- the amount you have paid your vet for treatment of your pet
- the information provided on your claim form and any further information we have requested from your vet
- excluded illnesses and injuries, for example pre-existing conditions
- excluded treatments and services
- your period of cover and waiting periods
- whether you have paid the premium by the due date.

If we approve your claim, we will calculate your claim payment. If we do not approve your claim, we will let you know.

## How we calculate your claim payment

If we approve your claim, we will calculate how much of your payment to the vet we will repay to you. This calculation takes into account factors including:

- any excluded treatments and services, for example accessories, food, or supplements
- your excess and co-payment
- the overall annual limit and any benefit sub-limits that apply
- any previous claims you have made in the same period of cover.

Read examples of claims and the calculation of claim payments in *Your insurance cover* on → **page 25**.

Find out about treatments and services we exclude from cover in *Exclusions: What this policy will never cover* on → **page 45**.

We will deposit your repayment into your nominated bank account. We will send you a settlement advice letter.

## You pay an excess and co-payment on your claim

We pay the benefit percentage detailed on your Policy Schedule of your eligible vet expenses — we call this the benefit percentage. You pay the remaining percentage of the vet expenses — we call this your co-payment.

If you make a claim, you also pay an excess once for each unrelated condition during any one period of cover. The cost of your excess is the amount you selected when you bought this policy. You can find it on your Policy Schedule.

You do not have to pay the excess for further treatment of a related condition during the same period of cover.

You pay your excess each time you claim for treatment of different conditions, or unrelated conditions of the same type.

For example, say you have a claim for \$1,000 of eligible vet expenses and when you purchased your policy, you selected a benefit percentage of 80% and a \$100 excess:

- the 80% benefit percentage means that the reimbursement total value is \$800
- the remaining 20% is your co-payment
- we deduct your excess of \$100 from the amount we pay
- we pay you \$700.

If you chose a higher excess we would further reduce the amount we paid.

For example, if you had a \$200 excess we would pay \$600 in this scenario.

Read more detail in *Summary of cover* on → [page i](#).

## We repay invoices after any discounts

If you get a discount on the cost of treatment for your pet, the itemised invoice you give us with your claim must show the discount clearly. We will calculate your claim payment using the discounted amount.

## We may need your help to process your claim

Before calculating your claim payment, we may need to do other work to assess your claim. You must help us if we ask.

## We may get a second opinion

We will assess if the treatment and vet expenses you claim for were necessary, reasonable and customary.

If there is any disagreement between your vet and our veterinary officer about whether the treatment or vet expenses were necessary, reasonable and customary in the circumstances, we will obtain an independent opinion from another vet, at our expense, to resolve the disagreement.

If the independent vet's opinion is that treatment was necessary, we will pay your claim for the necessary treatment.

When, in the opinion of the independent vet, treatment was necessary but the vet expenses were not reasonable or customary, we will pay you the amounts that the independent vet considers were reasonable and customary for that treatment, to the extent they are covered by your policy — see *Vet Expenses* section of your PDS.



## **Tell us if you have other insurance**

You must tell us if your claim is covered by any other insurance policy.

## **We can recover a loss from another party**

When someone else is responsible for the loss or damage to your pet, we may recover from the responsible party. In that case, you agree that we may recover any part of the loss, including any losses not covered by your policy.

For example, say your pet was attacked by another dog resulting in a \$10,000 vet bill, but your pet was only insured for \$2,000. If our recovery against the responsible party includes an amount relating to your pet's vet bill, not covered by the policy, we will pass this amount on to you.

As permitted by law, we may do this using your name, without your consent, and whether or not you have a right to be fully compensated for your loss.



## **Always be honest with us**

You must be honest with us at all times. We will not pay a claim that is fraudulent. If you or anyone acting on your behalf attempts to deceive us or knowingly makes a fraudulent claim, we may:

- reject your claim and any following claims
- reclaim any payments already made
- cancel your policies with us as allowed by law.



# Your insurance cover

This section explains what your pet insurance covers — the cover you get in return for paying your premium.

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## Pets you can insure

- ⚠ To be eligible for cover, your pet named in your policy documents must:
- be yours
  - live primarily at your home address
  - be over 8 weeks and under 9 years old when you first take out this insurance
  - not be a breed or cross-breed that is restricted or banned from ownership in Australia by any government authority in the state where you live
  - meet any relevant state or council requirement for registration
  - not have been declared a dangerous dog by an authorised council officer or local court
  - not be used for any commercial or occupational purposes (except guide dogs or assistance animals), such as racing, breeding, organised fighting, law enforcement, guarding, security work, gun dog use or pig hunting.
- ⊗ We will not pay any claim resulting from your pet not meeting these eligibility criteria.

# Cover for illness or accidental injury

We pay vet expenses for treating an illness or accidental injury. You pay the vet yourself and then claim the money back from us.

Your pet must suffer the illness or accidental injury during a period of cover. Your pet must also be treated during a period of cover. Your claim is subject to the terms and conditions in this policy, for example eligibility requirements and any waiting periods and benefit limits. You may have paid your vet for items or services we do not cover, such as pet food or grooming aids. We will remove these from your claim before we calculate how much we will pay you.

Find out about treatments and services we exclude from cover in

*Exclusions: What this policy will never cover* → **page 45**.

Some conditions can be caused by either an illness or an accidental injury. Your waiting period depends on the cause of your pet's condition. Waiting periods only apply in the first period of cover.



Some conditions have their own waiting period.

Other accidental injuries have 2 days waiting period, and other illnesses have 30 days waiting period.



Each period of cover has an overall annual limit. You selected your annual limit when you purchased your policy. All limits are detailed on your Policy Schedule.

Some conditions have benefit sub-limits.

Read more detail in *Summary of cover* on → **page i**.



## Orthopaedic conditions

This benefit covers your pet for any condition of the bones, muscles, cartilage, tendons, joints, and ligaments. Cruciate ligament conditions are excluded from this benefit – they have their own benefit.



**Benefit limit as detailed on page i and on your Policy Schedule**



### **30 days waiting period**

when caused by illness  
(includes all hip dysplasia, intervertebral disc disorders, patella luxations and elbow dysplasia)

### **2 days waiting period**

when caused by accidental injury (for example a fractured leg if your pet is hit by a car)



## Cruciate ligament conditions

This benefit covers your pet for all cruciate ligament conditions, including related conditions. For example, if we cover your pet for a cruciate ligament condition, we will also cover osteoarthritis that develops later in the same knee using the same benefit.



**Benefit limit as detailed on page i and on your Policy Schedule**



### **6 months waiting period**

for both illness and accidental injury



## Tick paralysis

This benefit covers your pet if they get bitten by a paralysis tick. Your pet must be on regular tick paralysis prevention as recommended by your vet. Your pet must be up to date with their ongoing regular tick paralysis prevention as recommended by your vet — check the *Definitions* section to see how we define “ongoing”.



**Benefit limit as detailed on page i and on your Policy Schedule**



**30 days waiting period**



## Snake attacks

This benefit covers your pet if they get bitten or strangled by a snake.



**Benefit limit as detailed on page i and on your Policy Schedule**



**2 days waiting period**



## Repeated preventable activity

We limit cover for any condition caused by preventable activity if it results in your pet needing repeated veterinary treatment.

You can only claim twice in each period of cover for conditions caused by similar preventable activity. After two separate but similar claims, conditions caused by similar preventable activity will not be covered for the rest of the period of cover.

Examples of preventable activity include foreign body ingestions, fight or bite wounds, and chewing or swallowing a toxic substance.



## Bilateral conditions

A bilateral condition is any condition that can happen on both sides of your pet's body. Examples of bilateral conditions include:

- conditions affecting eyes, including cataracts, cherry eye, ectropion, and entropion
- conditions affecting legs, including hip dysplasia, patella luxation, and cruciate ligament conditions.

If your pet has a condition on one side of the body, the risk of the same condition occurring on the other side of the body increases, whether at the same time or later.

We consider any bilateral condition as a single condition.

- If we cover a bilateral condition on one side of your pet's body, we will cover the condition if it occurs on the other side.
- If your pet has a pre-existing bilateral condition, we will not cover the condition if it occurs on the other side.

For example, if your pet's left knee has a pre-existing cruciate ligament condition, we will not cover that condition in either knee.

---



## Routine Care (Optional extra)

As an optional extra on Comprehensive and Plus policies, you can purchase additional cover for certain Routine Care treatments and procedures. If you select this additional cover, you can claim for the treatments and procedures specified, and up to the benefit limit detailed on your Policy Schedule.

No waiting period applies for Routine Care claims, and you do not have to pay any excess or co-payment.

The Routine Care benefit limit on your Policy Schedule is an annual limit in addition to your overall policy benefit limit. The benefit limit is the maximum amount we will pay per pet during the policy period. Read more detail in *Summary of cover* on → **page i**.

If you have this additional cover, the Routine Care benefit limit resets annually at renewal, subject to the terms and conditions of your policy. Optional Routine Care cover changes can only be made at policy renewal.

### **Treatments and procedures covered under Optional Routine Care:**

- health checks
  - vaccinations
  - dental check-ups and scale and polish
  - flea, tick and worming treatments
  - blood and urine testing (not in relation to an accidental injury or illness)
  - alternative and complementary therapy like acupuncture (not in relation to an accidental injury or an illness).
-

# Benefit percentage and excess

We pay the benefit percentage detailed on your Policy Schedule of your eligible vet expenses — we call this the benefit percentage. You pay the remaining percentage of the vet expenses — we call this your co-payment.

If you make a claim, you also pay the excess you have selected once for each unrelated condition during any one period of cover. For illustrative purposes in the examples below, the benefit percentage is 80% with a 20% co-payment from the customer, and the excess is \$100.

## Example: 80% benefit percentage and \$100 excess

You claim for \$1,000 of eligible vet expenses after your pet contracts conjunctivitis. The 80% benefit percentage is \$800 (your 20% co-payment is \$200). Your excess is \$100. We will pay you \$700.



**Vet expenses**  
**\$1,000**



**We cover 80%**  
**\$800**



**Your excess**  
**\$100**



**We will pay**  
**you \$700**

For further treatments for a related condition, during the same period of cover, there is no excess. For treatments for different conditions, or unrelated conditions of the same type, you pay your selected excess each time.

On the next page are three further claims examples that could happen during the same period of cover, and how the excess would work.

Read more detail in *Summary of cover* on → **page i**.



### Claim for unrelated condition: excess to pay

You claim for \$1,000 of eligible vet expenses after your pet gets bitten by a dog. This is a different condition, so you pay a \$100 excess again.



**Vet expenses**  
**\$1,000**



**We cover 80%**  
**\$800**



**Your excess**  
**\$100**



**We will pay**  
**you \$700**

### Claim for unrelated condition: excess to pay

You claim for \$1,000 of eligible vet expenses after your pet contracts conjunctivitis again, from an unrelated bacterial infection. This is not a related condition, so you pay a \$100 excess again.



**Vet expenses**  
**\$1,000**



**We cover 80%**  
**\$800**



**Your excess**  
**\$100**



**We will pay**  
**you \$700**

### Claim for related condition: no excess

You claim for \$1,000 of eligible vet expenses after your pet contracts conjunctivitis again. Your vet discovers that both times the conjunctivitis was due to the same related condition, herpes virus. The conditions are related, so you do not need to pay the excess again.



**Vet expenses**  
**\$1,000**



**We cover 80%**  
**\$800**



**Your excess**  
**\$0**



**We will pay**  
**you \$800**

## How the Routine Care additional benefit affects excess

If you purchase the additional Routine Care cover, you do not pay any excess on routine care.

The total amount **we will** pay towards routine care costs is the benefit level detailed in your Policy Schedule.

Read more detail in *Summary of cover* on → **page i**.

## Benefit limits and sub-limits

Each period of cover has an overall annual limit, as well as benefit sub-limits for some conditions.

The overall annual limit is detailed on your Policy Schedule. We will not pay more than this during any one period of cover. If you reach the overall annual limit, we will not pay any further claims for treatment in that period of cover and you cannot claim any refunds on the policy.

If we pay a claim, we reduce your remaining overall annual limit and any applicable benefit sub-limits by the amount we pay you. Your excess and co-payment for a claim do not reduce your remaining overall annual limit or benefit sub-limits.

For illustrative purposes, the overall annual limit in the example below is \$12,000, and the excess is \$100.

### Example: overall annual limit

You claim for cancer treatment for your pet twice in the same period of cover. Your claims are for a related condition, so you only pay one excess. The total cost is more than the overall annual limit, so your second claim is limited to the remaining overall annual limit.

#### First claim

You claim for \$10,000 of eligible vet expenses. Your claim does not reach the overall annual limit.



**Vet expenses**  
**\$10,000**



**We cover 80%**  
**\$8,000**

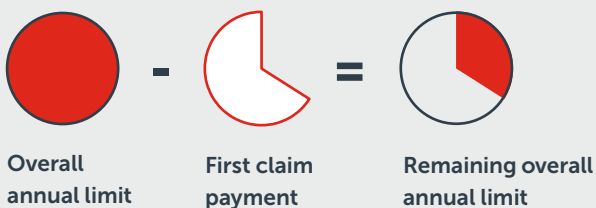


**Your excess**  
**\$100**



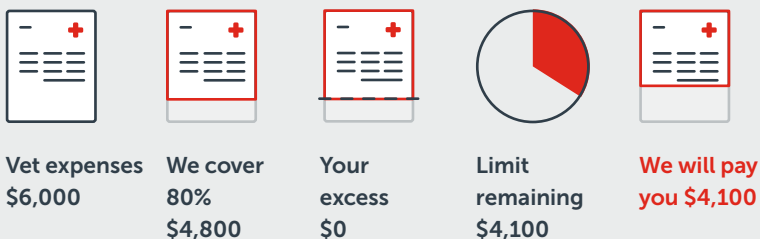
**We will pay**  
**you \$7,900**

We will send you a Settlement Advice when we pay the claim, showing your remaining overall annual limit.

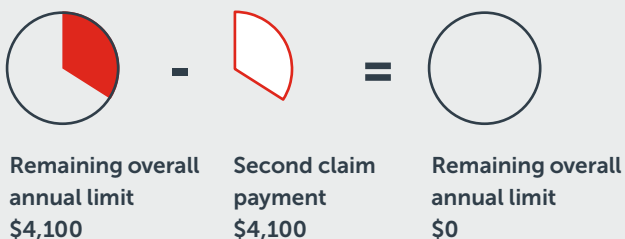


### Second claim









You claim for \$6,000 of eligible vet expenses. We limit your claim payment to the overall annual limit.



We will send you a Settlement Advice when we pay the claim, showing your remaining overall annual limit.



Benefit sub-limits apply to some conditions. We will not pay more than the benefit sub-limit for each of these conditions during any one period of cover. You will find the sub-limits of each of these conditions in your policy schedule and the *Summary of cover* on → **page i**.

Condition	Sub-limit applies
 Orthopaedic conditions	
 Cruciate ligament conditions	
 Tick paralysis	
 Snake attacks	

**Example: benefit sub-limit**

You claim for snake attacks twice in the same period of cover. The total benefit for the two claims is more than the benefit sub-limit, so your second claim is limited to the remaining benefit sub-limit.

**First claim**

You claim for \$1,000 of eligible vet expenses. Your claim does not reach the benefit sub-limit. For illustrative purposes, the benefit sub-limit in the example below is \$1500, the benefit percentage is 80% and the excess is \$100.



**Vet expenses**  
**\$1,000**



**We cover 80%**  
**\$800**



**Your excess**  
**\$100**



**We will pay**  
**you \$700**

We will send you a Settlement Advice when we pay the claim, showing your remaining benefit sub-limit for snake attacks.



**Your sub-limit  
for snake attacks  
\$1500**

-



**First claim  
payment  
\$700**

=



**Your remaining sub-limit  
for snake attacks  
\$800**

### Second claim

You claim for \$1,000 of eligible vet expenses after a second snake attack. We limit your claim payment to the benefit sub-limit.



**Vet expenses  
\$2000**



**We cover  
80%  
\$1600**



**Your excess  
\$100**



**Your  
remaining  
sub-limit  
for snake  
attacks  
\$800**



**We will pay  
you up to the  
sub-limit on  
your Policy  
Schedule  
remaining  
after the  
first claim**

We will send you a Settlement Advice when we pay the claim, showing your remaining benefit sub-limit.



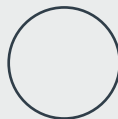
**Remaining sub-limit  
for snake attacks  
\$800**

-



**Second claim  
payment  
\$800**

=



**Remaining sub-limit  
for snake attacks  
\$0**

We reset your overall annual limit and benefit sub-limits each year when your policy renews. Your benefits do not accumulate across periods of cover.



### **Example: resetting limits**

You claim twice during one period of cover, both times for snake attacks to your pet. The total amount we pay you is equal to your benefit sub-limit for snake attacks, because your two claims reach the benefit sub-limit for snake attacks.

You still have a portion of your overall annual limit remaining. This is equal to your overall annual limit, minus the benefit sub-limit for snake attacks.

The snake attack sub-limit is deducted because sub-limits contribute towards your overall annual limit, they are not in addition to that limit.

If your pet receives treatment in one period of cover, you cannot delay your claim until a later period of cover.



### **Example: delaying a claim**

You claim during one period of cover for a cruciate ligament injury. We pay you the full benefit sub-limit for cruciate ligament conditions, as detailed on your Policy Schedule.

Later in the same period of cover, your pet is diagnosed with another cruciate ligament condition on a different leg. You cannot claim for treatment of this condition because you already reached the cruciate ligament benefit sub-limit.

When your cover renews, we reset your overall annual limit and benefit sub-limits to the amounts on your Policy Schedule. However, you cannot then claim for the second cruciate ligament condition diagnosed in the previous period of cover.






# When your pet is covered

Your Policy Schedule shows the period of cover. It shows the date and time your policy starts and the date and time it ends. Your policy will remain in force for a period of twelve months unless you cancel it. We may also cancel this policy under certain circumstances. These are shown in *Cancelling the policy* on → **page 60**.

Both the illness or accidental injury and the treatment must occur during a period of cover. Treatment can occur in a later period of cover than the illness or accidental injury, as long as the policy is renewed each year with no gap or break in cover.

Your first period of cover has waiting periods. If your pet shows signs or symptoms or has received treatment for a condition during the waiting period, two things will happen.

- Your pet will not be covered for treatment for the condition.
- We will exclude the condition from your cover as a pre-existing condition.

Condition	Waiting period
 Accidental injuries	2 days
 Illnesses	30 days
 Tick paralysis	30 days
 Cruciate ligament conditions	6 months
 Routine Care (Optional extra)	No waiting period applies

Some conditions can be caused by either an illness or an accidental injury. Your waiting period depends on the cause of the condition. For example, a corneal ulcer can be caused by an eye infection or by a stick scratching the pet's eye.

Treatment of the corneal ulcer may be the same for both causes, but the waiting period is different: 30 days if caused by an eye infection, or 2 days if caused by a scratch.

Your pet is not covered for treatment received after your cover expires or is cancelled.

## Continuing your pet's cover

Once the policy has started, we will continue to cover your pet past 9 years of age, as long as the policy is renewed each year with no gap or break in cover.

An illness or accidental injury may continue into the next period of cover. We will continue to cover that illness or accidental injury in the next period of cover if your policy is renewed.

If your policy is not renewed, you will not have cover in connection with that illness or accidental injury that continues after this period of cover ends.

Renewal is not guaranteed, and the cover provided under every renewal policy is subject to the terms and conditions of the policy.

For example, if your pet becomes a banned or restricted breed due to a change in legislation after you have purchased or renewed your policy, we may not renew your policy.

## Vet expenses

We pay vet expenses for treating an illness or accidental injury. You pay the vet yourself and then claim the money back from us.

The treatment must be necessary, and the expenses must be reasonable and customary. We consider expenses are reasonable and customary if they fit what vets in your area usually charge for the same or similar veterinary service.

We do not pay for some treatments and services, for example accessories, food or travel. Read about these exclusions in *Excluded treatments and services* on → [page 51](#). If your vet's invoice shows excluded treatments and services, we will subtract those from your claim payment.

## Your choice of vet

You can take your pet to any registered vet or veterinary practice. Any treatment must be provided in Australia.



# Making changes to your cover

This section explains about making changes to your cover.

→

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## Cover options

If you request and we agree, your cover can be increased or decreased at renewal or during the policy period. In assessing your request to increase or decrease cover (as the case may be), we will consider factors including, but not limited to, serious illness and/or accident injuries to your pet in the current period of cover, and the breed and age of your pet. Your Policy Schedule details the cover you selected at your time of purchase.

You can request to change these aspects to increase or decrease your:

- annual policy benefit limit and policy sub-limits; or
- excess; or
- both.

Optional Routine Care cover changes can only be made at policy renewal and can only be added to Comprehensive and Plus policies.

## Changing your cover options

We will send you a renewal notice based on your existing cover options. If you choose to renew without making any changes, you don't need to contact us about changing your cover terms.

## Reducing levels of cover

If you request and we agree, you can reduce the level of cover your policy provides. This may include:

- reducing your overall annual limit and benefit sub-limits; or
- increasing your excess; or
- both.

Our Customer Service team can help you with your request to reduce your level of cover. The phone number for this team is on **→ the back page** of this PDS. In assessing your request to decrease cover, we will consider factors including, but not limited to, serious illness and/or accident injuries to your pet in the current period of cover, and the breed and age of your pet.

If we agree, we will adjust your premium and credit a refund (if applicable) to your nominated account. For fortnightly and monthly paying customers, we will adjust your future instalment amounts to reflect your new premium amount.

## Increasing levels of cover

If you request and we agree, you can increase the level of cover your policy provides. This may include:

- increasing your overall annual limit and benefit sub-limits; or
- decreasing your excess; or
- both.

You can only request to increase your cover outside of your renewal date if we have not paid any claims during the current policy period. In assessing your request to increase cover, we will consider factors including, but not limited to, serious illness and/or accident injuries to your pet in the current period of cover, and the breed and age of your pet.

Our Customer Service team can help you with your request to increase your level of cover. The phone number for this team is on → **the back page** of this PDS.

If you pay for this policy annually, we will debit an adjustment premium from your nominated account when we agree to increase your cover. For fortnightly and monthly paying customers, we will adjust your future instalment amounts to reflect your new premium amount.

## Changing your cover during the current policy period

If we agree to change your cover during the current policy period, changes to your benefit limits and excess will come into effect immediately. These will apply for all new claims we pay where treatment occurred after the changes. In assessing your request to increase or decrease cover (as the case may be), we will consider factors including, but not limited to, serious illness and/or accident injuries to your pet in the current period of cover, and the breed and age of your pet.

### Increasing your cover during the current policy period

You cannot increase your cover during a period if we have already paid you a claim, or we accepted a valid claim but have not made a payment to you because the amount being claimed is less than your selected excess.

If you wish to increase your cover and we have already paid you a claim during the current policy period, you will need to wait until your next renewal to request any changes to your cover.

Once you have received your renewal invitation, you can contact our Customer Service team to request the changes.

If we agree to increase your cover, your new benefit limits and excess will apply to all claims we pay for conditions where the initial treatment date is after the cover changes.

However, if your pet has a condition with an initial treatment date before the changes, we will apply the previous benefit limits and excess for claims relating to that condition and the changes will take effect when your policy renews.

## **Reducing your cover during the current policy period**

If you request and we agree to changes that reduce your cover, we will assess your claim against the cover that was in place on the date your pet received treatment. For claims for treatment that occurred after the changes, we will use your new benefit limits and excess. Read more on excess on → **page 32**.

# Exclusions: What this policy will never cover

This section explains what is not covered  
in your pet insurance.

→

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## Excluded illnesses and injuries

❗ Your pet is not covered for these illnesses and injuries or any related conditions.

### ⊗ Behavioural conditions

Your pet is not covered for illness or injury caused by, or associated with, behavioural conditions. Examples include anxiety disorders, phobias, or chemical imbalance.

We will not pay for the treatment of behavioural conditions, including consultations, modification therapy or medication, and supplements.

### ⊗ Brachycephalic illness

Your pet is not covered for brachycephalic illness or complications associated with it if veterinary records show that, before reaching 1 year old, your pet either:

- had signs or symptoms of brachycephalic illness
- received treatment for brachycephalic illness.

For pets of any age, we will not pay for brachycephalic procedures performed for preventative or cosmetic reasons.

#### What is Brachycephalic illness?

According to the RSPCA website, Brachycephalic illness is a term used to describe a combination of primary and secondary anatomic abnormalities found in brachycephalic breeds that leads to varying degrees of upper airway dysfunction and obstruction. The primary abnormalities include narrowed nostrils, enlarged tongue, and an elongated and thickened soft palate.

You can find more information about Brachycephalic illness by visiting the Australian Veterinary Association and RSPCA websites.

### ⊗ Complications from not desexing

Your pet is not covered for any illness or injury that would have been prevented by desexing your pet, also known as spaying or castration. These conditions could include, for example, prostate problems, testicular problems, perianal

tumours, mammary tumours, uterine conditions, ovarian conditions, and pseudopregnancy.

Your pet is covered for these complications if it was not desexed because of your vet's recommendation or advice related to your pet's health. You may need a declaration or medical notes from your vet.

## ⊗ **Complications from excluded conditions**

If your pet has an illness or accidental injury that is not covered, we will not pay for any treatment for resulting complications or adverse reactions.

## ⊗ **Pandemic or Epidemic illness**

We will not pay any claim directly or indirectly arising from an epidemic, pandemic or outbreak of an infectious or notifiable disease, virus or condition, including any derivative or mutation.

## ⊗ **Parasites**

Your pet is not covered for any illness or injury caused by reasonably preventable parasites, including:

- internal parasites such as intestinal worms and heartworm
- external parasites such as fleas and ticks.

You may be covered for illness or injury caused by paralysis ticks — see *Tick paralysis* on → **page 29**.

## ⊗ **Pre-existing conditions**

Your pet is not covered for any illness or injury, recurring or related conditions, bilateral conditions or complications associated with or resulting from any pre-existing condition where signs or symptoms exist or your pet has received treatment for a condition at any time before your period of cover, or which begin during any applicable waiting period.

We will not exclude cover where a pre-existing condition has been fully cured, except for recurring or related conditions, bilateral conditions or complications associated or resulting from any pre-existing condition. Fully cured means your pet has been free of any signs or symptoms, or has gone without treatment for a condition, or both, for at least 12 months as evidenced by the pet's medical notes or veterinary history.

## ⊗ **Related conditions**

Your pet is not covered for any condition that is directly related to, results from, is caused by, or which occurs due to an excluded condition or the treatment of an excluded condition. This includes any complications and adverse reactions.

## ⊗ **Undiagnosed condition or inconclusive diagnosis**

If your vet is unable to diagnose a condition or the diagnosis is inconclusive, your pet is not covered for any condition where the sign, symptoms or treatment are like the treatment, signs or symptoms of an illness or injury which is not covered by our policy.

For example, say your pet presented with signs or symptoms like cryptorchidism (a condition in which one or both of the testes fail to descend from the abdomen into the scrotum), but your vet's diagnosis was inconclusive. We would not cover the costs related to the consultation and treatment, because your policy excludes cover for cryptorchidism.

## ⊗ **Undiagnosed masses and lumps**

Your pet is not covered for any masses or lumps discovered after your pet has been treated for an undiagnosed mass or lump that is a pre-existing condition. This includes, but is not limited to, any cancers, tumours or malignant lumps and masses.

If a mass or lump occurs before the end of the waiting period and the cause can be diagnosed by cytology or histopathology, we will cover any unrelated masses or lumps.

## ⊗ **Unvaccinated pet**

We will not pay any vet expenses attributable to any of the following:

- for dogs: canine distemper, canine parvovirus, canine kennel cough, canine hepatitis or canine adenovirus
- for cats: feline herpes virus, feline calicivirus, feline enteritis or feline parvovirus
- any other infections that your vet has recommended vaccinating your pet against due to location, local environment or lifestyle that places your pet at risk of contracting an infection.

We will pay these expenses if you or your vet provide evidence that:

- your pet over 16 weeks and under 1 year old has completed the course of puppy or kitten vaccinations recommended by your vet
- your pet over 1 year old is up to date with the adult vaccinations recommended by your vet.





## Other excluded situations

! Your pet is not covered for these situations or any related conditions.

### ⊗ Breach of regulations

We will not pay any claim resulting from you not complying with Australian animal health, quarantine or importation legislation.

### ⊗ Commercial use

Your pet is not covered for any illness or injury arising from your pet being used for commercial or occupational purposes. Commercial or occupational purposes include, for example, racing, breeding, organised fighting, law enforcement, guarding, security work, gun dog use, and pig hunting.

Guide dogs and assistance animals are exempt from this exclusion.

### ⊗ Consequential loss

We will not pay any additional claim of a financial or non-financial nature, for example claims for loss of enjoyment, loss of income, or the administrative costs of obtaining documents.

### ⊗ Deliberate acts

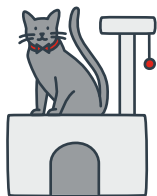
We will not pay any claim for malicious or wilful injury to your pet caused by you, anyone acting on your behalf, or anyone living with you.

## ⊗ **Expired or cancelled policy**

We will not pay for any veterinary treatment provided after the period of cover ends.

## ⊗ **Gross negligence**

We will not pay any claim resulting from your gross negligence or your failure to take all reasonable precautions to protect your pet from harm.



## Excluded treatments and services

! Your pet is not covered for these treatments and services or any related conditions.

### ⊗ Accessories

We will not pay for accessories for your pet, for example pill poppers, cage hire, pet carriers, crates, Elizabethan collars, bedding, collars or leads unless they are expressly prescribed by your vet as part of treatment for a condition that is covered.

### ⊗ Alternative or complementary treatment

We will not pay for any alternative or complementary treatment. For example, we will not pay for herbal therapy, homeopathy, osteopathy, acupuncture, hydrotherapy, laser therapy, chiropractic treatments or physiotherapy, whether recommended by your vet or not.

### ⊗ Artificial devices, artificial organs, transplants and prosthetics

We will not pay for any:

- prosthetics, pacemakers, 3D printing or wheelchairs
- treatment to attach devices such as artificial limbs
- organ transplants
- replacement of an organ with an artificial organ, including skin, soft tissue, internal and sensory organs.

This exclusion does not apply to treatment for orthopaedic conditions or cruciate ligament conditions.

## ⊗ **Boarding and transportation**

We will not pay any costs for staying at a veterinary practice or boarding facility, or transportation (including by ambulance) to the vet or veterinary practice, unless it was necessary for consultation or treatment for a covered illness or accidental injury.

## ⊗ **Breeding or obstetrics**

We will not pay for any breeding or obstetrics treatment, including pregnancy, birth, prenatal and postnatal care, or treatment for conditions or complications arising as a result of breeding or obstetrics.

## ⊗ **Dental care**

We will not pay for any dental procedures, preventative dental care or dental disease treatment not caused directly by an accidental injury. This includes cosmetic dentistry, cleaning, scale and polish, removal of deciduous teeth, and treatment of gingivitis, tartar or periodontitis.

## ⊗ **Experimental treatments**

We will not pay for any experimental treatment. This includes cell replacement therapy, for example stem cell treatment.

## ⊗ **Food or supplements**

We will not pay for any regular, prescribed or dietary pet food, vitamins, minerals or nutraceuticals of any kind.

## ⊗ **Hospitalisation not required**

We will not pay any hospital accommodation costs that your vet did not recommend as necessary for treatment of a covered illness or injury.

## ⊗ **Non-essential euthanasia**

We will not pay for euthanasia unless recommended by your vet.

## ⊗ **Non-essential treatment**

We will not pay for any routine, preventative, elective or cosmetic treatment that is not necessary to alleviate the symptoms of, or to treat, a covered illness or accidental injury.

## ⊗ **Non-veterinary service and fees**

We will not pay for any non-veterinary services, including administration fees, medical waste disposal, and postage.

## ⊗ **Overtreatment or unnecessary treatment**

We may consider that the treatment for your pet's illness or injury was not necessary, or was excessive when compared to treatment normally recommended to treat the same illness or injury. If this happens, we may decide to pay only for the treatment that we consider was necessary.

## ⊗ **Post-mortem and aftercare costs**

We will not pay for any autopsy, aftercare, burial or cremation.

## ⊗ **Routine care, preventative care and elective procedures**

We will not pay for any routine care, preventative care, elective procedures or any conditions and complications that result from them.

Examples include:

- wellness check-ups such as general check-ups and blood tests (where your pet is not presented to the vet for an illness or accidental injury)
- vaccinations or titre testing
- desexing (including chemical castration and cryptorchidism)
- congenital umbilical and inguinal hernia repair
- genetic and chromosomal testing
- parasite protection (flea, tick, mites, intestinal worms, heartworm)
- grooming and nail clipping
- food (including prescription diets) and supplements (vitamins and nutraceuticals)
- microchipping
- anal gland expression

- ear cleaning and plucking
- puppy school or obedience training
- hip and elbow scoring
- cosmetic or preventative surgery, including stenotic nares correction, soft palate resection, skin fold resection and cosmetic procedures
- dew claw removal.

If you purchase optional Routine Care cover, we will cover the treatments and procedures listed on → **page 31**.

## ⊗ **Training and socialisation**

We will not pay for any training, socialisation, puppy school, exercise or sport and agility activity.

## ⊗ **Treating your own pet**

We will not pay for any treatment you provide as a vet treating your own pet.

## ⊗ **Unapproved treatment or medication**

We will not pay for any:

- treatment or medication not recommended by your vet
- medication not listed or approved by the APVMA (Australian Pesticide and Veterinary Medication Authority)
- treatment resulting from not following the recommendation of your vet.

## ⊗ **Veterinary surcharges**

We will not pay any house call fees. House call fees are the additional cost for your vet to come to your home to visit your pet, for example a travel fee.

We will not pay any after-hours fees unless your vet believes an emergency consultation was necessary. After-hours fees are the additional cost for treatment by your vet or veterinary practice outside their normal business hours.



# Your premiums, renewals, and cancelling

Here’s how premiums work, what happens at renewal time, and how your policy can be cancelled.

→

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# Paying your premium

Your Policy Schedule includes a payment plan, showing when your payments are due. You must pay the premium by the due date to have this insurance cover. The total payable includes government charges.

## You can pay yearly or by instalments

You can pay once a year or by instalments. If you choose to pay by instalments, the total premium may be higher. We will tell you what the total yearly and instalment amounts are, so you'll know the difference.

### You need to pay your instalment premium on time to stay covered

If an instalment payment is overdue by 14 days or more, we can refuse to pay a claim.

If an instalment payment is overdue by one month or more, we will cancel your policy automatically. We will send you a notice of cancellation.

When an instalment is not paid, we will send you a missed payment notification, which informs you of the date we will cancel your policy if the instalment payment remains unpaid.

## How we calculate your premium

The premium we quote is the amount you must pay for your policy.

The premium takes into account factors such as:

- the location, age, species and breed of your pet
- the cost of care for pets similar to yours
- the number and value of claims paid to customers for pets the same breed as your pet
- any discounts that may apply
- commissions we pay to intermediaries
- government charges, taxes or levies
- whether you choose to pay as a one-off annual payment or by instalments.



We may change these or other factors at any time, and this might affect your renewal premium.

Please refer to the section *Your premium might increase on renewal* → **page 58**.

The information we collect about these factors may come from the questions we ask you and other sources. Minimum premiums may apply.

The premium we quote for insurance is at our discretion.

## Changing the policy

### Change of insurance details during the period of insurance

During the period of insurance, you must tell us as soon as reasonably possible:

- if there are any changes to:
  - the address where the pet lives,
  - your contact details, including postal address, email address and phone/mobile number,
- if you become aware of any incomplete or inaccurate details on your Policy Schedule or policy documents.

If your details do change, the premium, excess and terms and conditions of the policy may also change, or we may no longer be able to insure you.

If there is a change in the ownership of your pet, please contact our Customer Service and inform us of the new ownership details.

## Renewing the policy

We may offer to renew your policy. If we do, we will let you know in writing at least 14 days before the expiry date that is stated on your Policy Schedule. We will tell you about any changes to the terms of your policy.

Policy renewal is a good time to make changes to your policy. Read about how to increase or decrease your cover under *Making changes to your cover* → **page 41**

If we do not offer to renew your policy, we will send you a notice in writing.

### Your premium might increase on renewal

The offer of renewal will show your new sum insured, the premium, and the excess for the new period.

In addition to the factors listed in *How we calculate your premium* on → **page 56**, your renewal premium is calculated taking into consideration a number of factors, such as:

- changes to your circumstances, including any claims made
- any amendments you have made
- any discounts, including those that were previously applied that no longer apply
- last year's premium amount
- changes in applicable government charges, taxes, or levies.

Your new premium may be higher than what you paid for your previous policy.



### Check that your information is correct

When you receive a renewal offer, you must check that all the information contained in the renewal offer, including your previous answers to our questions, is complete and accurate. You must tell us about any changes before the start date of the next period of insurance.

For example, please review:

- the ownership of the pet
- the address where the pet lives
- your contact details, including postal address, email address and phone/mobile number.

You must also tell us about any changes that occurred during the period of insurance that you have not yet told us about. Please refer to the section *Important things you must tell us about during the period of insurance* → **page 13**.

If your details do change, the premium, excess, and terms and conditions of the policy may also change, or we may no longer be able to insure you.

If you do not comply with your policy obligations to inform us about changes, we may, where permitted by law:

- refuse to pay a claim
- reduce the amount we pay for a claim, and/or
- cancel your policy → **page 60**.

## **We will use your existing payment information to pay for your new policy**

If you have an automatic payment arrangement with us, we will charge the renewal premium to your nominated bank account or credit card. If the bank account or credit card is not yours, you confirm that you have the authority of the relevant person to use it and that they have agreed to these terms and conditions.

You can change how you pay your premium by contacting us.

## **We will let you know when your policy renews**

We will send you a new Policy Schedule when your policy renews. Your new Policy Schedule, this PDS, and any supplementary PDS or replacement PDS will form our new contract.

## **Tell us if you do not want to renew your policy and you have an automatic payment arrangement**

If you have an automatic payment arrangement with us, you must tell us if you do not want to accept our offer of renewal before the expiry date on your Policy Schedule.

## **You can opt out of automatic renewal**

You can opt out of our automatic renewal process at any time by contacting us.

If you have opted out of automatic renewal arrangement and you want to renew, you must accept our offer of renewal on or before the renewal date to have continued cover. If you contact us after the renewal date, we may issue you with a new policy starting on or after the date you contact us. The premium of the new policy may change from the renewal offer or we may no longer be able to insure you. Waiting periods and exclusions will apply.

# Cancelling the policy

You may cancel the policy at any time.

## You have a cooling-off period

We give you a cooling-off period of 21 days from the start of any period of cover. If you cancel your policy during the cooling-off period and you have not made a claim, we will refund the premium you have paid.

## If you cancel your policy after 21 days

We will refund the premium that would have covered you after the cancellation date.

We may charge an early cancellation fee of \$40.00 (GST inclusive), unless your pet has died.

## We may cancel your policy

We may, where permitted by law, cancel your policy, including if you do not meet your conditions of cover.

We will send a notice of cancellation prior to the renewal date to the preferred email or postal address recorded on your policy, as advised by you or an authorised person.

If we cancel your policy because you acted fraudulently, we will not refund the balance of any premium to you.

# Definitions of words and phrases

Here is a list of plain language definitions for words and phrases we use in this document. These words and phrases in the policy have the same meaning wherever they are used.

	Term	Definition
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A	<b>accidental injury</b>	Physical harm or damage to your pet caused by an accident. An accident is a single, specific, unexpected, unintended, unpredictable, external event or action causing an injury to your pet, which is not deliberate and which occurs at a particular time and place. An accidental injury is not caused by, or resulting from, any other event, including a pre-existing, underlying, anatomical, genetic, hereditary or developmental condition.
	<b>benefit percentage</b>	The proportion of each claim for eligible vet expenses that <b>we will</b> pay to you after applying the appropriate benefit sub-limits, overall annual limit and excess. Your benefit percentage is detailed on your Policy Schedule. Read more detail on → <b>page i</b> .
	<b>benefit sub-limit</b>	The maximum amount <b>we will</b> pay for certain conditions during the period of cover. Your benefit sub-limits are detailed on your Policy Schedule. Read more detail on → <b>page i</b> .
	<b>bilateral condition</b>	Any condition that can happen on both sides of your pet's body. For example: <ul style="list-style-type: none"> <li>• conditions affecting eyes, including cataracts, cherry eye, ectropion and entropion</li> <li>• conditions affecting legs, including hip dysplasia, patella luxation and cruciate ligament conditions.</li> </ul>
B	<b>breeding</b>	Includes costs related to breeding, obstetrics and complications or conditions that happen as a result.
	<b>condition</b>	An illness or accidental injury that affects the health of your pet. It includes any bilateral condition, related condition or recurring condition.
	<b>consultation</b>	An examination of your pet performed by a registered vet. It includes in-hospital examinations, specialist consultations, teleconsultations, house calls, and after-hours emergency consultations.
	<b>co-payment</b>	The proportion of each claim for eligible vet expenses that you must pay. For example, if the benefit percentage <b>we will</b> refund you is 80%, your co-payment will be 20%. Your benefit percentage is detailed on your Policy Schedule. Read more detail on → <b>page i</b> .

Term	Definition
<b>E</b> <b>elective treatment</b>	Treatment that is beneficial to your pet but not necessary for the condition which is covered. Elective treatment includes cosmetic procedures, routine care, and grooming.
<b>excess</b>	The amount that you must pay towards each claim. Your excess is detailed on your Policy Schedule. It's the amount you selected when you purchased your policy. It will apply once for each condition that is not related to any other condition treated during the same period of cover.
<b>I</b> <b>illness</b>	A disease, sickness or infection suffered by your pet, causing a change to their normal, healthy state. It is not caused by an accidental injury and is independent of any pre-existing condition.
<b>initial treatment date</b>	The date that your pet first receives treatment for a medical condition.
<b>N</b> <b>necessary</b>	<p>Veterinary medical attention appropriate to the circumstances, whenever an animal is known or suspected to have suffered an injury, whether accidental or deliberate, or exhibits signs of disease process.</p> <p>Possible signs suggesting that medical attention is necessary include shock, temperature fluctuation, tremors, swelling, broken bones, open wounds, inability to eat or drink, blistering, irregular or abnormal breathing, partial or total paralysis, abnormal discharge or bleeding, mange, or other signs of health problems.</p>
<b>O</b> <b>ongoing</b>	Prolonged and unbroken with no gaps or extended periods between the provision of medications or preventative treatments.
<b>orthopaedic condition</b>	<p>Conditions related to your pet's musculoskeletal system, which is made up by the body's bones, muscles, cartilage, tendons, ligaments, and joints. It includes, but is not limited to, hip dysplasia, intervertebral disc disease, patella luxation, elbow dysplasia.</p> <p>Cruciate ligament conditions are covered by a different benefit from other orthopaedic conditions.</p>
<b>overall annual limit</b>	The maximum amount <b>we will</b> pay for treatment received by your pet during the period of cover. Your overall annual limit is detailed on your Policy Schedule. Read more detail on → <a href="#">page i</a> .

	Term	Definition
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**P**

<b>period of cover</b>	The period of time for which your pet is insured. This is shown on your Policy Schedule.
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<b>pet</b>	The dog or cat named on your Policy Schedule.
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<b>policy schedule</b>	The schedule issued by us which details who our contract is with, the insured pet, the period of cover, and the cover we provide. It forms part of our contract with you.
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<b>pre-existing condition</b>	<p>A condition is pre-existing if your pet shows signs or symptoms or has received treatment for it at any time before your period of cover or during any applicable waiting period. This includes any of the following associated or resulting from pre-existing conditions:</p> <ul style="list-style-type: none"> <li>• any illness or injury</li> <li>• any recurring or related conditions, bilateral conditions, or complications.</li> </ul>
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**R**

<b>recurring condition</b>	A condition that may come back or that your pet is prone to, no matter how many times the condition comes back or how many areas of the body are affected.
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<b>related condition</b>	Any condition that is directly related to, as a result of, caused by, or which occurs due to a condition or its treatment. This includes any complications and adverse reactions.
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<b>routine care</b>	Routine care covers various preventative healthcare treatments that help your pet to stay healthy and prevent sickness. If you have purchased cover for routine care, a list of eligible treatments can be found on your policy schedule. Routine care is not associated with any accidental injury or illness. Read more detail on → <a href="#">page 31</a> .
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**T**

<b>treatment</b>	Any necessary examination, consultation, advice, test, x-rays, diagnostic imaging, procedure, surgery, prescribed drugs or medication, hospitalisation, nursing or care provided by or under the direction of a vet to cure or relieve your pet's illness or accidental injury.
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Term	Definition
<b>V</b> <b>vet</b>	A qualified and registered veterinarian, veterinary specialist or hospital, clinic, practice, mobile vet or surgery registered for the treatment of animals.
<b>vet expenses</b>	The reasonable and customary amount charged by a vet for necessary treatment given to your pet during the period of cover. This amount is net of any discounts provided by your vet or veterinary practice. It includes GST charged by your vet or veterinary practice.
<b>veterinary practice</b>	A registered veterinary hospital, clinic, practice, specialist, mobile unit or surgery which provides medical care and treatment for animals.
<b>W</b> <b>waiting period</b>	The length of time after your policy first starts that your pet is not covered for some illnesses or injuries. These periods are detailed in <i>When your pet is covered</i> on → <b>page 39</b> . Waiting periods do not apply to a renewal of the policy.
<b>we/us/our</b>	Auto & General Insurance Company Ltd.
<b>Y</b> <b>you/your</b>	The policyholder and owner of the pet named on the Policy Schedule.

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## Quick access

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An overview of your pet insurance



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This PDS explains our contract with you



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Definitions of words and phrases



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## Contact details



By post:

**Auto & General Insurance Company Limited,  
PO Box 342, Toowong QLD 4066**



By phone: **1800 931 664**

(Monday to Friday, 8am to 5pm AEST)



By email:

For customer service: **[service@pet.budgetdirect.com.au](mailto:service@pet.budgetdirect.com.au)**

For claims: **[claims@pet.budgetdirect.com.au](mailto:claims@pet.budgetdirect.com.au)**

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