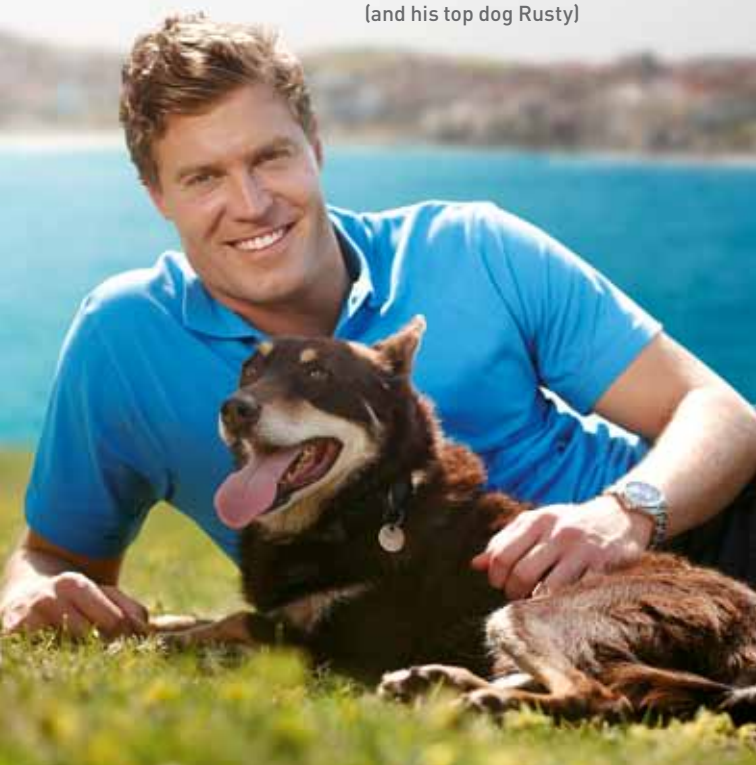


Your best mate deserves the best care

Dr Chris Brown

Dr Chris Brown,
Medibank's Pet
Insurance Ambassador
(and his top dog Rusty)



A word from our Ambassador

"Pets add so much to our lives and give us so much in the form of unconditional love and a huge dose of fun, but remember they are also incredibly reliant on us.

In my opinion, it's the unwritten deal we make with them when we first take them home that we'll be there for them no matter what. Pet insurance can certainly help make honouring that promise possible. Pet insurance is all about better health for pets and giving them the quality healthcare they deserve.

There's no doubt in my mind that pet insurance saves lives. And by partnering with Medibank, I know people will know we're serious."

A handwritten signature in black ink that reads "Dr Chris Brown". The signature is fluid and cursive.

**Dr Chris Brown, Medibank's
Pet Insurance Ambassador
(and his pets Rusty & George)**



Give your best mate the best care possible

Think of Medibank Pet Insurance like health cover for your pet, much like your own human health insurance. Pet insurance helps pet owners feel better knowing their pet receives the health care they deserve without compromise, so you can afford trips to the vet when you need them most.

Medibank Pet Insurance provides cover options for many vet or specialist treatments, for accidents, illness, hereditary or congenital disease, and even benefits towards routine or preventive care (depending on the level of cover).

Just as people have trusted us for decades to provide them with high quality health cover, you can now turn to us for the same reason when it comes to your pet's health insurance.



Quality health cover your pet deserves

While having a pet is fun and rewarding, it also means taking responsibility for their health and wellbeing. When you choose Medibank Pet Insurance you'll feel confident in knowing that your best mate has the quality health cover they deserve.

The comprehensive and affordable cover options come with a great list of features:

- 🐾 Up to 80% back on vet bills
- 🐾 Choice of three cover options for accidents, illness and routine care
- 🐾 Your choice of vet or specialist
- 🐾 Generous annual benefit limits ranging from \$8,000 up to \$15,000
- 🐾 Choice of three excess options – nil, \$100 and \$200
- 🐾 Cover for all ages – starting from 8 weeks old, up to 9 years for Silver Paw and Gold Paw Cover and any age for Bronze Paw Cover
- 🐾 A guarantee to offer to renew your pet's cover for their lifetime
- 🐾 10% discount for Medibank Private members and an additional 5% discount for additional pets.

For more information, please refer to the Combined Product Disclosure Statement and Financial Services Guide which is available by calling **132 331**, online at **medibank.com.au/pet** or from a **Medibank store**.



Three levels of cover to choose from

You can choose a cover to suit your pet's health needs that can also fit within your budget. You can also reduce premiums by selecting a higher excess.



Bronze Paw Cover (Accident Only)

When you consider the independent streak in a cat, or the playfulness of a dog, it's impossible to keep your pet 100% safe all the time. Who knows what can happen when your back is turned. With Bronze Paw Cover, your pet will be covered for accidental injury* to help them get back on all fours after a mishap.



Silver Paw Cover (Accident & Illness)

Cats and dogs can be social creatures, you never know what they may pick up from their pals at the park. During its lifetime, your pet is at risk of contracting many illnesses and it can be hard to figure out what is wrong because they can't tell you when they're unwell. So whether it's an accident or an illness* that has landed your pet at the vet, you know they'll be covered with Silver Paw Cover.






Gold Paw Cover (Accident, Illness & Routine Care)

Even if your dog or cat is healthy and happy, you'll want to make sure they stay that way. With Gold Paw Cover, you have the peace of mind knowing your pet has cover for most treatments following an accident, illness, injury or disease, plus you have access to routine and preventative care benefits towards things like vaccinations, de-sexing, micro-chipping and heartworm preventative medicine*.

*Subject to benefit limits and certain exclusions.



Medibank Pet Insurance cover options at a glance

Medibank Pet Insurance at a glance		 Bronze Paw Accident only	 Silver Paw Accident + illness	 Gold Paw Accident + illness + routine care
What's covered	Overall annual benefit limit	\$8,000	\$12,000	\$15,000
	Accidental injury E.g. car accident or snake bites	✓	✓	✓
	Illness E.g. cancer or infectious disease	✗	✓	✓
	Routine care E.g. vaccinations and teeth cleaning	✗	✗	\$165
	Tick paralysis	✗	\$1,000	\$1,200
	Emergency boarding	\$500	\$1,000	\$1,200
What we pay for	Vet consultations	✓	✓	✓
	Emergency treatment	✓	✓	✓
	Hospitalisation	✓	✓	✓
	Specialist care	✓	✓	✓
	Surgery	✓	✓	✓
	Laboratory & diagnostic tests	✓	✓	✓
	Radiology	✓	✓	✓
	Medicines & drugs	✓	✓	✓
Who can be covered	Entry age	Over 8 weeks	8 weeks to 9 years	8 weeks to 9 years
	Guaranteed renewal for life	✓	✓	✓
Things worth knowing	Excess options	No excess \$100 or \$200	No excess \$100 or \$200	No excess \$100 or \$200
	Waiting periods	6 months for cruciate ligaments [#]	30 days for illness conditions 6 months for cruciate ligaments [#]	30 days for illness conditions 6 months for cruciate ligaments [#]

Note: Waiting periods apply. Pre-existing conditions are not covered (including conditions that develop during a waiting period). You can apply to have a pre-existing condition reviewed after 18 months of continuous membership.

[#]Unless certified by a vet that no cruciate conditions exist on joining. See the combined PDS and FSG for terms, conditions and any exclusions.

All Medibank Pet Insurance options also provide benefits for:

-  Cruciate ligament surgery
-  Overseas pet travel insurance

Routine & Preventative Care benefits - \$165 per year only available with Gold Paw Cover

On Gold Paw Cover, you can claim \$165 per year on the cost of routine, preventative care. Within the \$165 limit, you can claim:

\$50 each year for any two of the following:

- 🐾 Vaccinations or health check
- 🐾 De-sexing
- 🐾 Micro-chipping
- 🐾 Heartworm preventative medication
- 🐾 Teeth cleaning
- 🐾 Council registration fees
- 🐾 Alternative therapies
- 🐾 Prescription diets
- 🐾 Dewclaw removal
- 🐾 Cremation or burial
- 🐾 Behavioural therapy
- 🐾 Dental illness treatment
- 🐾 Obedience training

Plus annual benefits for these:

\$10 – Heartworm test or blood screen

\$10 – FeLv/Fiv test or urinalysis

\$45 – Flea/tick/worm control



Better care for pets

Advances in veterinary medicine mean more can be done for your pet's health than ever before. Cats and dogs can now receive ultrasound and x-rays, diagnostic and laboratory tests, arthritis treatment, major surgery, and even cancer treatment – just like people.

The world of pets is almost entirely unpredictable and we've all heard the stories of accidents or sudden illnesses that result in high vet bills.

Here are some actual costs for common treatment by a vet:

	Average claim	Highest claim
Multiple fractures	\$1,381	\$13,525
Cancer	\$770	\$5,371
Gastroenteritis	\$286	\$3,687
Snake bite	\$784	\$3,594
Pneumonia	\$940	\$2,226
Arthritis	\$154	\$2,212
Diabetes	\$267	\$2,167
Ear infection	\$159	\$1,878
Cataracts	\$884	\$1,836
Dermatitis	\$147	\$971

Figures taken from a sample of pet insurance claims reported for various conditions by The Hollard Insurance Company Pty Ltd AFSL 241436 during the period 1 July 2007 to 30 June 2008. Figures include the cost of medicines, vet fees and other associated expenses.

About this document

Medibank Private Limited (“Medibank Private”) is responsible for this document. This document provides you with general information about Medibank Pet Insurance, and provides details of how Medibank Pet Insurance can be contacted.

Medibank Pet Insurance is promoted by Medibank Private Limited ABN 47 080 890 259 AR 286089 of Level 17, 700 Collins Street, Docklands Victoria 3008, underwritten by The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 AFSL 241436 of Level 38, 2 Park Street, Sydney New South Wales 2000, and administered by PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923 AR 268991 of 46 Carrington Road, Castle Hill New South Wales 2154.

Medibank Pet Insurance is subject to limitations, conditions and exclusions. The information in this brochure is general only and does not take into account your personal objectives, financial situation or needs. You should carefully read the Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before deciding to buy or continue to hold this product. For a copy, call 132 331, visit a Medibank store or online at medibank.com.au/pet.



About Medibank Private, Hollard and PetSure

Medibank Private Limited is an authorised representative 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 cannot provide personal advice or financial product advice about Medibank Pet Insurance. 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. If you require personal advice, you need to obtain the services of a suitably qualified adviser. Any general advice provided by Dr Chris Brown in relation to Medibank Pet Insurance is provided as an authorised representative of Hollard in connection with an arrangement with Medibank under which an entity associated with Dr Chris Brown will receive remuneration. Medibank is an authorised representative of Hollard and has appointed Dr Chris Brown as an authorised representative of Hollard. Hollard can be contacted by telephone: (02) 9253 6600 or by mail: Level 38, 2 Park Street, Sydney, New South Wales 2000. 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 and will provide administration services in respect of Medibank Pet Insurance.

Medibank Private's Remuneration

Medibank Private may receive a commission of up to 19% 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.

Please retain this document for your future reference.

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health insurance
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