

pet insurance

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



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Medibank Pet Insurance is promoted by:

Medibank Private Limited (Medibank) ABN 47 080 890 259,
of 720 Bourke Street, Docklands VIC 3008. Medibank is an Authorised
Representative of PetSure (AR No. 286089).

Medibank Pet Insurance is arranged and administered through:

PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923, AFSL 420183
of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067.

Medibank Pet Insurance is issued by:

The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473,
AFSL 241436 of Level 12, 465 Victoria Avenue, Chatswood, NSW 2067.

This policy booklet contains three parts, your:

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

Welcome to Medibank Pet Insurance

Product Disclosure Statement (PDS)

The PDS is 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 Hollard, who is the insurer and product issuer. Hollard has sole responsibility for the PDS, for each Medibank policy issued, and for the assessment and payment of claims. Medibank Pet Insurance is not issued or guaranteed by Medibank and Medibank is not involved, nor liable, in any manner in respect of the assessment and payment of benefits under Medibank Pet Insurance.

The PDS describes the main features and benefits of Medibank Pet Insurance. Any information contained in the PDS is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this general information, you should consider the appropriateness of the general information having regard to your individual objectives, financial situation and needs.

Policy Terms and Conditions

The Policy Terms and Conditions of Medibank Pet Insurance have been written in plain language to help you understand the insurance cover offered, as well as an insured's rights and obligations under a Medibank Pet Insurance policy.

You should carefully read the PDS and the Policy Terms and Conditions in this booklet before making any decision about whether to purchase Medibank Pet Insurance. Note that you have a cooling off period and certain cancellation rights.

Financial Services Guide (FSG)

The FSG contains important information about the services provided by Medibank and other persons or organisations listed in the FSG in relation to Medibank Pet Insurance, how they are remunerated in relation to the services offered, and their internal and external dispute resolution procedures. It is designed to assist you in deciding whether to use any of their services. Medibank and other persons or organisations providing the services are responsible for information relevant to them in the FSG.

If you have any questions:

Call our friendly customer service team on:

132 331, Monday to Friday (except public holidays)
8:00am to 8:00pm (AEST)

Write to us:

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

Visit us: www.medibank.com.au/pet-insurance

Email us: petinsurance@medibank.com.au

Where words or expressions used in the PDS and Policy Terms and Conditions have a special meaning, we have used the same terms in both sections. Refer to 'Section 1 – Definitions' on page 19 for a full explanation.

In addition, references to:

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

Frequently Asked Questions

Information about insurance coverage in this section is a summary only. You should read the Combined PDS, Policy Terms & Conditions and FSG for full details of Terms and Conditions, Waiting Periods and exclusions.

What cover types are offered by Medibank?

Medibank Pet Insurance offers three different levels of Cover that you can choose from. Details of each level of Cover is available in 'Section 2 – Your Cover', we have included a brief outline of our Cover:

- **Essential Pet Care:** A broad level of Cover for Vet Expenses with lower annual limits.
- **Ultimate Pet Care:** Our highest level of Cover for Vet Expenses with the optional extra of Routine Care.
- **Emergency Pet Care:** Designed to cover most major Vet Expenses. You won't be covered for most smaller veterinary expenses which lets us offer great value cover for major Vet Expenses.

The list of Conditions and Treatments that you are covered for is included in 'Section 2 - Your Cover'.

What percentage of my Vet Expenses am I covered for?

We will reimburse you the Benefit Percentage selected by you which will be shown on your current Certificate of Insurance.

For example, for an 80% Benefit Percentage we will reimburse you up to 80% of the eligible Vet Expenses. (Excess, Benefit Limits and Sub-limits may also apply. The applicable Excess will be deducted from your benefit amount).

What is an Excess and how does it apply to my claims?

If you choose to put an Excess on your policy, it can help reduce your premiums but it will affect the benefit you receive when you make a claim. You can find your selected Excess on your Certificate of Insurance.

Your Excess will apply per Condition, per Policy Period. For example, if your Pet has an ongoing ear Condition you will only be charged the Excess once per Policy Period. However, if your Pet then develops an eye infection, that

claim will have a separate Excess deducted. See 'Section 8.4 Examples of how we settle your claim' for more information about how your Excess applies.

You can contact us on 132 331 to discuss modifying or removing your Excess.

What Waiting Periods apply?

The Waiting Periods are specified for each level of cover in 'Section 2 – Your Cover' on pages 24 - 33.

What is a Pre-existing Condition?

If any symptoms or signs of a Condition occur or the Condition exists in any form prior to insurance or during the applicable Waiting Period, then it will be considered to be a Pre-existing Condition and it will not be covered. (Refer to the 'Pre-existing Condition', 'Related Condition' and 'Bilateral Condition' definitions on pages 20 and 22).

For example, if your Pet shows first signs of cancer prior to insurance or within the Waiting Period, then cancer will be considered as a Pre-existing Condition and all expenses incurred for cancer will not be covered.

What is an example of a Bilateral Condition?

An example would be, if your Pet displays clinical signs of a cruciate ligament Condition in the left leg prior to insurance or during the Waiting Period (a Pre-existing Condition), Vet Expenses for a subsequent cruciate ligament Condition in the right leg will not be covered. (Refer to the 'Bilateral Condition' definition on page 20).

Will I have lifelong cover for my Pet?

Once your Pet is accepted and as long as you continue to renew your policy, your Pet will be covered for eligible Vet Expenses for life, with Cover subject to the applicable terms and conditions of the policy for each renewal period.

Is my Pet eligible for pet insurance?

You can apply for Cover as long as your Pet meets the eligibility criteria for the policy you are apply for. You can apply for Ultimate Pet Care and Emergency Pet Care as long as your Pet is over 8 weeks old and younger than 9 years. You can apply for Essential Pet Care as long as your Pet is over 8 weeks old, there is no upper age limit.

What exclusions apply?

As with most insurance products, there are certain situations where you will not be covered. There are some general exclusions such as Conditions which occurred prior to commencement of your policy or during any applicable Waiting Period, dental procedures, fractured teeth, routine or preventative Treatments, some elective procedures and breeding or obstetrics. There may also be specific exclusions which may apply to specific levels of Cover.

It is important that you read all of your policy documentation for full details (including 'Section 2 – Your Cover' on pages 24, 27 and 30, your Certificate of Insurance and General Exclusions on page 36).

What kind of Vet Consultations can I claim under my policy?

You can claim for Consultations in relation to Conditions covered by your policy.

For example, under the Emergency Pet Care, you can claim for Consultations in relation to the Conditions stated under Section 2.3.2 (for example in relation to a cruciate ligament injury).

If you've selected Ultimate Pet Care or Essential Pet Care, you can claim for Consultation fees in relation to any eligible Accidental Injury or Illness Condition.

Please note that routine health checks and vaccination visits are not coverable under your policy, unless you have selected the Routine Care option, as shown on your Certificate of Insurance.

A Benefit Limit may apply to the Consultation fees that your Vet charges, and if so this limit will be stated on your Certificate of Insurance. When claiming for an eligible Condition, this limit only relates to the Consultation fee, and not any of the Treatments or medications your Pet may receive during the visit.

Are x-rays, blood tests and other diagnostic tests covered?

Yes. Similar to Consultation fees, you can claim for diagnostic expenses in relation to eligible Conditions covered by your policy (see 'Section 2 – Your Cover'). This means that elective or routine tests are not covered, nor are any tests related to a Pre-existing Condition.

Product Disclosure Statement

Hollard is solely responsible for the PDS and is the insurer under each Medibank Pet Insurance policy issued. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel Medibank Pet Insurance on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure does not act for you. Medibank is authorised to distribute and promote Medibank Pet Insurance but does not issue policies and is not involved in the assessment or payment of claims.

This PDS contains important information about:

- significant features and benefits of Medibank Pet Insurance;
- your Duty of Disclosure when applying for Medibank Pet Insurance;
- our internal and external dispute resolution procedures; and
- your cooling off rights when purchasing Medibank Pet Insurance.

Please note that, while this PDS provides a summary of the significant features and benefits of Medibank Pet Insurance, you must also read the Policy Terms and Conditions in this booklet to understand the insurance provided (including what terms, conditions, exclusions and limitations may apply to your Cover). Sometimes we need to change the wording of the policy before it is issued to you because your insurance varies depending on a number of factors. We do this by adding what is called an endorsement. You will find any endorsements that apply to your policy printed on your Certificate of Insurance. We may need to update this PDS from time to time if certain changes occur and where required by law. If the change results in a material change from the PDS you hold, we will provide you with a new PDS or supplementary PDS.

Protection for your pets

Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Medibank Pet Insurance provides:

- financial protection for Vet Expenses in respect of the insured Pet occurring or first showing clinical signs within the Policy Period and after any applicable Waiting Period; and
- Cover for eligible Vet Expenses, the use of any Vet in Australia and, in some cases, overseas.

'Vet Expenses' are defined in 'Section 1 – Definitions' on page 23 and may be subject to stated limits, Excesses and applicable Waiting Periods.

Understanding the limits of the insurance

Medibank Pet Insurance transfers many of the financial risks pet owners face for Vet Expenses from the insured to the insurer. However, Medibank Pet Insurance does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations that help keep premiums low. These include, but are not limited to, Conditions such as pregnancy, Elective Treatments, Pet foods/diets, grooming and medical Conditions that are present or that you were aware of (or that a reasonable person in your circumstances should have been aware of) prior to the policy Commencement Date or that arise during the applicable Waiting Period. Maximum monetary limits also apply to the benefits payable in any one Policy Period. These are called the Benefit Limit and can vary depending on the relevant Cover. Full details are specified in the Policy Terms and Conditions (pages 17-48).

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for;
- is common knowledge;
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and cancel your contract.

Calculating your premium

Your premium is calculated when your Medibank Pet Insurance policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant

Certificate of Insurance. The premium for new policies is calculated based on a number of factors. Some are pre-set and don't vary for each insured (e.g. amounts we take into account for certain internal costs and expenses). Others can affect the premium amount up or down depending upon whether we believe it increases or decreases the risk to us, such as the Cover you have chosen, the Excess selected, the Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured your Pet, and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage. Further information about renewal premiums can be found under "Automatic Renewal of your Policy" on page 18. The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information.

Minimum premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.

Cooling off period

You have a full 21 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Medibank Pet Insurance policy. This is known as the "cooling off" period. During this time, you may cancel the policy simply by contacting us. If we receive your request to cancel your policy within the 21 day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received since commencement or renewal, less any reasonable administrative and other transaction costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.

You cannot return your Medibank Pet Insurance policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 21 day cooling off period. After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in 'Section 7 – Cancellations' on page 41.

Your Privacy

Hollard, Medibank and PetSure (each a "Recipient" and referred to as "we", "us" or "our" in this Privacy section) are subject to the Australian Privacy Principles under the Privacy Act 1988 (Cth).

In connection with each Recipient:

- personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;
- personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;
- if you do not consent to us collecting and using, or disclose all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;

- from time to time, Medibank may also collect and use your personal information so that it can promote and market its products or services to you and as well as those of its related entities, and other third parties, including by direct mail, SMS and MMS messages, by phone and email. If you do not want to be contacted, please let Medibank know by contacting them (contact details are provided in this section);
- where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law;
- your personal information may also be disclosed to some of our service providers and in the case of PetSure, some of these may be located overseas, including but not limited to the Philippines. Details of who they are may change from time to time. You can contact PetSure for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our respective Privacy Policies which are available on our websites or you can request a copy.

If you wish to gain access to your personal information (including correcting or updating it), have a complaint about how we manage your personal information or have any other query relating to privacy, please contact the relevant Recipient at:

Hollard

Telephone: (02) 9253 6600

Email: privacy@hollard.com.au

Mail: Hollard Privacy Officer
The Hollard Insurance Company Pty Ltd
Locked Bag 2010, St Leonards, NSW 1590

Website: www.hollard.com.au

Medibank

Telephone: 132 331

Email: privacy@medibank.com.au

Mail: Medibank Privacy Officer Medibank Pet
Insurance at GPO Box 9999, (Your Capital City)

Website: www.medibank.com.au

PetSure

Telephone: (02) 9842 4800

Email: privacy@petsure.com.au

Mail: PetSure Privacy Officer
PetSure (Australia) Pty Ltd
Locked Bag 9021,
Castle Hill, NSW 1765

Website: www.petsure.com.au

Code of practice

Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice. The objectives of the Code are:

- commit insurers to high standards of service;
- promote better, more informed relations between insurers and their customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- promote continuous improvement of the general insurance industry through education and training.

You can obtain a copy of the Code from the Insurance Council of Australia website:

www.insurancecouncil.com.au.

Goods and services tax (GST)

All monetary limits in your policy are inclusive of GST. In the event of a claim, if you are not registered for GST, we will reimburse you the GST component in addition to the amount we pay you. If you are registered for GST, we will not pay you the GST component, you will need to claim the GST component from the Australian Taxation Office.

You must advise us of your correct input tax credit percentage where you are registered as a business and have an Australian Business Number. You are liable to us for any GST liability we incur arising from your incorrect advice or inaction.

If you have any questions

For more information about Medibank Pet Insurance, to confirm policy transactions, or if you have any questions about the information contained in the PDS or Policy Terms and Conditions, please call us on 132 331.

Our lines are open Monday to Friday (except public holidays) 8:00am to 8:00pm (AEST). Alternatively, you can write to:

Medibank Pet Insurance
Locked Bag 9021
Castle Hill NSW 1765

If you have a complaint

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps.

1 – Immediate Response

Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern, we will treat it as a complaint and take steps to resolve your matter as soon as possible.

Please contact us using one of the following means:

Phone: 132 331
(Weekdays between 8:00am and 8:00pm AEST – except public holidays)

Writing: Customer Service Complaints
Medibank Pet Insurance
Locked Bag 9021
Castle Hill NSW 1765

Please supply your policy number to enable the enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2 – Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request (refer to contact details provided for "1 – Immediate Response"), we will escalate your complaint for review by our Internal Disputes Resolution team. All escalated matters will be acknowledged within two (2) business days of being escalated. After full consideration of the matter a written final response will be provided that will outline the decision reached and the reasons for the decision.

3 – External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within forty-five (45) days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Financial claims scheme and compensation arrangements

Hollard is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.

The Insurance Act contains standards designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system. Because of this we are exempted by the Corporations Act 2001 (Cth) from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

If we were to fail and were unable to meet our obligations under your policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at www.fcs.gov.au.

Authorised for issue

This PDS including the Policy Terms and Conditions was prepared by Hollard. Medibank and PetSure have given their consent to all statements by or about them in the form and context in which they are included and have not withdrawn as at the date of the PDS.

These statements appear throughout the PDS.

Policy Terms & Conditions

The Medibank Pet Insurance policy

Upon acceptance of application for your Cover, you will be issued a Certificate of Insurance. We will issue a new Certificate of Insurance:

- on renewal of your policy each year; or
- if you or we change your Cover.

Your policy will continue for a period of twelve (12) months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 11 or cancellation provisions of the policy as explained in 'Section 7 – Cancellations' on page 41. We also have certain cancellation rights by law. For your convenience and to ensure continuity of cover for your Pet, we will automatically renew your policy each year, refer to the 'Automatic renewal of your policy' section on page 18.

Your policy comprises of the Certificate of Insurance, PDS, Policy Terms and Conditions, FSG and any endorsements issued by us from time to time.

The basis on which we insure you

Subject to the Terms and Conditions of the policy, we will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet as per your selected Cover up to the specified Benefit Percentage, but subject to any applicable Benefit Limit or Sub-limit and less any Excess which may apply, provided that:

- you have paid or agreed to pay the premium to us for the Cover provided;
- the Condition(s) arose during the Policy Period; and
- the Treatment occurred during the Policy Period.

Where we agree to provide Cover under the policy we rely on the representations made by you during your application for insurance. Coverage under the policy will depend on the level of Cover you have chosen. Your Certificate of Insurance will state your Pet's level of Cover as detailed in 'Section 2 - Your Cover'.

Additional and optional benefit(s) may also be provided if specified on your Certificate of Insurance.

Automatic Renewal of your Policy

We will advise you regarding renewal of your policy prior to the expiration of the current policy, and your renewal premium will also be adjusted accordingly.

Every year, we review the cost of everyone's insurance with regards to a combination of factors as well as claims inflation across all our insured Pets. These factors include your Pet's age, breed, location, duration for which your Pet has been insured, claims history, as well as data relating to the health of Pets that are a similar age and breed. Your premium takes into account the average cost of care for Pets like yours.

We may also change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet.

Unless you notify us otherwise, your Cover will be automatically renewed on the terms contained in the renewal offer and we will deduct/charge the renewal premium from your nominated account/credit card unless you tell us not to. If the account/credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.

We require you to notify us should you decide not to renew your policy.

Should you renew your policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your Duty of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.

Delivery of your policy documents

Unless you tell us otherwise or we tell you it is no longer suitable, we will send your policy documents and policy related communications electronically. This includes email and/or other methods of electronic communication. You will need to provide us with your current email address and your mobile phone number. Each electronic communication will be deemed to be received by you on the transmission date recorded in our systems. Where we deliver your policy documents and policy related communications by mail in printed form all such communications will be deemed to have been successfully delivered once mailed by us to your last notified postal address.

Some important things you should know

Benefits do not accumulate across Policy Periods. The policy benefits will expire at the end of each Policy Period.

Your rights and duties under the policy cannot be transferred without our prior written consent.

It is a condition of cover that your Pet must regularly reside with you and be under your regular care and supervision at the physical address you provided to us.

Section 1 - Definitions

When interpreting these Policy Terms and Conditions:

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

Words that are capitalised have the special meaning explained below:

Accidental Injury means physical harm or injury arising from an accident. For the purposes of this policy, an accident is:

- a single specific, unpredictable, unusual and unintended external event which occurs at a particular time and place, with no deliberate cause but with marked effects; and
- is independent of any other cause including any Pre-existing Condition.

Benefit Limit(s) and Sub-limit(s) means the applicable total amount payable under your policy in relation to the relevant Cover as specified in your Certificate of Insurance (determined as follows):

- if a specified limit or Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on the Certificate of Insurance, we will not pay more than that amount (subject also to the following annual limits and Sub-limits not having been exceeded); and
- we will never pay more than the overall annual benefit level specified on your Certificate of Insurance, unless a special annual limit or annual Sub-limit is specified as applicable to the particular Cover, item, Condition or Treatment (in which case the lesser annual limit or annual Sub-limit will apply).

Note: The Benefit Limit is subject to any applicable Excess.

Benefit Percentage means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limits and Excesses. Note: The applicable Benefit Percentage will be shown on your Certificate of Insurance.

For example: for an 80% Benefit Percentage we will reimburse you for 80% of the eligible Vet Expenses, subject to Benefit Limits and Excesses payable. Refer to page 45 for an example of how claim payments are calculated.

Bilateral Condition means any Condition affecting body parts of which the Pet has at least two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). Note: When applying a Benefit Limit or exclusion, a Bilateral Condition will be considered a single Condition.

For example: if your Pet displays clinical signs of a cruciate ligament Condition in the left leg prior to the Commencement Date of the policy or during the Waiting Period, Vet Expenses for a subsequent cruciate ligament Condition in the right leg will not be covered.

Certificate of Insurance means the relevant certificate we provide outlining the key details of the contract of insurance between you and us, and identifying the policy number, Commencement Date, Cover End Date, insured Pet, schedule of benefits including Benefit Limits.

Commencement Date means 23h59 on the date when Cover for your Pet first started as shown on your Certificate of Insurance.

Condition means any Accidental Injury, or any manifestation of an Illness, including but not limited to any:

- Skin Condition;
- Bilateral Condition;
- Related Condition; or
- Recurring Condition.

Consultation and other derivations means an examination performed by or under the supervision of a Vet, including a physical consultation, inpatient examination, in-hospital examination, health certificate, consultation or recheck consultation/ visit, referral/ specialist consultation/ visits, emergency and after hours consultations/ visits.

Cover means the cover applicable to the policy you have selected. Information about the cover can be found in 'Section 2 - Your Cover'.

Note: The Cover applying to your Pet is shown on your Certificate of Insurance. The Cover includes the Additional Benefits explained in Section 3 on page 34 and if selected, the Optional Benefit explained in Section 4 on page 36.

Elective Treatment means a Treatment or surgery that is beneficial to your Pet but is not essential for your Pet's survival or does not form part of the Treatment for a Condition. Refer to 'Section 5 – General Exclusions' on page 39.

End Date means 23h59 on the date upon which your policy terminates and benefits cease. Note: 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 first amount of a claim we do not pay and which you are required to pay yourself as shown on your Certificate of Insurance. Note: The Excess is deducted from your benefit for each Condition treated during the Policy Period that is not related to any other Condition treated during the same Policy Period. Refer to page 45 for an example of how claim payments are calculated.

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

Illness means a sickness or disease that is independent of a Pre-existing Condition.

Pet means a dog or cat covered under the 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.

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 during any applicable Waiting Period. Including but not limited to:

- any cruciate ligament Condition;
- a Recurring Condition;
- any Skin Condition (as defined);
- latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Commencement Date;
- any Condition in remission at the time of the insurance application;
- any seasonal Condition;
- Conditions currently or previously being controlled by medication(s) or by a prescription diet;

and whether or not diagnosed or treated by a Vet. (If your Pet has a Pre-existing Condition, please also refer to definitions for a "Related Condition" and a "Bilateral Condition").

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

Related Condition means a Condition that even though it has shown first signs or symptoms during the Policy Period (outside of the Waiting Period), is considered to be a Pre-existing Condition if it has the same clinical symptoms, diagnostic classification or results from the same disease process as a Pre-existing Condition regardless of the number of areas of your Pet's body affected.

For example: if your Pet suffers from arthritis in its legs prior to the Commencement Date of the policy or during the Waiting Period, all future occurrences of arthritis for example in the back or neck, will be considered to be Related Conditions and will not be covered.

Routine Care means certain preventive healthcare Treatments for your Pet listed on your Certificate of Insurance. If you have this cover, the list of allowable Treatments and the Benefits Limits applicable to these, are shown on your Certificate of Insurance.

Skin Condition means any Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever. Note: For the purposes of the policy Skin Conditions are:

- deemed to include skin lumps;
- regarded as one Condition.

Surgical Repair means a medical procedure involving an incision with instruments, performed by a Vet to repair damage or arrest disease in a living body.

Treatment means reasonable and customary examinations, Consultations, hospitalisation, surgery (including but not limited to Surgical Repair), x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, Illness or Accidental Injury during the Policy Period.

Vet means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in Australia (with the exception of additional benefits provided under Section 3).

Vet Expenses means the reasonable, customary and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Policy Period.

Waiting Period means a period starting from the Commencement Date of the first Policy Period during which a Condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance.

Section 2 - Your Cover

You can choose from 3 levels of Cover.

2.1 Essential Pet Care

2.1.1 Eligibility Criteria

Essential Pet Care is applicable if:

- it is shown on your Certificate of Insurance; and
- your Pet was at least 8 weeks of age at the Commencement Date.

The Cover applying to your Pet is shown on your Certificate of Insurance. The Cover includes the Additional Benefits explained in Section 3 on page 34.

2.1.2 What you are covered for

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limits, as a result of your Pet suffering a Condition in one of the circumstances described below. You will be responsible for any Excess as shown on your Certificate of Insurance.

Your Benefit Limits as well as any Sub-limits that may apply, are shown on your Certificate of Insurance.

To qualify for Cover under this section of the policy, the Condition must have occurred during the Policy Period and after the applicable Waiting Period and meet 1 of the 3 criteria below		Waiting Period (if applicable)
(1) A Condition as a direct consequence of one of the following:	a) a motor vehicle incident	nil
	b) a burn or electrocution	
	c) allergic reaction to insect or spider bite excluding flea bites	
(2) A Condition resulting in:	d) a bone fracture	nil
	e) snake bite toxicity	
	f) lacerations or abrasion of tissue, skin or mucous membrane due to external violence	
	g) a bite wound or fight wound abscess	
	h) a traumatic ligament or tendon injury other than cruciate ligament Condition	
	i) cruciate ligament Conditions	6 months
(3) A Condition as a result of:	j) your Pet suffering an Illness. Examples of Illnesses we generally cover are: <ul style="list-style-type: none"> • cancer Treatments • Skin Conditions • eye/ear Conditions • ingestion of a foreign object* • poisoning • gastrointestinal problems • hereditary and congenital Conditions# (excluding Pre-existing Conditions) 	30 days
	k) a bite from a paralysis tick	

*We will only cover one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period.

#Refer to 'Section 2.1.3 - When you are not covered' and 'Section 5 – General Exclusions' on page 36 for exclusions that apply.

2.1.3 When you are not covered

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

1. patella luxations (dislocating kneecap), elbow dysplasia, fractured teeth, stenotic nares, elongated soft palate, CAT and MRI scans and intervertebral disc disease (IVDD) under Essential Pet Care no matter how the Condition arises;
2. an illness caused by:
 - a) endoparasites such as intestinal worms; or
 - b) ectoparasites (such as ticks and fleas, with the exception of skin and ear mites) unless specifically covered under Section 2.1.2;
3. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:
 - a) for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or
 - b) for cats: panleukopenia, chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
4. any declared widespread pandemic disease that affects dogs or cats;
5. more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period;
6. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not; or
7. any of the excluded matters listed in 'Section 5 – General Exclusions' on page 36.

2.1.4 Waiting Period

1. The Waiting Period is specified in Section 2.1.2.
2. Cruciate ligament Conditions and any Conditions arising therefrom irrespective of cause or origin, are subject to the Waiting Period, unless:
 - we have received a completed and signed 'Cruciate Ligament Exam Form' from your Vet within fourteen (14) days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date; and
 - you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'.

Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision.

2.2 Ultimate Pet Care

2.2.1 Eligibility Criteria

Ultimate Pet Care is applicable if:

- it is shown on your Certificate of Insurance; and
- your Pet was over 8 weeks old and younger than 9 years of age when Cover first commenced.

Pets over 9 years of age will not qualify for Ultimate Pet Care where there has been a break, lapse or change in the level of Cover after reaching the age of 9.

The Cover applying to your Pet is shown on your Certificate of Insurance. The Cover includes the Additional Benefits explained in Section 3 on page 34 and if selected the Optional Benefit explained in Section 4 on page 36.

2.2.2 What you are covered for

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limits, as a result of your Pet suffering a Condition in one of the circumstances described below. You will be responsible for any Excess as shown on your Certificate of Insurance.

Your Benefit Limits as well as any Sub-limits that may apply, are shown on your Certificate of Insurance.

To qualify for Cover under this section of the policy, the Condition must have occurred during the Policy Period and after the applicable Waiting Period and meet 1 of the 3 criteria below		Waiting Period (if applicable)
(1) A Condition as a direct consequence of one of the following:	a) a motor vehicle incident	nil
	b) a burn or electrocution	
	c) allergic reaction to insect or spider bite excluding flea bites	
(2) A Condition resulting in:	d) a bone fracture	nil
	e) snake bite toxicity	
	f) lacerations or abrasion of tissue, skin or mucous membrane due to external violence	
	g) a bite wound or fight wound abscess	
	h) a traumatic ligament or tendon injury other than cruciate ligament Condition	
	i) cruciate ligament Conditions	6 months
(3) A Condition as a result of:	j) your Pet suffering an Illness. Examples of Illnesses we generally cover are: <ul style="list-style-type: none"> • cancer Treatments • Skin Conditions • eye/ear Conditions • ingestion of a foreign object* • poisoning • intervertebral disc disease (IVDD) • gastrointestinal problems • hereditary and congenital Conditions (excluding Pre-existing Conditions) 	30 days
	k) a bite from a paralysis tick	

*We will only cover one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period.

2.2.3 When you are not covered

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

1. an illness caused by:
 - a. endoparasites (such as worms); or
 - b. ectoparasites (such as ticks and fleas, with the exception of skin and ear mites) unless specifically covered under Section 2.2.2;
2. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:
 - a) for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or
 - b) for cats: panleukopenia, chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
3. any declared widespread pandemic disease that affects dogs or cats;
4. more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period; or
5. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not;
6. any of the excluded matters listed in 'Section 5 – General Exclusions' on page 36.

2.2.4 Waiting Period

1. The Waiting Period is specified in Section 2.2.2.
2. Cruciate ligament Conditions and any Conditions arising therefrom irrespective of cause or origin, are subject to the Waiting Period, unless:
 - we have received a completed and signed 'Cruciate Ligament Exam Form' from your Vet within fourteen (14) days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date; and

- you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'.

Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision.

2.3 Emergency Pet Care

2.3.1 Eligibility Criteria

Emergency Pet Care is applicable if:

- it is shown on your Certificate of Insurance; and
- your Pet was over 8 weeks old and younger than 9 years of age when Cover first commenced.

Pets over 9 years of age will not qualify for Emergency Pet Care where there has been a break, lapse or change in the level of Cover after reaching the age of 9.

The Cover applying to your Pet is shown on your Certificate of Insurance. The Cover includes the Additional Benefits explained in Section 3 on page 34.

2.3.2 What you are covered for

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limits, as a result of your Pet suffering a Condition in one of the circumstances described below. You will be responsible for any Excess as shown on your Certificate of Insurance.

Your Benefit Limits as well as any Sub-limits that may apply, are shown on your Certificate of Insurance.

To qualify for Cover under this section of the policy, the Condition must have occurred during the Policy Period and after the applicable waiting period and meet 1 of the 3 criteria below		Waiting Period (if applicable)
(1) A Condition as a direct consequence of one of the following:	a) a motor vehicle incident	nil
	b) a burn or electrocution	
	c) allergic reaction to insect or spider bite excluding flea bites	
	d) ingestion of foreign object requiring surgical or endoscopic removal*	30 days
	e) ingestion of poisonous substance resulting in toxicity Treatment	
(2) A Condition resulting in:	f) a bone fracture	nil
	g) snake bite toxicity	
	h) a bite wound or fight wound abscess	
	i) lacerations or abrasion of tissue, skin or mucous membrane due to external violence	
	j) a traumatic ligament or tendon injury other than cruciate ligament Condition	
	k) anaphylactic shock	30 days
	l) gastric dilatation volvulus (GDV)	
	m) pyometra	
	n) tick paralysis	
	o) cancer	
	p) heat stroke	

(3) A Condition requiring one of the following treatments:	q) Surgical Repair of non-diabetic cataract	30 days
	r) Surgical Repair of diaphragmatic hernia	
	s) Surgical Repair of hip dysplasia including total hip replacement	
	t) Treatments for pancreatitis	
	u) Surgical Repair of elongated soft palate	
	v) Surgical Repair of stenotic nares	
	w) Surgical Repair of everted laryngeal sacculles	
	x) Surgical Repair of intervertebral disc disease (IVDD)	
	y) Treatments for immune mediated blood disease	
	z) Surgical Repair of a cruciate ligament Condition	6 months

*We will only cover one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period.

2.3.3 When you are not covered

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

1. Any Vet Expense or other expense not stated in section 2.3.2 no matter how the Condition arises;
2. patella luxations (such as dislocating kneecap), elbow dysplasia, fractured teeth or dental related claims, diabetes and diabetes related illness and arthritis under Emergency Pet Care no matter how the Condition arises;
3. an illness caused by
 - a) endoparasites (such as worms); or
 - b) ectoparasites (such as ticks and fleas) unless specifically covered under Section 2.3.2

4. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:
 - a) for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or
 - b) for cats: panleukopenia, chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
5. any declared widespread pandemic disease that affects dogs or cats;
6. more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period;
7. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not;
8. any of the excluded matters listed in 'Section 5 – General Exclusions' on page 36.

2.3.4 Waiting Period

1. The Waiting Period is specified in Section 2.3.2.
2. Cruciate ligament Conditions and any Conditions arising therefrom irrespective of cause or origin, are subject to the Waiting period, unless:
 - we have received a completed and signed 'Cruciate Ligament Exam Form' from your Vet within fourteen (14) days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date; and
 - you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'.

Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision.

Section 3 - Additional benefits

The following Additional Benefits under this section are included in the Benefit Limit and will provide Benefits up to the specified Sub-limit shown in your Certificate of Insurance.

3.1 Emergency Boarding

What you are covered for

We will pay for the cost of boarding your Pet at a licensed kennel or cattery up to the Benefit Limit in the following scenarios:

1. If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for five (5) or more consecutive days during the Policy Period; or
2. If you, (the Insured and sole carer of the Pet) require emergency accommodation due to family violence.

You will be responsible for any Excess as shown on the applicable Certificate of Insurance.

When you are not covered:

1. If you are hospitalised for:
 - a) cosmetic surgery or other forms of elective surgery;
 - b) pregnancy; or
 - c) any sickness known or foreseeable prior to the Commencement Date;
2. Any costs under this benefit if someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital.

3.2 Essential Euthanasia

What you are covered for

We will pay you the Benefit Percentage for Vet Expenses incurred by you up to the Benefit Limit to euthanase your Pet during the Policy Period provided that this was deemed a humane and essential course of action by the Vet, and as a result of a Condition covered by your policy. You will be responsible for any Excess as shown on the applicable Certificate of Insurance.

When you are not covered

We will not pay any Vet Expenses incurred by you during the Policy Period for:

1. voluntary euthanasia (i.e. non-essential euthanasia);
2. euthanasia attributable to or resulting from an event or circumstances specified within 'Section 2 - When you are not covered' and in 'Section 5 – General Exclusions' on page 36;
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).

3.3 Pet Overseas Travel Insurance

What you are covered for

We will pay for Vet Expenses incurred for the Treatment of your Pet whilst it is overseas with you in New Zealand or Norfolk Island, subject to:

- the Cover selected, the Benefit Percentage, Benefit Limits and any Excess as shown on your applicable Certificate of Insurance; and
- the payment of the benefits under this section to you in AUD at the exchange rate applicable on the date your claim is received by us.

When you are not covered

1. any amount if you or your Pet live permanently outside of Australia;
2. any benefit under this section where the Pet has been (or is going to be) out of Australia for a period of more than sixty (60) consecutive days;
3. exchange commissions or bank charges incurred for foreign payments made by you for the Treatment of your Pet;
4. claims incurred for any Condition arising when your Pet was not under your direct care;
5. costs covered by any other insurance policy covering the same risk; or
6. any travel or repatriation charges to return your Pet to Australia.

Section 4 - Optional benefit

4.1 Routine Care

Medibank encourages responsible Pet ownership by providing a Routine Care benefit option for certain preventative healthcare Treatments for your Pet. If you have the Routine Care benefit option, the list of allowable Treatments and the Benefit Limits applicable to these Treatments will be shown on your Certificate of Insurance.

What you are covered for

If the Routine Care benefit option is shown on your Certificate of Insurance, we will pay the cost of Routine Care your Pet has received during the Policy Period up to the applicable Routine Care limits as shown on your Certificate of Insurance.

Routine Care benefits allow reimbursement for some preventative healthcare Treatments such as the following:

- desexing
- microchipping
- heartworm control
- teeth cleaning
- dew claw removal
- council registration fees
- prescription diets
- alternative therapies
- cremation or burial
- behavioural therapy
- dental illness Treatment
- council registration fees
- obedience training
- vaccination or health checks
- heartworm tests or blood screens
- FeLV/FIV tests or urinalysis
- flea/tick/worm control

Section 5 - General exclusions (what we do not cover)

The intention of Medibank Pet Insurance is to help cover unforeseen Vet Expenses associated with Pet ownership. However, not all expenses are covered.

Unless stated on your Certificate of Insurance, Vet Expenses and/or costs related to the following are not covered on all levels of Cover defined in Section 2:

- 1. Pre-existing Conditions – a Related Condition or a Condition arising within the applicable Waiting Period.** Refer to page 22 for definition of Pre-existing Conditions. Also refer to the 'Pre-existing Condition review' section on page 40.
- 2. Dental Care** - dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease (unless shown on your Certificate of Insurance).
- 3. Certain Treatments & Conditions**
 - a) regular, prescription or dietary Pet food, vitamins, nutraceuticals, or supplements, whether recommended by your Vet or not;
 - b) preventative procedures and Treatments (including, but not limited to, vaccinations, microchipping, flea/tick/worm control;
 - c) grooming and bathing of your Pet, and injuries sustained (such as lacerations and cuts) while your Pet is being groomed by you or any other person;
 - d) non-medicated bathing or grooming products including but not limited to shampoos and conditioners;
 - e) medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;
 - f) accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;
 - g) training, socialisation, therapy and alternative therapies (including, but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy) whether recommended by your Vet or not;
 - h) Treatment for Accidental Injuries or Illnesses that occur while your Pet is used for (or as a direct result of) hunting, commercial or occupational purposes including but not limited to racing,

- breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Conditions that occur during or as a result of Guide Dog or Assistance Dog duties are exempt from this exclusion;
- i) Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);
 - j) cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;
 - k) a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to a Condition which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);
 - l) Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion;
 - m) medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
 - n) the provision of medication(s) for your Pet that covers a period of more than thirty (30) days beyond the policy End Date;
 - o) your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;
 - p) chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer;
 - q) cryptorchidism (undescended testicles); or
 - r) breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.

4. Certain Services & Procedures

- a) transport or boarding expenses other than the benefits provided in 'Section 3.1 – Emergency Boarding' on page 34, regardless of reason;
- b) ambulance fees and non-essential hospitalisation;
- c) additional costs associated with house calls, phone Consultations and out-of-hours Treatment except where the Vet believes emergency Consultation was necessary, in which case our liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal Consultation hours;
- d) genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or
- e) The following items and any associated expenses:
 - i. organ transplant surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;
 - ii. external fixtures (such as wheelchairs); or
 - iii. prosthetics (including but not limited to hip replacements and elbow replacements, unless specifically covered under Section 2.3.2 for Emergency Pet Care)

5. Elective Treatments and Procedures

- a) routine examinations and health checks, cosmetic procedures, experimental Treatments or therapies, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and
- b) tail docking and debarking.

6. Your Pet not being protected due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or illness (such as ingestion of hazardous substances or from aggravating a treated Condition).

7. Policy Conditions

- a) any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or
- b) a Condition specifically excluded on your Certificate of Insurance.

Pre-existing Condition review

You may apply to us to review a Pre-existing Condition exclusion provided that your Vet certifies and provides (at your expense) veterinary records verifying that your Pet has been free of clinical signs, symptoms or recurrence of the Pre-existing Condition (or any Condition(s) arising directly therefrom) up to the date of receipt of your Review Application Form, which shall be no less than a period of eighteen (18) months from the original policy Commencement Date.

Your request for this review must be made in writing after the completion of the eighteen (18) month period using our prescribed Review Application Form. The Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us in writing. Agreement to lift all or part of the exclusion(s) is at our sole discretion and we are not obligated to provide reasons for declining a request.

Section 6 - Premiums

Cover under the policy is provided on the basis that you have paid or agreed to pay us the premium for the Cover provided. The amount you pay is shown on your Certificate of Insurance and includes all premium, administration fees, commissions and any applicable government taxes, fees and/or charges.

6.1 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 direct debit or debit card 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. If you pay your premium by instalments, you will be charged a collection fee per instalment.

Note: If we accept and pay a claim under the policy, we may deduct the balance of any outstanding premium from the claim payment.

6.2 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. Where you have an instalment policy and we have not received an instalment payment, we will send you a notice in writing (either mail, email or text message) regarding your non-payment at least 14 calendar days before any cancellation by us for non-payment.

If after sending the above notice we do not receive the instalment payment, we will send you a second notice in writing (either mail, email or text message), either:

- a) prior to cancellation, informing you that your instalment policy is being cancelled for non-payment if the unpaid premium remains in arrears for more than thirty (30) days; or
 - b) within fourteen (14) days after cancellation by us, confirming our cancellation of your instalment policy.
4. 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).
 5. If we cancel your policy due to non-payment of an instalment premium, you need to be aware that:
 - no benefits or entitlements can be paid under the policy;
 - you may be refused cover in the future under any policy administered by PetSure; and
 - any application for general insurance products in the future may be affected because you had a policy cancelled as a result of unpaid premiums.

Section 7 – Cancellations

7.1 Cancellation by you

You may cancel your policy with us at any time by contacting our customer service team. Our contact details are set out on page 5. The cancellation will be effective once we provide you our confirmation of your cancellation request.

These cancellation provisions also apply to policies cancelled where you have entered into a new policy because you change your level of Cover, type of policy or amount of Excess.

7.2 Cancellation during the cooling off period

If you cancel your policy during the 21 day cooling-off period, and no claim has/is to be made by you, we will refund any premiums paid by you since commencement or renewal, less any transaction costs incurred by us which we are unable to recover, and any taxes or duties that we are unable to refund.

You cannot return your policy during the cooling off period if a claim has/is to be made by you.

7.3 Cancellation where no claims have been made

If you cancel the policy for whatever reason after the cooling off period and you have paid the annual premium in full, provided no claim has been made, we will refund the premium less:

- The amount covering the period you were insured for;
- The cancellation fee of \$30 (which will not be deducted if your cancellation is due to your Pet passing away); and
- Any government or statutory charges we are unable to recover.

If you have been paying your premium by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premium instalments will be deducted.

7.4 Cancellation after a claim has been made

If you cancel your policy for whatever reason (other than your Pet passing away) after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid if it has not already been paid. Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to your nominated bank/credit card account.

This clause survives termination of this contract.

If you cancel your policy because your Pet has passed away and after having made a claim, your policy will be cancelled in the same way as set out above in **Cancellation where no claims have been made**.

7.5 Cancellation by us

We may cancel your policy where the law allows us to do so. If we cancel your policy, we may refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.

If you advise us that your Pet has passed away, your policy will be cancelled in accordance with **Cancellation where no claims have been made**.

For more information about cancellations refer to 'Section 6 - Premiums' on page 40.

Section 8 - Claims

8.1 How to make a claim

Should you need to submit a claim, your Vet may be able to do this for you electronically, at the time of your visit. If you elect to have your Vet submit your claim on your behalf, we will still communicate with you regarding the status of your claim. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.

Alternatively, you can also submit your claims online through the secure Pet Portal:

<https://petportal-medibank.petsure.com.au/>

Simply upload your documentation and click submit (from your computer or your mobile device).

You can also complete a paper claim form and send your original documentation via post. Claim forms are available on request by calling 132 331 or can be downloaded from: www.medibank.com.au/pet-insurance

If you choose to claim via post, the attending Vet must complete all sections on the claim form where designated and both you and the attending Vet must sign the claim form. All claims must be completed carefully and honestly.

8.2 Important claim information

1. Unless we agree otherwise, all claims you submit must include itemised tax invoice(s), payment receipt(s) and applicable Consultation notes. If submitting a claim by post, all claim documentation must be originals and must be accompanied by a completed claim form.
2. Incomplete claim forms will be returned to you and this may result in a delay in processing your claim. We recommend that you retain copies of all documentation for your records.

3. 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.
4. All claims should be submitted to us and received within ninety (90) days of the relevant Treatment being provided and all accounts must be paid in full prior to submission of your claim.
5. You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet are authorised to release information and/or records to us about your Pet.
6. Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).
7. You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the policy.
8. You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.
9. We will not reimburse you for the provision of any information required in the purchase and administration of the policy nor for the assistance provided to you in the completion of any forms relating to the policy including the provision of any information in relation to a claim made under this policy.

8.3 What we will do

1. We will deal directly with you regarding settlement of the claim. In the instance your Vet submits your claim on your behalf, they may receive status updates, or when agreed to by us, payment on your behalf.
2. Unless we agree otherwise, we will pay you, not the Vet.
3. If the Vet Expenses:
 - a) are considered by us to be excessive or unreasonable; or
 - b) are higher than the Vet Expenses normally charged by a general or referral practice; or
 - c) in our opinion may not be required; or
 - d) are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices;

then claim payments will be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition. We reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree that the Treatment provided or fees charged were reasonable, we may decide to pay only the cost of the Treatment that was necessary and/or reasonable to treat the Condition (as advised by the Vet from whom we have requested the second opinion).

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.
7. In the event that we pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver of our rights to apply the Policy Terms and Conditions retrospectively as they stand to any paid claims or to any future claims for that or any Related Condition. We also reserve our right to recover from you any benefit amount received by you as a result of such error.

8.4 Examples of how we settle your claim

The following calculations provide examples of how claims will be settled where Cover is provided (these examples are indicative of the manner of calculation only and include GST):

Example 1

80% Benefit Percentage with a NIL Excess	
Total amount of eligible Vet Expenses paid by you to the Vet	\$2,000
Total amount claimable after 80% Benefit Percentage applied	\$1,600
Total payment	\$1,600

Example 2

80% Benefit Percentage with a \$100 Excess option	
Total amount of eligible Vet Expenses paid to Vet	\$2,000
Total amount claimable after 80% Benefit Percentage applied	\$1,600
Less \$100 Excess	(\$100)
Total payment	\$1,500

8.5 Our rights of recovery

If we have the right to recover any amount payable under the policy in relation to a claim from any other person, you must cooperate with us in any action we may take.

8.6 Other insurance arrangements

If we accept your claim and there is any other similar insurance under which you are entitled to claim, you are required to advise us at the time you submit your claim if you hold such other insurance. Total benefits paid to you across all insurance cannot exceed your actual expenses.

Section 9 – Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.

You must not act in a fraudulent manner. If you or anyone acting for you:

- make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;
- make a statement in support of a claim knowing the statement to be false in any respect;
- solicit your Vet to behave in a fraudulent manner regarding a claim;
- submit a document in support of a claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss or damage caused by your wilful act or with your connivance.

Then:

1. we shall not pay the claim;
2. we shall not pay any other claim which has been or will be made under the policy;
3. we may at our option cancel the policy;
4. we may at our option cancel any other pet insurance policies you hold which are issued by Hollard;
5. we may be entitled to reclaim any payments already made to you in respect of such claims;
6. we may not make any refund of premium already paid;
7. We may inform the police of the circumstances; and
8. we may pursue legal proceedings.

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.

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

If you have concerns about the operation of the direct debit authority or you subsequently need to change any aspects of the authority, please notify us.

Section 11 - General information

Changing level of Cover

1. If you opt to transfer your Pet to a level of Cover with higher or additional benefits (including but not limited to a higher Benefit Percentage, Benefit Limit or lower Excess) then the additional or higher benefits will not apply to claims for Conditions first noted, diagnosed, or treated prior to the policy upgrade. In such cases, benefits will be restricted to the lesser of the maximum benefits payable under the:
 - a) current level of Cover; or
 - b) policy that applied during the Policy Period in which such Condition(s) was/were first noted, diagnosed, or treated.

For the sake of clarity, maximum benefits referenced in this section include taking the following factors into consideration:

- the policy Benefit Limit;
 - applicable Sub-limit;
 - applicable Benefit Percentage and Excess; and
 - any applicable policy exclusions.
2. If you opt to transfer your Pet to a level of Cover with additional benefits, then the applicable Waiting Period for the newly selected Cover will apply. You cannot change your level of Cover in a policy period if a claim has been paid.
 3. If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover.

Financial Services Guide (FSG)

PetSure and Medibank are responsible for this FSG as it relates to the financial services provided by them. This FSG provides you with information about the financial services that they provide in relation to Medibank Pet Insurance (to help you decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG:

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

Medibank Pet Insurance is promoted by Medibank, issued by Hollard and administered by PetSure. Full details about these companies are given at the start of this booklet on page 3. The Medibank Pet Insurance PDS including the Policy Terms and Conditions are set out in this booklet. The Medibank Pet Insurance PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to purchase it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.

About Hollard, Medibank, PetSure and other relevant persons/organisations

Hollard is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal in relation to all general insurance products. Hollard is the insurer and issuer of Medibank Pet Insurance policies. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

Medibank is an Authorised Representative (AR Number 286089) of PetSure and is authorised to promote Medibank Pet Insurance which is issued by Hollard. Medibank does not provide personal advice and does not act for you.

PetSure, a subsidiary company of Hollard, is an Australian Financial Services Licensee (AFSL 420183) and is authorised to deal in and provide general advice on general insurance products. It administers pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard.

PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard.

PetSure has also been appointed by Hollard as its agent to manage, administer and settle claims made under Medibank Pet Insurance policies. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.

Important information you should know

The organisations in this section have not and will not consider whether Medibank Pet Insurance is appropriate for your personal objectives, financial situation or needs as they do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying Medibank Pet Insurance. You need to read the PDS including the Policy Terms and Conditions to determine if the product is right for you. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How each party is paid for its services

When you purchase a Medibank Pet Insurance policy you pay the premium to Hollard for the product. This amount is provided to you before the product is purchased.

Medibank may receive a commission of up to twenty three percent (23%) of the net premium (this is the premium less any government taxes and charges) for promoting Medibank Pet Insurance policies. This commission is used by Medibank to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to Medibank.

Medibank staff who provide services in relation to Medibank Pet Insurance receive an annual salary from Medibank, which includes bonuses based on performance criteria. Bonuses may be linked to general overall performance, including sales performance and are dependent on the staff meeting criteria for risk, compliance and behaviour.

PetSure receives a portion of the underwriting profit, if any, for administering Medibank Pet Insurance products.

PetSure may receive an activity payment directly from Medibank for retention and support services in connection with Medibank Pet Insurance on behalf of Hollard. The amount of that activity payment is time based and will be calculated taking into account time spent handling retention related calls. The payments to PetSure are not additional charges to you and are not in addition to the total premium you pay.

You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for each of Medibank and PetSure are set out below.

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 that Act, unless an exemption applies.

To this end, PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering

PetSure's activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct.

Refer to the 'Financial Claims Scheme and Compensation Arrangements' section on page 16 in the PDS for further information on Hollard's compensation arrangements.

Your privacy

Refer to the 'Your Privacy' section on page 12 of the PDS for further information on what we do with your information.

How are Complaints resolved?

Refer to the 'If you have a complaint' section on page 15 of the PDS for further information on how complaints are dealt with.

Contact details and office hours

For more information about Medibank Pet Insurance and PetSure:

Call us: 132 331

Monday to Friday (except public holidays)
8:00am to 8:00pm (AEST)

Email us: medibank@petsure.com.au

Write to us: Medibank Pet Insurance

Locked Bag 9021

Castle Hill, NSW 1765

Visit us: www.medibank.com.au/pet-insurance

Please retain this document for your future reference.

Authorised for issue

This FSG was prepared by PetSure and Medibank (as it relates to the financial services provided by them) on 30/06/2019 and Hollard has authorised the distribution of this FSG by them.

operation hours

 **132 331**

Monday to Friday
(except public holidays)
8:00am to 8:00pm (AEST)

Saturday & Sunday
Closed

 **medibank.com.au/pet-insurance**

Every hour of every day (24/7)

 **in-store**

Check your local store opening hours
online at medibank.com.au/locations/

 **mail**

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

 **email**

medibank@petsure.com.au