



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



Free call: 1800 424 917 or visit www.prosure.com.au

Effective date: 1 May 2009

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

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Product Promoter

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Approved for issue by the Insurer
on 1 May 2009



Introduction

This document contains three parts

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

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

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

Part C is the Financial Services Guide (FSG) which is provided by Provet Pty Ltd who are responsible for promoting PROSURE Pet Insurance.

If you have any questions please call our friendly customer service team on 1800 424 917.

Monday to Friday 8:30am to 5:00pm (AEST).

OR

Visit our website www.prosure.com.au

OR

Email us at prosure@petsure.com.au

PART A – Product Disclosure Statement

As the Product Insurer, Hollard is responsible for the PDS. PetSure provides policy administration and claims services on behalf of Hollard. Provet is authorised by Hollard to promote PROSURE Pet Insurance as its authorised representative.

This PDS contains important information about:

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

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



Protection for your pets

PROSURE Pet Insurance provides financial protection for vet expenses in respect of the insured pet resulting from sudden and unexpected injury or illness (depending on the level of cover selected by you). The PROSURE policy provides for eligible vet expenses and allows the policy owner to use the services of any registered vet practitioner in Australia and in some cases overseas. 'Vet Expenses' are defined in Part B of this document and may be subject to stated limits, excesses and applicable waiting periods.

Significant Risks

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

Your obligation to us

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

How much does it cost?

Your premium is calculated when your policy begins and at each policy anniversary. The premium is calculated according to the risks associated with the insured pet and is printed on your relevant Certificate of Insurance. The premium you pay includes allowances for government taxes and stamp duty and administration fees relating to your policy.

Your Premium is apportioned as follows: 70% Insurer premium, 30% Administrator management fee. PetSure may pay a percentage of the administration fee to the party who has introduced you to us or assisted us in arranging your insurance. This is detailed in the FSG. This will not increase the amount you pay to us. Under certain circumstances, additional policy administration charges may also apply. These charges if applicable will be shown separately in the PDS or on your Certificate of Insurance.

14 day money-back guarantee

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

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



Your Privacy

How we protect your Privacy

We are committed to protecting your personal information in accordance with the National Privacy Principles. Our privacy policy can be viewed at www.prosure.com.au or a copy can be obtained by calling **1800 424 917**.

Purpose of Collection

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

Disclosure

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

Opt Out

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

Access

If you think our records are wrong or out of date, particularly your contact details, it is important that you contact us and we will correct them. You may reasonably access the personal information we hold about you. If you would like to do so, please telephone us on **1800 424 917**.

Your satisfaction is important to us

In the unlikely event that you have a concern about the service we provide, please contact us by telephone on **1800 424 917**. If you prefer, you may also address the matter in writing to:

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

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

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

How to contact us

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please call **1800 424 917** or email prosure@petsure.com.au

Authorised for issue

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

PART B – Your Policy Document

Your PROSURE Pet Insurance policy

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

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

Your policy will continue for a period of twelve (12) months unless cancelled, either by You or by Us, under the cancellation provisions of the policy (explained in Section 8).

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

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

You agree that we have the right to decline a claim where you refuse or are unable to provide information reasonably required by us to process your claim.

We will not pay for:

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

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

Your rights and duties under this 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 provided to us.

Section 1 – Definitions

When interpreting this policy:

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

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

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

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

- for each level of cover selected there is an annual maximum amount We will pay within the Policy Period. This is shown on Your Certificate of Insurance;



■ the maximum We will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;

■ if You transfer Your Pet to a plan with additional or higher Benefit Limits, the additional or higher Benefit Limits will not apply if the Condition being claimed first manifested itself during a previous Policy Period.

Bilateral Condition means any Condition that may affect body parts of which the Pet has two; one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). For insurance purposes when applying a Benefit Limit or exclusion, a Condition arising in one such body part will be regarded as a Bilateral Condition and will therefore be considered as a single Condition.

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

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

Co-payment means the stated percentage of each eligible claim for which you are responsible to pay in addition to any Excess that may be applicable to your policy. If a Co-payment or Excess is applicable to your policy it will be shown on your Certificate of Insurance. For example; for a 20% Co-payment - We will be responsible for 80% of the eligible Vet Expenses, and You will be responsible for the 20% Co-payment.

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

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

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

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 usual and customary treatment for a Condition.

End Date means 23h59 on the date upon which Your policy terminates and benefits cease. The End Date is shown on Your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the End Date.

Excess (if applicable) means the amount shown on your Certificate of Insurance that is deducted from Your benefit for each Illness or Accidental Injury Condition treated during the Policy Period that is not related to any other Illness or Accidental Injury Condition treated during the same Policy Period.

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

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

Illness means a sickness or disease diagnosed by a Vet.

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

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

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

Pre-existing Condition means:

- any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date; or
- a latent infectious or parasitic Condition that manifests itself within a known incubation period following the Commencement Date indicating clear evidence that the Condition had existed or had been contracted prior to the Commencement Date; or
- any Illness or symptoms or signs of that Illness occurring or existing in any form during the Waiting Period.

A Condition, Illness, Injury or disease may be considered Pre-existing whether or not it:

- was specifically diagnosed by a Vet;
- was treated by a Vet;
- is in remission at the time of application;
- is seasonal in nature even if in remission at the time of application; or
- is currently or previously being controlled by medication(s).

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

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

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

Vet means a licensed and currently registered vet, specialist vet, vet hospital, clinic, centre or surgery legally practising, other than the one that may be insured.

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

Waiting Period means a period starting from the Commencement Date of the first Policy Period during which an Illness Condition that occurs or shows clinical signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance. The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.

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



promotional matters, Provett Pty Ltd.

You, Your means the policy owner, who is responsible for the care of the pet, shown on Your Certificate of Insurance.

Section 2 – Accident Cover

Accident Cover is applicable if:

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

2.1 What We will pay:

Your Policy will cover Vet Expenses incurred by you during the Policy Period up to the Benefit Limits, as a result of Your Pet suffering an Accident. You will be responsible for any Co-Payment and/or excess as shown on the applicable Certificate of Insurance.

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

1. motor vehicle incident;
2. burn or electrocution;
3. fall from an elevated position;
4. the actions of another animal;
5. swallowing a foreign object that causes a blockage or obstruction that requires surgical or endoscopic removal;
6. snake bite, or
7. allergic reaction to an insect bite other than tick and flea bites.

or otherwise result in:

1. a fracture/a broken bone;
2. a traumatic ligament or tendon injury; or
3. lacerations, abrasions or wounds.

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

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

1. a Pre-existing Condition; or,
2. the exclusions listed in Section 6.

Section 3 – Illness Cover

Illness Cover is applicable if:

- it is shown on Your Certificate of Insurance; and
- Your Pet was between 8 weeks and 9 years of age when Cover first commenced;
- Pets over 9 years of age will not qualify for Illness Cover where there has been a break or lapse in Cover after reaching the age of 9.

3.1 What We will pay:

Your Policy will cover Vet Expenses incurred by you during the Policy Period up to the Benefit Limits, as a result of Your Pet suffering an Illness. You will be responsible for any Co-Payment and/or Excess shown on the applicable Certificate of Insurance.

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

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

Section 4 – Additional Benefits

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

4.1 Emergency Boarding

What We will pay:

If You (the policy owner), are hospitalised for five (5) consecutive days or more during the Policy Period, We will pay for the cost of boarding Your Pet at a licensed kennel or cattery, up to the maximum benefit shown on your certificate of insurance.

We will not pay:

If You are hospitalised for:

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



4.2 Essential Euthanasia

What We will pay:

Your Policy will cover the cost to euthanase your pet during the Policy Period up to the Benefit Limits, provided that this was deemed a humane and essential course of action by the Vet. You will be responsible for any Co-Payment and/or excess on the applicable Certificate of Insurance.

We will not pay:

For any Vet expenses for:

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

4.3 Paralysis Tick Benefit

What We will pay:

Your Policy will cover Vet Expenses incurred by you during the Policy Period up to the Benefit Limits, for the Treatment of Conditions arising in Your Pet caused directly by paralysis tick bites. You will be responsible for any Co-Payment and/or Excess shown on the applicable Certificate of Insurance.

We will not pay:

1. for any tick preventative treatments or measures (eg. Tick baths, sprays, etc.) whether recommended by Your Vet or not; and
2. for the Treatment of Conditions arising in Your Pet caused by the bite of any other species of tick.

4.4 Pet Overseas Travel Insurance

What We will pay:

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

1. the cover selected and benefit limits, any Co-Payment and/or Excess shown on your applicable Certificate of Insurance; and
2. the payment of benefits to you in AU\$ at the exchange rate (Westpac spot buy rate for notes) applicable on the date your claim is received by us.

We will not pay:

1. any amount if you or your Pet lives permanently outside of Australia;
2. claims arising where the pet has been (or is going to be) out of Australia for a period of more than 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 illness or injury conditions 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.

4.5 Dental Illness Cover

What we will pay:

PROSURE covers your pet for dental treatment as a result of an accidental injury. In addition to this we will pay towards dental treatment to relieve suffering from Conditions relating to your pet's teeth and gums caused directly by Illness.

Your Policy will cover Vet Expenses incurred by you during the Policy Period up to the Benefit Limits, as a result of Your Pet requiring Dental Illness treatment for the following Conditions only:

- Gingivitis;
- Cavities;
- Abscesses;
- Removal of teeth where medically necessary due to:
 - dental disease arising from infection;
 - retained deciduous teeth.

You will be responsible for any Co-Payment and/or Excess shown on the applicable Certificate of Insurance.

We will not pay:

1. for any Dental Illness treatment unless your pet has been insured under this policy for at least two (2) years and in this period your pet has not shown signs of or been treated for any dental illness;
2. for any Dental Illness treatment unless there is a history of annual routine dental checkups by a Vet;
3. for orthodontic treatment including crowns; cosmetic dental surgery or corrective treatment; odontoclastic resorptive lesions; or
4. any of the exclusions explained in Section 6.

Section 5 – Wellness Care Rewards

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

What We will pay:

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

Section 6 – Exclusions

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

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

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



7. transport or boarding expenses (subject to clause 4.1);
8. Treatment while Your Pet is used for commercial or occupational purposes unless specifically agreed to by Us in writing;
9. Treatment of behavioral problems, training or therapy and alternative therapies (including, but not restricted to, consultations and treatments involving homeopathic remedies, acupuncture, chiropractic treatments and/or physiotherapy);
10. regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by Your Vet or not;
11. diagnostic tests, unless they result in a diagnosis of a Condition which is covered under Your policy;
12. Treatment Your Pet has received after the Policy Period has ended;
13. the provision of medication(s) for Your Pet that cover a period of more than thirty (30) days beyond the policy End Date;
14. Treatment of any Condition caused by war activities (including, but not restricted to, terrorist activities, invasion and civil war);
15. routine examinations, elective, cosmetic, dental or preventative procedures and Treatments (including, but not limited to, vaccinations, routine anal gland expression, flea/tick/worm control, desexing, nail clipping, tail docking, teeth cleaning/scaling, orthodontics, gingivitis or removal of deciduous teeth);
16. ambulance fees and non-essential hospitalisation;
17. Our Liability in respect of house calls and out-of-hours treatment is limited to the amount that would have been payable had the treatment been provided at a vet practice during normal consultation hours unless the Vet believes an emergency consultation is necessary;
18. any breed of Dog that is banned/restricted by any Australian Government, Public or Local Authority, or that is crossed with any banned/restricted breed or any American Pit Bull Terrier or crosses of these breeds;
19. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by Us;
20. the cost of organ transplant surgery, artificial limbs, prosthetics and any associated costs unless specifically agreed to by Us in writing;
21. Genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; and
22. costs arising from cell-replacement therapies, including but not limited to stem cell therapy. This exclusion does not include blood transfusions, which are covered when medically necessary.

Section 7 – Premiums

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

7.1 Paying Your Premium

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

7.2 Paying On the Due Date

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

Section 8 – Cancellation

8.1 Cancellation Where No Claims Are Made

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

8.2 Cancellation Following a Claim

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

8.3 Cancellation Notification

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

Section 9 – Claims

9.1 What You need to do

1. All claims should be submitted and received within ninety (90) days of the Vet Treatment being provided. Claims not received within this period will incur a late submission penalty Excess of \$100 in addition to any other Excess and/or Co-payment applicable to your policy;
2. all claims must be completed carefully and honestly on a PROSURE claim form, and then submitted by mail to PROSURE. Claim forms are available on request by calling **1800 424 917** or can be downloaded from www.prosure.com.au;
3. the attending Vet must complete the section on the claim form where designated;
4. both You and the attending Vet must sign the claim form;
5. please attach the original itemised invoices and payment receipts to the completed claim form. All claim documentation must be originals. Incomplete claim forms will be returned to You and this may result in delays in processing Your claim;
6. if submitting a claim for the first time, please include a full veterinary history from the attending Vet and any previous Vets who have treated Your Pet. Failure to include this may result in delays in processing your claim.



9.2 What We will do

1. We will deal directly with You regarding settlement of the claim;
2. We will pay You, not the Vet;
3. if the Vet Expenses are considered by Us to be excessive or unreasonable, then claim payments will be adjusted and paid based on the reasonable and customary fees typically charged for the Treatment of that Condition;
4. We will send You a letter/remittance advice regarding the settlement of Your claim that will provide details of how Your claim has been dealt with;
5. if You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner or to change the information on a claim to suit the benefits available to You, 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; or
6. when We settle Your claim, We reserve the right to deduct from the claim 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 all processed claims and to any future claims for that or any related Condition. We also reserve our right to recover from You any benefit amount paid in error.

9.3 How We settle Your claim

Settlement of Your claim, where Cover is provided, will be calculated in the following manner (illustrative calculation based on a 20% Co-Payment - all amounts include GST):

| | |
|---------------------------------------|-------|
| Vet fee claimed | \$480 |
| Benefit to you: 80% of claimed amount | \$384 |

9.4 Our rights of recovery

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

9.5 Other insurance arrangements

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

Section 10 – Direct Debit Request

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

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

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

PART C – Financial Services Guide

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

In this FSG references to:

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

PROSURE

PROSURE Pet Insurance is promoted by Provet Pty Ltd, underwritten by Hollard and administered by PetSure. Full details and contact numbers for these organisations can be found on inside cover.

About Provet Pty Ltd

Provet Pty Ltd is an Authorised Representative (AR Number 334292) and is authorised to deal in certain classes of insurance. We can give you information about PROSURE Pet Insurance, and we can arrange for issue of your PROSURE policy. Provet does not act for you. We cannot provide personal advice or financial product advice about this insurance. Hollard or PetSure can issue, vary and cancel the product.

Provet has not considered whether PROSURE Pet Insurance is appropriate for your personal objectives, financial situation or needs as Provet does not act for you. As a result, you need to consider the appropriateness of any information or general advice Provet gives you, having regard to your personal circumstances before buying PROSURE Pet Insurance. You need to read the PDS, the Policy Document and any other relevant policy documentation to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

Provet Pty Ltd Remuneration

Provet Pty Ltd may receive a commission of up to 20% of the premium for arranging PROSURE policies. This commission is included in the premium so you don't pay extra.



Compensation Arrangements

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

About Hollard

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

Your privacy

Please see page 4 for full details of PROSURE privacy policy.

How do we resolve complaints?

In the unlikely event that you have a concern about the service we provide, please contact us by telephone on 1800 424 917. If you prefer, you may also address the matter in writing to:

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

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

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

Contact Details & Office Hours:

Tel: 1800 424 917
8:30am – 5:00pm (AEST) Monday – Friday
Mail: PROSURE Pet Insurance
Locked Bag 9021, Castle Hill, NSW 1765
Fax: 1800 424 917
Email: prosure@petsure.com.au
Web: www.prosure.com.au

Please retain this booklet for your future reference.

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

*Trademark Provet.





Contact Details & Office Hours:

Tel 1800 424 917

8:30am – 5:00pm (AEST)

Monday – Friday

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Locked Bag 9021
Castle Hill, NSW 1765**

Fax: 1800 424 917

Email: prosure@petsure.com.au

Web: www.prosure.com.au

