

PET INSURANCE

Pet Insurance | Accident, Classic & Deluxe
Plans | Product Disclosure Statement



1800 776 473




www.pd.com.au

The logo for pd.com.au features the text 'pd.com.au' in a blue, sans-serif font. The 'pd' is in a larger, bold font. To the right of the text is a stylized orange silhouette of a dog jumping. Below the text is a thin orange horizontal bar with the text 'ONLINE PET & CAR INSURANCE' in white, uppercase letters.


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ONLINE PET & CAR INSURANCE

Product Disclosure Statement (PDS)

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PRODUCT



DISCLOSURE STATEMENT

This document is a Product Disclosure Statement (PDS) for **our** Pet Insurance Policy. This PDS was prepared on 18 March 2021 and is issued by:

Pacific International Insurance Pty Ltd
PO Box 550
Kotara NSW 2289

The PDS has been prepared to assist **you** in understanding the key features of the insurance policy and making an informed choice about **your** insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium will be calculated. **You** should read it carefully.

This PDS also provides full details of the terms, conditions and limitations of the insurance cover. Any advice contained in this PDS is general only and does not take into account **your** individual circumstances. Please feel free to contact **us** if **you** have any questions that require clarification.

PD Insurance Pet Insurance is designed to help **you** cover unexpected and expensive vet bills if **your** pet becomes ill or injured. Pet Insurance does not generally cover pre-existing conditions and there are exclusions and limits. In most cases, **we** will settle **your** claim by way of cash reimbursement. **You** can get reimbursed for preventative care, such as vaccinations and check-ups, depending on the coverage/plan **you** choose.

We have designed this document to help **you** clearly understand the terms of **your** policy, but if **you** are unsure about anything please call **us** on 1800 776 473 and **our** friendly team will be happy to explain.

Important Information About Us

WHO WE ARE:

This product is underwritten by the insurer, Pacific International Insurance Pty Ltd (Pacific) ABN: 83 169 311 193, AFSL 523921. PD Insurance Australia is a trading name of Pacific, regulated by the Australian Prudential Regulation Authority.

CONTACT:

You may contact **us** any time on **our** website at pd.com.au, or by emailing **us** at petcustomerservice@pd.com.au.

GENERAL ADVICE WARNING:

Any advice that **we** provide in this PDS is general advice only, and does not consider **your** individual objectives, financial situation, or needs. **You** should assess whether **our** insurance is appropriate for **you** considering these factors and consider talking to an advisor before deciding to purchase this insurance.

HOW WE OPERATE:

We conduct **our** business primarily online and digitally (including via email and SMS text) to keep **our** costs to a minimum so that **we** can offer **you** a lower premium.

We rely on **our** ability to communicate with **you** digitally so that **you** can buy and manage **your** policy through an online account with **us**.

ONLINE & DIGITALLY:

- **We** can quote and sell **our** insurance;
- **You** can review and update **your** policy through **your** online account;
- **We** can send payment requests, documents, notices, digital links to notices and documents
- Answer questions and do most other communications via e-mail or SMS (*we try our best not to use paper*); and
- **You** can report a claim to **us**. **You** can also call **us** on 1800 776 473.

Our product is not for everyone.

You need to feel comfortable making transactions online and obtaining important insurance documents from **our** website or via email and SMS. **You** are responsible for message rates and data charges that **you** may incur in connection with SMS texts that **you** may receive from **us**. **You** can access **your** policy and account information at any time via **our** website and download and print documents **you** may need (for example, a current insurance certificate).

Eligibility for Cover:

Eligibility or acceptance criteria is dependent on the plan **you** select.

THESE ARE AS FOLLOWS:

- **Accident Plan:** 8 weeks – 12 years of age
- **Classic/Deluxe Plan:** 8 weeks - 8 years & 11 months of age.
- Select breed dogs older than 6 years will only qualify for the **Accident Plan**.
- If the pet is older than 9 years, they can only qualify for **Accident Plan**.

THE FOLLOWING DOGS ARE NOT ELIGIBLE FOR COVER:

- Dogs used for law enforcement or security purposes.
- Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.

THE FOLLOWING CATS ARE NOT ELIGIBLE FOR COVER:

- Any breed of cat that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Savannah Cat, Chausie Cat, Safari Cat or Bengal Cat or crosses of those breeds.

What You Are Covered For:

You are covered for the events (subject to the limits/any applicable waiting periods) as stated in **your** Certificate of Insurance for the plan **you** have chosen. **Your** cover option will reflect in **your** Certificate of Insurance i.e. Accident Plan, Classic Plan or Deluxe Plan.

Taking Due Care:

You and **your** family members must take all steps to maintain the health and wellbeing of **your** insured pet and prevent any injury, illness, and loss.

This includes all vaccinations and/or any normal treatment recommended by a veterinarian. **We** may ask **you** to provide proof when **you** make a claim.

Third Party Liability Cover:

You are covered (subject to the limits stated in **your** Certificate of Insurance) for amounts **you** may become legally liable to pay for:

- Loss of or damage to property; death or bodily injury to any person.
- Physical loss of or damage to property occurring during the period of Insurance and which is caused by an accident involving **your** pet, and the incident occurred in Australia.

PLEASE NOTE THE FOLLOWING EXCLUSIONS APPLY:

In respect to loss of or damage to property:

- The property is not owned by **you**, **your** family or anyone residing with **you**;
- The property is not held in trust by **you**, or in **your** custody or control.

In respect to death or bodily injury to any person:

- The injury was not suffered by **you** or a member of **your** family residing with **you**;

Third Party Liability Cover is subject to a 21-day waiting period.

This policy does not cover any loss, damage, or liability if **you** are covered for that same loss, damage, or liability to any extent under any insurance policy with another insurer.

We will not contribute towards a claim under any other policy with another insurer.

Cover Options:

We offer three Pet Insurance plans to suit **your** individual needs.

Your selected option and the applicable limits will be reflected in **your** Certificate of Insurance.

ACCIDENT PLAN:

Covers Veterinary expenses incurred as a result of accidental injury to the insured pet(s).

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured pet's accidental injury subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.
- Third party liability
- Tick Paralysis
- Non-elective euthanasia

CLASSIC PLAN:

Cover for Veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured pet's accidental injury or illness subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.
- Third party liability
- Tick Paralysis
- Non-elective euthanasia
- Hereditary condition Treatment (annual)

The Wellness Benefit is an optional cover in addition to this plan.

IT INCLUDES COVER FOR THE FOLLOWING:

- Advertising and reward in the event of the

- insured pet(s) going missing
- Cremation
- Annual vaccinations
- De-sex / micro-chip
- Boarding fees
- Death from illness

These benefits are subject to a 21-day waiting period.

If **you** have selected this optional cover, the limits to each benefit will be outlined in **your** Certificate of Insurance.

DELUXE PLAN:

Cover for Veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured pet's accidental injury or illness subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.
- Third party liability
- Ticks Paralysis
- Hereditary Condition Treatment (annual)
- Non-elective euthanasia
- Dental Illness

Subject to the limit as shown on **your** Certificate of Insurance, cover applies to certain treatments for Dental Illness.

The Wellness Benefit is an optional cover in addition to this plan.

IT INCLUDES COVER FOR THE FOLLOWING:

- Advertising and reward in the event of the insured pet(s) going missing
- Cremation
- Annual vaccinations
- De-sex / micro-chip
- Boarding fees
- Death from illness

These benefits are subject to a 21-day

waiting period.

If **you** have selected this optional cover, the limits to each benefit will be outlined in **your** Certificate of Insurance.

DENTAL COVER PROVIDED:

We will pay for expenses incurred as a result of **your** insured pet requiring treatment for the following conditions:

- Abscesses
- Gingivitis
- Tooth removal due to the following where it is medically required:
 - Cavities
 - Tooth fracture
 - Dental disease as a result of infection
 - Retained deciduous teeth

We will not pay any benefits for Dental Illness unless documentation is provided to **us** on submission of a claim showing annual dental checks have been performed at a medical facility.

These benefits are subject to a 6-month waiting period for Dental Illness.

DENTAL COVER NOT PROVIDED:

We will not pay for expenses incurred as a result of **your** insured pet requiring treatment for the following:

- Orthodontic treatment
 - Crowns
 - Root canal
 - Cosmetic dental surgery
 - Corrective treatment
 - Odontoclastic resorptive lesions
 - Any elective dental treatment, checks or cleaning
-

Summary of Benefits:

| PLAN | ACCIDENT | CLASSIC | DELUXE |
|---|----------|---------|--------|
| Accident Cover* | ✓ | ✓ | ✓ |
| Illness Cover* | | ✓ | ✓ |
| Hereditary Conditions | | ✓ | ✓ |
| Third Party Liability | ✓ | ✓ | ✓ |
| Prescribed Medication | ✓ | ✓ | ✓ |
| Radiology | ✓ | ✓ | ✓ |
| Pathology | ✓ | ✓ | ✓ |
| Operating Theatre Costs | ✓ | ✓ | ✓ |
| Hospitalisation | ✓ | ✓ | ✓ |
| Non-Elective Euthanasia | ✓ | ✓ | ✓ |
| Other Costs: Vet visits & medically required non-elective procedures. | ✓ | ✓ | ✓ |
| Dental Illness | | | ✓ |
| Tick Paralysis | ✓ | ✓ | ✓ |

Wellness Benefit:

(Optional cover available to **Classic & Deluxe** plans)

| | | | |
|-------------------------------------|--|---|---|
| Advertising & Reward | | ✓ | ✓ |
| Boarding Fees | | ✓ | ✓ |
| Cremation | | ✓ | ✓ |
| Desex & Microchip | | ✓ | ✓ |
| Replacement for loss due to illness | | ✓ | ✓ |
| Vaccination | | ✓ | ✓ |



Accident and **Illness** cover limits are subject to the overall benefit limits.
Wellness Benefit is an optional cover and extra premium is applicable.

Waiting Periods:

| | |
|--|-----------------|
| <i>Accident</i> | <i>0 Days</i> |
| <i>Illness</i> | <i>21 Days</i> |
| <i>Wellness Benefit</i> | <i>21 Days</i> |
| <i>Third Party Liability</i> | <i>21 Days</i> |
| <i>Poisoning, Intervertebral disc disease, Ingestion of a foreign object, Tick Paralysis (Ixodes Holocyclus)</i> | <i>21 Days</i> |
| <i>Hereditary Conditions</i> | <i>90 Days</i> |
| <i>Cruciate Ligament, Patella Luxation</i> | <i>90 Days</i> |
| <i>Dental Illness</i> | <i>6 Months</i> |

Excess:

The excess is the amount **you** pay towards **your** bill which **we** will deduct from the amount payable to **you** for every treatment claimed.

This policy is designed to help cover vet fees for accidents, injury, or illness, however there are some conditions and treatments not covered:

THERE IS NO COVER FOR THE FOLLOWING:

- Diagnosis or treatment of pre-existing conditions.
- Diagnosis or treatment of congenital conditions.
- Diagnosis or treatment of the insured pet's injury that was caused intentionally by **you** or any other resident of **your** household.
- Diagnosis or treatment of an insured pet for conditions arising due to neglect, such as but not limited to malnutrition, long term exposure to parasites, including ectoparasites, where preventative treatments have not been used (unless **you** have received instruction from a vet not to administer preventative medication).
- Special diets, pet foods, or dietary or nutritional supplements used to treat or manage a condition or to preserve or improve general nutrition or health, even if prescribed by a veterinarian.
- Creams, ointments, shampoos (and other applications not limited to these) used to treat or manage a condition.
- Diagnosis, treatment, training, or therapy that results from behavioural / Psychological conditions or a psychiatric disorder.
- Diagnosis or treatment of paralysis ticks or parasites where preventative treatments have not been used or kept up to date.
- Diagnosis or treatment of cherry eye (except where cherry eye has occurred as a result of an injury as confirmed by a vet)
- Diagnosis or treatment of mange
- Diagnosis or treatment of conditions that are prevalent for particular breeds (such as brachycephalic syndrome), as determined and confirmed by a vet.
- Diagnosis and treatment of conditions that develop as a result of not following a vet's recommendation (such as splinting a broken leg and not investigating the effect on growth plates, resulting in limb deformity or other complications).
- Diagnosis or treatments that are experimental, under investigation, or otherwise not generally accepted in the Australian Veterinary medical community.
- Elective or preventative procedures or cosmetic surgeries, apart from the optional Wellness Benefit under the Classic and Deluxe Plans.
- Any cost relating to statutory quarantine.
- Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.
- Any breed of cat that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Savannah Cat, Chausie Cat, Safari Cat or Bengal Cat or crosses of those breeds.
- The replacement of a pet in the event of **your** insured pet's accidental death.
- Diagnosis or treatment of the insured pet for any condition resulting from or associated with breeding or pregnancy including caesarean section, dystocia, or termination of pregnancy.
- Pets used for law enforcement or security purposes.
- **Your** premium has not been paid by **you** in advance and is not up to date or has lapsed.
- Claims caused by or contributed to by risks in the nuclear industry in general. These risks include, ionising, radiation, radioactive contamination from any nuclear fuel or nuclear waste, burning of nuclear fuel, radioactive, toxic, and explosive or other dangerous properties of any part of nuclear machinery, nuclear weapons, nuclear reaction, nuclear fission, and nuclear radiation.
- Any declared pandemic disease that causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.

3. WHAT YOU ARE NOT COVERED FOR

- Costs relating to joint replacements, implants, prosthetics, artificial limbs, or organ transplant surgery.
- Costs relating to **your** pet fighting with any other animal, where the pet has displayed a history of fighting with or aggression towards any other animal or person prior to the policy start date. For pets that did not previously display a history of fighting or aggression prior to inception onto the policy, **we** will only cover two occurrences of injury or illness as a result of fighting with any other animal for the life of the policy. Unless it is proven that the pet had attended and completed behavioural therapy training since the last incident.
- Treatment or allergic conditions or skin conditions caused by substances or chemicals used in products to maintain the cleanliness of the pet, or for the treatment of ectoparasites on the pet.
- Costs relating to the treatment of the pet caused through hunting, racing, or arranged or organised fighting.
- Cost for treatment due to the pet being overweight or obese.
- Costs for treatment of, or complications arising from, **your** pet being malnourished or underweight, unless the pet's weight condition is as a result of an injury or illness covered under this policy.
- Elective diagnosis or treatment including but not limited to debarking, tagging or routine health checks.
- Organ transplants, stem cell transplants or joint replacements.
- Any declared epidemic causing widespread illness to dogs or cats.
- Experimental treatment, or treatment or medication which is not approved by the Australian Pesticides and Veterinary Medicines Authority.
- Treatment of the following, unless **your** pet's vaccination was current at the time of the condition as evidenced by a vet:
 - Canine parvovirus
 - Canine distemper
 - Canine infectious hepatitis
 - Kennel cough
 - Leptospirosis, or treatment for Feline Viral rhinotracheitis
 - Feline calicivirus and feline Panleukopenia
 - Feline immunodeficiency virus (FIV)
 - Feline leukaemia virus (FeLV)
 - Feline chlamydiosis
- Any amounts charged by **your** vet for providing information in relation to **your** claim for the destruction of **your** pet due to any court or council order.
- Brachycephalic airway syndrome (elongated soft palate, stenotic nares, everted laryngeal sacculles, laryngeal collapse, and tracheal hypoplasia).
- Any health condition where the diagnosis is inconclusive, but where the treatment is similar to a treatment typically applied to a health condition which is not covered by **your** policy.
- Dental care of any kind including dental diseases, gingivitis, teeth cleaning/scaling, orthodontics removal of deciduous teeth or any oral disease (except for those treatments listed and provided by a vet under the Deluxe Plan), unless the dental damage is as a result of an accident.
- Grooming and bathing (including medicated baths), boarding or transport expenses.
- Equipment or devices for at home use, including but not limited to Elizabethan collars and cages.
- House calls and out of hours treatment will be limited to the amount that would have been payable had the qualifying treatment been provided during normal consultation hours.
- Autopsy, disposal, post-mortem, burial, or cremation of a deceased pet (except for those benefits listed where **you** have selected the Wellness Benefit).
- Unless otherwise approved in writing by **us**, medication not approved and registered for animal consumption in Australia by the Australian Pesticides and Veterinary Medicines Authority.
- Any fee charged by **your** vet for the provision of any information in relation to a claim made under this policy, or assistance provided to **you** in the completion of any form relating to the

policy, or administration or account fees, or postage or couriers, commercial or occupational purposes.

- Any treatment provided outside of Australia or by a policy holder, family member or friend (regardless of whether they are a vet).
- Any claim caused by any illness that **you** are aware of before the policy start date or injury to **your** insured pet suffered before the policy start date.
- Any event which has in any way resulted from an illegal activity and/or non-compliance with any common laws of Australia.
- Anything which is caused in any way by participation in war, riot, civil commotion, terrorism, natural disaster or catastrophe, or similar events.

The following specific plan exclusions are also applicable:

ACCIDENT PLAN:

Any condition caused by:

- Ectoparasites, such as fleas and ticks (other than Paralysis Tick), with the exception of skin and ear mites.
- Endoparasites, such as intestinal worms.
- Diagnosis or treatment of any illness/disease or any condition caused by or resulting from an illness/disease.
- Diagnosis or treatment of pre-existing and hereditary conditions.
- Diagnosis, treatment, or preventive diagnosis or treatment of the insured pet for internal or external parasites including fleas, heartworms, and roundworms.
- Medication prescribed more than one year after the insured pet's injury.
- Boarding, transportation, grooming, or bathing. Boarding includes medical boarding, and bathing includes medicated baths or dips.
- Routine examinations, preventive treatment (including vaccines) or diagnostics associated with preventive treatment.

- **You** will be responsible for any excess stated in **your** Certificate of Insurance for every event giving rise to a claim.
 - For a hospitalisation claim to be considered under “accidental cover” the invoice must reflect a charge for accommodation or overnight stay and a procedure must have been completed or treatment for a diagnosed condition must have been completed.
 - A diagnosis must be done within 48 hours from the time of the event giving rise to a claim.
 - At **our** expense **we** may require the insured pet to undertake a medical examination to validate a claim.
 - It is **your** responsibility to seek medical attention immediately once **you** become aware of any condition that requires medical treatment or **your** insured pet shows signs of an injury, illness, or accident. **We** will not be liable for any costs incurred consequential to **you** not having sought medical attention timeously.
 - **We** reserve the right to claim from **you** any amount that **you** receive from a third party as payment or compensation for an event covered and for which a payment has been made by **us** under this policy.
 - It is **your** duty to declare all medical and health information regarding **your** insured pet when applying for this policy. It is **your** responsibility to obtain and supply any medical history reports from any veterinarian or facility if requested by **us**.
 - This policy only covers insured events occurring within Australia.
 - **Your** cover is limited to one PD Insurance policy per insured pet.
 - There is no cover for any additional medical costs incurred as a result of pre-existing injuries.
 - During the period of insurance, **we** will cover only one occurrence of ingestion of a foreign object that causes a blockage or obstruction requiring endoscopic removal or surgery, within a 12-month period.
 - Any waiting period indicated on the Certificate of Insurance does not apply if **you** are moving to **us** from another insurer with no interruption in cover, and where that policy was current for a period of at least 12 months. **We** may require proof of **your** previous insurance policy and details of any past claims, on submission of a new claim with **us**.
 - If any additional pet(s) are included in the cover during the period of insurance, any applicable waiting period will apply from the commencement date that the additional pet(s) are included.
-

Please check **your** policy by reading the appropriate sections and general exclusions before submitting **your** claim.

Please note **your** limitations, conditions and exclusions that may affect **your** claim.

You can register a claim on the PD Insurance website by accessing the Managed Portal or email **us** at **petclaims@pd.com.au**

We will require a copy of the itemised invoice and other supporting documents including all necessary information **we** reasonably ask for to support **your** claim, including but not limited to **your** pet's clinical notes, medical reports, receipts, itineraries, police reports and any other documentation necessary to assess **your** claim.

You will be reimbursed for the expenses incurred subject to the terms and conditions of this policy and **your** Certificate of Insurance less any excess applicable.

When an insured event giving rise to a potential claim occurs, **you** must do the following:

- report the claim as soon as practicable and possible, but no later than 30 days after the event giving rise to the claim.
- all documentation and information which **you** provide as evidence or support of any claim must be true and correct.

Please take note of these important terms:

We settle **your** claims in the following ways:

- **we** will pay directly into a bank account in the policy holder name and always in Australian Dollars. **We** do not contract any third-party service providers on **your** behalf nor will **we** ever indemnify **you** against claims from any third-party service providers.

- the most **we** will pay for any one claim is the amount stated as the cover limit in **your** Certificate of Insurance. **We** will not pay any interest on the amounts insured under this policy.
- **you** must provide **us**, at **your** own expense, with any information and assistance that **we** may reasonably require to facilitate the application of this policy or to settle a claim.
- even if **you** have already claimed and there is information outstanding from **you** (or the Veterinary surgeon) which is needed to finalise the claim, **your** claim is no longer valid after 12 months from the date of the event which caused **your** claim, unless **we** agree.

If **we** do not pay **your** claim and **you** disagree with **our** decision or if **you** are not happy with the amount **we** agree to pay for **your** claim under this policy **you** can write to **us** about **your** complaint. When settling claims disputes please refer to **our** compliments / complaints section on **our** website **www.pd.com.au**

You must give us accurate and complete information.

Before **you** complete the purchase of **your** policy, and before each renewal, **you** have a duty of disclosure under the Insurance Contracts Act 1984. If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions. **You** have this duty until **we** agree to insure **you** (for the initial purchase) or to renew the policy.

Also, before a renewal, **we** may give **you** a copy of anything **you** have previously told **us** and ask **you** to tell **us** if it has changed. If **we** do this, **you** must tell **us** about any change or tell **us** that there is no change. If **you** do not tell **us** about a change to material **we** may cancel **your** policy as if it never existed.

ABOUT THIS POLICY

This policy consists of this document, the information provided to **us** when **you** applied for pet insurance and the Certificate of Insurance issued to **you**. This insurance commences at the date and time **you** pay the premium and covers the plan shown on **your** Certificate of Insurance.

This document has been arranged on the basis **you** or **your** representative has agreed to the qualifying statements online or verbally through **our** call centre.

You must pay **your** insurance premium by the date stated on the Certificate of Insurance. **You** cannot make a claim unless **you** have paid **your** premium. If **you** do not pay **your** premium **your** policy will cease to operate.

PREMIUM AND PAYMENT TERMS

The amount that **we** charge **you** for this insurance when **you** first acquire **your** policy and when **you** renew **your** policy is called the premium. The premium is the total amount that **we** calculate when

considering all of the factors which make up the risk, including the age or breed of **your** insured pet. The premium for certain breeds may be higher due to the increased health risks of certain breeds.

The total cost of **your** policy is shown on **your** certificate of insurance and is made up of **your** premium plus government taxes such as, GST, stamp duty and emergency services levies (if relevant).

If there is a change in **your** premium this is payable in accordance with any payment terms agreed between **us**.

All premiums will be charged to **your** nominated credit/ debit card or direct debited from **your** bank account on the agreed date.

Your premium must always be paid on or before its due date. If the date on which the premium is to be charged falls on a day other than a business day, it will be done on the next available business day.

If there are insufficient funds or if **your** payment is dishonoured when the premium is due, **we** may notify **you** by email, SMS, or phone as a courtesy, and attempt to collect **your** premium again as soon as practical.

We may charge **your** account again within fourteen (14) calendar days unless **you** advise **us** to charge an alternative credit/debit card.

Please note all recovery/bank charges for non-payment of premium are always for **your** account, and if **we** have to attempt to charge **your** account more than once, there may be additional fees charged.

You need to update the payment information immediately if there are any changes to the nominated credit/debit cards provided, or if these are stopped, or **your** account closed.

You must provide alternative credit/debit card details at least seven (7) business days

before **your** next debit date.

We reserve the right to make any changes to **your** premium should there be any changes to **your** policy.

Any changes will be communicated to **you** in writing at least 30 days before it becomes effective.

Claims are paid on the basis that **you** have paid all owing premiums for that period of insurance.

If **you** do not pay **your** premium by the due date, **we** may reject **your** claim.

We reserve the right to deduct any premium amount that **you** owe **us** from any claim payment or other payment **we** make to **you** if applicable.

If the unpaid premium remains in arrears for more than forty-five (45) days after the due date, **we** may cancel **your** policy.

Should you wish to stop any future payments please notify us at petcustomerservice@pd.com.au

CHANGES IN YOUR CIRCUMSTANCES

Whenever **Your** (or **Your** insured pet's) circumstances change, **you** must let **us** know as soon as **you** are aware of the change and no more than 30 days after the change happened.

Any changes which will be updated in a new Certificate of Insurance which will be emailed to **you**. If **you** are not sure whether a change may affect **your** cover, please contact **us** on petcustomerservice@pd.com.au to enquire.

MAKING CHANGES TO YOUR POLICY

Policy changes may be made at any time, but the consequences of making a change will be different depending on whether **you** do so with effect from **your** policy renewal or at another time. In particular:

- **you** can upgrade to a higher plan at any

time up until **your** pet reaches its 9th birthday, or if **your** pet is a select breed, up to its 6th birthday.

- upgrades are not allowed after **your** pet has reached the upper age limit, whichever limit is relevant.
- a claim waiting period applies when **you** upgrade **your** pet's policy from an Accident Plan to a Classic Plan, and from a Classic Plan to a Deluxe Plan.
- if **you** need to make a claim for a newly qualifying condition that first started (or for which signs or symptoms first showed) during that claims waiting period, the benefit limits of the Accident Plan will continue to apply to that condition and the same would apply for a Classic Plan to a Deluxe Plan upgrade.
- policy downgrades may be made for pets of any age.

CHANGES TO YOUR PETS COVER AND RENEWAL

A Certificate of Insurance will be issued if **your** cover is upgraded or downgraded during the policy period, **you** will be issued a new Certificate of Insurance.

We are not obliged to renew or issue **you** a new policy and any decision to renew or issue a policy is at **our** sole discretion not more than every 12 months. **We** may also change the terms and conditions of the policy and premiums. **We** will notify **you** in writing if this is to occur and if **you** decide not to renew **your** policy **you** will need to call **us** on 1800 776 473 or notify **us** via email petcustomerservice@pd.com.au

CANCELLATION BY YOU

If **you** cancel **your** policy, **we** will refund any premium **you** have paid, less an amount that covers the period for which **your** pet was insured. The cancellation will be effective from the date that **we** receive cancellation notification from **you** over the phone or in writing.

CANCELLATION BY US

We can cancel **your** policy in any way permitted by law with immediate effect, with no refund of premium paid, if **you**:

- are found to have misrepresented yourself, or **your** pet.
- have not complied with the terms of this policy.
- have not paid **your** premium for a period of 45 days or longer.
- fail to tell **us** anything **you** should tell **us** when **you** apply for this policy, or when **you** change or reinstate this policy
- have made a fraudulent claim under this policy or under some other contract of insurance (whether with **us** or some other insurer) that provides insurance cover during any part of the period of the policy.
- if **your** policy is cancelled, **we** are entitled to keep a pro rata proportion of the premium for any period during which the policy has been in force.

COOLING OFF PERIOD

Under Australian law, **you** have cooling-off rights and may cancel **your** policy within 14 days from the date the policy was sold to **you**. If **you** wish to exercise **your** cooling off rights, please email **us** within this 14 day period at customerservice@pd.com.au. If **you** have not made a claim, then **we** will refund in full the money **you** have paid.

PRIVACY POLICY

We respect **your** privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how **we** treat **your** privacy, and it is recommended that **you** read the policy in conjunction with this notice.

We collect personal information to assess **your** request for insurance, to administer **your** policy, provide other insurance services as requested by **you**, and also to notify **you** about other PD Insurance services or promotions from time to time. At the time of collecting **your** information **we** will inform **you** of the purpose for the collection and the consequences if **you** choose not to provide the information.

In order to provide **our** insurance services **we** may need to share **your** information with third parties including **your** agent and **our** reinsurers and claims providers (for a

full list see **our** privacy policy).

In accordance with **our** privacy policy **you** may obtain access at any time to information that **we** or **our** service providers hold on **you**. If **you** would like to contact **us** about privacy, or would like to obtain a copy of the privacy policy **you** may do so through one of the following means:

- Online: www.pd.com.au
- By phone: **1800 776 473**
- By email to petcustomerservice@pd.com.au
- By Post: Privacy Officer, PO Box 550, Kotara, NSW 2289

If you have a Complaint:

STAGE 1

If **you** have a complaint, including in relation to **our** service, the cover provided under **your** policy, or the way **you** have been treated, **we** encourage **you** to let the person with whom **you** have been dealing know so that they can assist in resolving the matter. If they are unable to resolve **your** matter, then **you** may escalate the matter by lodging **your** dissatisfaction with **us**. **You** can contact **us** by telephone, by mail at **our** contact details listed below, or by emailing **us** at resolutions@pd.com.au. **We** will respond to **your** request, within fifteen (15) business days if **we** have all the information **we** need and have completed any investigation required.

STAGE 2

If **you** get **our** response and feel **your** issue has still not been resolved to **your** satisfaction, **you** can contact the PD Insurance Internal Dispute Resolution (IDR) representative at resolutions@pd.com.au or **our** mailing address and request that the IDR representative review **your** dispute. **You** can also access the IDR representative through **your** claims officer.

EXTERNAL DISPUTE RESOLUTION

If **you** disagree with the PD Insurance IDR

representative's decision, or **your** concerns have not been resolved within 45 days **you** may contact the Australian Financial Complaints Authority (AFCA) for a review of **our** decision. AFCA is an independent external dispute resolution service. **You** can contact the service at **1800 931 678** (free call) or by email at **info@afca.org.au**. **You** can also visit the AFCA website at **afca.org.au**. There is no charge for this service.

Get in touch with **us**:

- **pd.com.au**
- **petcustomerservice@pd.com.au**
- PO Box 550, Kotara NSW 2289

THE GENERAL INSURANCE CODE OF PRACTICE

We are a member of the Insurance Council of Australia (ICA) and has adopted its General Insurance Code of Practice. This code provides information and education about insurance and sets forth standards of customer service and procedures to promote better relations between customers and insurers. It addresses insurance buying, claims handling, catastrophe and disaster response, education, and dispute resolution.

For more information about the Code, **you** can access a copy of it at **codeofpractice.com.au**.

FINANCIAL CLAIMS SCHEME

We are authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards and practices to ensure that financial promises made by **us** are met. The protection provided under the Federal Government's Financial Claims Scheme applies to **us**. If **we** are unable to meet **our** financial obligations a person may be entitled to payment under this Scheme. Information about this Scheme can be obtained from the website at **fcs.gov.au** or by calling **1300 55 88 49**.

UPDATING YOUR PDS

If **we** change anything about this insurance in the future, the PDS may also change. If

the change is relatively small and will not affect **your** decision to buy or renew this cover, **we** will list the details at **pd.com.au**. If **we** make a substantial update to the product, **we** will send **you** a new PDS or Supplementary PDS, explaining the changes **we** have made. **We** will tell **you** in any renewal notice **we** send **you** if the terms of **your** policy will change on renewal and how **you** can get details of the changes. **You** agree to review those changes and, if **you** do not agree to those changes, to tell **us** (by logging in to **your** account on **our** website or in writing) and to cancel **your** policy. Unless **you** tell us that **you** do not agree to those changes, **we** will assume that those changes are acceptable to **you** and renew **your** policy on the terms of the renewal notice.

Accident/Accidental Injury - an unforeseen event, which could not reasonably have been expected to occur. The event must result in injury or poisoning caused directly and independently of all other causes by some external and visible means arising from this event.

Address - the address that is shown on **your** Certificate of Insurance, where **your** pet normally resides in Australia.

Alternative Treatment - means acupuncture, chiropractic manipulations, homeopathy, hydrotherapy, massage therapy, osteopathy, behavioural therapy, Bowen therapy, herbal therapy, laser therapy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by, or supervised by a vet to treat.

Behavioural or Psychological conditions - means any behavioural or psychological problem and any associated treatment, products or medications, training, socialisation, behavioural therapy, or psychological therapy.

Benefit limit - means the maximum amount payable for the plan selected.

Breeding or Obstetric conditions - means health conditions relating to or arising from breeding or obstetrics, including artificial insemination, caesareans, contraceptives or contraceptive procedures, and phantom pregnancy.

Certificate of Insurance - first issued to **you** or any further certificates issued following a change to the policy (whichever applies at the time of the event).

Chronic condition - means a health condition, diagnosed by a Veterinarian, and has one or more of the following:

- Has no widely accepted cure.
- May continue indefinitely.
- May require longer than 3 months of medication, monitoring, treatment,

consultations, check-ups, examinations, or tests, or

- May return or relapse after intervals of remission in between.

Condition - any illness, ailment, injury, lesion, disorder, or disease.

Congenital - means a congenital anomaly or developmental defect which is present at birth or that develops during the first months of life or later in **your** pet's life. It may not show symptoms right away.

Cosmetic treatment - means any surgery or procedure or other treatment of any kind that improves, alters or enhances appearance, whether or not undertaken for other medical, physical, functional, psychological or emotional reasons, and includes tail docking, tattooing or costs associated with grooming, including where **your** pet requires sedation or general anaesthetic to undergo the grooming procedures.

Dental - treatment of an oral disease such as routine dental care or, unless a serious and traumatic accident occurs, and the dental treatment is carried out directly to repair serious injuries to **your** pet's face.

Epidemic - means a sudden development and rapid spreading of a contagious disease affecting dogs or cats in a region where it developed in an endemic state or within a previously unscathed community.

Excess - an excess is the amount **you** must pay when **you** make an insurance claim. PD Insurance will pay the amount of the claim that is over the excess, subject to the benefit limits. Where the amount of the claim is less than the excess, no payment will be made PD Insurance. The amount of the excess payable will vary according to the plan type **you** have chosen. Please refer to the terms and conditions of the policy and **your** Certificate of Insurance.

Exclusions - means conditions, treatments

or events that are not covered by this policy.

Family - any person related to the insured pet's owner, means **your** spouse, defacto partner, civil union partner, fiancé(e), parent, stepparent, child, stepchild, foster child, sibling, or step-sibling, grandparents.

Hereditary condition - means a genetic condition which is passed down through **your** pet's bloodline, and which is commonly breed specific. These include, but are not limited to, hip dysplasia, elbow dysplasia, displacement of the patella, entropion and ectropion.

Illness - means a sickness or disease as diagnosed by a veterinarian; or signs and symptoms which are indicative of a sickness or disease; and which is not an injury.

Injury - physical harm or damage to part of **your** insured pet's body caused by an unforeseen physical action or force originating from outside the pet's body. This does not include any injury or trauma that occurs gradually or over a period of time.

Medical Expenses - the costs resulting from treatment for a disease or an accident by a registered veterinarian or other medical practitioner, in the form of medication or therapy, in a medical facility, medical practice or at home.

Medical facility - an institution for health care providing Veterinary treatment by specialised staff and equipment, for sick or injured pets where they are given surgical or medical treatment, and which provides for longer-term patient stays.

Month to month - means cover that renews monthly upon payment of the monthly premium by **You**. Month to month will renew every month upon payment of the monthly premium when **you** set up the policy and can be cancelled at any time just like a monthly subscription.

PDS - Product Disclosure Statement

Period of insurance - the period shown on **your** Certificate of Insurance.

Pet - means a domestic breed of dog or cat ordinarily residing with **you** in Australia, which is primarily a companion animal or assistance animal and whose name and description is reflected in **your** Certificate of Insurance.

Policy Start / Inception date - the date that the insurance cover and waiting periods start. This date is stated in **your** Certificate of Insurance.

Pre-existing conditions - means any condition, illnesses and injuries that existed or occurred prior to the policy start date of **your** insurance (or the end of any applicable Waiting period). **We** consider something as Pre-existing if diagnosed by a Vet, or if **your** pet is showing any symptoms.

Premium - the amount **you** pay for your policy. This amount is shown in **your** Certificate of Insurance and includes all government taxes and/or charges and any loadings that may apply based on the age and/or breed of **your** insured pet. **You** can choose to pay annually or month to month. If **you** choose to pay annually a discount will apply on the base premium.

Select Breeds - means certain breeds that are subject to increased health risks and that may attract a higher premium.

Third party liability - means **your** legal liability for payment of compensation in respect of physical loss of or damage to property, death, bodily injury to any person which is caused by an accident involving **your** pet.

Treatment - means reasonable, customary and essential examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures provided in a registered animal care facility by a vet, or a Veterinary nurse or technician under vet supervision, that is medically justifiable and necessary as a

result of an unforeseen accident, illness or other insured event, suffered by **your** pet, named on the policy, during the period of cover. To be claimable, treatment must have been conducted within the terms of reference of the Australian Veterinary Association.

Vet Expenses - means the reasonable, customary, and essential expenses incurred for the treatment of **your** pet for an injury or an illness during **your** period of cover.

Vet/Veterinarian - means either a registered veterinarian or a specialist veterinarian who is licensed in Australia, and who is practicing at a Veterinary clinic or hospital.

Waiting periods - the period(s) stated in **your** policy that must pass from the policy start /inception date before **your** cover will begin, or from the policy start/inception date that any additional pet(s) are included during the period of insurance.

We, us or Our - PD Insurance, a product underwritten by Pacific International Insurance Pty Ltd.

Wellness Benefit - additional benefits as listed in the table in the Certificate of Insurance.

Working dog - means a dog which is primarily kept and used to carry out work or an occupation and which is not kept first and foremost as a companion animal or assistance animal. Working dogs may include (but are not limited to): police dogs, dogs used by security, customs, and the armed forces, hunting dogs or farm dogs.

You or your - the person or persons named on **your** Certificate of Insurance as the Insured.



Contact us at pd.com.au
or email us at customerservice@pd.com.au
PO Box 550, Kotara NSW 2289