



PET HEALTH INSURANCE

This policy booklet contains your:

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



Effective date: 15 February 2010
Issued by The Hollard Insurance Company
Pty Ltd ABN 78 090 584 473
AFSL 241436

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Product Administrator

PetSure (Australia) Pty Ltd (PetSure)

ABN 95 075 949 923

Authorised Representative of Hollard (Number: 268991)

46 Carrington Road, Castle Hill NSW 2154

Telephone: 1800 668 502

Product Promoter

Pet Tag Holdings Pty Ltd

ABN 76 124 601 127

Authorised Representative of Hollard (Number: 318913)

Suite 6, 95 Grafton Street, Bondi Junction NSW 2022

Telephone: 1800 668 502

Product Insurer

The Hollard Insurance Company Pty Ltd (Hollard)

ABN 78 090 584 473 AFSL 241436

Level 38, 2 Park Street, Sydney NSW 2000

Telephone: 1300 360 190

Approved for issue by the Insurer on 15 February 2010

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 Bow Wow Meow Pet Health 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 terms and conditions of your Bow Wow Meow Pet Health Insurance 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 Pet Tag Holdings Pty Ltd who are responsible for promoting Bow Wow Meow Pet Health Insurance.

If you have any questions please call our friendly customer service team on 1800 668 502, Monday to Friday 8:30am to 5:00pm (EST).

OR

Visit our website www.bowwowinsurance.com.au

OR

Email us at bowwow@petsure.com.au

PART A – Product Disclosure Statement

As the Product Insurer, Hollard is responsible for the PDS. PetSure provides administration and claims services on behalf of Hollard. Pet Tag Holdings is authorised by Hollard to promote Bow Wow Meow 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;
- 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

Bow Wow Meow Pet Health 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 policy provides cover 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, behavioural problems, dental conditions, and medical conditions that are present prior to the policy commencement date or that arise during the applicable waiting period. For full details of the cover provided by your insurance, please read **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, 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 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.bowwowinsurance.com.au or a copy can be obtained by calling 1800 668 502

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 pet identification tags, 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 668 502.

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 668 502. If you prefer, you may also address the matter in writing to:
Bow Wow Meow Pet Health 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 the Financial Ombudsman Service (FOS), an external review scheme to which we belong.

Financial Ombudsman Service (FOS)

GPO Box 3, MELBOURNE, VIC 3001

Tel : 1300 780 808

Fax : (03) 9613 6399

Email : www.fos.org.au

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 668 502 or email bowwow@petsure.com.au

Authorised for issue

This PDS was prepared jointly by Hollard, Pet Tag Holdings and PetSure and contains approved references to them.

PART B – Your Policy Document

Your Bow Wow Meow Pet Health 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.

Unless otherwise stated on Your Certificate of Insurance, 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 expiry date 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.

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
- 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 specific event causing Injury to Your Pet as specified in Section 2, which occurs at an identifiable time and place.

Acute Condition means a Condition covered under Your policy which is not a Chronic Condition.

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;

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 a printed document evidencing the contract of insurance between You and Us, and identifying the Policy Number, Commencement Date, Insured Pet, Schedule of Benefits which includes the Benefit Limits.

Chronic Condition means a Condition which has one of the following characteristics;

- a) continues indefinitely and has no known cure,
- b) is a Recurring Condition,

- c) is permanent, or
- d) needs long-term (greater than 3 months) monitoring, consultations, checkups, examinations or tests.

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 portion. Where more than one Co-payment applies to a claim, the Co-payment percentages, unless otherwise stated, are totaled and then applied to the relevant claim amount.

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 event or any manifestation of an Illness having the same clinical symptoms, 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.

Consultation Fees are fees charged for the professional examination and opinion provided by a Vet, this may also be referred to as examination fees, referral fees, professional fees, hospital consultation fees, or recheck fees.

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

Diagnostic Tests means investigations, such as x-rays or blood tests, to find or to help find the cause of symptoms.

Elective Treatment means a treatment or surgery that is beneficial to Your Pet but is not essential for Your Pet's survival or does not form part of the Treatment for a Condition.

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 Acute Condition or Chronic Condition treated during the 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, which occurs after the Commencement Date of the policy, and which is independent of any other cause including any Pre-existing Condition. Injuries covered by this Policy are specified in Section 2.

Pet means the dog or cat covered under this policy and identified 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, or
- any cruciate ligament and related condition 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 Your insurance 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, Diagnostic Tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, Illness or Injury.

Vet means a licensed and currently registered veterinarian, specialist veterinarian, animal hospital, animal clinic or animal surgery legally practicing, other than the one that may be the policy owner.

Veterinary Specialist means a registered Vet who has specialist registration as per legislation requirements.

Vet Expenses means the reasonable, customary and essential 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 a Condition that occurs or shows symptoms will be excluded from Cover unless otherwise stated on Your Certificate of Insurance. The Waiting Period for Conditions covered by the Illness Cover section of the Policy is 30 days. A Waiting Period of 6 months applies for cruciate ligament and Conditions arising therefrom irrespective of cause or origin, unless:

- We receive a completed and signed 'Cruciate Ligament Exam Form' from Your Vet within 14 days of the cruciate examination date certifying that Your Pet has been examined, at Your expense, on or after the policy Commencement Date; and
- the results of this examination satisfy Our criteria to waive the Waiting Period; and
- You receive written notification from Us confirming Our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form': and
- Any waiver is at Our discretion and We are not required to provide justification for declining a request under this clause.

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, Pet Tag Holdings 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 - Accidental Injury 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 Accidental Injury in one of the circumstances described below. You will be responsible for any Co-payment and/or Excess as shown on your current Certificate of Insurance.

The Injury 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 requiring 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 bone fracture (excluding teeth);
2. a traumatic ligament or tendon injury; or
3. lacerations, abrasions or wounds.

Note: For the sake of clarity, Patellar Luxations and Fragmented Coronoid Process (elbow dysplasia) are not covered under Accidental Injury Cover no matter how the Condition arises and will only be covered under the Illness Cover section of this policy if You have selected this level of Cover.

2.2 We will not pay any Vet Expenses attributable to:

1. a Pre-existing Condition or a Condition arising within the Waiting Period ; 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 for Treatment provided 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:

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,
 - c. any 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

The following Additional Benefits under this section will apply to Your policy if shown on Your Certificate of Insurance.

4.1 Emergency Boarding

What We will pay

If You (the policy owner and sole carer of the Insured Pet), 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 a maximum benefit as 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 Your Vet. You will be responsible for any Co-payment and/or Excess shown on the applicable Certificate of Insurance.

What We will not pay

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 stated 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.

What We will not pay

1. for any tick preventative treatments or measures (eg. tick baths, sprays, etc.) whether recommended by Your Vet or not; or
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 Australian dollars at the Exchange Rate applicable on the date Your claim is received by Us.

We will not pay

1. any amount if You or Your Pet live 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.

Section 5 - Optional Routine Care Wellness Plan

Bow Wow Meow Pet Insurance 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 Injury 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 (other than the benefits provided in 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 behavioural 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. Treatment for Conditions excluded by this policy and/or due to complications arising from Conditions excluded or limited by this policy;
12. Treatment Your Pet has received after the Policy End Date;
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 Treatment; cosmetic; dental procedures; dental diseases; 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 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 was necessary;
 18. Treatment of 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 in writing;
 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;
 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; or
 23. any fee charged by Your Vet for;
 - a) the provision of any information required in the administration or execution of this Policy, or
 - b) the provision of any information in relation to a claim made under this Policy, or
 - c) assistance provided to You in the completion of a claim form.

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 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); or
 - the unpaid premium remains in arrears for more than thirty (30) days We may cancel Your policy without notification.
4. If We accept and pay a claim under this policy, We may deduct the balance of the outstanding annual premium 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 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 Bow Wow Meow Pet Health Insurance claim form, and then submitted by mail to Bow Wow Meow Pet Health Insurance. Claim forms are available on request by calling 1800 668 502 or can be downloaded from our website www.bowwowinsurance.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. Attach the original itemised invoices 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;
7. You agree that Your Vet (current or previous) is authorised to release information and/or records to Us about Your Pet;
8. You agree that We are authorised to discuss with Your Vet, details relating to Your claim or Treatment provided to Your Pet in relation to a claim made under this policy;
9. You agree that We have the right to decline a claim where You or Your Vet refuse or are unable to provide information reasonably requested by Us to process 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. If the Vet Expenses You are charged are higher than the Vet Expenses normally charged by a general or referral practice, We reserve the right to request a second opinion from a Vet that We choose as to whether the expenses are reasonable.

If the Vet We choose does not agree that the Vet Expenses charged are reasonable, We may decide to pay only the Vet Expenses usually charged by a general or referral practice in a similar area;

5. If We consider the Treatment Your Pet receives may not be required, or may be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices, We reserve the right to request a second opinion from a Vet that We choose. If the Vet We choose does not agree with the Treatment provided is reasonably required, We may decide to pay only the cost of the Treatment that was necessary to treat the Condition, as advised by the Vet from whom We have requested the second opinion;
6. 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;
7. If You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner or to change the information on or supporting 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;
8. When We settle Your claim, We reserve the right to deduct from the claim amount any amount due to Us;
9. In the event that We pay a benefit contrary to the policy terms and conditions for whatever reason, this will not constitute a waiver of Our rights to apply the policy terms and conditions retrospectively as they stand to any paid claims or to any future claims for that or any related Condition. We also reserve Our right to recover from You any benefit amount received by You as a result of such error.

9.3 How We settle Your claim

Settlement of Your claim, where Cover is provided, will be calculated in the following manner subject to the Benefit Limits applicable:

a) Illustrative calculation based on 100% Cover and \$100 Excess option - all amounts include GST (1st claim for a Condition in a Policy Period):

Vet Expense claimed	\$560
Less: Excess (see definition)	\$100
Benefit payable to You	\$460

b) Illustrative calculation based on 100% Cover and \$100 Excess option - all amounts include GST (Subsequent claim in a Policy Period for the same Condition claimed in example a):

Vet Expense claimed	\$500
Less: Excess (see definition)	Nil
Benefit payable to You	\$500

c) Illustrative calculation based on a 20% Co-payment - all amounts include GST:

Vet expense 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 Summary

When You provide Us with Your bank details, You are instructing Us to directly debit the relevant premiums calculated by Us from Your nominated account. 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. We will not be responsible for dishonour 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.

Section 11 – General

11.1 Policy Upgrades/Downgrades

In the event of You opting to transfer Your Pet to a plan with higher or lower benefits, the Maximum Benefit Amount payable to You will be restricted to the lesser of:

- a) the Maximum Benefit Amount payable under the current plan; or
- b) the Maximum Benefit Amount payable under the Policy that applied during the Policy Period in which such Condition/s was/were first noted, diagnosed, or treated.

Financial Claims Scheme

The policy described in this Guide may be a protected Policy under the Federal Government's Financial claims Scheme (FCS), which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by the insurer to be paid certain amounts by APRA.

PART C – Financial Services Guide

Pet Tag Holdings Pty Ltd is responsible for this FSG. It provides you with information about Bow Wow Meow Pet Health Insurance 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 Bow Wow Meow Pet Health Insurance PDS. Before you acquire the product, you should use this PDS to decide whether to purchase the product.

Bow Wow Meow Pet Health Insurance

Bow Wow Meow Pet Health Insurance is promoted by Pet Tag Holdings Pty Ltd, underwritten by Hollard and administered by PetSure. Full details and contact numbers for these organisations can be found on page 1.

About Pet Tag Holdings Pty Ltd

Pet Tag Holdings Pty Ltd is an Authorised Representative (AR Number 318913) and is authorised to deal in certain classes of insurance. We can give you information about Bow Wow Meow Pet Health Insurance, and we can arrange for issue of your Bow Wow Meow Pet Health Insurance. We cannot provide personal advice or financial product advice about this insurance. Hollard or PetSure can issue, vary and cancel the product.

Pet Tag Holdings has not considered whether Bow Wow Meow Pet Health Insurance is appropriate for your personal objectives, financial situation or needs as Pet Tag Holdings does not act for you. As a result, you need to consider the appropriateness of any information or general advice the Pet Tag Holdings gives you, having regard to your personal circumstances before buying Bow Wow Meow Pet Health 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.

Pet Tag Holdings Pty Ltd Remuneration

Pet Tag Holdings may receive a commission of up to 20% of the premium for arranging Bow Wow Meow Pet Health Insurance policies. Where a third party has introduced you to us, they may receive a referral commission of up to 20% of the commission received by us. 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 Bow Wow Meow Pet Health Insurance product. 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 5 for full details of our 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 668 502. If You prefer, You may also address the matter in writing to:
Bow Wow Meow Pet Health 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.

Financial Ombudsman Service (FOS) GPO Box 3, MELBOURNE, VIC 3001
Tel: 1300 780 808 Fax: (03) 9613 6399 Email: www.fos.org.au



Contact Details & Office Hours:

Tel:

1800 668 502

8:30am – 5:00pm (EST)

Monday – Friday

Mail:

Bow Wow Meow Pet Health Insurance

Locked Bag 9021, Castle Hill NSW 1765

Fax:

1800 668 502

Email:

bowwow@petsure.com.au

Web:

www.bowwowinsurance.com.au

Please retain this booklet for Your future reference.

This FSG was prepared jointly by the Pet Tag Holdings Pty Ltd, Hollard and PetSure and contains approved references to them.