



Pet Insurance

Dog & Cat

Your **Covered For Life**
Pet Insurance Policy Booklet

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

Covered
for Life
ULTIMATE

Covered
for Life
CLASSIC



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

Dear Policyholder,

Every Pet deserves Petcover. Thank You for considering insuring with Petcover. We would be delighted to have You and Your Pet as part of the Family.

We hope Your Pet is in the best of health, but rest assured, if You need Us we'll be there to help.

We do all We can to make the claims process as quick and easy as possible so You can count on prompt and caring service from Our experienced staff when You need it most.

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

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

The Petcover Team

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Product Disclosure Statement

This Product Disclosure Statement ('PDS') which includes the **Policy** wording contains important information about this Dog and Cat insurance and how it works.

About this Insurance

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

- decide whether this insurance will meet **Your** needs; and
- compare it with other products **You** may be considering.

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

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

Who is the insurer?

Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708 (Allianz) is the Insurer of the **Policy**.

Who is the Administrator?

Petcover Aust Pty Ltd ABN 97 117 476 990 AFSL No. 507143 (Petcover) is the sole Administrator of the **Policy** acting under a binder granted by the Insurer that authorises it to issue, vary and dispose of this Insurance and to manage and settle claims and deal with complaints. Petcover can be contacted as follows; Head Office: 1-3 Smolic Crt, Tullamarine Vic 3043, Ph: 1300 731 324.

Information About Petcover's Services

This document aims to help **You** make an informed decision about the financial services and products **We** can provide to **You** as a retail client and together contain important information about:

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

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

Information on Remuneration

We receive commission from the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708, each time **You** renew a **policy**. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

Where **You** have been referred to **Us** by a third party, **We** pay them a fee, a proportion of **Our** commission or other appropriate merchandise. This does not increase the premium **You** pay to **Us**.

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

If **You** require further details about any of the above remuneration received from Allianz, please ask **Us** within a reasonable time after receiving this document and before **We** provide **You** with advice on or **We** issue **You** with Pet Insurance.

Our contract with You

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

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

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

What is covered?

Where **We** have entered into a **Policy** with **You**, **We** will insure **You** for:

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

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

Cover is provided on the basis:

- that **You** have paid or agreed to pay **Us** the premium for the cover provided;
- of the verbal and/or written information provided by **You** which **You** gave after having been advised of **Your** duty to take reasonable care not to make a misrepresentation either verbally or in writing.

If **You** failed to comply with **Your** duty to take reasonable care not to make a misrepresentation **We** may be entitled to reduce or refuse a claim to the extent **We** are prejudiced by **Your** failure and/or **We** may cancel the **Policy**. If **You** have made a fraudulent misrepresentation **We** have the option of treating it as if it never existed.

Your duty to take reasonable care not to make a misrepresentation and the consequences of breaching this duty, are set out under the heading 'Your duty to take reasonable care not to make a misrepresentation', on page 3.

Some words have special meanings

Certain words used in the **Policy** have special meanings. The **Definitions** section of this document on pages 11, 12, 13, 14, 15, 16 contains such terms. In some cases, certain words may be given a special meaning in a particular section of the **Policy** when used or in the other documents making up the **Policy**.

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

Your obligation to comply with the Policy terms and conditions

You are required to comply with the terms and conditions of the **Policy**. If **You** do not comply with any term or condition, **We** may decline or reduce any claim payment and/or cancel the **Policy** to the extent **We** are prejudiced by **Your** non-compliance.

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

Your duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to **Us**. This responsibility applies until **We** issue **You** with a **Policy** for the first time or agree to renew, extend, vary/change, or reinstate **Your Policy**.

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

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the **Policy**. If **You** are answering questions on behalf of anyone, **We** will treat **Your** answers or representations as theirs.

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

If **You** do not meet the above duty, **We** may reject or not fully pay **Your** claim and/or cancel **Your Policy**. If the misrepresentation was deliberate or reckless, this is an act of fraud, and **We** may treat **Your Policy** as if it never existed.

If **Our** information or questions are unclear, **You** can contact **Us** via the details on the back cover or visit allianz.com.au/misrepresentation

What type of insurance is this?

Subject to the **Policy** terms and conditions (including exclusions and limits), this **Policy** covers the cost of **Veterinary Fees** if **Your Pet** is injured or becomes ill. Provided **You** renew **Your Policy** each year and continue to pay the premium, the **Policy** will give **You** continuous **Veterinary Fees** cover for ongoing or long-term **Conditions**, providing the **Injury** first happened after **You** obtained cover, or the Illness first showed **Clinical Signs**, after **You** obtained cover and the conclusion of the 21 day **Waiting Period**.

How long does my Policy run for?

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

At a glance

Your Pet Insurance Policy - Policy Summary

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

You need to read the full terms, conditions and exclusions of the **Policy** and the **Certificate of Insurance** which specifies the options taken for a full explanation of the cover.







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

Cover Summary

<p>Veterinary Fees</p>	<p>We will pay the cost of Veterinary Fees incurred by You for Veterinary Treatment provided during the Period of Insurance to treat Your Pet's Injury or Illness, including Veterinary Fees incurred during Journeys in the Agreed Countries. We will also cover Physiotherapy and Treatment provided during the Period of Insurance of a Behavioural Illness when carried out by a Member of a Veterinary Practice or one of Our recognised associations.</p>	<p>The Maximum Benefit We will pay for Injury and Illness for all Treatment types is shown on Your Certificate of Insurance.</p>
<p>Alternative or Complementary Treatment</p>	<p>We will pay the cost of the following procedures when referred and endorsed by Your Vet and carried out in Australia to treat Your Pet's Injury and Illness during the Period of Insurance:</p> <ul style="list-style-type: none"> • Acupuncture and Homeopathy carried out by a Vet. • Herbal medicine prescribed by a Member of a Veterinary Practice. • Chiropractic Manipulation and Osteopathy carried out by a Member of a Veterinary Practice or one of Our recognised associations. • Hydrotherapy carried out by a Member of a Veterinary Practice (provided it is in a pool owned by the Veterinary Practice) or a person or a Hydrotherapy business who/ which is a member of one of Our recognised associations. 	<p>The Maximum Benefit We will pay for Injury and Illness for all Treatment types is shown on Your Certificate of Insurance.</p>
<p>Theft or Straying</p>	<p>If Your Pet is stolen or goes missing during the Period of Insurance in Australia and cannot be found, We will pay the price You paid for Your Pet (or the Market Value if You have no formal proof of how much You paid or if You did not pay for Your Pet).</p>	<p>The Maximum Benefit We will pay for this benefit is shown on Your Certificate of Insurance.</p>
<p>Third Party Liability (Dogs only)</p>	<p>We will cover Your legal liability for payment of compensation in respect of:</p> <ul style="list-style-type: none"> • death, bodily injury or illness; and/or • physical loss of or damage to property occurring during the Period of Insurance and which is caused by an Accident involving Your dog. 	<p>The Maximum Benefit We will pay for this benefit is shown on Your Certificate of Insurance.</p>

Excesses	If You need to make a claim under this Policy , You may be required to pay an Excess . Your Excess will depend on the product You choose, where You live and the breed and age of Your Pet . For full details, please refer to the terms and conditions of the Policy and Your Certificate of Insurance	
Policy Benefits	Unless otherwise indicated in the Policy , the amounts shown below are the Maximum Benefits that We will pay to You under the Policy in relation to a Period of Insurance . Veterinary Fees and Alternative or Complementary Treatment are subject to the Policy Aggregate less the applicable Excess .	

	 CLASSIC	 ULTIMATE
Covered for Life		
Veterinary Fees	For Dogs A choice of either \$10,000 or \$15,000 For Cats A choice of either \$9,000 or \$10,000 for treatment of Injury, Accident or Illness .	For Dogs \$20,000 For Cats \$15,000 for treatment of Injury, Accident or Illness .
Alternative or Complementary Treatment	\$2,000 (Any amounts paid under this benefit are part of the Policy Aggregate of Veterinary Fees).	\$4,000 (Any amounts paid under this benefit are part of the Policy Aggregate of Veterinary Fees).
Third Party Liability	\$3 million (Dogs only)	\$5 million (Dogs only)
Death from Illness	Up to \$1,500 – Optional Extra Benefit	Up to \$2,000
Death from Injury	Up to \$1,500 – Optional Extra Benefit	Up to \$2,000
Boarding Fees	Dogs \$1,000 Cats \$500	\$2,000
Advertising & Reward	\$1,000	\$2,000
Loss by Theft or Straying	\$1,500 – Optional Extra Benefit	\$2,000
Holiday Cancellation	Dogs \$1,000 Cats \$500	\$2,000
Quarantine expenses and Loss of Documents	\$1,000	\$1,000
Emergency Repatriation	\$500	\$500

Multi-pet Discount	3+ cats/dogs	3+ cats/dogs
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Policy Limits and Exclusions

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

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

1. A **Condition** specifically excluded on **Your Certificate of Insurance**.
2. Any animal less than 8 weeks old at the time of commencement of cover.
3. Any **Illness which starts in the first 21 days of cover (Waiting Period)**, or any **Pre-Existing Conditions**. If **Your Pet** was injured or ill at any time before the commencement of **Your** insurance, **We** will not cover any costs relating to that **Injury or Illness**. This applies regardless of whether or not **We** place any exclusion(s) for the **Injury/Illness in Your Certificate of Insurance**.

See 'What **We** will not pay – applying to **Veterinary Fees and Complementary Treatment** – points 2 and 3, and 'What **We** will not pay – applying to **Death from Injury and Death from Illness**' – points 3 and 4.

4. Any amount for death from an **Illness** or disease occurring after **Your Pet's** 8th birthday, or if **Your Pet** is a **Select Breed**, its 5th birthday.

See 'Definitions' – **Select Breeds**, and 'What **We** will not pay – applying to death from **Injury and death from Illness**' – point 7.

5. Cost of **Routine Treatment or Preventative** care such as check-ups and procedures that are designed to prevent future **Illnesses** from occurring rather than treating existing **Illnesses**. These include, but not limited to annual physical examinations and/or check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention; dental check-ups and dental scale & polish or teeth cleaning, or removal of misaligned or retained deciduous teeth.
6. Cost of **Elective** procedures and **Treatment**, including but not limited to de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or **Elective** surgery including but not limited to dew-claw removal, prescription diet foods, and any **Treatment** not related to an **Injury, Illness**, or trauma. **Elective** surgery or **Treatment** that is beneficial to the **Pet** but is not essential for **Your Pet's** survival or does not form part of a **Treatment** for an **Injury or Illness**.
7. Dogs being used for guarding, track racing or coursing.
8. Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier or Dingo or crosses of these breeds.
9. Any dog declared as a dangerous dog by a Government authority.
10. Any dog that must be registered under the applicable legislation dealing with dangerous dogs.
11. Any amount caused by, arising out of or in any way connected with **Your Pet** being confiscated or destroyed by any Government or Public or Local Authority or any person or Body having the jurisdiction to do so.
12. Any costs caused because any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, have put restrictions on **Your Pet**.
13. Any amount caused by, arising out of or in any way connected with **You** breaking Australian animal health or importation laws or regulations.
14. Legal costs, expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
15. Any loss caused by, arising out of or in any way connected with an act of force or violence for political, religious or ideological reasons war, acts of terrorism, riot, revolution or any similar event, including any chemical or biological terrorism.
16. The cost of treating any **Injury or Illness** or other bodily **injury or illness** caused by, arising out of, or in any way connected with a malicious act, deliberate **Injury** or bodily **injury** or gross negligence caused by **You** or a member of **Your Immediate Family** or anyone living with **You** or acting with **Your** express or implied consent.
17. Any amount resulting from an **Illness** that **Your Pet** contracted while outside **Australia** or New Zealand, that it would not normally have contracted in **Australia** or New Zealand.

18. Any amount resulting from a disease transmitted from animals to humans.
19. Any pandemic disease that causes widespread **Illness**, death or destruction affecting dogs and cats.
20. Any dog for any of the following diseases or associated illnesses if not vaccinated against them: distemper, hepatitis, kennel cough, leptospirosis, parvovirus and or any other diseases that there is a known vaccine and **Vets** recommend vaccinations.
21. Any cat for any of the following diseases or associated illnesses if not vaccinated against them: feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and **Vets** recommend vaccination.
22. Any amount arising from or in any way connected with **Your** failure to take all reasonable precautions to protect **Your Pet** from or by aggravating or prolonging an **Injury** or **Illness**.
23. **Your legal liability** for payment of compensation in respect of:
 - death, bodily **injury** or **illness**, and/or
 - physical loss or damage to property, except to the extent **You** have such cover under **Legal Liability** for Dogs of this **Policy** in relation to **Your** dog.
24. Subject to the **Policy** terms and conditions (including exclusions and limits), this **Policy** covers the cost of **Veterinary Fees** if **Your Pet** is injured or becomes ill. Providing **You** renew **Your Policy** each year and continue to pay the premium, the **Policy** will give **You** continuous **Veterinary Fees** cover for ongoing or long-term **Conditions**, providing the **Injury** first happened after **You** obtained cover, or the **Illness** first showed **Clinical Signs**, after **You** obtained cover and the conclusion of the 21 day **Waiting Period**.

See 'What **We** will not pay – applying to **Veterinary Fees** (Section 1A) and **Complementary Treatment**' (Section 1B) – points 2 and 3, and 'What **We** will not pay – applying to Death from **Injury** (Section 2) and Death from **Illness**' (Section 3) – points 3 and 4.

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

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

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

Excess

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

a) Fixed Excess

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

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

b) Optional Pet % Share Excess

The Pet % Share **Excess** is an additional voluntary **Excess** payable in addition to the Fixed **Excess** in return for a cheaper **Policy** premium.

If **You** have chosen this option, the total claim amount will be reduced by the percentage amount shown on **Your Certificate of Insurance**.

Example calculation:

If **Your Pet** is a **dog**:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$150
<i>Revised claimable amount</i>	<i>\$9,850</i>
Less Optional Pet % Share Excess 25% (on revised claimable amount)	\$2,462.50
Total claimable amount	\$7387.50

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

c) **Age Excess**

In addition to any Fixed **Excess** and Pet % Share **Excess**, an **Age Excess** will apply in the following circumstances:

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

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

Example calculation:

If **Your Pet** is a **dog** aged 9 years old:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$150
<i>Revised claimable amount</i>	<i>\$9,850</i>
Less Age Contribution loading 20% (on revised claimable amount)	\$1,970
Total claimable amount	\$7,880

Or,

Your Pet is a **cat** aged 9 years old:

Claimable Veterinary Fees	\$10,000
Less the Fixed Excess	\$125
<i>Revised claimable amount</i>	<i>\$9,875</i>
Less Optional Pet % Share Excess 25%	\$2,468.75
<i>Revised claimable amount</i>	<i>\$7,406.25</i>
Less Age Contribution 20% (on revised claimable amount)	\$1,481.25
Total claimable amount	\$5,925

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

Costs

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

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

Minimum premiums may apply. In some cases discounts may apply if **You** meet criteria **We** set. Any discounts/ entitlements only apply to the extent any minimum premium is not reached. If **You** are eligible for more than one, **We** also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Any discounts will be applied to the base premium calculated prior to any taxes being added. When **You** apply for this insurance, **You** will be advised of the total premium amount payable, when it needs to be paid and how it can be paid. If **You** fail to pay **We** may reduce any claim payment by the amount of premium owing and/or cancel the **Policy**. Special rights and obligations apply to instalment premium payments as set out below in the 'General Policy Conditions'.

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

Payments by Instalments

If **You** pay **Your** premium by instalments refer to the 'General Policy Conditions' applicable to all sections for important details on **Your** and **Our** rights and obligations.

Goods and Services Tax (GST)

All monetary limits in the **Policy** are inclusive of GST. In the event of a claim, if **You** are not registered for GST, **We** will reimburse **You** the GST component in addition to the amount **We** pay **You**. If **You** are registered for GST, **We** will reduce the amount of payment by the GST component and **You** will need to claim the GST component from the **Australian Taxation Office**.

You must advise **Us** of **Your** correct input tax credit percentage on **Your** Premium where **You** are registered as a business and have an **Australian Business Number**. **You** are liable to **Us** for any GST liability or any fine or penalty **We** incur arising from **Your** incorrect advice.

Your cooling-off period and Cancellation rights

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

To exercise **Your** cooling off rights **You** must advise **Us** of **Your** intention by phone by calling 1300 738 225 or by advising **Us** in writing. Send written confirmation to: Petcover Aust Pty Ltd, 1-3 Smolic Crt, Tullamarine Vic 3043, or email to info.au@petcovergroup.com.

We may deduct from **Your** refund amount any government taxes or duties **We** cannot recover.

After the cooling off period has ended, **You** still have cancellation rights, however **We** may deduct a pro rata proportion of the premium for time on risk, plus any government taxes or duties **We** cannot recover (refer to 'General Conditions'. Cancellation on page 9 and 18 for full details).

How do I make a claim?

We will not guarantee on the phone if **We** cover a claim. **You** must send **Us** a claim form that has been properly filled in. **We** will then write to **You** with **Our** decision.

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

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

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

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists **You** by contacting **Us**. Contact details are provided on the back cover of this PDS.

For more information on the Code Governance Committee (CGC) go to <https://insurancecode.org.au>.

Updating this PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. **We** will issue **You** with a new PDS or a Supplementary PDS or other compliant documents to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, **We** may issue **You** with notice of this information in other forms or keep an internal record of such changes (**You** can get a paper copy free of charge by contacting **Us** using **Our** details on the back cover of this PDS). Other documents may form part of **Our** PDS and the **Policy** (for example Schedules, Supplementary PDSs and/or endorsements). If they do **We** will tell **You** before **You** enter into this **Policy** and in the relevant document **We** may also issue other documents forming part of **Our** PDS and the **Policy** where required or permitted by law.

Further information and confirmation of transactions

If **You** require further information about this insurance or wish to confirm a transaction, please contact **Us**.

Your Pet Insurance Policy - Details

Details of **Your Pet's** cover are outlined in the **Policy** and the **Certificate of Insurance**. There are 10 sections of cover but please be aware that some of the sections of cover may not be automatically provided and as such may not be included in the **Policy**. Cover under a section is only provided to **You** if it is shown as covered on **Your Certificate of Insurance**. **We** recommend **You** check **Your Pet's** cover and contact **Us** as soon as possible if this is not as expected.

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

Definitions

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

Accident	means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended. All Accidents consequent upon or attributable to one source or original cause are treated by Us as one Accident . This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time.
Acupuncture or Homeopathy	means Acupuncture or Homeopathy which is carried out by a Vet .
Alternative or Complementary Treatment	means the cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an Illness or Injury . This includes any Veterinary Treatment specifically needed to carry out the procedure; <ol style="list-style-type: none"> Acupuncture or Homeopathy carried out by or herbal medicine prescribed by a Member of a Veterinary Practice. Chiropractic Manipulation carried out by a Member of a Veterinary Practice, providing the member is a qualified animal chiropractor. Hydrotherapy carried out by a Member of a Veterinary Practice in a pool/water treadmill owned by the Veterinary Practice providing the member is a qualified animal Hydrotherapist. Osteopathy carried out by a Member of a Veterinary Practice providing the member is a qualified animal Osteopath.
Agreed Countries	means any Australian Quarantine & Inspection Service (AQIS) approved Countries from which a Dog or Cat can return to Australia from that does not require quarantine. (At the date of this document the countries specified are New Zealand, Cocos (Keeling) Island, Norfolk Island)
Australia	means Commonwealth of Australia.
Behaviour modification programme	means a programme written by an Animal Behaviourist who is a Member of a Veterinary Practice detailing specific techniques to be used and action to be taken with the aim of permanently changing Your Pet's behaviour.
Behavioural Illness	means any change to Your Pet's normal behaviour, resulting from a mental or emotional disorder diagnosed by a Vet .
Certificate of Insurance	means the relevant Certificate of Insurance We issue including on renewal or variation of the Policy containing details of the cover provided under the Policy , including any exclusions and other specific insurance details that We have applied to Your cover.
Clinical sign(s):	means change(s) in Your Pet's normal healthy state, its bodily functions or behaviour.
Condition	means any condition that causes discomfort, dysfunction, distress, including Injuries , disabilities, disorders, Clinical Signs , syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the Pet afflicted.
Covered for Life Policy	means with this cover You can continue to claim for the Treatment for on-going Illness or Injuries throughout Your Pet's lifetime, provided You renew the Policy annually without a break in cover and payment of Your premiums.

Chiropractic Manipulation	means Chiropractic Manipulation which is carried out by a Member of a Veterinary Practice who is a qualified animal chiropractor.
Elective Treatment, diagnostic or procedure	means a Treatment that is, but not limited to, de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or elective including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness , or trauma. Elective surgery or Treatment that is beneficial to the Pet but is not essential for Your Pet's survival or does not form part of a Treatment for an Injury or Illness , or any Treatment , diagnostic or procedure You request, which the Vet confirms is not necessary to treat an Injury or Illness .
Excess	means the amount(s) shown on Your Certificate of Insurance that You must pay for each unrelated Condition claim made under Your Policy per policy year . <ul style="list-style-type: none"> • Veterinary Fees and Alternative or Complimentary Treatment Excesses may be either: <ol style="list-style-type: none"> a) the Fixed excess only; or b) the Fixed excess and the Optional Pet % Share Excess; An additional Age Excess may also apply and where applicable will be shown on Your Certificate of Insurance. <ul style="list-style-type: none"> • Separate Excesses apply for Veterinary Fees and Alternative or Complimentary Treatment which means if You claim under both benefits for the same Injury or Illness, You will pay an Excess for each benefit.
Family	means Your Immediate Family and, grandparents, brothers, sisters, grandsons, and/or granddaughters including Family of step and defacto relationships.
Herbal Medicine	means Herbal Medicine prescribed by a Member of a Veterinary practice .
Home	means the place in Australia where You usually live.
Hydrotherapy	means the Treatment of Injury and Illness , with, or in, water, including swimming in a pool and the use of a water treadmill, which is carried out: <ul style="list-style-type: none"> • By a Member of a Veterinary Practice providing the Hydrotherapy is carried out in a pool/water treadmill owned by the veterinary practice.
Illness	means any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities Your Pet was born with or were passed on by its parents.
Illness which starts in the first 21 days of cover	means an Illness that: <ol style="list-style-type: none"> a) Showed Clinical Signs, b) Is the same as, or has the same Clinical Signs or diagnosis as an Illness that showed Clinical Signs, c) Is caused by, relates to, or results from, a Clinical Sign that first occurred, or an Illness that, showed Clinical Signs, d) In the first 21 days of: <ul style="list-style-type: none"> • Your Pet's first Policy Year, or • The section being added to Your insurance. No matter where the Illness or Clinical Signs occur or happen in, or on, Your Pet's body.

Immediate Family	means spouse, civil partner, life partner, partner, defacto partner, parents, sons and daughters, including Family of step and/or defacto relationships.
Injury	means a physical injury or trauma caused immediately, solely and directly from an Accident . This does not include any physical injury or trauma that happens over a period of time or is of a gradual nature.
Journey	means travel from Your Home within Australia or any of the Agreed Countries undertaken during the period of insurance for a maximum of 90 days for all journeys in the Period of Insurance . This includes the duration of Your holiday or business trip and any travel, in and between Australia and an Agreed Country and return Journeys to Your Home .
Market Value	means the price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time You took ownership of Your Pet as determined by Us .
Maximum Benefits	means the most We will pay for the relevant level of cover You have chosen during the Period of Insurance as set out in the Certificate of Insurance , subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess .
Member of a Veterinary Practice	means any person legally employed by a Veterinary Practice under a contract of employment, other than a Vet who may be the Insured.
Osteopathy	means Osteopathy which is carried out by a Member of a Veterinary practice who is a qualified animal Osteopath.
Our Vet	means any Vet appointed or engaged by Us to carry out Treatment to Your Pet or discuss Your Pet's Treatment with Your Vet .
Optional Extra Benefit	means an additional Benefit that You can elect to include in addition to the basic insurance. There are Optional Extra Benefits in Petcover Covered 4 Life Classic Cover: a) Theft or Straying b) Death from Illness c) Death from Injury For Optional Extra Benefits to be included You must select the Option and pay an additional premium. If applicable the Optional Extra Benefit will be shown on Your Certificate of Insurance .
Petcover®	Is a registered trademark, and Products sold under this trademark in Australia are sold exclusively by Petcover Aust Pty Ltd.
Pet Immigration Rules	means a system that allows pet owners in Australia to take their pets to the Agreed Countries and bring them back to Australia without the need for quarantine.
Policy Aggregate	means the total amount payable for all Veterinary Fees and Alternative or Complementary Treatment for Injuries and/or Illnesses occurring during any one Policy Year as specified in the Certificate of Insurance .

Policy	means this document and the Certificate of Insurance and any other documents We issue to You at or prior to the commencement of this Policy or when required or permitted by law, which are expressed to form part of the Policy terms, which set out the cover We provide for the Period of Insurance . For the sake of clarity, it does not include any prior Policy that this is a renewal of or any future Policy that is a renewal of this Policy .
Policy Year	means the time during which We give cover as shown on Your Certificate of Insurance Policy details. This is normally 12 months but may be less if Your Pet has been added to, or cancelled from, Your insurance.
Period of Insurance	means the time during which We give cover as shown on Your Certificate of Insurance . It does not refer to any prior period of insurance if the policy is a renewal of a previous policy or any future period of insurance for any policy You may enter into with Us upon renewal. Each Period of Insurance is treated as separate. This is normally 12 months but may be less if Your Pet has been added to Your Insurance or it has been cancelled.
Physiotherapy	means Physiotherapy (not including Hydrotherapy) carried out by a Member of a Veterinary Practice who is a qualified animal Physiotherapist.
Pre-Existing Condition(s)	means any Condition(s) or symptom(s), sign(s) or Clinical Sign(s) of that Condition, Injury or Illness occurring or existing in any form that; <ul style="list-style-type: none"> a) Has happened or first showed Clinical Signs; b) Has the same diagnosis or Clinical Signs as an Injury, Illness or Clinical Sign Your Pet had; or, c) Is caused by, relates to, or results from, an Injury, Illness or Clinical Sign Your Pet had Occurring or existing: <ul style="list-style-type: none"> • Before Your Pet's cover started, or prior to the Policy commencement date; • During the 21 day Waiting Period; or • Before the section was added to Your insurance. This applies no matter where the Injury, Illness or Clinical Sign(s) occurred or happen in, or on, Your Pet's body. This is regardless of whether or not We place any exclusion(s) for the Injury/Illness . For the avoidance of doubt when referring to Pre-Existing Conditions , where Your Pet has a Condition affecting a part of its body of which it has two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments, both instances of the Condition will be excluded from cover if both parts of the Pet's body were affected by the Condition before Your Pet's cover started, or prior to the Policy commencement date.
Routine or Preventative Treatment	means care or treatment such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses . These include, but are not limited to annual physical examinations and check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention; dental check-ups and dental scale & polish or teeth cleaning, removal of misaligned or retained deciduous teeth.

Select Breed(s)	<p>Please refer to the 'Select Breed' section on Your Certificate of Insurance Animal Details to find out if Your Pet is a Select Breed.</p> <p>The select breeds currently are: Bandog, Bavarian Mountain Hound, Bergamasco Shepherd Dog, Briard, Blood Hound, Boerboel, Beauceron, Bernese Mountain Dog, Bracco, All Bulldogs (i.e. English, American, Australian, Miniature, etc.), Bull Arab, Deerhound, Dogue de Bordeaux, Entlebucher Mountain Dog, Estrela Mountain Dog, Grand Blue De Gascoigne, Great Dane, Greater Swiss Mountain Dog, Hamiltonstovare, Hungarian Kuvasz, Irish Wolfhound, Komondor, Maremma Sheepdog, Leonberger, All Mastiff Breeds, Newfoundland, Old English Sheepdog, Polish Lowland Sheepdog, Pyrenean Mountain Dog, Rottweiler, Russian Black Terrier, Shar Pei, St Bernard or any crosses of these breeds.</p> <p>(We may modify this list from time to time)</p>
Therapist	means a Certified Clinical Animal Behaviourist who is a Member of a Veterinary Practice .
Travel Documents	means the Pet's Import Permit issued by AQIS, any Vaccination Certificates and/or Certificate for treatment against parasites issued for Your Pet under the Regulations for taking a pet to Australia .
Treatment	means Veterinary Treatment or Alternative or Complementary Treatment .
Treatment of a Behavioural Illness	means the Treatment , by a Therapist who is Member of a Veterinary Practice , of a change(s) to Your Pet's normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/castration.
Vet	means a registered Veterinarian, Specialist Veterinarian, vet practice, clinic, hospital, centre including referral hospitals, licensed to practice in Australia , other than a Vet who may be the Insured.
Veterinary Fees	means the amount Vets in general or referral practices usually charge.
Veterinary Practice	means any veterinary service provided by a veterinary organisation or business.
Veterinary Treatment	<p>means the cost of the following when required to treat an Illness or Injury,</p> <ul style="list-style-type: none"> • any examination, consultation, advice, tests, X-rays, diagnostic procedure, surgery and nursing carried out by a Vet, a Veterinary Nurse or another Member of a Veterinary Practice under the supervision of a Vet, and • Any medication legally prescribed by a Vet • Acupuncture, Physiotherapy and Treatment of a Behavioural Illness
Waiting Period	means a period of 21 days starting from the commencement date of the policy (excluding renewals) as shown on Your Certificate of Insurance during which an Illness or Condition that first occurs or shows Clinical Signs will be excluded from Cover unless otherwise stated on Your Certificate of Insurance .
We, Us, Our	means Petcover acting on behalf of Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708, the Underwriter and Insurer of Your Policy .

You, Your	means the person named on the Certificate of Insurance .
Your Pet	means the dog or cat named on the Certificate of Insurance .

General Conditions	
Conditions of the Policy	You must keep to the General Conditions and Special Conditions to have the full protection of the Policy . If You do not, and the condition You have not kept to relates to a claim, We may refuse or reduce the amount We pay under the claim.
Caring for Your Pet (Dental, Vaccinations)	<p>Throughout the Period of Insurance You must take all reasonable steps to maintain Your Pet's health and to prevent Injury, Illness and loss.</p> <p>a) You must provide Routine or Preventative Treatment normally recommended by a Vet to prevent Illness or Injury. If there is a disagreement between You and Us as to what reasonable steps are, the details will be referred to an independent national Welfare body or an independent Vet mutually agreed upon.</p> <p>b) You must arrange and pay for Your Pet to have a yearly dental examination and to receive any oral Treatment normally recommended by a Vet to prevent Illness or Injury. Any Treatment recommended as a result of the dental examination must be carried out as soon as possible. If You do not comply with this obligation then any claims which relate to dental We may refuse or reduce the amount We pay under the claim to the extent that Your non-compliance caused or contributed to the loss or damage.</p> <p>c) You must keep Your Pet vaccinated against the following: Dogs - Distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and any other vaccination recommended to You by a Vet. Cats - Feline infectious enteritis, feline leukaemia and cat flu and any other vaccination recommended to You by a Vet.</p> <p>If You do not keep Your Pet vaccinated, We may refuse or reduce the amount We pay under the claim that result from any of the above Illnesses to the extent that the unvaccinated Illnesses caused or contributed to the loss or damage.</p> <p>d) You must take reasonable steps to arrange for a Vet to examine and treat Your Pet as soon as possible after it shows Clinical Signs of an Injury or Illness. You must follow the advice and recommendations of the treating Vet so as not to prolong or aggravate the Illness or Injury. If You do not follow the Vet's advice We may refuse or reduce the amount We pay relating to that Injury or Illness. And if We decide, You must also take Your Pet to Our Vet.</p>
Claims Pre-Authorisation	We will not guarantee on the phone if We will pay a claim. You must send Us a claim form that has been fully completed and We will then write to You with Our decision.

Vet Information, Other Insurance	When You make a claim You agree to give Us any information We may reasonably ask for.
Legal rights against others	<p>a) If there is any other insurance under which You are entitled to make a claim You must report the incident to that insurance company and tell Us their name and address and Your policy and claim number with them. To the extent permitted by law, We will only pay Our share of the claim.</p> <p>b) If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our expense. You must give Us all the help You can reasonably provide and supply any documents We may reasonably require.</p>
Claims - Paid Direct to Vet	If We agree for a claim payment to be paid directly to Your Vet and You allow this, then if the Vet , who has treated Your Pet or is about to treat Your Pet , asks for information about Your insurance that relates to a claim, We will tell the Vet what the insurance covers, what We will not pay for, how the amount We pay is calculated and if the premiums are paid to date.
Claims - Vet Fee Charges	If the Veterinary Fees You are charged are higher than the Veterinary Fees normally charged by a general or referral practice, We reserve the right to request a second opinion from Our Vet as to whether the fees are reasonable. If Our Vet does not agree that the Veterinary Fees charged are reasonable We may decide to pay only the Veterinary Fees usually charged by a general or referral practice in a similar area as determined by Our Vet .
Claims - Over treatment	If We consider the Veterinary Treatment or Alternative or Complementary Treatment Your Pet receives may not be required, or may be excessive when compared with the Treatment normally recommended to treat the same Illness or Injury by general or referral practices, We reserve the right to request a second opinion from Our Vet . If Our Vet does not agree that the Veterinary Treatment or Alternative or Complementary Treatment provided is reasonably required We may decide to pay only the cost of the Veterinary Treatment or Alternative or Complementary Treatment that was necessary to treat the Injury or Illness , as advised by Our Vet from whom We have requested the second opinion.
Claims - Veterinary information	You agree that any Vet or Therapist has Your permission to release any reasonable information We ask for about Your Pet . If the Vet or Therapist makes a charge for this, You must pay the charge.
Claims - Settlement	When We settle Your claim, We reserve the right to deduct from the claim amount, any amount due to Us .
Cancelling Your Policy	You can cancel Your Policy by contacting Us . You are entitled to a refund of the money You have paid for the Period of Insurance after the cancellation date.

<p>Cancellation rights</p>	<ul style="list-style-type: none"> a) In addition to Your Cooling off rights detailed earlier, You may cancel the Policy at any time by notifying Us. b) Cancellation by You will be effective from 16:00 (4:00pm) AEST on the day We receive Your notice of cancellation. c) We have the right to cancel the Policy where permitted by and in accordance with law. For example, We may cancel: <ul style="list-style-type: none"> i. If You failed to comply with Your duty to take reasonable care not to make a misrepresentation; or ii. Where You have failed to comply with a provision of the Policy, including the term relating to payment of premium (to the extent permitted by law); or iii. Where You have made a fraudulent claim under the Policy or under some other contract of insurance that provides cover during the same period of time that the Policy covers You, and We may do so by giving three days' notice in writing of the date from which the Policy will be cancelled. The notification may be delivered personally or posted to You at the address last notified to Us. d) Cancellation by Us will be effective from the later of 16:00 (4:00pm) AEST on the third business day after the day it is given to You or such other date specified in the cancellation notice. e) If You or We cancel the Policy We may deduct a pro rata proportion of the premium for time on risk and any government taxes or duties We cannot recover.
<p>Paying Your premium</p>	<p>If You pay by monthly instalments and if You do not pay an instalment on time We will let You know and We will try to deduct the overdue amount along with Your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, We will cancel Your Policy for non-payment. We will send You a notice advising You of cancellation and cancellation will be effective 14 days from the date on this notice. So it's important that You pay Your instalments on time. If You can't, You should get in touch with Us immediately.</p> <ul style="list-style-type: none"> a) If the Policy is cancelled by Us because You have not paid the premium We may agree to reinstate the Policy if You pay all premiums due. b) When We settle Your claim, We will deduct from the claim, any amount due to Us.

<p>Renewing Your Policy</p>	<p>If You pay Your premium by Direct Debit instalment, when the Policy is due for renewal We will renew it for You automatically, to save You the worry of remembering to contact Us before the renewal date. We will write to You before the Policy expires with full details of Your premium and terms upon which renewal will be offered for a further period of insurance. If You do not want to renew the Policy just let Us know. It is important that You check the terms of any renewal offer to satisfy yourself that the details are correct. In particular, check the sum insured amounts and excess(es) applicable and ensure that the levels of cover are appropriate for You. At each renewal, We ask You to notify Us of certain information. The information We require from You will be stated in Your renewal documentation. It is important that You provide Us with full and accurate information as this could affect a future claim. Please note that You need to comply with Your duty to take reasonable care not to make a misrepresentation before each renewal (see above).</p>
<p>Changes at renewal</p>	<p>This document also applies for any offer of renewal We make, unless We tell You otherwise. When We offer renewal We may:</p> <ul style="list-style-type: none"> • Change the premium, Excesses and Policy Terms and Conditions. • Place exclusions because of Your Pet's claims and Veterinary history. • Limit or withdraw Third Party Liability cover based on a review of Your Pet's behaviour. For example, any aggressive tendencies shown or any incidents where Your Pet has caused Injury to a person or another animal.
<p>Upgrading cover</p>	<p>If a higher plan is available for Your Pet You can apply for an upgrade at renewal of Your Policy and at this time the request will be subject to an underwriting review of Your Pet's veterinary history.</p>
<p>Changes during the Period of Insurance</p>	<p>Changes will only be made to the Policy at renewal, We will not change the cover We provide for Your Pet during the Period of Insurance, unless:</p> <ol style="list-style-type: none"> a) You decide to change Your Pet's cover. b) You did not tell Us about something when We previously asked. c) You provided Us with inaccurate information when previously asked, regardless of whether or not You thought it was accurate at the time. <p>If You transfer Your Pet to a plan with additional or higher benefit limits, the additional or higher benefits will not apply if the Condition being claimed for first occurred prior to the change in the level of cover.</p>

Exclusions applicable to Your Pet	<p>Any Injury/Illness which occurred before Your Pet's cover started is a Pre-Existing Condition and something which will never be covered by Your insurance. This is regardless of whether We place an exclusion for the Injury/Illness or not.</p> <p>a) Any Illness which starts in the first 21 days of cover (Waiting Period).</p> <p>b) In addition to the exclusions set out in these Terms and Conditions, the Policy does not cover any amount that results from an Injury, Illness or incident which is shown as excluded on Your Certificate of Insurance.</p> <p>c) Some exclusions are temporary and upon request may be lifted following underwriting review.</p>
Policy Limits	<p>Limits do apply to some items covered by Your Policy. You should read the Policy carefully so that You are aware of what limits may be applicable to You in the event of a loss.</p>
Travel Cover	<p>Some sections of Your Policy provide cover whilst Your Pet is on a Journey.</p> <p>a) This type of cover is limited to the Agreed Countries for a maximum of 90 days in each Period of Insurance. While Your Pet is outside Australia You must follow the conditions of the Australian Pet Immigration Regulations. Full details of the Pet Immigration Regulations can be found on the DAFF Website, http://www.daff.gov.au/aqis/cat-dogs/returning, or Contact AQIS Live Animal Imports Program GPO Box 858, Canberra ACT 2601. Phone: 61 2 6272 4454, Fax: + 61 2 6272 3110.</p> <p>b) You agree to pay translation costs for any claim documentation not written in English.</p>
Jurisdiction	<p>a) Australian law applies to this insurance contract.</p> <p>b) Unless We agree otherwise the language of the Policy and all communications relating to it will be in English.</p>
Your Residence	<p>a) Your Pet must live in Australia.</p> <p>b) If Your address, or the address of Your Pet, changes You must advise Us as soon as possible as this may affect the insurance cover provided.</p>
False information	<p>If You have made a fraudulent claim, We may cancel this Policy.</p>
Fraudulent Claims	<p>If You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied and We may cancel the Policy. We may also be entitled to reclaim any payments already made to You in respect to such claims.</p>
Lost Pets	<p>If Your Pet is lost or missing when You first take out the Policy, the cover under this Policy will not start until You are reunited with Your Pet and any incident, Injury or Illness which occurs before You are reunited will not be covered by the Policy.</p>
Your Rights	<p>The Policy is subject to any rights and remedies You have under the Insurance Contracts Act 1984.</p>

Cover

At Petcover, **We** are proud of the insurance cover **We** provide for pets – in fact, every **Pet** deserves . In return for the payment of **Your** premium, **We** will provide cover in the following sections if they are shown on **Your Certificate of Insurance**. The cover applies within **Australia** and any of the **Agreed Countries** for a maximum of 90 days for all **Journeys** undertaken during the **Period of Insurance**. This includes the duration of **Your** holiday or business trip and any travel, in and between **Agreed Countries** and return **Journeys** to **Your Home**. The cover **You** have chosen and the applicable **Maximum Benefits** and **Excesses** will be shown on **Your Certificate of Insurance**.

SECTION 1A - Veterinary Fees

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

What We will pay

The cost of **Veterinary Fees** incurred for the **Veterinary Treatment Your Pet** has received to treat an **Injury** and/or **Illness**.

When referred and endorsed by **Your Vet**, this section also covers the cost of **Physiotherapy** to treat an **Injury** and/or **Illness** and the **Treatment** of a **Behavioural Illness**.

What You pay

For each **Illness** or **Injury** that is treated during the **Period of Insurance** and is not related to any other **Illness** or **Injury** treated during the same **Period of Insurance**, **You** must pay the **Excess** shown on **Your Certificate of Insurance**.

SECTION 1B - Alternative or Complementary Treatment

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

What We will pay

When referred and endorsed by **Your Vet**, the cost of any examination, consultation, advice, test and legally prescribed medication for the following when it is deemed necessary by **Your Vet** to treat an **Injury** and/or **Illness**:

- **Acupuncture**
- **Homeopathy**
- **Herbal Medicine**
- **Chiropractic manipulation**
- **Osteopathy**
- **Hydrotherapy**

For up to 10 sessions in total per **Period of Insurance**.

- Any amount paid under Section 1B are part of Section 1A, **Veterinary Fees Policy Aggregate**.

What You pay

For each **Illness** or **Injury** that is treated during the **Period of Insurance** and is not related to any other **Illness** or **Injury** treated during the same **Period of Insurance**, **You** must pay the **Excess** shown on **Your Certificate of Insurance**.

What We will not pay under Section 1A or 1B – (applying to Veterinary Fees and Alternative or Complementary Treatment)

1. More than the **Maximum Benefit** for the relevant section or which will result in the **Maximum Benefit** being exceeded, subject to exclusions of the **Policy** and subject to the **Policy Aggregate** less the applicable **Excess**.
2. The cost of any **Treatment** for a **Pre-Existing Condition**.
3. The cost of any **Treatment** for an **Illness** which starts in the first 21 days of cover.
4. To the extent permitted by law, costs of any **Treatment** for:
 - a) an **Injury** that happened or an **Illness** that first showed **Clinical Signs** before **Your Pet's** cover started; or,
 - b) an **Injury** or **Illness** that is the same as, or has the same diagnosis or **Clinical Sign** as an **Injury**, **Illness** or **Clinical Sign Your Pet** had before its cover started; or,
 - c) an **Injury** or **Illness** that is caused by, relates to or results from an **Injury**, **Illness** or **Clinical Signs Your Pet** had before its cover started, no matter where the **Injury**, **Illness** or **Clinical Signs** occurred or happened in, or on **Your Pet's** body.

5. To the extent permitted by law, for the costs of any **Treatment** of:
 - a) an **Illness** that first showed **Clinical Signs within 21 days of Your Pet's cover starting**; or,
 - b) an **Illness** which is the same as, or has the same diagnosis or **Clinical Signs** as an **Illness** that first showed **Clinical Signs within 21 days of Your Pet's cover starting**; or,
 - c) an **Injury** or **Illness** that is caused by, relates to or results from a **Clinical Sign(s)** that first occurred, or an **Illness** that first showed **Clinical Signs within 21 days of Your Pet's cover starting**, no matter where the **Injury, Illness** or **Clinical Signs** occurred or happened in, or on **Your Pet's** body.
6. The cost of any **Treatment** to prevent **Injury** or **Illness**.
7. The cost of any **Elective, Routine** or **Preventative Treatment**, diagnostics or procedure, or any **Treatment** that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including any complications that arise.
8. The cost of any **Treatment**, or complications arising from **Treatment**, that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including cosmetic dentistry.
9. The cost of killing and controlling fleas, general health improvers and any **Treatment** in connection with breeding, pregnancy or giving birth.
10. The cost of any vaccinations, spaying and castration other than the cost of treating any complications arising from these procedures.
11. The costs of having **Your Pet**:
 - a) Put to sleep, including any **Veterinary** consultation/visit or prescribed medication specifically needed to carry out the procedure, or
 - b) Cremated, buried or otherwise disposed of.
12. For the cost of a post mortem examination, voluntary euthanasia, or **Injury, Illness** or **Condition** attributable to an exclusion.
13. For the cost of a house call unless the **Vet** or **Therapist** confirms that **Your Pet** is suffering from a serious **Injury** or **Illness** and that moving **Your Pet** would either endanger its life or significantly worsen the serious **Injury/Illness**, regardless of **Your** personal circumstances.
14. For extra costs for treating **Your Pet** outside usual surgery hours; unless the **Vet** or **Therapist** confirms an emergency consultation is essential, regardless of **Your** personal circumstances.
15. For the cost of any additional Veterinary attention required because **You** are unable to administer medication or **Treatment** due to **Your Pet's** behaviour or **Your** personal circumstances.
16. For the cost of hospitalisation and any associated **Treatment**, unless the **Vet** or **Therapist** confirms **Your Pet** must be hospitalised for essential **Treatment**, regardless of **Your** personal circumstances.
17. For costs resulting from an **Injury** or **Illness** that are excluded under the **Policy**.
18. The cost of, bathing, grooming, clipping or de-matting **Your Pet**, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a **Member of a Veterinary Practice**, regardless of **Your** personal circumstances.
19. For any costs for treating an **Illness** or **Injury** after the last day of the **Period of Insurance**, unless a further **Period of Insurance** has been entered into by **You** and **Us**, in which case the costs may be paid under the new **policy** entered into with **Us**.
20. For the cost of treating any **Injury** or **Illness** deliberately caused by **You** or anyone living with **You** or, while on a **Journey**, anyone travelling with **You**.
21. For the cost of dental **Treatment** unless **Your Pet** had a dental examination carried out by a **Vet** in the **12 months** before the **Clinical Signs** of the **Injury** or **Illness** giving rise to the claim were first noted. If any **Treatment** was recommended as a result of the check, this must have been carried out.
22. For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
23. For the cost of any **Treatment** while on a **Journey** if a **Vet** believes it can be delayed until **Your Pet** returns **Home**.
24. For the cost of any **Treatment** if the **Journey** was made to get **Treatment** outside of **Australia**.
25. For the cost of hiring a swimming pool, hydrotherapy pool or any other pool or hydrotherapy equipment.
26. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
27. For the cost of any surgical items that can be used more than once.

28. For the cost of any **Treatment** if a claim has not been submitted within one year of **Your Pet** receiving **Treatment**, **We** may refuse or reduce the amount **We** pay to the extent that **We** are prejudiced by the late notification of the claim.
29. In relation to any pandemic disease that causes widespread illness, death or destruction affecting dogs and cats.
30. For the cost of **Treatment** for a **Behavioural Illness** if **Your Pet's** behaviour is caused by **You** failing to provide training.

Please also read

What **We** will not pay under Section 1A – applying to **Veterinary Fees** only

What **We** will not pay under Section 1B – applying to **Alternative** or

Complementary Treatment only and

Special Conditions – applying to **Veterinary Fees** and **Alternative** or **Complementary Treatment**.

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

1. More than the **Maximum Benefit** for the relevant section or which will result in the **Maximum Benefit** being exceeded subject to exclusions of the **Policy** and subject to the **Policy Aggregate** less the applicable **Excess**.
2. For the cost of any food, including food prescribed by a **Vet**, unless it is:
 - a) Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
 - b) Liquid food, used for up to 5 days while **Your Pet** is hospitalised at a **Veterinary practice**, providing the **Vet** confirms the use of the liquid food is essential to keep **Your Pet** alive.
3. For the cost of pheromone products, including DAP diffusers and Feliway, unless used as part of a structured **Behaviour Modification Programme**, and then limited to a maximum period of 6 months. If the **Behavioural Illness** recurs after these 6 months, **We** will not cover the cost of any further pheromone products for that **Behavioural Illness**.
4. For the cost of **Treatment** for a **Behavioural Illness** if **Your Pet's** behaviour is caused by **You** failing to provide training.
5. For the cost of spaying and castration for the **Treatment** of a **Behavioural Illness**.
6. For the cost of spaying (including spaying following a false pregnancy) or castration, unless:
 - a) The procedure is carried out when **Your Pet** is suffering from an **Injury** or **Illness** for which cover is provided under Section 1A and it is essential to treat the **Injury** or **Illness**, or
 - b) The costs claimed are for the **Treatment** of complications arising from this procedure.
7. For the cost of any **Treatment** in connection with a retained testicle(s) if **Your Pet** was over the age of 12 weeks when cover started.
8. For the cost of any **Treatment** in connection with false pregnancy if **Your Pet** has received **Veterinary Treatment** for a false pregnancy previously.
9. For the cost of surgical items that can be used more than once.
10. For the cost of **Hydrotherapy**, **Acupuncture**, **Homeopathy**, **Chiropractic manipulation**, **Osteopathy** or any other **Alternative** or **Complementary Treatment**. This includes any **Veterinary Treatment** specifically needed to carry out the particular **Alternative** or **Complementary Treatment**.
11. For the cost of a post-mortem examination.
12. For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
13. For the cost of any prosthesis, including any **Veterinary Treatment** needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).
14. For the cost of any **Treatment** while on a **Journey** if:
 - a) A **Vet** believes the **Treatment** can be delayed until **Your Pet** returns **Home**, or
 - b) The **Journey** was made to get **Treatment** overseas.

What We will not pay under Section 1B (applying to Alternative or Complementary Treatment only)

1. More than the **Maximum Benefit** for **Alternative** or **Complementary Treatment** **Maximum Benefit** for **Injury** and **Illness** or which will result in the **Maximum Benefit** being exceeded, subject to exclusions of the **Policy** and subject to the **Policy Aggregate** less the applicable **Excess**.
2. The cost of any food, including food prescribed by a **Vet**.

3. The cost of more than 10 sessions in total for the treatment of an **Injury, Illness or Behavioural Illness** of **Acupuncture, Chiropractic Manipulation, Osteopathy, Hydrotherapy**.
4. The cost of **Treatment** for a **Behavioural Illness** if **Your Pet's** behaviour is caused by **You** failing to provide training.

Special Conditions applying to Veterinary Fees Sections 1A, and Alternative or Complementary Treatment Sections 1B

1. The maximum amount **We** will pay for the cost of **Treatment** for **Injury** and or **Illness** is the **Maximum Benefit** that applies on the date the **Injury** happened or the date the **Clinical Signs** of the **Illness** first occurred, provided the relevant date falls within the **Period of Insurance**, subject to exclusions of the **Policy** and subject to the **Policy Aggregate** less the applicable **Excess**.
2. If the claim includes medication, these costs will be subject to the **Maximum Benefit** that applies on the date the medication will be used.
3. If **We** agree for a claim settlement to be paid direct to **Your Vet** and **You** allow this, then if the **Vet**, who has treated **Your Pet** or is about to treat **Your Pet**, asks for information about **Your** insurance that relates to a claim, **We** will tell the **Vet** what the insurance covers, what **We** will not pay for, how the amount **We** pay is calculated and if the premium is paid to date.
4. If **We** receive a request to pay the claim settlement direct to a **Veterinary practice**, **We** reserve the right to decline this request.
5. **We** may refer **Your Pet's** case history to **Our Vet** and if **We** reasonably request, **You** must arrange for **Your Pet** to be examined by **Our Vet**.
6. As **Your Pet** is insured on a Covered for Life plan, **We** fully appreciate that the amount **You** claim for **Your Pet's Treatment** can add up over the years – that's what is great about Covered for Life, **You** can continue to claim for the life of **Your Pet** (providing **You** continue to renew the **policy** without a break in cover).
7. If over the life time of **Your Pet** **You** have claimed over \$36,000, to make sure **Your Pet** is receiving the best **Treatment** available, **We** may require one of the following. If this is necessary **We** will contact **You**.
 - a) Before any further **Veterinary Fees** or **Alternative** or **Complementary Treatment** claims can be considered **We** may reasonably require **Your Pet** is examined by a specialist/consultant **Vet**. **We** will pay any costs for this.
 - b) All future **Veterinary Treatment** and **Alternative** or **Complementary Treatment** (other than emergency life-saving **Treatment**) may need to be authorised by **Us** before **Treatment** is carried out **We** may reasonably require a pre-authorisation claim form to be submitted and **We** will then let **You** know if **Treatment** can go ahead.
 - c) All future **Veterinary Treatment** and **Alternative** or **Complementary Treatment** may need to be carried out in conjunction with a specialist/consultant by **Our Vet** or **Therapist** **We** choose.
8. If **You** decide to take **Your Pet** to a different **Vet** or **Therapist** for a second opinion because **You** are unhappy with the diagnosis or **Treatment** provided, **You** must tell **Us** before **You** arrange an appointment with the new **Vet** or **Therapist**. If **You** do not, **We** will not pay any costs relating to the second opinion. If **We** request, **You** must use **Our Vet** or **Therapist** **We** choose. If **We** decide the diagnosis or **Treatment** currently being provided is correct, **We** will not cover any costs relating to the second opinion.
9. It is **Your** responsibility to ensure the **Veterinary practice** or **Therapist** is paid within the required time frame:
 - If an additional charge is added to the cost of **Treatment** due to the late payment of fees, **We** will deduct this charge from the claim settlement. If the **Veterinary practice** or **Therapist** provides a discount for paying the cost of **Treatment** within a certain time frame, **You** must provide payment within this time frame. If **You** do not, **We** will deduct the discount, which would have been provided, from the claim settlement.

SECTION 2 - Death from Injury

Cover under this section applies in Australia only.

*This section is an **Optional Extra Benefit** under the Classic Cover and only applies if it is shown as covered on **Your Certificate of Insurance**.*

***Optional Extra Benefits are automatically included in Ultimate Cover.*

What We will pay

The price **You** paid for **Your Pet**, up to the **Maximum Benefit**, if it either dies or has to be put to sleep by a **Vet** during the **Period of Insurance** as a result of an **Injury** caused by an **Accident**.

If **You** have no formal proof of how much **You** paid for **Your Pet**, **We** will pay the **Market Value** or purchase price, whichever is less. If **You** did not pay for **Your Pet** **We** will pay the **Market Value**.

What You pay

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

SECTION 3 - Death from Illness

Cover under this section applies in Australia only.

*This section is an **Optional Extra Benefit** under the Classic Cover and only applies if it is shown as covered on **Your Certificate of Insurance**.*

***Optional Extra Benefits are automatically included in Ultimate Cover.*

What We will pay

The price **You** paid for **Your Pet**, up to the **Maximum Benefit**, if it either dies or has to be put to sleep by a **Vet** during the **Period of Insurance** as a result of an **Illness**.

If **You** have no formal proof of how much **You** paid for **Your Pet**, **We** will pay the **Market Value** or purchase price, whichever is less. If **You** did not pay for **Your Pet** **We** will pay the **Market Value**.

What You pay

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

What We will not pay under Sections 2 or 3 (applying to Death from Injury and Death from Illness):

1. Any amount which exceeds the **Maximum Benefit** for the relevant section or which will result in the **Maximum Benefit** being exceeded.
2. Any amount if the death results from an **Injury** or **Illness** that happened prior to the **Period of Insurance**.
3. Any amount if **Your Pet's** death results from a **Pre-Existing Condition**.
4. Any amount if **Your Pet's** death results from an **Illness** which starts in the **first 21 days of cover**.
5. Any amount unless **Your Vet** confirms it was not humane to keep **Your Pet** alive because it was suffering from an **Injury** that could not be treated or an incurable **Illness**.
6. Any amount if the death results from breeding, pregnancy or giving birth.
7. Any amount if the death results from an **Illness** or disease in any **Select Breed** aged 5 years or over, or any other **Pet** aged 8 years or over.
8. Any amount if a claim has not been submitted within one year of **Your Pet's** death, to the extent that **We** are prejudiced by the late notification of the claim.
9. Any amount if the death results from an **Injury** or **Illness** specified as excluded on **Your Certificate of Insurance** or generally not covered within these terms and conditions.

Please also read 'Special Conditions – applying to Death, Theft or Straying and Advertising and Reward'.

SECTION 4 - Theft or Straying

Cover under this section applies in Australia only.

*This section is an **Optional Extra Benefit** under the Classic Cover and only applies if it is shown as covered on **Your Certificate of Insurance**.*

***Optional Extra Benefits are automatically included in Ultimate Cover.*

What We will pay

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

What You pay

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

What We will not pay under Section 4 (applying to Theft or Straying):

1. Any amount which exceeds the **Maximum Benefit** for the relevant section or which will result in the **Maximum Benefit** being exceeded.
2. Any amount if **You** or the person looking after **Your Pet** has freely parted with it, even if tricked into doing so, unless anyone was looking after or transporting **Your Pet** in return for money, goods or services.
3. Any amount if a claim has not been submitted within one year of **Your Pet** being stolen or going missing, to the extent that **We** are prejudiced by the late notification of the claim.

Please also read 'Special Conditions – applying to Death, Theft or Straying and Advertising and Reward'.

SECTION 5 - Advertising and Reward

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

What We will pay

If **Your Pet** is stolen or goes missing during the **Period of Insurance**, **We** will pay:

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

What We will not pay under Section 5 (applying to Advertising and Reward):

1. Any amount which exceeds the **Maximum Benefit** for all incidents covered under the relevant section or which will result in the **Maximum Benefit** being exceeded for all incidents during the **Period of Insurance**.
2. More than \$100 towards sundries to make **Your** own posters and advertising material.
3. For any reward that **We** have not agreed before **You** advertised it.
4. For any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **Your Pet**.
5. Any reward paid to:
 - a member of **Your Family** or any person living with **You** or employed by **You**, including any person travelling with **You** during **Your Journey**.
 - the person who was caring for **Your Pet** when it was lost or stolen.
 - the person who stole **Your Pet** or any person who is in collusion with the person who stole **Your Pet**.
6. Any amount if a claim has not been submitted within one year of **Your Pet** going missing, to the extent that **We** are prejudiced by the late notification of the claim.
7. If **Your Pet** is stolen or goes missing during **Your Journey**:
 - More than 7 days' accommodation costs and more than \$60 for each day's accommodation.
 - Any amount if the cost of accommodation is at a property owned by **You** or **Your Family**.
8. Any amount unless **You** can demonstrate that the theft or loss was reported to the police or the shipping, or aircraft operator if the loss or theft happened while **You** were travelling with them.

Special Conditions - applying to Theft or Straying and Advertising and Reward

1. **You** must immediately take all reasonable steps to find or recover **Your Pet**.
2. **You** must take the following steps:
 - a) as soon as reasonably possible after discovering **Your** dog or cat is stolen, **You** take reasonable steps to tell the appropriate authority and take reasonable steps to obtain written confirmation of **Your** report. Depending on where **You** live the appropriate authority may be **Your** local Council or the police.
 - b) Tell all the **Vets** and local rescue centres within a reasonable distance of the area where **Your** dog or cat was last seen, as soon as reasonably possible after **Your Pet** going missing; and
 - c) If **Your Pet** was lost or stolen while being transported by a shipping agent or aircraft, **You** must as soon as reasonably possible report the loss to the operator and obtain written confirmation of **Your** report.

3. If **Your Pet** was lost or stolen while being transported by a shipping agent or aircraft, **You** must as soon as reasonably possible report the loss to the operator and obtain written confirmation of **Your** report.

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

4. **For Advertising and Reward only:**

- a) The **Maximum Benefit** covers the cost of both advertising and the reward. The full **Maximum Benefit** is available for **You** to use for advertising but the amount **You** can use for a reward is limited to 50% of the **Maximum Benefit**.
- b) **You** must obtain **Our** approval before advertising a reward; if not, the cost of the reward will not be covered by the **Policy**.
- c) **You** must provide **Us** with a receipt(s) for any amount which **You** are claiming for. Any costs not supported by a receipt will not be covered by Section 5 of the **Policy**.

5. **For Theft or Straying only:**

- a) To submit a claim for Theft or Straying **You** must have advertised the loss of **Your Pet** for at least 30 days and when **You** claim **You** must provide **Us** with evidence showing the advertising took place, the **Pet's** original Pedigree Certificate and purchase receipt from where **You** bought **Your Pet**, where applicable; **We** will not pay for this information.
- b) If **Your Pet** has not been found within 30 days, please fill in a claim form and return it to **Us** as soon as possible.
- c) If the claim is paid the original pedigree certificate and purchase receipt will not be returned to **You**. At **Our** discretion, and if requested to do so, **You** may reclaim the original pedigree certificate and purchase receipt.
- d) If **Your Pet** is found or returns within 6 months, **You** must repay the full amount **We** have paid **You**.
- e) If the loss or theft happened during **Your Journey** please also send **Us** the booking invoice for **Your Journey** or any other official documentation to show the dates of **Your Journey**.

6. **For Death only:**

- a) A letter or a Death Certificate from a **Vet**, noting the **Pets** microchip or tattoo number its breed and colour, and how the **Pet** died.
- b) The **Pets** original Pedigree Certificate and purchase receipt from where **You** bought **Your Pet**, where applicable; **We** will not pay for this information.

SECTION 6 - Third Party Liability (This section only applies to Your Dog named on the Certificate of Insurance)

Cover under this section applies in Australia only.

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

What We will pay

Your legal liability for payment of compensation in respect of:

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

We will pay:

Legal costs and expenses

We will also pay the legal costs and expenses **You** incur for a legal liability claim covered under this Section with **Our** consent for which **You** are legally liable, plus the cost of any lawyers **We** appoint. Please contact **Us** to confirm approval before authorising any legal costs and expenses.

All **Accidents** of a series consequent upon or attributable to one source or original cause are treated by **Us** as one **Accident**. This cover applies in respect of an **Accident** occurring anywhere in **Australia**. The maximum amount **We** will pay for each claim under this **Section 6 - Legal Liability for Dogs** covered under Classic Covered 4 Life Policy is \$3,000,000 (Australian) Dogs covered under Ultimate Covered 4 Life Policy is \$5,000,000 (Australian). Where permitted by law, this limit will be reduced by any amount paid under any other insurance **You** have with **Us**, that provides cover for the same liability, loss, **Accident**, occurrence or incident.

What You pay

The first \$500 of each claim under this Section 6.

What We will not pay under Section 6 (applying to Third Party Liability):

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

5. where **Your legal liability** is covered or indemnified, in any way under any:
 - a) statutory or compulsory scheme, fund or insurance, or
 - b) compensation scheme or workers compensation policy of insurance, or
 - c) industrial award, even if the amount recoverable is nil,
6. where **Your legal liability** is over that recoverable under any:
 - a) statutory or compulsory scheme, fund or insurance, or
 - b) accident compensation scheme or workers compensation policy of insurance, or
 - c) industrial award.
7. for any aggravated, exemplary or punitive damages, damages resulting from the multiplication of compensatory damages, fines or penalties.
8. for an incident which takes place when **Your Pet** is in the care of a business or a professional and **You** are paying for their services. For example, but not limited to, when **Your Pet** is in the care of a dog minder, a dog trainer, a dog sitter or at the grooming parlour or boarding kennel.
9. if the **Accident** happens in an area or place where dogs are specifically prohibited, unless **Your Pet** escapes and enters the area outside of **Your** control.

Special Conditions - applying to Section 6 Third Party Liability

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

SECTION 7 - Boarding Fees

*Cover under this section applies in **Australia** only. In this section 'You' means **You** or **Your** husband, wife, civil partner or de facto partner.*

What We will pay

The cost of boarding **Your Pet** at a licensed boarding kennel or cattery or \$15 a day towards the cost of someone who does not live with **You** (or is a co-owner of the **Pet**), looking after **Your Pet** while **You** are an inpatient in hospital during the **Period of Insurance**.

What We will not pay under Section 7 (applying to Boarding Fees):

1. Any amount which exceeds the **Maximum Benefit** for the relevant section for all hospitalisations or which will result in the **Maximum Benefit** being exceeded.
2. To the extent permitted by law, any amount if **You** are in hospital for less than 4 consecutive days during each hospital stay.
3. To the extent permitted by law resulting from **You** having to go into hospital because of a sickness, disease, disability, injury or illness that first occurred or manifested itself prior to or at the commencement of the **Period of Insurance** or was showing symptoms before **Your Pet** was covered.
4. If the person looking after **Your Pet** normally lives with **You** or is a member of **Your Family**, or is a Co-Owner of the **Pet**.
5. Resulting from **You** being pregnant, giving birth or any treatment that is not related to an injury or illness.
6. Resulting from **You** having to go into a hospital for the treatment of alcoholism, drug abuse, drug addiction, self-inflicted injury or cosmetic surgery or other forms of elective surgery.
7. Resulting from care in a Nursing Home or from convalescence care that **You** do not receive in a hospital.
8. If a claim under this section has not been submitted within one year of the stay in hospital, to the extent that **We** are prejudiced by the late notification of the claim.

SECTION 8 - Holiday Cancellation

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

What We will pay

1. Travel and accommodation expenses for **You** and **Your Immediate Family** that **You** cannot recover if **You** have to cancel **Your Journey** during the **Period of Insurance** because **Your Pet** is suffering from an **Injury** or **Illness** and is too ill to travel with **You**.
2. Any travel and accommodation expenses for **You** and **Your Immediate Family**, that **You** cannot recover if **You** have to cancel **Your Journey** during the **Period of Insurance** because **Your Pet** is Injured or shows the first **Clinical Signs** of an **Illness** up to 7 days before **You** leave and so needs immediate lifesaving surgery.
3. Any travel and accommodation expenses for **You** and **Your Immediate Family** that **You** cannot recover if **You** have to cut short **Your Journey** during the **Period of Insurance** because **Your Pet**:
 - goes missing; or
 - is injured or shows the first **Clinical Signs** of an **Illness** while **You** are away and needs immediate lifesaving surgery.
4. If **Your Pet** goes with **You** on the **Journey** during the **Period of Insurance** and is injured or shows the first **Clinical Signs** of an **Illness** during the **Journey** and has to return **Home** for **Vet Treatment**, which means **You** have to cut short **Your** holiday,

We will pay;

1. the value of any unused travel and accommodation expenses that **You** and **Your Immediate Family** have paid for, and
2. any extra travel expenses to return **Your Pet Home**.

What You pay

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

What We will not pay under Section 8 (applying to Holiday Cancellation):

1. Any amount which exceeds the **Maximum Benefit** for all **Journeys** or which will result in the **Maximum Benefit** being exceeded for all **Journeys** undertaken during the **Period of Insurance**.
2. To the extent permitted by law, any amount or expenses resulting from:
 - a) **Pre-Existing Condition**;

- b) An **Illness** that first showed **Clinical Signs** before **Your Pet's** cover started; or
 - c) A **Illness** that is the same as, or has the same diagnosis or **Clinical Signs** as an **Illness** or **Clinical Sign Your Pet** had before cover started; or
 - d) an **Injury** or **Illness** that is caused by, relates to or results from an **Illness** or **Clinical Signs Your Pet** had before its cover started, no matter where the **Injury, Illness** or **Clinical Signs** occurred or happen in or on **Your Pet's** body.
3. To the extent permitted by law, any amount or expense resulting from:
 - a) an **Illness which starts in the first 21 days of cover**;
 - b) an **Illness** that first showed **Clinical Signs** within 21 days of **Your Pet's** cover starting; or,
 - c) an **Illness** that is the same as, or has the same diagnosis or **Clinical Signs** as an **Illness** or **Clinical Signs Your Pet** has before its cover started or within 21 days of **Your Pet's** cover starting; or
 - d) an **Illness** that is caused by, relates to or results from an **Illness** or **Clinical Sign** that first occurred, or an **Illness** that first showed **Clinical Signs** within 21 days of **Your Pet's** cover starting, no matter where the **Injury, Illness** or **Clinical Signs** occurred or happen in or on **Your Pet's** body.
 4. Any amount payable for travel expenses to return **Your Pet Home** unless a **Vet** has certified **Your Pet** is too ill to travel or has to return **Home** for **Treatment**.
 5. Any amount if **Your Journey** was made to get **Veterinary Treatment** or **Alternative or Complementary Treatment** outside of **Australia**.
 6. As permitted by law, any amount **You** can claim back for anywhere else.
 7. For the cost of food.
 8. Any costs relating to a holiday **You** booked less than 28 days before **You** were due to leave.
 9. Any costs resulting from an **Injury** or **Illness** **We** have specified as excluded on **Your Certificate of Insurance** or generally not covered by these terms and conditions.
 10. Any costs if a claim has not been submitted within one year of **Your Journey** being cancelled, to the extent that **We** are prejudiced by the late notification of the claim.

Special Conditions – applying to claiming for Holiday Cancellation

1. When claiming for a benefit under Section 8 Holiday Cancellation **You** must supply **Us** with:
 - a) the booking invoice and cancellation invoice from the travel agent, tour operator or other holiday sales organisation if **You** have cancelled or cut short **Your Journey**; and
 - b) Receipts for **Your** expenses if **You** are claiming for extra travelling expenses.
2. The invoices must show the date of the booking, the dates of the **Journey**, the date **You** decided to cancel or return **Home** and any expenses **You** cannot recover.

We will not pay for this information.

SECTION 9 - Emergency Repatriation

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

What We will pay

If **Your Pet** is injured or shows the first **Clinical Signs** of an **Illness** during **Your Journey** and cannot travel **Home** the same way it travelled to **Your** holiday destination **We** will pay the:

1. Extra costs to get **Your Pet Home**,
2. Cost of accommodation for **You** to stay after **Your** scheduled date of travel **Home** until **Your Pet** is well enough to travel, and
3. If **Your Pet** dies, the costs of returning **Your Pet's** body **Home** or the cost of disposal, charged by the **Vet** where **Your Pet** dies.

What We will not pay under Section 9 (applying to Emergency Repatriation):

1. Any amount which exceeds the **Maximum Benefit** for all **Journeys** or which will result in the **Maximum Benefit** being exceeded for all **Journeys** during the **Period of Insurance**.
2. Any costs resulting from a **Pre-Existing Condition**.
3. Any costs resulting from an **Illness which starts in the first 21 days of cover**.

4. Any costs resulting from an **Injury** that happens or an **Illness** first showing **Clinical Signs** before the start of **Your Journey**.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs unless a **Vet** has certified **Your Pet** is too ill to travel **Home** the same way it travelled to **Your** holiday destination.
7. Any amount if **Your Journey** was made to get **Veterinary** or **Alternative or Complementary Treatment** outside of **Australia**.
8. For more than 7 days' accommodation costs and more than \$60 for each day's accommodation.
9. The cost of cremation or a coffin, casket or any other container for **Your Pet's** remains.
10. For the cost of food.
11. Any costs if a claim has not been submitted within one year of the date **Your Pet** returns **Home**, to the extent that **We** are prejudiced by the late notification of the claim.

SECTION 10 - Quarantine Expenses and Loss of Documents

*Cover under this section applies in the **Agreed Countries** only.*

What We will pay

If **Your Pet** is either unable to return to **Australia** or must be quarantined on return to **Australia** because of:

1. An **Illness** first showing **Clinical Signs** during **Your Journey**,
2. The failure of the microchip, or
3. The **Importation Documents** being lost or stolen.

We will pay:

1. The cost to keep **Your Pet** in quarantine,
2. The cost of getting duplicate **Importation Documents**,
3. The cost of temporary accommodation while getting the duplicate **Importation Documents**, and
4. Extra costs to travel **Home** if the delay in getting duplicate **Importation Documents** has caused **You** to miss **Your** scheduled travel arrangements back to **Your Home**.

What You pay

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

What We will not pay under Section 10 (applying to Quarantine Expenses and Loss of Documents):

1. Any amount which exceeds the **Maximum Benefit** for all **Journeys** or which will result in the **Maximum Benefit** being exceeded for all **Journeys**.
2. Any costs resulting from a **Pre-Existing Condition**.
3. Any costs resulting from an **Illness which starts in the first 21 days of cover**.
4. Any costs resulting from an **Injury** that happens or an **Illness** first showing **Clinical Signs** before the start of **Your Journey**.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs that result from the failure of any microchip that does not meet the Australian Standards AS 5019-2001.
7. Any costs that result from a microchip reader failing to read a microchip.
8. For more than 7 days' accommodation costs and more than \$60 for each day's accommodation.
9. Any costs if a claim has not been submitted within one year of the date **Your Pet** returns **Home**, to the extent that **We** are prejudiced by the late notification of the claim.

Special Conditions – applying to Quarantine Expenses and Loss of Documents

1. When the **Importation Documents** are left unattended they must be kept in **Your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
2. If the **Importation Documents** are lost or stolen, as soon as reasonably possible after discovering them missing, **You** must report the incident to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach **You** must report the loss to the operator and obtain a report.

General Exclusions

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

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

Preventative or Routine Treatment	Cost of Routine or Preventative Treatment or care such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses . These include, but are not limited to annual physical examinations and or check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention; dental check-ups and dental scale & polish or teeth cleaning, or removal of misalignment or retained deciduous teeth.
Elective Treatment	Cost of Elective Treatment , diagnostics or procedures including, but not limited to de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, or trauma. Elective Treatment that is beneficial to the Pet but is not essential for Your Pet's survival or does not form part of a Treatment for an Injury or Illness .
Care & Negligence	Cost of treating any Injury or Illness or other bodily Injury or Illness caused by, arising out of, or in any way connected with a malicious act, deliberate Injury or bodily Injury or gross negligence caused by You or a member of Your Immediate Family or anyone living with You or acting with Your express or implied consent.
Pandemic Disease	Any pandemic disease that causes widespread Illness , death or destruction affecting dogs and cats.
Vaccinations	Any dog for any of the following Diseases or associated Illnesses not being vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and parvovirus. Any cat for any of the following Diseases or associated Illnesses not being vaccinated against feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and Vets recommend vaccination.
Reasonable Precautions	Your failure to take all reasonable precautions to protect Your Pet from or by aggravating or prolonging an Injury or Illness .
Your Legal Liability	Your legal liability for payment of compensation in respect of: a) death, bodily injury or illness, and/or b) physical loss or damage to property, except to the extent You have such cover under Section 6 - Legal Liability for Dogs of this Policy in relation to Your dog.

Claiming

It's distressing when a much loved **pet** suffers an **Injury** or **Illness** so **We** do all **We** can to make the claims process as quick and easy as possible. There's lots of useful information on **Our** website www.petcovergroup.com/au where **You** can download a claim form at **Your** convenience.

This section tells **You** what **You** will need to send **Us** if **You** need to make a claim. Don't forget if **You** have a valid claim for **Veterinary Fees** **We** can pay the **Veterinary Practice** direct (if mutually agreed to by **Your Vet**) which means the only amount **You** will need to pay them is the **Excess** which applies to the **Treatment** for **Your Pet**.

Notifying Us of a potential claim:

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

Requesting a claim form:

- Most claim forms can be downloaded from **Our** website <https://www.petcovergroup.com/au/make-a-claim>.
- Some proactive **Veterinary Practices** will also have a supply of **Veterinary Fees** claim forms and some will submit **Your** claim for **You** (providing **You** have completed **Your** section of the claim form).
- If **You** would like **Us** to send **You** a claim form please contact **Us**.

When to claim under **Veterinary Fees** and **Complementary Treatment**:

Claims must be sent to **Us** as soon as reasonably possible after the treatment date.

Fraud

Fraud increases **Your** premium and the premiums of all Policyholders. If **You**:

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

We may not pay **Your claim** and **We** may cancel **Your Policy**. If **We** pay a claim and subsequently find the claim was fraudulent, **We** may seek recovery.

Making a claim

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

How to claim

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

1. Downloading and completing a claim form from **Our** website: <https://www.petcovergroup.com/au/make-a-claim> ; or
2. Claims for **Veterinary Fees** only may be lodged with **Your Vet** (if mutually agreed by **Your Vet**) and **We** will pay the **Veterinary Practice** directly. **You** will need to pay **Your Vet** the applicable excess(es) and any non-claimable items.
Claims for **Veterinary Fees** and **Complementary Treatment** must be notified to **Us** no later than one year after the treatment date.
We will not guarantee on the phone if **We** will pay a claim. **You** must send **Us** a claim form that has been fully completed and **We** will then write to **You** with **Our** decision.
3. Contact **Us** as soon as reasonably possible about any incident that happens involving **injury** to a person, another animal or property even if **You** don't believe a claim will be made against **You** at the time. Call **Us** on 1300 731 324 Monday to Friday 8:30am – 6pm; Saturday 10am – 2:30pm. Do not admit responsibility, agree to pay any claim or negotiate with any person following an incident that may give rise to a claim. If **You** do, **We** may reduce or refuse **Your** claim to the extent **We** are prejudiced. Any writ, summons or legal documents received by **You** need to be sent to **Us** as soon as reasonably possible. **You** must not respond to any of these documents.
4. Please send **Us** the following supporting documentation related to **Your** claim or incident:

SUPPORTING DOCUMENTATION

<p>Veterinary Fees, Alternative or Complementary Treatment</p>	<ul style="list-style-type: none"> • For both sections of cover, the Veterinary practice must complete the relevant section of the claim form. • Please send Us the original invoices from the Veterinary practice or Therapist (for Alternative or Complementary Treatment if the Therapist is not a Member of a Veterinary practice) which show what You are claiming for. (Photocopies of invoices are not acceptable). • When You make the first claim for Your Pet, We will obtain its full clinical history. The full clinical history is a record of all visits Your Pet has made to a Vet and this information will be obtained from each Veterinary Practice Your Pet has attended. • Claims for certain Conditions may also reasonably require additional information about Your Pet's full clinical history. We will advise You if We need this once We receive Your claim form. • For Veterinary Fees, if the claim is for Treatment in an Agreed Country, You need to provide the booking invoice for Your Journey or any other official documents which show the dates of Your Journey.
<p>Death from Injury, Death from Illness</p>	<p>Please send Us:</p> <ul style="list-style-type: none"> • The death certificate from Your Vet, • The purchase receipt from when You bought Your Pet, and • If Your Pet is a pedigree, the original pedigree certificate.
<p>Theft or Straying</p>	<p>Please send Us:</p> <ul style="list-style-type: none"> • Evidence of the advertising carried out to try and find Your Pet, • The purchase receipt from when You bought Your Pet, and • If Your Pet is a pedigree, the original pedigree certificate.
<p>Advertising and Reward</p>	<p>You must phone Us on 1300 738 225 and talk to Our Claims Supervisor, for the approval of any reward before You advertise it.</p> <p>Please send Us:</p> <ul style="list-style-type: none"> • The original invoices and receipts to show the costs involved, including a receipt for any reward paid, and • If the loss or theft happened during Your Journey, the booking invoice or another official document to show the dates of Your Journey and • if applicable the police or operator's report.
<p>Third Party Liability</p>	<p>You must let Us know of any incident that happens even if You don't believe a claim will be made against You at this time. Call Us on 1300 738 225 for incidents involving an injury to a person or to another animal or damage to property (Monday to Sunday, 9am to 5pm. Please send Us all correspondence, writs, summons or any other legal documents as soon as is reasonable after You receive them. You or any other person must not respond to any of these documents.</p>
<p>Boarding Fees</p>	<p>Your doctor/consultant and the owner of the boarding establishment (if one has been used, or pet sitter) must complete the relevant section(s) of the claim form.</p> <ul style="list-style-type: none"> • Please send Us the original invoice from the boarding establishment, pet sitter or written confirmation from the person looking after Your Pet.

Holiday Cancellation	Please send Us : <ul style="list-style-type: none"> • The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the Journey, the total cost of the holiday, the date You decided to cancel or return Home and any expenses You cannot recover. • The receipts for Your expenses.
Emergency Repatriation, Quarantine Expenses and Loss of Documents	Please send Us : <ul style="list-style-type: none"> • The booking invoice or another official document showing the dates of Your Journey, • The original invoices and receipts to show the costs involved, and • If applicable, the police or operator's report

How We Use Your data

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

PRIVACY NOTICE

At Pecover and Allianz **We** give priority to protecting the privacy of **Your** personal information. **We** do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth). In this Privacy Notice, '**We**', '**Our**', '**Us**' means Petcover Aust Pty Ltd and Allianz Australia Insurance Limited.

How We Collect Your Personal Information

We usually collect **Your** personal information from **You** or **Your** agents.

We may also collect it from **Our** agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist **Us** in investigating or processing claims, including third parties claiming under **Your policy**, witnesses and veterinary surgeons; third parties who may be arranging insurance cover for a group that **You** are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect **Your** personal information to enable **Us** to provide **Our** products and services, including to process and settle claims; offer **Our** products and services and those of **Our** related companies, brokers, intermediaries and business partners that may interest **You**; and conduct market or customer research to determine those products or services that may suit **You**. **You** can choose not to receive product or service offerings from **Us** (including product or service offerings from **Us** on behalf of **Our** brokers, intermediaries and/or **Our** business partners) or **Our** related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to **Our** website's Privacy section at www.petcovergroup.com/au and www.allianz.com.au. If **You** do not provide **Your** personal information **We** require, **We** may not be able to provide **You** with **Our** services, including settlement of claims.

Who We Disclose Your Personal Information To

We may disclose **Your** personal information to others with whom **We** have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to **You**. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, **Our** advisers, persons involved in claims, external claims data collectors and verifiers, parties that **We** have an insurance scheme in place with under which **You** purchased **Your policy** (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Petcover Group / Allianz Group, business partners, reinsurers and service providers that may be located in **Australia** or overseas. The countries to which this information may be disclosed will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America, India and other countries in which the Petcover Group / Allianz Group has

a presence or engages subcontractors. **We** regularly review the security of **Our** systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information **We** hold about **You** and seek correction by calling 1300 738 225 8am to 6pm AEST Monday to Friday. **Our Privacy Policy** contains details about how **You** may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how **We** deal with complaints. **Our Privacy Policy** is available at www.petcovergroup.com/au and www.allianz.com.au.

Telephone Call Recording

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

Your Consent

By providing **Us** with personal information **You** and any other person **You** provide personal information for, consent to these uses and disclosures until **You** tell **Us** otherwise. If **You** wish to withdraw **Your** consent, including for things such as receiving information on products and offers by **Us** or persons **We** have an association with, please contact **Us**.

Complaints

If **You** are dissatisfied with **Our** service in any way, please contact **Us** and **We** will attempt to resolve the matter in accordance with **Our** internal dispute resolution procedures. **You** may also contact the Internal Dispute Resolution team directly on: 1300 731 324 or via email idr.au@petcovergroup.com/au.

If **We** do not make a decision within the period that **We** tell **You** **We** will respond, **We** will tell **You** about **Your** right to lodge a complaint with an external dispute resolution scheme.

If **You** are not happy with **Our** response, **You** can refer **Your** complaint to the Australian Financial Complaints Authority (AFCA) subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA contact details are:

The Australian Financial Complaints Authority Online: www.afca.org.au.

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3000

For more information on how **We** handle complaints **You** can request a copy of **Our** procedures, using **Our** contact details on the back cover.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this **Policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subjected to eligibility criteria and for more information see APRA website <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

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How to contact us:

By Telephone	1300 731 324
By Email	info.au@petcovergroup.com
In Writing	Petcover Aust Pty Ltd 1-3 Smolic Court Tullamarine VIC 3043
Website	www.petcovergroup.com/au
Voice Relay Users	Call 1300 557 727 and ask for 1300 731 324
TTY Relay Users	Call 133677 and ask for 1300 731 324
SMS Relay Users	Contact 0423 677 767

Administrator

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

Petcover® is a registered trademark, and Products sold under
this trademark in Australia are sold exclusively by Petcover Aust Pty Ltd.

Head Office

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

The Insurer

Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708,
GPO Box 9870 Melbourne VIC 3000.