

## 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 so you could be in for a shock when it comes time to pay!

When you've got Petsecure vet expenses insurance in place, 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!

With Petsecure you can tailor your premium to suit your budget, with a choice of cover type and benefit payment options.

Petsecure will pay either 75% or 85% of your eligible vet bills (depending on the benefit payment option you choose) up to the annual limit. You can choose from either Accident Cover only or Accident & Illness Cover. Accident Cover will cover your pet for up to \$8,000 per year for accidental injuries and Accident & Illness Cover will cover your pet for up to \$12,000 per year for accidental injuries and illnesses. Plus with both cover types you can add Wellness Care to help with the cost of routine care of your pet.

## Making vet expenses affordable

From the example below, you can see that even when the cost of cover is included, the savings on your vet bills can really add up!

Petsecure 85% benefit option (refunds 85% of your vet's bills)	
▶ The vet's bill	\$5,000
▶ The 85% benefit paid by Petsecure	\$4,250
▶ The amount paid by you to the vet	\$750
▶ Annual insurance premium*	\$475
▶ Total cost to you	\$1,225
<b>Saving on your vet's bill</b>	<b>\$3,775</b>

\*This example is based on an average claim for a dog that has ingested a foreign body. The premium is an indication of the cost for Accident & Illness Cover for a 2 year old Labradoodle Cross, with an 85% benefit option. For your individual quote please visit [petsecure.com.au](http://petsecure.com.au) or call 1300 855 160.

## Your cover options

	Accident Cover	Accident & Illness Cover
Annual benefit limit	\$8,000	\$12,000
% of vet bill that is paid back to you	85% or 75% depending on your benefit payment choice	
Excess payable	No	No
Accidental injury cover	✓	✓
Illness cover	n/a	✓
After hours emergency visits	✓	✓
Veterinary consults	✓	✓
Specialist care	✓	✓
Surgery	✓	✓
Laboratory and diagnostic tests	✓	✓
Hospitalisation	✓	✓
Radiology	✓	✓
Cruciate ligament surgery	✓	✓
Breed-specific genetic conditions	n/a	✓
Pre-existing conditions	Excluded	Excluded
Overseas travel insurance	✓	✓
Emergency boarding fees	✓	✓
Tick Paralysis benefit	n/a	\$500

## Optional Wellness Care

Routine Item		Benefit
<ul style="list-style-type: none"> <li>▶ Desexing</li> <li>▶ Micro-chipping</li> <li>▶ Heartworm control</li> <li>▶ Teeth cleaning</li> <li>▶ Dew Claw removal</li> <li>▶ Council registration fees</li> <li>▶ Prescription diets</li> <li>▶ Alternative therapies</li> </ul>	<ul style="list-style-type: none"> <li>▶ Acupuncture</li> <li>▶ Massage</li> <li>▶ Hydrotherapy</li> <li>▶ Behavioural therapy</li> <li>▶ Cremation/burial</li> <li>▶ Puppy training</li> <li>▶ Herbal medicines/treatment</li> </ul>	\$50 paid per year for ONE of the routine items listed
PLUS	<ul style="list-style-type: none"> <li>Vaccinations or Health Check</li> <li>Heartworm test or blood screen</li> <li>Flea/tick/worm control</li> <li>FeLV/Fiv test or urinalysis</li> </ul>	
<b>Total Wellness Care benefit</b>		<b>\$145 per year</b>

## Tailor your cover to suit your needs and budget

Premiums are based on a wide range of factors including for example, the breed of your pet and of course, the option you choose. This ensures that you will pay a fair and competitive premium for each pet you insure with Petsecure.

**Accident cover** is the most affordable way of insuring your dog or cat. Accident cover is designed to help take care of unexpected vet costs of up to \$8,000 per annum if your pet is injured as the result of a specified accident.

**Accident & Illness Cover** provides cover for veterinary treatment costs arising from both accidental injury as well as illness conditions suffered by your pet. The benefit amount payable is up to \$12,000 per annum.

**Choice of benefit payment.** You can choose to have either 75% or 85% of your vet's bills covered. The lower the benefit payment you choose, the lower the premium. Whichever option you choose Petsecure will be there to help you with the veterinary costs.

Plus, for an extra \$9.50 per month you can add **Wellness Care** to your chosen cover. Wellness care pays up to \$145 per year for routine care items.

## 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 & Illness Cover includes \$500 benefit towards the treatment of paralysis ticks.

## Applying is easy!

Visit [petsecure.com.au](http://petsecure.com.au)  
or call 1300 855 160 to get a quote  
and cover your pet without delay!



## FAQ's



### When can I insure my pet?

Puppies are adventurous and curious creatures. As such they 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 & Illness Cover you need to start your policy before your pet turns 9 years old.

### Are there any excess payments?

No. With Petsecure we will pay either 75% or 85% of eligible vet bills, up to the annual maximum amount payable (\$8,000 for Accident Cover option or \$12,000 for Accident & Illness Cover option).

### What is an accidental injury?

An accidental injury 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 pet's 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 which you can download from the website, 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!

## 10 Good reasons to choose Petsecure

- 1 Up to 85% of your vet's bills covered**  
Receive a refund of up to 85% of eligible vet bills up to the annual limit, with no excess.
- 2 Choice of cover**  
Choose either Accident Cover or Accident & Illness Cover. Optional Wellness Care can be added to both cover types.
- 3 Lower your premium**  
A choice benefit payment – either 75% or 85% of the eligible vet bills – to help you lower your premiums.
- 4 Up to \$12,000 back per year**  
You can claim up to \$12,000 per year when you have Accident & Illness cover and up to \$8,000 when you have Accident Cover.
- 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. There are no additional charges for monthly or fortnightly payments.
- 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 renewal – guaranteed**  
Once your pet is insured, Petsecure will guarantee to offer 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 held continuous cover.
- 10 Discounts available**  
If you own an assistance dog or are a pension card holder, you can receive a 10% discount. If you insure more than one pet you can receive a 10% discount off the premium for the second and subsequent pets. A maximum 10% discount applies.

## 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](http://www.petsecure.com.au) or call 1300 855 160.

Visit [petsecure.com.au](http://petsecure.com.au)  
or call 1300 855 160 to get a quote  
and cover your pet without delay!

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5:00PM EST, MON TO FRI)

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**W:** [petsecure.com.au](http://petsecure.com.au)



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