

Petsecure Pet Insurance

This policy booklet contains:

Product Disclosure Statement
Policy Terms & Conditions
Financial Services Guide

Petsecure Contact Details & Office Hours:

Petsecure Claims

9:00am – 4:00pm (EST)
Monday – Friday

Petsecure Customer Enquiries

9:00am – 5:00pm (EST)
Monday – Friday

Petsecure Claims and Customer Enquiries

Mail: Locked Bag 9021, Castle Hill NSW 1765

Tel: 1300 855 160

Fax: 02 9843 2644

Email: customercare@petsecure.com.au

Web: www.petsecure.com.au



PETsecure
BECAUSE YOUR PET LOVES YOU

Effective date: 1 December 2008

Issued by The Hollard Insurance Company Pty Ltd
ABN 78 090 584 473 AFSL 241436.

PETsecure
BECAUSE YOUR PET LOVES YOU

Frequently Asked Questions



Q. What benefits does Petsecure offer?

- A. Petsecure covers vet treatments and surgeries for accidental injury and illnesses ranging from minor problems such as ear infections and bee stings to major conditions such as broken bones, diabetes and cancer.

Plus, if you choose the optional Petsecure Wellness Care we also provide cover towards routine preventative care such as vaccinations, flea, tick, worm control, teeth cleaning, micro-chipping, desexing and even council registration fees.

Q. Can my pet visit any vet I choose?

- A. Yes, you can use any Vet who is licensed to practice in Australia.

Q. When will my policy start and when can I claim?

- A. Your policy will commence at midnight on the day that your application is accepted by us. You may make a claim for illness conditions which arise 30 days after this date. This waiting period does not apply for accidental injury claims.

Q. What is not covered?

- A. Like most insurance policies, we have some exclusions to keep your premiums low. These include pregnancy, elective procedures, foods/diets, grooming, behavioural problems, and pre-existing conditions that showed clinical signs before taking out the insurance.

Q. What is a pre-existing condition?

- A. It is any condition (illness or injury) or symptoms or signs of that condition occurring or existing in any form prior to the Commencement Date of your policy or during the policy waiting period. Simply put, we offer cover to protect pets for conditions that arise after insurance has been taken out.

Q. What is a Per-Condition-Excess and how does it work?

- A. The Per-Condition-Excess is the amount that is deducted from your benefit only once for each unrelated condition claimed in a policy year. e.g. if your pet has an ongoing stomach complaint and requires follow-up treatments you will be responsible for only one Per-Condition-Excess for the treatment of this complaint and claims for any ongoing treatment won't attract a Per-Condition-Excess for the remainder of the policy period.

Q. Are vet records always needed to process claims?

- A. No, in many cases your claim can be processed directly without us calling for vet records. However, in some cases we may request vet records to help us understand some aspect of your claim to ensure it is processed correctly and fairly.

Q. Can my pet be covered for life?

- A. Yes. Once insured Petsecure will guarantee to renew your pets policy for life provided there is no break in cover.

Q. How do I inform you of any changes to my records?

- A. If you wish to change your banking details, your name and address, or you wish to add or remove a pet, simply write to us at Locked Bag 9021, Castle Hill NSW 1765, email customer@petsecure.com.au or call 1300 855 160.

Table of Contents



PART A – Product Disclosure Statement	3
PART B – Your Policy Document	7
1. Definitions and Interpretations used in this Policy	8
2. Accident Cover	11
3. Illness Cover	12
4. Additional Benefits	13
5. Optional Wellness Care	14
6. Exclusions	14
7. Premiums	16
8. Cancellation	17
9. Claims	17
10. Direct Debit Request Summary	19
PART C – Financial Services Guide	20

Product Administrator

PetSure (Australia) Pty Ltd (PetSure)

ABN 95 075 949 923

Authorised Representative of Hollard (Number: 268991)

46 Carrington Road Castle Hill NSW 2154

Telephone: 1300 855 160

Product Promoter

WaldenWood Group Pty Ltd (WaldenWood)

ABN 53 093 501 538 AFSL 278954

103 Alexander St Crows Nest NSW 2065

Telephone: 02 9908 8877

Product Insurer

The Hollard Insurance Company Pty Ltd (Hollard)

ABN 78 090 584 473 AFSL 241436

Level 24, 259 George Street, Sydney NSW 2000

Telephone: 1300 360 190

Approved for issue by the Insurer on 1 December 2008

This document contains three parts.

Part A is a Product Disclosure Statement (PDS) designed to help you understand what you need to know about Petsecure so that you can decide whether to proceed with this cover.

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

Part B is a Policy Document setting out the terms and conditions of your Petsecure policy. It has been written in plain language to help you understand your insurance cover as well as your rights and obligations under this policy.

Part C is the Financial Services Guide (FSG) which is provided by WaldenWood Group who are responsible for promoting Petsecure.

If you have any questions please call our friendly customer service team on 1300 855 160, Monday to Friday 9:00am to 5:00pm (EST).

Visit our website

www.petsecure.com.au

OR

Email us at

customercare@petsecure.com.au



PART A – Product Disclosure Statement

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

This PDS contains important information about:

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

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

Protection for your pets

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

Petsecure provides cover for up to 80% or 100% of vet expenses as shown on your Certificate of Insurance and allows you to use the services of any registered vet practitioner in Australia. 'Vet Expenses' are defined in Part B of this document and may be subject to stated limits, excesses and applicable waiting periods.

Significant Risks

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

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

Your obligation to us

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

How much does it cost?

Your premium is calculated when your policy begins and at each policy anniversary. The premium is calculated according to the risks associated with the insured pet and is printed on your Certificate of Insurance. Your premium includes allowances for government taxes and stamp duty relating to your policy. Petsecure may pay a percentage of the premium to the party who has introduced you to us or assisted us in arranging your insurance. This is detailed in the FSG. Under certain circumstances, policy administration charges may also apply. These charges will be shown separately on your Certificate of Insurance.

14 day money-back guarantee

You get a full 14 days from the policy commencement date which is printed on your Certificate of Insurance to make sure you are happy with every aspect of your Policy. This is known as the "cooling-off" period. During this time you may cancel the policy (or upon renewal if we have altered any of the terms and conditions of the policy) simply by writing to us and returning the documents. If we receive your written request to cancel your policy within the 14-day period we will give you a full refund of any monies received less any taxes or duties payable that we are unable to refund.

You cannot return your policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 14-day cooling-off period. After the cooling-off period ends you continue to have cancellation rights under the policy. These rights are set out in Section 8 of Part B – Your Policy Document.

Your Privacy

How we protect your Privacy

We are committed to protecting your personal information in accordance with the National Privacy Principles. Our privacy policy can be view at www.petsecure.com.au or a copy can be obtained by calling **1300 855 160**.

Purpose of Collection

We collect, store and use your personal information in order to consider your application for insurance and to administer insurance services to you, including claims investigation and management. We may also use this information for secondary purposes related to the purposes listed above, such as offering you additional insurance or insurance-related products or services that we believe you might be interested in considering. This will always be done as permitted by the relevant privacy legislation.

Disclosure

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

Opt Out

If you don't want to receive information on any of our new products or services you can tell us on your proposal form or by e-mailing customercare@petsecure.com.au. Alternatively just contact us anytime and let us know that you don't want to receive information on any of our new products or services.

Access

If you think our records are wrong or out of date, particularly your contact details, it is important that you contact us and we will correct them. You may reasonably access the personal information we hold about you. If you would like to do so, please telephone us on **1300 855 160**.

Your satisfaction is important to us

In the unlikely event that you have a concern about the service we provide, please contact us by telephone on **1300 855 160**. If you prefer, you may also address the matter in writing to: Petsecure – Customer Care, Locked Bag 9021, Castle Hill NSW 1765.

If your concern remains unresolved, our Dispute Resolution Committee will, on written request from you, review the matter and respond within 15 working days. Your concern will be dealt with fairly and promptly.

If your concern still remains unresolved to your satisfaction we will assist you in directing your issue for further review to an external review scheme.

How to contact us

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please call **1300 855 160** or email customercare@petsecure.com.au

Authorised for Issue

This PDS was prepared by Hollard. WaldenWood and PetSecure have approved references to them in this PDS.

PART B – Your Policy Document

Your Petsecure policy

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

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

Your policy will continue for a period of twelve (12) months unless cancelled, either by You or by Us, under the cancellation provisions of the policy (explained in Section 8). Please put any cancellation request in writing. We will not accept cancellation requests by telephone or email.

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

You agree that Your Vet (current or previous) is authorised to release information and/or records to Us about Your Pet.

We will not pay for:

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

Benefits do not accumulate across Policy Periods and expire if unused at the end of the policy.

Section 1 – Definitions

When interpreting this policy:

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

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

Accident means a sudden, unforeseen and unintended event causing Injury to Your Pet as specified in Section 2.

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

- For Accident Cover or Accident and Illness Cover, including the additional and optional routine care benefits, there is an annual maximum amount We will pay within the Policy Period as shown on Your Certificate of Insurance.
- The maximum We will pay for a single Condition having the same Proximate Cause, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period.
- If You transfer Your Pet to a plan with additional or higher Benefit Limits, the additional or higher Benefit Limits will not apply if the Condition being claimed first manifested itself during a previous Policy Period.

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

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

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

Commencement Date means midnight (24h00) on the date when Cover first starts as shown on Your Certificate of Insurance.

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

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

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

Excesses

- **Claims Excess** (if applicable) means the amount shown on Your Certificate of Insurance that is deducted from Your benefit for each claim during the Policy Period regardless of the Condition being claimed or number of claims generated from this Condition.

For example: if the Claims Excess is applicable, and Your Pet suffers a broken leg You will be responsible for the first \$75 of this claim and any future claims for this Condition and/or any separate Conditions incurred during the Policy Period.

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

For example: if you have selected the \$100 Per-Condition-Excess and Your Pet gets an ongoing stomach complaint You will be responsible for the first \$100 only and any future claims for this Condition won't attract the Per-Condition-Excess for the remainder of the Policy Period.

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

Illness means a sickness or disease diagnosed by a Vet.

Injury means physical harm or damage arising from an Accident as specified in section 2, which occurs after the commencement date of the policy, which is independent of any other causes including any known or unknown pre-existing condition.

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

Pre-existing Condition means:

- any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date, or
- a latent infectious or parasitic Condition that manifests itself within a known incubation period following the Commencement Date indicating clear evidence that the Condition had existed or had been contracted prior to the Commencement Date, or
- any Illness or symptoms or signs of that Illness occurring or existing in any form during the Waiting Period.
- A Condition, Illness, Injury or disease may be considered Pre-existing whether or not it:
 - was specifically diagnosed by a Vet;
 - was treated by a Vet;
 - is in remission at the time of application;
 - is seasonal in nature even if in remission at the time of application, or
 - is current or previously being controlled by medications.

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

Recurring Condition means a Condition that is curable but may relapse repeatedly with periods of remission in between.

Skin Condition means any diagnosed condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever (for example, a mast cell tumour).

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

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

Vet means an appropriately registered legally practicing veterinarian, specialist veterinarian, veterinarian hospital, clinic, centre or surgery.

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

The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.

Wellness Care means the stated benefits provided for certain listed healthcare treatments for Your Pet as shown on Your Certificate of Insurance.

We, Our, Us means for underwriting matters, The Hollard Insurance Company Pty Ltd, for administration matters, PetSure (Australia) Pty Ltd (which acts as the Product Administrator on behalf of Hollard), and for promotional matters, WaldenWood Group Pty Ltd.

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

Section 2. Accident Cover

Accident Cover is applicable if:

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

2.1 What We will pay

We will pay up to 80% or 100%, as shown on your Certificate of Insurance, less the Per-Condition-Excess or Claims Excess (if applicable), of Vet Expenses incurred during the Policy Period up to the Benefit Limits, as a result of Your Pet suffering an Accident.

The Accident must be a direct consequence of at least one of the following:

1. motor vehicle incident
2. burn or electrocution
3. fall from an elevated position
4. the actions of another animal

5. swallowing a foreign object requiring surgical or endoscopic removal
6. snake bite, or
7. allergic reaction to an insect bite other than tick and flea bites or otherwise result in:
 - a fracture;
 - a broken bone;
 - a traumatic ligament or tendon injury, or
 - lacerations, abrasions or wounds.

2.2 We will not pay any Vet Expenses attributable to:

1. a Pre-existing Condition, or
2. the exclusions listed in Section 6.
3. Patella luxations (dislocating kneecap) are not covered under Accident Cover no matter how the condition arises and will only be covered under the policies Illness Cover, if you have selected this level of Cover.

Section 3. Illness Cover

Illness Cover is applicable if:

- it is shown on Your Certificate of Insurance, and
- Your Pet was between 8 weeks and 9 years of age when Cover first commenced.
- Pets over 9 years of age will not qualify for Illness Cover where there has been a break or lapse in Cover after achieving the age of 9.
- Vet Expenses for eligible Illness Conditions will be reimbursed at 80% for Pets 5 years or older. Accidental Injury Conditions will continue to be reimbursed at 100% provided this Cover was selected.

3.1 What We will pay

We will pay up to 80% or 100%, as shown on your Certificate of Insurance, less any Per-Condition-Excess or Claims Excess (if applicable), of Vet Expenses incurred during the Policy Period up to the Benefit Limits, as a result of Your Pet suffering an Illness.

3.2 We will not pay any Vet Expenses attributable to:

1. a Pre-existing Condition or a Condition arising within the Waiting Period
2. an Illness caused by endoparasites (such as worms) and ectoparasites (such as ticks, fleas, skin mites) unless Covered under the Paralysis Tick Benefit which is explained in Section 4.3
3. Treatment of the following:
 - a. for dogs: infectious canine hepatitis, parainfluenza, canine distemper, canine adenovirus, parvovirus, and all forms of bordetella (kennel cough);
 - b. for cats: viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus 1, chlamydia, leukaemia and HIV, or
 - c. other disease for which there is a known vaccine.
4. any pandemic disease that causes widespread Illness affecting dogs or cats, or
5. any of the exclusions explained in Section 6.

Section 4. Additional Benefits

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

4.1 Emergency Boarding

What We will pay

If You (the policyowner), are hospitalised for five (5) consecutive days or more during the Policy Period, We will pay up to \$20 per day for the cost of boarding Your Pet at a licensed kennel or cattery, up to a maximum of \$1,000 per Policy Period.

We will not pay

If You are hospitalised for:

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

4.2 Essential Euthanasia

What We will pay

We will pay up to 80% or 100%, as shown on your Certificate of Insurance, of the cost less any Per-Condition-Excess or Claims Excess (if applicable) to euthanase Your Pet during the Policy Period up to the Benefit Limits, provided that this was deemed a humane and essential course of action by the Vet.

We will not pay

Any Vet Expenses for:

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

4.3 Paralysis Tick Benefit

What We will Pay

We will pay up to 80% or 100%, as shown on your Certificate of Insurance, up to the Benefit limit, for Tick Paralysis Treatment less the applicable Excess for the treatment of Conditions arising in your Pet caused directly by paralysis tick bites.

We will not Pay

1. for any tick preventative treatments or measures, (e.g. tick baths, sprays, etc) whether recommended by your Vet or not.
2. for the treatment of Conditions arising in your Pet arising by bite or any other species of tick

4.4 Pet Overseas Travel Insurance

What We will Pay

We will pay for Vet Expenses incurred for the treatment of your Pet whilst it is overseas with you in destinations where Australian quarantine regulations do not require the Pet to be quarantined on its return, subject to:

1. The Cover selected and Benefits Limits shown on your Certificate of Insurance, and
2. The payment of benefits to you in Australian dollars at the Exchange Rate applicable on the date your claim is received by us.

We will not Pay

1. Claims arising where the Pet has been out of Australia for a period of more than 60 consecutive days,
2. Exchange commissions or bank charges incurred for foreign payments made by you for the treatment of your Pet,
3. Claims incurred for Illness or Injury Conditions arising where your Pet was not under your direct care,
4. Costs covered by any other insurance policy covering the same risk, or
5. Any travel or repatriation charges to return your Pet to Australia.

Section 5. Optional Wellness Care

Petsecure encourages responsible Pet ownership by providing stated benefits towards certain listed preventative healthcare Treatments for Your Pet provided You selected the Wellness Care option and this is shown on Your Certificate of Insurance.

What We will pay

We will pay the cost of Wellness Care Treatment and services Your Pet has received during the Policy Period up to the Benefit Limits as shown on Your current Certificate of Insurance.

Section 6. Exclusions

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

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

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

Section 6. Exclusions (continued)

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

Section 7. Premiums

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

7.1 Paying Your Premium

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

7.2 Paying On the Due Date

1. Your policy will not operate until You have paid Your premium (or Your first instalment if You have elected to pay by instalments).
2. Your premium must be paid on or before its due date.
3. If You don't pay an instalment premium by the due date, then:
 - We will notify You if an instalment premium has not been made, and
 - if the unpaid premium remains in arrears for more than thirty (30) days We may cancel Your policy without notification, and
 - if at least one instalment has remained unpaid for a period of at least fourteen (14) days then We may refuse to pay your claim/s.
4. If We accept and pay a claim under this policy, We may deduct any unpaid instalments from the claim payment.

Section 8. Cancellation

8.1 Cancellation Where No Claims Are Made

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

8.2 Cancellation Following a Claim

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

8.3 Cancellation Notification

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

Section 9. Claims

9.1 What You need to do

1. All claims should be submitted and received within sixty (60) days of the Vet Treatment being provided.
2. All claims must be completed carefully and honestly on a Petsecure claim form, and then submitted by mail to Petsecure. Claim forms are available on request by calling **1300 855 160** or can be downloaded from www.petsecure.com.au.
3. The attending Vet must complete the section on the claim form where designated.
4. Both You and the attending Vet must sign the claim form.
5. Please attach the original itemised invoices and payment receipts to the completed claim form. All claim documentation must be originals.

Incomplete claim forms will be returned to You and this may result in delays in processing Your claim.

9.2 What We will do

1. We will deal directly with You regarding settlement of the claim.
2. We will pay You, not the Vet.
3. If the Vet Expenses are considered by Us to be excessive or unreasonable, then claim payments will be adjusted and paid based on the reasonable and customary fees typically charged for the Treatment of that Condition.
4. We will send You a letter/remittance advice regarding the settlement of Your claim that will provide details of how Your claim has been dealt with.
5. If You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and We may cancel Your policy altogether. We may also be entitled to reclaim any payments already made to You in respect of such claims.

9.3 How We settle Your claim

Settlement of Your claim, where Cover is provided, will be calculated in the following manner (illustrative calculation based on 100% benefit and \$100 per-condition excess Cover option - all amounts include GST):

Vet fee claimed	\$ 475
100% of this amount	\$ 475
Less: Per-Condition-Excess (see definition)	\$ 100
Benefit payable	\$ 375

9.4 Our rights of recovery

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

9.5 Other insurance arrangements

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

Section 10. Direct Debit Request Summary

When you provide us with your bank details, you are instructing us to directly debit the relevant premiums calculated by us from your nominated account. Your bank details will be kept confidential at all times.

If the debit date requested falls on a non-business day then we will process your payment on the next business day.

If your premium cannot be paid (for example there is not enough money in your nominated account) your bank may dishonor that payment, and you may be charged a dishonor fee by your bank. Neither we, WaldenWood nor PetSure will be responsible for dishonour fees charged by your bank or financial institution. If your direct debit is dishonored we will automatically retry for the outstanding amount within 14 days.

PART C – Financial Services Guide

WaldenWood is responsible for this FSG. It provides you with information about WaldenWood to help you decide whether or not to use the financial services that we provide. This FSG explains who we represent and how we are remunerated, and provides details of how any complaints will be dealt with as well as how we can be contacted. This booklet contains a copy of the Petsecure PDS. Before you acquire the product, you should use this PDS to decide whether to purchase the product.

Petsecure Pet Insurance

Petsecure is promoted by WaldenWood, underwritten by Hollard and administered by PetSure. Full details and contact numbers for these organisations can be found on page 1.

About WaldenWood

WaldenWood is an Australian Financial Services Licensee (Number 278954) and is licensed to deal in certain classes of insurance. We can give you information about Petsecure pet insurance, and we can arrange for issue of your Petsecure pet insurance. We cannot provide personal advice or financial product advice about this insurance. Hollard or PetSure can issue, vary and cancel the product.

WaldenWood's Remuneration

WaldenWood may receive a commission of up to 20% of the base premium for arranging Petsecure policies. This commission is included in the premium so you don't pay extra.

Compensation Arrangements

Waldenwood has in place a Professional Indemnity Policy to compensate persons who have suffered a loss or damage due to a breach of our obligations.

WaldenWood Group
PO Box 887
Crows Nest NSW 1585
P. 02 9908 8877
F. 02 9908 8866
www.waldenwood.com.au

About Hollard

Hollard issues the Petsecure product. Hollard is an Australian Financial Services Licensee and is authorised to deal in and provide financial product advice on general insurance products.

Your privacy

Please see page 5 for full details of Petsecure's privacy policy.

How do we resolve complaints?

In the unlikely event that you have a complaint about the service provided please contact us immediately. Full details of Petsecure's complaints procedure can be found on page 6 under "Your satisfaction is important to us".

Authorised for Issue

This FSG was prepared by WaldenWood.

Hollard and PetSure have approved references to them in this FSG.