

## Common Questions

**Q Do you cover Hereditary and Congenital defects?**

A Yes, provided symptoms or clinical signs of these defects were not present prior to commencing cover.

**Q Do you cover treatment for Dental illness conditions?**

A Yes, we will pay towards dental treatment to relieve suffering due to illness, as long as the pet has been insured under this policy for at least 2 years, and in this period your pet has not shown signs of or been treated for any dental illness as well as a history of regular annual dental checkups.

**Q Are ongoing conditions covered for the life of the pet?**

A Yes - as long as you continue to renew your policy with us each year with no break in cover, we will continue to provide cover for chronic, recurring or lifelong conditions such as cancer, arthritis. Benefits for these conditions, like any other, are subject to the annual benefit limits and exclude pre-existing conditions.

**Q Can I use my own vet?**

A Yes, you can use any vet who is licensed to practice in Australia.

**Q Does my pet need to be vaccinated to qualify for cover?**

A No, but we will not cover veterinary expenses related to any disease preventable by vaccination.

**Q How much of the vet's bill will be covered?**

A You will receive up to 80% of the total cost of treatment for your dog or cat, up to the annual benefit limits. Certain expenses are not covered. These are set out in section 6 of the Product Disclosure Statement (PDS) available online.

**Q Is there an excess?**

A No, PROSURE Pet Insurance does not have an excess. We reimburse up to 80% of all eligible veterinary expenses.

**Q At what age can I start my pet's insurance?**

A Pets can be insured from 8 weeks of age. For Gold and Platinum Cover options, your pet must have joined before its 9th birthday. There is no upper age limit for our Silver Cover option, so any pet can join no matter how old.

**Q Can I insure my pet as it gets older?**

A Yes, once your pet is insured with us we will guarantee to offer to renew your pet's policy for life provided there is no break in cover, lapse or change in the level of cover after reaching the age of 9 years old.

**Q When will my policy start and when can I claim?**

A Your policy will commence at 23:59 (1 minute to midnight) on the day that your proposal is accepted by us. You may claim immediately for an accident occurring after the policy has started. You may claim for illness conditions that arise 30 days after the start of the policy.

*Note: There is a 6 month waiting period for cruciate ligament claims. This 6 month waiting period may be waived if we receive within 14 days of examining your pet, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions.*

**Q What is not covered?**

A Like most insurance policies, we have a few exclusions to keep your premiums affordable. These include, but are not limited to: pregnancy, elective procedures, grooming, behavioural problems, and pre-existing conditions that showed clinical signs before taking out the insurance.

**Q How long does it take for a claim to be processed?**

A Once we receive the documentation, your claim will be processed without delay and payment will be made either by cheque or transferred directly into your nominated account.

## SATISFACTION GUARANTEED - 21 DAY COOLING OFF PERIOD

If for any reason you are not happy with your policy, you may cancel the policy within the first 21 days provided you have not made a claim. Any premium you have paid will be refunded in full less any administrative costs incurred by us.

**BE SURE WITH PROSURE, INSURE YOUR PET NOW. FOR AN INSTANT QUOTE OR FOR MORE INFORMATION VISIT [WWW.PROSURE.COM.AU](http://WWW.PROSURE.COM.AU) or CALL 1800 424 917**

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# PET INSURANCE FOR DOGS AND CATS

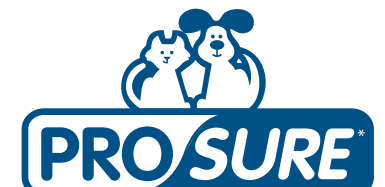
Simple, affordable, worry-free protection

Save  
up to 80%  
on vet bills



Receive your first  
month FREE\* for  
your puppy or  
kitten aged 8-20  
weeks

Simply use promotional code  
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## Why PROSURE Pet Insurance?

PROSURE Pet Insurance is your vet's own insurance designed by vets with the best interests of you and your pets in mind. It is simple, affordable and gives you cover for vet costs as a result of accident and illness. It can also help you with everyday wellness care such as annual vaccinations, deworming, dental treatment and a whole lot more.

With a choice of cover options PROSURE Pet Insurance ensures you never need to choose between the health of your pet and the cost of treatment. It provides peace of mind, protection, alleviating the financial stress if the unexpected occurs.

### Benefits for you and your pet include:

- Up to 80% of vet bills reimbursed
- Prompt payment once claim received
- Generous 'no claim' bonus each year
- Use of any vet Australia wide including specialists & emergency centres
- Ability to tailor each of your pet's insurance policy to fit your budget & your needs
- 10% discount for two or more insured pets
- Emergency boarding if you are hospitalised
- Affordable fortnightly or monthly payment options
- Satisfaction guaranteed with a 21 day cooling off period
- Instant online quotes
- Lifetime cover regardless of claim's history or age of your pet\*

## Your Choice of Cover

You can choose the cover option that best suits your budget and your pet's health needs.

### • Silver Cover - Accidental Injury Cover

Reimburses up to 80% of veterinary treatment related to Accidental Injury.

### • Gold Cover - Accidental Injury + Illness Cover

Reimburses up to 80% of veterinary treatment related to both Accidental Injury and Illness.

### • Platinum Cover - Accidental Injury + Illness Cover + Wellness Cover

Reimburses up to 80% of veterinary treatment related to both Accidental Injury and Illness + savings towards Wellness Care Solutions

**Receive your first month FREE\* for your puppy or kitten aged 8-20 weeks**

\*Terms, conditions and waiting periods apply. Visit [www.prosure.com.au](http://www.prosure.com.au) for full terms, conditions and exclusions.

## PROSURE Pet Insurance options

		Silver Cover Accidental Injury	Gold Cover Accidental Injury + Illness	Platinum Cover Accidental Injury + Illness + Wellness Care
What's covered	Annual benefit limit	\$8,000	\$12,500	\$14,500
	% of Eligible vet bill covered	80%	80%	80%
	Accidental injury	✓	✓	✓
	Illness (eg skin conditions, cancer, infectious diseases, eye/ear conditions, gastrointestinal problems)	x	✓	✓
	Dental illness (annual benefit)	x	\$1,000	\$2,000
	Tick paralysis (annual benefit)	x	\$500	\$1,000
	Cruciate ligament conditions lifetime limit	\$2,600*	\$2,600*	\$2,600*
	Hereditary & congenital conditions	x	✓	✓
What you can claim for	Consultations & visits	\$300	\$300	\$300
	After-hours emergency visits	✓	✓	✓
	Specialist care	✓	✓	✓
	Laboratory & diagnostic tests	✓	✓	✓
	Hospitalisation	✓	✓	✓
	Radiology	✓	✓	✓
	Prescription medicines & drugs	✓	✓	✓
	Surgery	✓	✓	✓
	Emergency boarding fees	\$500	\$800	\$1,000
	Excess	No excess	No excess	No excess
Things worth knowing	Waiting period	6 months for cruciate ligaments <sup>#</sup>	30 days for illness conditions & 6 months for cruciate ligament <sup>#</sup>	30 days for illness conditions & 6 months for cruciate ligament <sup>#</sup>
	Multi pet discount	✓	✓	✓
	Wellness Care Cover (eg vaccinations, teeth cleaning, worm control, desexing)	x	x	✓

\* Annual Limit. You may be eligible for a higher limit and if so this will be specified in your certificate of insurance.

All Prosure Pet Insurance options also provide:

- Lifetime cover - renewal offer guaranteed
- No claim bonus
- 21 day cooling off period
- Overseas pet insurance

<sup>#</sup>This 6 month waiting period may be waived if we receive within 14 days of examining your pet, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions.

## Platinum Cover Wellness Care Rewards

You receive a single annual limit of \$150 which you can choose to spend on any of the following range of Wellness Care Rewards:-

- Vaccinations
- Desexing
- Health check
- Heartworm prevention medication
- Heartworm tests
- Teeth cleaning
- Blood screen
- Cremation or burial
- Microchipping
- Behavioural therapy
- Urinalysis
- Dewclaw removal
- Flea/Tick/Worm control
- Alternative therapies
- FeLV/FIV test
- Council registration fees
- Prescription diets

