

# Medibank Pet Insurance

Combined Product Disclosure Statement,  
Policy Terms and Conditions  
and Financial Services Guide

Effective 24 November 2008

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

AFSL 241436



**medibank**  
P R I V A T E



**This booklet contains the:**

- 🐾 Product Disclosure Statement
- 🐾 Policy Terms & Conditions
- 🐾 Financial Services Guide

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**Medibank Pet Insurance is issued by:  
The Hollard Insurance Company Pty Ltd (Hollard)**

ABN 78 090 584 473 AFSL Number 241436  
Level 24, 259 George Street, Sydney NSW 2000  
Telephone: 1300 360 190

**Medibank Pet Insurance is administered by:  
PetSure (Australia) Pty Ltd (PetSure)**

ABN 95 075 949 923  
Authorised Representative of Hollard No: 268991  
46 Carrington Road, Castle Hill NSW 2154  
Telephone: 132 331

**Medibank Pet Insurance is promoted by:  
Medibank Private Limited (Medibank Private)**

ABN 47 080 890 259  
Authorised Representative of Hollard No: 286089  
Level 17, 700 Collins Street, Docklands, Vic 3008  
Telephone: 132 331

## Introduction

### **This booklet contains three parts**

**Part A is a Product Disclosure Statement (PDS)** designed to help you understand what you need to know about Medibank Pet Insurance so that you can decide whether to proceed with this cover. The PDS has been prepared by the insurer and product issuer, Hollard and describes the main features and benefits of Medibank Pet Insurance. Hollard has sole responsibility for the PDS and the assessment and payment of claims. Medibank Pet Insurance is not issued or guaranteed by Medibank Private and Medibank Private is not involved, nor liable, in any manner in respect of the assessment and payment of benefits under Medibank Pet Insurance.

Any advice contained in the PDS is general advice only and does not take into account your individual objectives, financial situation or needs. Before acting on this general advice, you should consider the appropriateness of the general advice having regard to your individual objectives, financial situation and needs. You should carefully read the PDS and the Policy Terms & Conditions in Part B of this booklet before making any decision about whether to purchase or continue to hold Medibank Pet Insurance. Remember, you have a cooling off period and cancellation rights.

**Part B contains the Policy Terms & Conditions** of Medibank Pet Insurance. It has been written in plain language to help you understand the insurance cover offered as well as a policy owner's rights and obligations under a Medibank Pet Insurance policy. As the insurer, Hollard has sole responsibility for each Medibank Pet Insurance policy issued and for the assessment and payment of claims.

**Part C is the Financial Services Guide (FSG)** which is provided by Medibank Private who are promoting Medibank Pet Insurance. The FSG contains important information about the services provided by Medibank Private in relation to Medibank Pet Insurance, the remuneration Medibank Private receives, and external and internal dispute resolution services. It is designed to assist you in deciding whether to use any of the services provided by Medibank Private. Medibank Private is responsible for the FSG, but not the PDS nor the Policy Terms & Conditions.



**If you have any questions call the friendly customer service team on 132 331, Monday to Friday 8:00am to 8:00pm (AEST) and Saturday 8.00am to 4.00pm (AEST).**

**Visit the website [medibank.com.au/petinsurance](http://medibank.com.au/petinsurance)**






## Part A – Product Disclosure Statement

Hollard is solely responsible for the PDS and is the insurer under each Medibank Pet Insurance policy issued. PetSure provides policy administration and claims services in relation to Medibank Pet Insurance on behalf of Hollard. Medibank Private is authorised by Hollard to promote Medibank Pet Insurance as its authorised representative.

Where words or expressions used in the Policy Terms & Conditions have a special meaning, we have used the same terms in the PDS. They normally begin with capital letters and their meaning is explained in Section 1- Definitions in Part B of this booklet. In the PDS, references to:

-  **we, our and us** and **Hollard**, means The Hollard Insurance Company Pty Ltd.
-  **you, your** means the applicant for a Medibank Pet Insurance policy and, if a policy is issued, the policy owner.

This PDS contains important information about:

-  significant features and benefits of Medibank Pet Insurance
-  significant risks associated with purchasing Medibank Pet Insurance
-  your duty of disclosure when applying for Medibank Pet Insurance
-  our internal and external dispute resolution procedures
-  your cooling off rights when purchasing Medibank Pet Insurance.

Please note that, while this PDS provides a summary of the features of Medibank Pet Insurance, you must also read the Policy Terms & Conditions in Part B of this booklet to understand the insurance offered.

### Protection for your pets

Medibank Pet Insurance 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). Medibank Pet Insurance provides cover for up to 100% of Vet Expenses and allows the policy owner to use the services of any registered vet practitioner in Australia and, in some cases, overseas. There is a Waiting Period, an Excess and Benefit Limits. Full details of the cover provided, including those events and circumstances which are excluded, are specified in Part B of this booklet.

### Significant Risks

Medibank Pet Insurance transfers many of the risks pet owners face for Vet Expenses from the policy owner to the insurer. However Medibank Pet Insurance does not cover every circumstance or expense and we have some exclusions that

help keep premiums low. These include, but are not limited to, conditions such as pregnancy, elective procedures, pet foods/diets, grooming and medical conditions that are present prior to the policy Commencement Date or that arise during the Waiting Period. Full details are specified in Part B of this booklet.

### **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 the relevant Certificate of Insurance. Your premium includes allowances for government taxes and stamp duty relating to your policy.



### **14 day money-back guarantee**

You get a full 14 days from the policy Commencement Date to make sure you are happy with every aspect of your policy. This is known as the “cooling off” period. During this time (or within 14 days of renewal, if we have altered any of the terms and conditions of the policy) you may cancel the policy simply by writing to us. If we receive your written request to cancel your policy within the 14 day period after the policy Commencement Date (or renewal date) we will give you a refund of any monies received less any taxes or duties payable.



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 in certain circumstances under the policy. These rights are set out in Section 8 of Part B of this booklet.

### **Your Privacy**

How we collect and handle your information is outlined below:

-  We collect your personal information directly from you or where that is not reasonably practical, from other sources.
-  We collect your personal information for the purpose of processing your application, administering your policy and assessing and paying claims under the policy. We may also collect it to consider any other application you may make to us, performing our administrative operations (including for

example account, risk management, staff training, etc). We may provide information to Medibank Private to assist them in developing and identifying products and services that may interest you and (unless you ask them not to) telling you about products and services offered by Medibank Private.

-  We disclose personal information to third parties who assist us in the above (e.g. PetSure, Medibank Private, related companies, our advisers, persons involved in claims, veterinary service providers, external claims data collectors and verifiers, your agents and other persons where required by law).
-  By applying for Medibank Pet Insurance, you consent to us collecting sensitive information about you and the insured Pet and to use it to consider your application for insurance cover, assess a claim, using it or giving it to one of our related companies for research and analysis, to design or underwrite new insurance products, and disclosing it to any of the third parties listed above for these purposes. We will not disclose your sensitive information for any other purpose. We prohibit those third parties from using your personal information for purposes other than those for which we supplied it. If you wish to gain access to your information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, our contact details are shown below.

Medibank Pet Insurance – Customer Care,  
Locked Bag 9021, Castle Hill NSW 1765.  
Telephone: 132 331

Please refer to Part C – Financial Services Guide on page 20 of this booklet for details about how Medibank Private and PetSure handle your personal information.

### **Your satisfaction is important to us**

If you have a concern about the service we provide, please contact Medibank Pet Insurance by telephone on **132 331**. If you prefer, you may also address the matter in writing to:

Medibank Pet Insurance – 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 independent external review scheme.

### **Authorised for issue**

This PDS was prepared by Hollard. Medibank Private and PetSure have approved references to them in this PDS.

## Part B – Policy Terms & Conditions

### The Medibank Pet Insurance policy

In Part B of this booklet, references to:

- 🐾 **we, our and us** and **Hollard**, means The Hollard Insurance Company Pty Ltd.
- 🐾 **you, your** means the applicant for a Medibank Pet Insurance policy and, if a policy is issued, the policy owner.

Upon acceptance of your application for cover, you will be issued a Certificate of Insurance. A new Certificate of Insurance will be issued:

- 🐾 on renewal of your policy each year, or
- 🐾 if you change your Cover.

Your policy will continue for a period of twelve (12) months from the policy Commencement Date unless cancelled, either by you or by us, under the cancellation provisions of the policy (explained in Section 8 of this Part B).

Your policy comprises the Certificate of Insurance and the Terms and Conditions (set out in this Part B).

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 the Vet that treats your Pet (current and/or previous) is authorised to release information and/or records to us about your Pet. You agree that we have the right to decline a claim where you refuse or are unable to provide information reasonably required by us to process your claim.

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 each Policy Period.



## Section 1 - Definitions

### When interpreting these Policy Terms & Conditions:

- 🐾 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.

Words that are capitalised have a special meaning which is explained below:

**Accident** means a sudden, unforeseen, and unintended event causing Injury to your Pet of a kind specified in section 2.

**Accidental Injury Cover (also known as Bronze Paw Cover)** means the insurance cover explained in section 2 of this Part B and the Additional Benefits explained in section 4 of this Part B.

**Accidental Injury Cover and Illness Cover (also known as Silver Paw Cover)** means the combined insurance cover explained in sections 2 and 3 of this Part B and the Additional Benefits explained in section 4 of this Part B.

**Benefit Limits** means the total amounts payable under your policy. Benefit limits apply as follows:

- 🐾 For Accidental Injury Cover or Accidental Injury and Illness Cover, or Accidental Injury and Illness plus Routine Care, 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 deemed to be one Condition.

**Bronze Paw Cover** means Accidental Injury Cover.

**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 veterinary advisor to be 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 (also see Bilateral Condition). For example: all types and occurrences of cancer that occur will be classified as one Condition.

**Cover** means, Accidental Injury Cover or Accidental Injury and Illness Cover or Accidental Injury and Illness Cover plus Routine 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.

**Excess** means the amount shown on your Certificate of Insurance that is deducted from your benefit for each Illness or Accidental Injury Condition treated during the Policy Period that is not related to any other Illness or Accidental Injury Condition treated during the same Policy Period. For example: if you have selected the \$100 Excess and your Pet has an ongoing stomach complaint you will be responsible for the first \$100 only of any eligible Vet Expenses during the Policy Period and any further claims for this Condition won't attract the Excess for the remainder of the Policy Period.

**Exchange Rate** means the Westpac Bank spot buy rate for notes or such other exchange rate as determined by us from time to time and notified to you.

**Gold Paw Cover** means Accidental Injury and Illness Cover plus Routine Care, and the Additional Benefits explained in section 4 of this Part B.

**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 which occurs after the Commencement Date of the policy, and which is independent of any other causes including any Pre-existing Condition.

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

**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.

**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 currently or previously being controlled by medication(s).

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

**Routine Care** means stated benefits provided for certain listed preventative healthcare treatments for your Pet. The list of allowable treatments and the benefit amounts applicable to these are shown on your Certificate of Insurance.

**Silver Paw Cover** means Accidental Injury and Illness Cover

**Skin Condition** means any diagnosed Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever.

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



**Vet** means an appropriately registered legally practising veterinarian, specialist veterinarian, veterinary hospital, clinic, centre or surgery.

**Vet Expenses** means the reasonable and customary expenses incurred and paid in respect of Treatment for like Vets to charge in the region in which the services were performed.

**Waiting Period** means a period starting from the Commencement Date of the first Policy Period 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.

## Section 2 - Accidental Injury Cover

Accidental Injury 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

Except in the circumstances specified in section 2.2 below, we will pay up to 100%, less the applicable Excess, of Vet Expenses incurred during the Policy Period up to the Benefit Limits, as a result of your Pet suffering an Accident which is 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:
  8. a fracture
  9. a broken bone
  10. a traumatic ligament or tendon injury, or
  11. lacerations, abrasions or wounds.



Note: For the sake of clarity, patellar luxations (dislocating kneecap) are not covered under Accident Cover no matter how the condition arises and will only be covered under the policy's Illness Cover if you have selected this level of Cover.

### 2.2 We will not pay any Vet Expenses attributable to or resulting from:

1. a Pre-existing Condition
2. any of the exclusions listed in Section 6.

## 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 reaching the age of 9.

Note: Pets 5 years and older on application for Cover will not qualify for the \$100 Excess. Pets under the age of 5 years on application that qualify for the \$100 Excess may remain on that option even over the age of 5 years.

### **3.1 What we will pay**

Except in the circumstances specified in section 3.2, we will pay up to 100%, less the applicable Excess, 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 or resulting from:**

1. a Pre-existing Condition or a Condition arising within the Waiting Period;
2. an Illness caused by endoparasites (such as worms) or 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, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough),
  - b. for cats: viral rhinotracheitis, calicivirus, panleukopaemia, herpes virus, chlamydia, leukemia and FIV, or 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 listed in Section 6.

## **Section 4 - Additional Benefits**

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

### **4.1 Emergency Boarding**

#### **What we will pay**

If you are hospitalised (other than in the circumstances specified below) for five (5) or more consecutive days during the Policy Period, we will pay for the cost of boarding your Pet at a licensed kennel or cattery, up to the Benefit Limits shown on your Certificate of Insurance.

#### **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

Except in the circumstances specified below, we will pay up to 100% of the Vet Expenses less the applicable Excess 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.

### What we will not pay

Any Vet Expenses for:

1. voluntary euthanasia;
2. euthanasia attributable to or resulting from an event or circumstances specified in clause 2.2 or in clause 3.2;
3. an autopsy; or
4. disposal, burial or cremation of a deceased Pet (unless Cover for this expense is noted on your Certificate of Insurance).

## 4.3 Paralysis Tick Benefit

### What we will pay

Except in the circumstances specified below, we will pay up to the Benefit Limits shown (for tick paralysis treatment) on your current Certificate of Insurance less the applicable Excess for the Treatment of Conditions arising in your Pet caused directly by paralysis tick bites.

### What we will not pay

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

## 4.4 Pet Overseas Travel Insurance

### What we will pay

Except in the circumstances specified below, 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 Benefit 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 when 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.

#### **4.5 No claims bonus**

You may be entitled to receive a no claims bonus, to the value stated on your Certificate of Insurance. This bonus is awarded where you have been fortunate enough not to have claimed for an Illness or Injury condition (but excludes Routine Care claims) under your policy during a Policy Period.

Your bonus will automatically be applied by us in the new Policy Period;

-  to reduce or offset a claim Excess,
-  to be offset against the portion of a claim for which a benefit is not provided, or
-  to supplement Routine Care items claimed in excess of the stated Benefit Limits.

The awarding and utilisation of this bonus is subject to the following conditions:

1. Bonuses are awarded at the start of the Policy Period following a 'no-claim year' to the value shown on your renewal Certificate of Insurance.
2. Bonuses may not be transferred between insured Pets or policy owners.
3. Bonuses may not be redeemed for cash or offset against outstanding premiums due on your policy.
4. Bonuses do not accumulate across Policy Periods and expire if unused at the end of the Policy Period in which they are awarded.
5. Unused bonuses expire upon cancellation of your policy.

## **Section 5 - Routine Care and Wellness Benefits**

Medibank Pet Insurance encourages responsible Pet ownership by providing stated benefits towards certain listed preventative healthcare treatments for your Pet if you selected Gold Paw Cover (the Accidental Injury and Illness Cover plus Routine Care option). If you have selected this option, it is shown on your Certificate of Insurance.

### **What we will pay**

We will reimburse the cost of Routine Care treatment and services your Pet has received during the Policy Period up to the Benefit Limits as shown on your Certificate of Insurance.

## Section 6 - Exclusions

The intention of Medibank Pet Insurance 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, if shown 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 attributable to or resulting from an event or circumstances specified in clause 2.2 or in clause 3.2 (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis)
3. a Condition arising from 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 or bathing costs (including medicated baths)
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 limited 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 End Date
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
17. 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 the Vet believes an emergency consultation is necessary
18. 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:
  - 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 your Pet was insured and any statutory fees. There is no premium refund available 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 (including the death of your Pet) 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 Treatment being provided.
2. All claims must be completed carefully and honestly on a Medibank Pet Insurance claim form, and then submitted by mail to Medibank Pet Insurance. Claim forms are available on request by calling **132 331** or can be downloaded from **[medibank.com.au/petinsurance](http://medibank.com.au/petinsurance)**
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.
6. If submitting a claim for the first time, please include a full veterinary history from the attending Vet and any previous Vets who have treated your Pet. Failure to include 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 costs of the Treatment 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 (see explanation of Vet Expenses on page 10).
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.
6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.

## 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% Cover and \$100 Excess option - all amounts include GST) subject to the Benefit Limit:

Vet Expense claimed	\$560
Less: Excess (see definition)	\$100
Benefit payable to you	\$460

Settlement of a subsequent claim for the same Condition in the same Policy Period will be calculated in the following manner (again based on 100% Cover and \$100 Excess option - all amounts include GST) subject to the Benefit Limit:

Vet Expense claimed	\$500
Less: Excess (see definition)	Nil
Benefit payable to you	\$500

## 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

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, Medibank Private 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

Medibank Private Limited is responsible for this FSG. It provides you with information about Medibank Pet Insurance to help you decide whether or not to use the financial services that Medibank Private provides. This FSG explains who Medibank Private represents and how Medibank Private is remunerated and provides details of how any complaints will be dealt with as well as how Medibank Private can be contacted.

In this FSG references to:

-  **we, our and us** means Medibank Private Limited.
-  **Hollard** means The Hollard Insurance Company Pty Ltd.
-  **PetSure** means PetSure (Australia) Pty Ltd.
-  **you, your** means the applicant for a Medibank Pet Insurance policy and, if a policy is issued, the policy owner.

Medibank Pet Insurance is promoted by Medibank Private Limited, insured by Hollard and administered by PetSure. Full details about these companies are given at the start of this booklet. The Medibank Pet Insurance PDS is included in Part A of this booklet. Before you acquire the product, you should carefully consider this PDS to decide whether to purchase or continue to hold the product.

## About Medibank Private

Medibank Private Limited is an authorised representative (Number 286089) of Hollard and is authorised to promote, and deal in, Medibank Pet Insurance which is offered by Hollard. Medibank Private can give you general information and general advice about Medibank Pet Insurance, and can also arrange for issue of your Medibank Pet Insurance policy. Medibank Private does not act for you. Medibank Private cannot provide personal advice or financial product advice about Medibank Pet Insurance. When you apply for Medibank Pet Insurance,

Medibank Private will tell you about the product and collect certain information from you that will be used by Hollard to determine whether a Medibank Pet Insurance policy can be issued. Only Hollard can issue, vary and cancel Medibank Pet Insurance policies. PetSure has also been appointed by Hollard as an authorised representative (Number 268991) and will provide administration services in respect of Medibank Pet Insurance on behalf of Hollard as its authorised representative.

Medibank Private has not considered whether Medibank Pet Insurance is appropriate for your personal objectives, financial situation or needs as Medibank Private does not act for you. As a result, you need to consider the appropriateness of any information or general advice Medibank Private gives you, having regard to your personal circumstances before buying Medibank Pet Insurance. You need to read the PDS (Part A of this booklet) and Policy Terms & Conditions (Part B of this booklet) to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

## Medibank Private's Remuneration

Medibank Private may receive a commission of up to 23% of the base premium for arranging Medibank Pet Insurance policies. This commission is included in the premium so you don't pay extra. Medibank Private's staff who provide services in relation to Medibank Pet Insurance receive an annual salary from Medibank Private, which may include bonuses based on performance criteria.

## Compensation Arrangements

The Corporations Act 2001 (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. Hollard is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth).

## About Hollard

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

## Your Privacy

The privacy of your personal information is important to PetSure, Hollard and Medibank Private and all parties are committed to ensuring privacy and security of your personal information.

The parties collect your personal information so that they can provide you with assistance in relation to insurance and related products and services and to comply with their legal and other

obligations. They may not be able to perform these functions if you do not provide them with your personal information. They may collect your personal information from a person responsible for the management of your policy or other authorised persons. Generally, you have the right to gain access to personal information Medibank Private, PetSure and Hollard holds about you.

From time to time, Medibank Private may send you marketing materials about other products or services which we think could be of interest to you. We may send these materials by email or text message. If you wish to withdraw your consent for Medibank Private to send you marketing materials, either by mail or electronically, please contact Medibank Private.

To obtain the latest version of Medibank Private's Privacy Policy, visit our website at [medibank.com.au](http://medibank.com.au) or drop into a Medibank store.

If you would like a copy of the privacy policy of PetSure or Hollard, please phone 132 331.

Please refer to Part A – PDS on page 5 of this booklet for further details about how Hollard handles your personal information.

## How are complaints resolved?

If you have a complaint, in the first instance, please phone Medibank Pet Insurance on **132 331**. If you prefer, you may also address the matter in writing to:

Medibank Pet Insurance – Customer Care,  
Locked Bag 9021, Castle Hill, NSW 1765.


If your concern remains unresolved, Hollard's 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 independent external review scheme.

## Contact details & office hours:

 Call: 132 331

8:00am – 8:00pm (AEST) Monday – Friday  
8:00am – 4.00pm (AEST) Saturday

 Mail: Medibank Pet Insurance  
Locked Bag 9021, Castle Hill, NSW 1765

 Visit: [medibank.com.au/petinsurance](http://medibank.com.au/petinsurance)

Please retain this booklet for your future reference. Authorised for issue 24 November 2008.

This FSG was prepared by Medibank Private. PetSure and Hollard have approved references to them in this FSG.

For more information about Medibank Pet Insurance  
or to apply:

Phone 132 331, visit your nearest Medibank store or  
online at [medibank.com.au/petinsurance](https://medibank.com.au/petinsurance)

**medibank**  
P R I V A T E