

10 Good reasons to choose Petsecure



1 Up to 100% benefit

Receive up to 100% refund of eligible vet bills up to the annual limits, less an excess. Certain expenses are not covered. These are set out in the policy documentation.

2 Choice of cover

Choose either Accident Cover or Accident and Illness Cover with optional Wellness Care.

3 Lower your premium

A choice of Per-Condition-Excess – either \$100, \$200 or \$300, to help you lower your premiums.

4 Up to \$10,500 back per year

You can claim up to \$10,500 per year when you have Accident and Illness cover and up to \$6,500 when you have Accident Cover only.

5 Use your own vet

You can use any vet licensed to practice in Australia.

6 Affordable payment options

Choose to pay your premiums annually, monthly or fortnightly. Premiums can be paid by credit card or direct debit from your bank account.

7 Immediate cover

Join now and your pet can be covered for accidental injury and Wellness Care as soon as your policy is effective. Illness cover will start 30 days after this date. A 6 month waiting period applies for cruciate conditions unless your vet certifies that no cruciate conditions exist on joining.

8 Peace of mind

Once your pet is covered you have the peace of mind knowing that should your pet fall ill or be injured, you have the financial support to help you afford the treatment your pet needs.

9 Lifetime cover

Once your pet is insured, Petsecure will guarantee to renew your pet's policy for life and will not reduce your overall annual limit as your pet ages as long as you have continuous cover.

10 Discounts Available

If you insure more than one pet, own an assistance dog or are a pension card holder, you can receive a 10% discount, that will continue for as long as you keep your pet covered by Petsecure continuously.

Satisfaction guaranteed

If you are not happy with your policy, for any reason, you may return it within 14 days of the policy start date and provided you have not claimed against the policy, any premiums you may have paid will be refunded in full. This is known as the "cooling-off" period.

About Petsecure and the Insurer

Petsecure is promoted by WaldenWood Group, AFSL 278954. Petsecure protects many thousands of pets throughout Australia.

The insurer behind Petsecure is The Hollard Insurance Company Pty Limited, ABN 78 090 584 473, AFSL 241436. Hollard have appointed PetSure (Australia) Pty Limited, ABN 95 075 949 923 to collect premiums and to provide administrative services.

The information provided in this brochure does not take account of your individual objectives, financial situation or needs. To help you decide whether this policy is right for you please read the product disclosure statement and financial services guide, which can be downloaded from www.petsecure.com.au or call 1300 855 160.

CALL NOW
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(LINES OPEN 9:00AM TO
5:00PM EST, MON TO FRI)

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www.petsecure.com.au

Straightforward vet expenses insurance for **CATS & DOGS**



Pays up to 100% of your vet bills

PETsecure

BECAUSE YOUR PET LOVES YOU

Call 1300 855 160
to cover your pet without delay!

www.petsecure.com.au

Effective date: 1 December 2008

Why it's important

As your pet is an important part of your family, getting the very best treatment for them, should they fall ill or be injured, is vital – for them and for you. But vet bills can be very expensive and you could be in for a shock when it comes time to pay!

When you've got Petsecure you can get the treatment your four legged friend deserves, knowing you have insurance to help you with the cost. After all, the last thing you want to be worrying about if your pet needs a vet, is how you'll manage to pay the bill!

Here's how it works!

Petsecure will pay up to 100% of your eligible vet bills* up to the annual limit. You can choose from either Accident Cover only or Accident and Illness Cover. Accident Cover will cover your pet for up to \$6,500 per year for accidental injuries and Accident and Illness Cover will cover your pet for up to \$10,500 per year for accidental injuries and illnesses. Plus you have the option to add Wellness Care for help with the routine care of your pet.

You can tailor your premium to suit your budget, with a choice of cover type and Per-Condition-Excess (\$100, \$200, \$300).

The following shows how your Petsecure benefits work. This is a real claim example for Sully the Beagle who was diagnosed with rat bait poisoning:

First claim	
▶ The vet's bill	\$5,005.50
▶ Petsecure's 100% benefit	\$5,005.50
▶ Less the per-condition-excess – in Sully's case \$100 excess	\$100.00
Your benefit from Petsecure	\$4,905.50
Follow up treatment	
▶ The vet's bill	\$816.05
▶ Petsecure's 100% benefit	\$816.05
▶ Less the per-condition-excess – in Sully's case \$100 excess	NIL
Your benefit from Petsecure	\$816.05

Claim No. 0782008070

*Pets five years or older only qualify for 80% cover for illnesses.

What are you covered for?

	Accident Cover	Accident & Illness Cover
Annual benefit limit	\$6,500	\$10,500
% of vet bill that is paid back to you* <small>*Pets five years or older only qualify for 80% cover for illnesses.</small>	up to 100%	Accident – up to 100% Illness – up to 100/80%
Per-condition-excess options	✓	✓
Accidental injury cover	✓	✓
Illness cover	✗	✓
After hours emergency visits	✓	✓
Veterinary consults	✓	✓
Specialist care	✓	✓
Surgery	✓	✓
Laboratory and diagnostic tests	✓	✓
Hospitalisation	✓	✓
Radiology	✓	✓
Cruciate ligament surgery	✓	✓
Breed-specific genetic conditions	✗	✓
Pre-existing conditions	✗	✗
Overseas travel insurance	✓	✓
Emergency boarding fees	✓	✓
Tick Paralysis benefit	✗	\$500

PLUS! Add optional Wellness Care to your chosen cover

	Routine Item	Benefit
Choose ONE of the following benefits each year	▶ Desexing	\$50 per year
	▶ Micro-chipping	
	▶ Heartworm control	
	▶ Teeth cleaning	
	▶ Dew Claw removal	
	▶ Council registration fees	
	▶ Prescription diets	
	▶ Alternative therapies	
	▶ Acupuncture	
	▶ Massage	
PLUS benefits for	Vaccinations or Health Check	\$30 per year
	Heartworm test or blood screen	\$10 per year
	Flea/tick/worm control	\$45 per year

Extra benefits at no extra cost

Emergency boarding fees

If you are hospitalised for more than 5 days we will pay up to \$20 per day for the cost of boarding your pet at a licensed pet boarding facility – up to a maximum of \$1,000 per year.

Overseas travel insurance

Your pet will be covered by their Petsecure policy whilst travelling in a country that does not require your pet to enter quarantine on re-entry to Australia.

Paralysis Tick benefit

Our Accident and Illness Cover also provides an additional \$500 towards the treatment of paralysis ticks.

More information

When can I insure my pet?

Puppies are adventurous and curious creatures and as such are more likely to need veterinary care so it could be a good idea to arrange insurance early so you can avoid the financial burden of visiting the vet as well as avoiding a pre-existing condition exclusion being applied to your policy.

You can start your policy as soon as your pet is 8 weeks old.

For Accident and Illness Cover you need to start your policy before your pet turns 9 years old.

How the per-condition-excess works?

Unlike other insurer's Petsecure policies include a per-condition-excess rather than a per-claim excess. This means, if your pet's accident or illness requires ongoing treatment, you only pay your selected per-condition-excess for that condition once per year.

What is an accident?

An accident is an unforeseen event that results in visible, physical or bodily injuries to your pet. For example, broken bones, dog and cat fights or a motor vehicle accident.

What is an illness?

An illness means an unexpected sickness or disease or any change to your pets normal healthy state which is not caused by injury to your pet. For example, upset stomach, skin conditions and ear infections.

How do claims work?

Claiming with Petsecure is simple. Just choose your preferred vet for your pet's treatment. After treatment simply send in a Petsecure claim form (your vet will help you fill it out), along with your vet's detailed account to Petsecure claims, and your claim will be processed without unnecessary delay. That means you'll get your money back – fast!



Applying is easy!

You can apply online at www.petsecure.com.au or call our customer care team on 1300 855 160 to apply over the phone. Alternatively, you can fill in the application form attached to this brochure and mail it to Petsecure, no stamp required.

Choose your plan from 28 cents per day!

Monthly Premium		
	Dog	Cat
Accident Cover		
\$100 Excess	\$16.50	\$13.50
\$200 Excess	\$13.50	\$10.50
\$300 Excess	\$9.40	\$8.40
Accident Cover & Illness Cover		
\$100 Excess	\$33.50	\$22.50
\$200 Excess	\$27.40	\$18.20
\$300 Excess	\$22.30	\$13.90
Wellness Care		
Optional routine care	\$9.50	\$9.50

Remember, you can qualify for a maximum 10% discount if you insure more than one pet, own an assistance dog or hold a pension card.

