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HCF Pet Insurance

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

Effective date: 01 July 2011

Product Disclosure Statement and Policy Terms
and Conditions issued by The Hollard Insurance
Company Pty Ltd ABN 78 090 584 473

AFSL 241 436

Financial Services Guide issued by The Hospitals
Contribution Fund of Australia Limited
ABN 68 000 026 746

AFSL 241 414



This booklet contains the:

Product Disclosure Statement including the Policy Terms & Conditions and Financial Services Guide.

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HCF Pet Insurance is issued by:

The Hollard Insurance Company Pty Ltd (Hollard)
ABN 78 090 584 473 AFSL Number 241 436
Level 38, 2 Park Street, Sydney NSW 2000
Telephone: (02) 9253 6600

HCF Pet Insurance is administered by:

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 630 681

HCF Pet Insurance is promoted by:

The Hospitals Contribution Fund of Australia Limited
(HCF) ABN 68 000 026 746 AFSL Number 241 414
403 George Street, Sydney, NSW 2000
Telephone: 1800 630 681

Introduction

This booklet contains two parts.

Part A is a Product Disclosure Statement (PDS) including the Policy Terms and Conditions.

The PDS is designed to help you understand what you need to know about HCF Pet Insurance so that you can decide whether to proceed with this cover. The PDS has been prepared by the insurer and product issuer, Hollard, and describes the main features and benefits of HCF Pet Insurance. Hollard has sole responsibility for the PDS and the assessment and payment of claims. HCF Pet Insurance is not issued or guaranteed by HCF and HCF is not involved, nor liable, in any manner in respect of the assessment and payment of benefits under HCF Pet Insurance.

Any advice contained in the PDS is general advice only and does not take into account your individual objectives, financial situation or needs. Before acting on this general advice, you should consider the appropriateness of the general advice having regard to your individual objectives, financial situation and needs. You should carefully read the PDS and the Policy Terms & Conditions in Part A of this booklet before making any decision about whether to purchase HCF Pet Insurance. Remember, you have a cooling off period and cancellation rights.

The Policy Terms & Conditions of HCF Pet Insurance have been written in plain language to help you understand the insurance cover offered as well as a policy owner's rights and obligations under a HCF Pet Insurance policy. As the insurer, Hollard has sole responsibility for each HCF Pet Insurance policy issued and for the assessment and payment of claims.

Part B is the Financial Services Guide (FSG) provided by HCF, the promoter of HCF Pet Insurance. The FSG contains important information about the services provided by HCF in relation to HCF Pet Insurance, the remuneration HCF receives, and HCF's internal and external dispute resolution systems. It is designed to assist you in deciding whether to use any of HCF's services. HCF is responsible for the FSG, but not the PDS or the Policy Terms & Conditions.

If you have any questions, call the friendly customer service team on **1800 630 681**, Monday to Friday 8:30am to 5:00pm (AEST), visit the website **www.hcf.com.au/petinsurance** or email us at **petinsurance@hcf.com.au**

PART A

Product Disclosure Statement including the Policy Terms and Conditions

Product Disclosure Statement

Hollard is solely responsible for the PDS and is the insurer under each HCF Pet Insurance policy issued. PetSure provides policy administration and claims services in relation to HCF Pet Insurance on behalf of Hollard. HCF is authorised to promote HCF Pet Insurance but does not issue or guarantee HCF Pet Insurance and is not involved, nor liable, in any manner in respect of the assessment and payment of benefits under HCF Pet Insurance.

Where words or expressions used in the Policy Terms & Conditions have a special meaning, we have used the same terms in the PDS. They normally begin with capital letters and their meaning is explained in Section 1- Definitions in the Policy Terms and Conditions. In the PDS, references to:

- we, our and us and Hollard, means The Hollard Insurance Company Pty Ltd.
- you, your means the applicant for an HCF Pet Insurance policy and, if a policy is issued, the policy owner.

This PDS contains important information about:

- significant features and benefits of HCF Pet Insurance
- significant risks associated with purchasing HCF Pet Insurance
- your duty of disclosure when applying for HCF Pet Insurance
- our internal and external dispute resolution procedures
- your cooling off rights when purchasing HCF Pet Insurance.

Please note that, while this PDS provides a summary of the features of HCF Pet Insurance, you must also read the Policy Terms & Conditions in Part A of this booklet to understand the insurance provided. Sometimes we need to change the wording of your policy because your insurance varies depending on a number of factors. We do this by adding what is called an endorsement. You will find any endorsements that apply to your policy printed on your Certificate of Insurance.

Information in this PDS may need to be updated from time to time. You can obtain a paper copy of any updated

information without charge by calling us on the contact details provided in this document.

If the update is to correct a misleading or deceptive statement or an omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire this policy, we will provide you with a new PDS or a supplementary PDS.

Protection for your pets

HCF Pet Insurance, in accordance with the terms and conditions of this document, provides financial protection for Vet Expenses in respect of the insured Pet resulting from sudden and unexpected Accidental Injury or Illness (depending on the level of cover selected by you) occurring or first showing clinical signs within the Policy Period and after any applicable waiting period. HCF Pet Insurance provides cover for eligible Vet Expenses and allows you to use the services of any Vet in Australia and, in some cases, overseas. 'Vet Expenses' are defined in the Policy Terms and Conditions and may be subject to stated limits, excesses, and applicable waiting periods

Significant Risks

HCF Pet Insurance transfers many of the risks pet owners face for Vet Expenses from the insured to the insurer. However HCF Pet Insurance does not cover every circumstance or expense and we have some exclusions that help keep premiums low. These include, but are not limited to, conditions such as pregnancy, elective procedures, pet foods/diets, grooming and medical conditions that are present or that you were aware of prior to the Policy Commencement Date or that arise during the applicable Waiting Period. Full details are specified in the Policy Terms and Conditions.

Your obligation to us (Duty of Disclosure)

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. This includes but is not limited to the health of your pet.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract

of general insurance. Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know; or
- as to which compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

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 the relevant Certificate of Insurance. In calculating your premium, we may consider the cover you have chosen, the Excess and/or Co-payment options you have chosen, where you and your pet permanently live, the species, breed and age of your Pet. Your premium includes allowances for government taxes and stamp duty and administration fees relating to your policy.

We may pay a percentage of Your premium to PetSure for assisting us in arranging your insurance and administering HCF Pet Insurance and to HCF for promoting HCF Pet Insurance (these payments are detailed in the FSG). 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 receive a full 14 days from the policy Commencement Date to make sure you are happy with every aspect of your policy. This is known as the “cooling off” period. During this time (or within 14 days of renewal, if we have altered any of the terms and conditions of the policy) you may cancel the policy simply by writing to us. If we receive your written request to cancel your policy within the 14 day period after the policy Commencement Date (or renewal date) we will give you a refund of any monies received less any taxes or

duties 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 in certain circumstances under the policy. These rights are set out in Section 8 of the Policy Terms and Conditions.

Your Privacy

How we collect and handle your information is outlined below:

- We collect your personal information directly from you or where that is not reasonably practical, from other sources.
- We collect your personal information for the purpose of processing your application, administering your policy and assessing and paying claims under the policy. We may also collect it to consider any other application you may make to us, performing our administrative operations (including for example account, risk management, staff training, etc). We may provide information to HCF to assist them in developing and identifying products and services that may interest you and (unless you ask them not to) telling you about products and services offered by HCF.
- We disclose personal information to third parties who assist us in the above (e.g. PetSure, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, your agents and other persons where required by law).
- By applying for HCF Pet Insurance, you consent to us collecting sensitive information about you and the insured pet and to use it to consider your application for insurance, assess a claim, using it or giving it to one of our related companies for research and analysis, to design or underwrite new insurance products, and disclosing it to any of the third parties listed above for these purposes. We will not disclose your sensitive information for any other purpose. We prohibit those third parties from using your personal information for purposes other than those for which we supplied it. If you wish to gain access to your information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, our contact details are shown on the following page.

HCF Pet Insurance – Customer Care
Locked Bag 9021, Castle Hill NSW 1765
Telephone 1800 630 681

Please refer to Part B – Financial Services Guide in this booklet for details about how HCF handles your personal information.

Your satisfaction is important to us

If you have a concern about the service we provide, please contact us by telephone on **1800 630 681**. If you prefer, you may also address the matter in writing to:

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

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

If your concern still remains unresolved to your satisfaction, we will assist you in directing your issue for further review to the Financial Ombudsman Service (FOS), an external review scheme to which we belong.

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne, VIC 3001
Telephone: 1300 780 808
Fax: (03) 9613 6399
Web: www.fos.org.au
Email: info@fos.org.au

Authorised for issue

This PDS including the Policy Terms and Conditions was prepared by Hollard. HCF and PetSure have approved references to them in this PDS.

Policy Terms & Conditions

The HCF Pet Insurance policy

In the Policy Terms and Conditions, references to:

- **we, our** and **us** and Hollard, means The Hollard Insurance Company Pty Ltd.
- **you, your** means the applicant for a HCF Pet Insurance policy and, if a policy is issued, the policy owner shown on your Certificate of Insurance or a person you have authorised to act on your behalf.

Upon acceptance of your application for cover, you will be issued a Certificate of Insurance. A new Certificate of Insurance will be issued:

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

Your policy will continue for a period of twelve (12) months from the policy Commencement Date unless cancelled, either by you or by us, under the cooling off period or cancellation provisions of the policy (explained in Section 8 of the Policy Terms and Conditions). We also have certain cancellation rights at law.

Your policy comprises the Certificate of Insurance and the Terms & Conditions (set out in this Part A).

In return for payment of your premium and in reliance upon statements provided by you upon application for cover and represented by you to be true, we will reimburse you for paid Vet Expenses up to the specified Benefit Limit, less any Co-payment and Excess if applicable, for Treatments to the insured Pet for covered Accidental Injury or Illness Conditions (depending on the level of cover you have chosen) in accordance with the Terms & Conditions of the policy (your Certificate of Insurance will state whether your Pet is covered for Accidental Injury only or both for Accidental Injury and Illness). The Accident or Illness must occur (show first clinical signs) during the Policy Period. Treatment must be provided during the coverage period. Your claim form must be submitted no later than ninety days after the End Date.

We will advise you regarding renewal of your policy prior to the expiration of the current policy. We reserve our rights to change the terms and conditions of the policy upon renewal to reflect the risk associated with insuring your Pet based on factors such as (but not limited to) your Pet's age, location

and medical history. 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.

If you have agreed to receive your policy documents and notices electronically (via email), all notifications successfully delivered to the last verified email address will be deemed to have been received by you on the transmission date recorded in our systems. We are not obligated to provide printed versions of material delivered electronically. Notwithstanding this, we may choose to deliver certain notifications by mail in printed form. All such notifications will be deemed to have been successfully delivered once mailed by us to you at the last notified postal address.

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 these Policy Terms & Conditions:

- 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.

Words that are capitalised have the special meaning explained below:

Accidental Injury means physical harm or injury arising from a single event occurring at an identifiable time and place, which is independent of any other cause including any Pre-existing Condition. Injuries covered by the Accidental Injury Cover option of this Policy are specified in Section 2.

Accidental Injury Cover (also known as Pet Essentials) means the insurance cover explained in section 2 of these Policy Terms and Conditions and the applicable Additional Benefits explained in section 4.

Accidental Injury and Illness Cover (also known as Pet Premium) means the combined insurance cover explained in sections 2 and 3 of these Policy Terms and Conditions and the applicable Additional Benefits explained in section 4.

Accidental Injury Cover and Illness Cover Plus Routine Care (also known as Pet Premium plus Routine care)

means the combined insurance cover explained in sections 2 and 3 of these Policy Terms and Conditions and the applicable Additional Benefits explained in section 5.

Benefit Limit means the total amount payable under your policy for each level of cover selected. This is the annual maximum amount, inclusive of any applicable sub-limits that we will pay within the Policy Period as shown on your Certificate of Insurance.

Certificate of Insurance means the document outlining the contract of insurance between you and us, and identifying the Policy Number, Commencement Date, Cover End Date, Insured Pet, Schedule of Benefits including Benefit Limits.

Chronic Condition Limit means the maximum amount we will pay over the lifetime of your Pet for a Chronic Condition or a Recurring Condition suffered by your Pet. This amount is restricted to the annual Benefit Limit that applied 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 or any related Condition during the remainder of the Policy Period or any future Policy Period.

Co-payment means the stated percentage of each eligible claim for which you are responsible to pay in addition to any Excess that may also 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.

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

Condition means any Accidental Injury arising from a single event, or any manifestation of an Illness (including behavioural problems) 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.

- **Bilateral Condition** means any Condition affecting 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. For example: If your Pet has been diagnosed prior to being insured, with a Condition on one side of the body, she/he presents a higher risk of the same Condition arising on the other side of the body and future occurrences of the same Condition will not be covered. In other words, if a dog has been diagnosed with a cruciate tear in his left leg before the end of the Waiting Period, a subsequent cruciate tear in his right leg will be excluded as a Pre-existing Condition.
- **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.
- **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. For the purposes of this policy:
 - Skin Conditions are deemed to include skin lumps.
 - Skin Conditions are regarded as one Condition.

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

Elective Treatment means a Treatment or surgery that is beneficial to your Pet but is not essential for your Pet's survival or does not form part of the 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 Condition treated during the Policy Period that is not related to any other Condition treated during the same Policy Period.

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

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

Illness means a sickness or disease diagnosed by a Vet.

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

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

Pre-existing Condition means:

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

A Condition 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).

Please refer to Section 6 for full details of Pre-existing Condition Exclusions.

Routine Care means stated benefits provided for certain listed preventative healthcare treatments for your Pet. The list of allowable treatments and the benefit amounts applicable to these are shown on your Certificate of Insurance.

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 Accidental Injury.

Vet means any licensed and currently registered veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than the policy owner.

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

Waiting Period means a period starting from the Commencement Date of the first Policy Period during which a Condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance. The Waiting Period for Conditions covered by the Illness Cover and, if applicable, the Paralysis Tick Benefit section of the Policy is 30 days. A Waiting Period of 6 months applies for cruciate ligament Conditions and any 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
- You receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'

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

Section 2 – Accidental Injury Cover

Accidental Injury Cover is applicable if:

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

2.1 What we will pay

Your policy will cover Vet Expenses incurred by you for Treatment 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 the applicable Certificate of Insurance.

To qualify for Cover under this section of the Policy, the Accidental 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. snake bite, or
5. allergic reaction to an insect bite other than tick or flea bites

or otherwise result in:

1. a bone fracture
2. a traumatic ligament or tendon injury, or
3. lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

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

1. a Pre-existing Condition or a Condition arising within the applicable Waiting Period
2. patellar luxations (dislocating kneecap) and fragmented coronoid process (elbow dysplasia) and toxicity (other than that resulting from a confirmed snake bite) 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 that level of Cover.
3. any of 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, lapse or change in the level of 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 as shown on the applicable Certificate of Insurance.

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

1. a Pre-existing Condition or a Condition arising within the Waiting Period;
2. an Illness caused by endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites) unless covered under the paralysis tick benefit which is 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 kennel cough,
 - b. for cats: viral rhinotracheitis, calicivirus, panleukopaemia, herpes virus, chlamydia, leukemia FIV and FIP, or;
 - c. any other disease that there is a known vaccine;
4. any pandemic disease that causes widespread Illness affecting dogs or cats;
5. more than 1 incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal; or
6. any of the exclusions listed in Section 6.

Section 4 – Additional Benefits

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

4.1 Emergency Boarding

What we will pay

If you, (the policy owner and sole carer of the Pet), are hospitalised (other than in the circumstances specified below) for five (5) or more consecutive days during the Policy Period, we will pay for the cost of boarding your Pet at a licensed kennel or cattery up to the Benefit Limits.

We will not pay

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

4.2 Essential Euthanasia

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 to euthanase your Pet provided that this was deemed a humane and essential course of action by the Vet. You will be responsible for any Co-payment and/or Excess as shown on the applicable Certificate of Insurance.

What we will not pay

Any Vet Expenses for:

1. voluntary euthanasia;
2. euthanasia attributable to or resulting from an event or circumstances specified in clause 2.2 or in clause 3.2; and in section 6;
3. an autopsy; or
4. disposal, burial or cremation of a deceased Pet (unless Cover for this Expense is noted on your Certificate of Insurance).

4.3 Paralysis Tick Benefit

What we will pay

We will pay up to the sub-limit shown (for tick paralysis treatment) on your current Certificate of Insurance less the applicable Co-payment and/or Excess for the Treatment of Conditions arising in your Pet caused directly by paralysis tick bites.

What we will not pay

1. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not.

2. the Treatment of Conditions arising in your Pet caused by the bite of any other species of tick.
3. for any tick paralysis treatment or related conditions unless your pet is covered under the Pet Premium or Pet Premium Plus Routine Care Cover option.

4.4 Pet Overseas Travel Insurance

What we will pay

We will pay for Vet Expenses incurred 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 AUD at the Exchange Rate applicable on the date your claim is received by us.

We will not pay

3. any amount if you or your Pet live permanently outside of Australia;
4. Claims arising where the Pet has been (or is going to be) out of Australia for a period of more than 60 consecutive days,
5. exchange commissions or bank charges incurred for foreign payments made by you for the treatment of your Pet,
6. claims incurred for Illness or Accidental Injury conditions arising when your Pet was not under your direct care,
7. costs covered by any other insurance policy covering the same risk, or
8. any travel or repatriation charges to return your Pet to Australia.

Section 5 – Optional Benefit(s)

5.1 Routine Care and Wellness Benefits

HCF Pet Insurance encourages responsible Pet ownership by providing stated benefits towards certain listed preventative healthcare treatments for your Pet if you selected the Pet Premium plus Routine Care (Accidental Injury and Illness Cover plus Routine Care) option. If you have selected this option, it 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 Routine Care limits as shown on your Certificate of Insurance of Insurance.

5.2 Dental Illness Cover

What we will pay

Your policy will cover Vet Expenses for Treatment incurred by you during the Policy Period up to the Benefit Limits, as a result of your Pet requiring dental illness treatment for the following Conditions described below:

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

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

We will not pay

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

Section 6 – Exclusions

The intention of HCF Pet Insurance is to help cover unforeseen Vet Expenses associated with pet ownership, but some Accidental Injuries, Illnesses, Conditions and Treatments are not covered, as specified below.

In the event of your Pet having a Condition that is Pre-existing, your policy will not cover;

- a) Treatment for that Condition or any related Condition occurring in any form, anywhere in or on your Pet's body,

and

- b) Treatment of whatsoever nature to the entire part of the Pet's anatomy or the organ affected by the Condition.
 - i) Examples of anatomy exclusions under this provision include, amongst others; forelegs, hind legs, spine, hips, etc.
 - ii) Examples of organ exclusions under this provision include, amongst others; ears, eyes, kidneys, liver, heart, skin, etc.
 - iii) Where a Condition that is Pre-existing affects a part of the anatomy or an organ of which the Pet has two, one either side of the body, the exclusion shall apply to both parts of the anatomy or organs regardless of whether the Condition has previously occurred in both or not.

You may apply to us to review a Pre-existing Condition exclusion provided that your Vet certifies and provides (at your expense) veterinary records verifying that your Pet has been free of clinical signs, symptoms or recurrence of the Pre-existing Condition (or any Condition(s) arising directly therefrom) up to the date of receipt of your Review Application Form, which shall be no less than a period of 18 months from the Policy Commencement Date. Your request for this review must be made in writing after the completion of the 18 month period using our prescribed Review Application Form. Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us in writing. Agreement to lift all or part of the exclusions is at our sole discretion and we are not obligated to provide reasons for declining a request.

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. Treatment for Conditions excluded by this policy and/or due to complications and/or adverse reactions arising from any Policy Exclusion;
3. a Condition where the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accidental 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);

4. a malicious act, deliberate Injury or gross negligence caused by you or anyone living with you;
5. 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;
6. breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics;
7. grooming and bathing (including medicated baths);
8. transport or boarding expenses (other than the benefits provided in clause 4.1);
9. Treatment while your Pet is used for commercial or occupational purposes including but not limited to racing, breeding, law enforcement or guarding. Guide Dogs and Assistance Dogs are exempt from this exclusion;
10. Treatment of or Conditions attributable to behavioural problems;
11. training, socialisation, therapy and alternative therapies (including, but not restricted to, consultations and treatments involving homeopathic remedies, acupuncture, chiropractic treatments and/or physiotherapy);
12. regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by your Vet or not;
13. Treatment your Pet has received after the policy End Date;
14. the provision of medication(s) for your Pet that cover a period of more than thirty (30) days beyond the policy End Date;
15. Treatment of any Condition caused by war activities (including, but not restricted to, terrorist activities, invasion and civil war);
16. dental procedures; dental diseases; gingivitis; teeth cleaning/scaling; orthodontics; removal of deciduous teeth or any oral disease (other than the benefits provided in section 15-2);
17. routine examinations; Elective Treatment; experimental Treatment or therapy; cosmetic procedures; or preventative procedures and Treatments (including, but not limited to, vaccinations, routine anal gland expression, flea/tick/worm control, desexing, cryptorchidism, nail clipping or tail docking);

18. ambulance fees and non-essential hospitalisation;
19. in respect of house calls and out-of-hours Treatment our liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal consultation hours unless the Vet believes an emergency consultation was necessary;
20. 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;
21. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
22. the cost of organ transplant surgery, artificial limbs, prosthetics and any associated costs unless specifically agreed to by us in writing;
23. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes;
24. 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
25. 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 any form relating to the policy;
26. costs of Treatment arising from your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vets recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;
27. any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.

Section 7 – Premiums

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

7.1 Paying your premium

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

7.2 Paying on the due date

1. Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments).
2. Your premium must be paid on or before its due date.
3. If you don't pay an instalment premium by the due date then:
 - if the unpaid premium remains in arrears for more than thirty (30) days we may cancel your policy without notification, and
 - if at least one instalment has remained unpaid for a period of at least fourteen (14) days then we may refuse to pay your claim/s.
4. If we accept and pay a claim under this policy, we may deduct 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 your Pet was insured and any statutory fees. There is no premium refund available 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 unless agreed to by us.

Section 9 – Claims

9.1 What you need to do

1. 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;
2. 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 fee of \$20 in addition to any other Condition Excess and/or Co-payment applicable to your policy;
3. All claims must be completed carefully and honestly on a HCF Pet Insurance claim form, and then submitted by mail to HCF Pet Insurance. Claim forms are available on request by calling 1800 630 681 or can be downloaded from www.hcf.com.au/petinsurance
4. The attending Vet must complete the section on the claim form where designated.
5. Both you and the attending Vet must sign the claim form.
6. Please attach the original itemised invoices and payment receipts to the completed claim form. All claim documentation must be originals. Incomplete claim forms will be returned to you and this may result in delays in processing your claim.
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 the 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, or are higher than the Vet Expenses normally charged by a general or referral practice, or in our opinion may not be required, or are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices then claim payments will be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition. We reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree that the Treatment provided or fees charged were reasonable, we may decide to pay only the cost of the Treatment that was necessary and/or reasonable to treat the Condition (as advised by the Vet from whom we have requested the second opinion).
4. We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
5. If you submit a fraudulent claim, or solicit your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and we may cancel your policy altogether. We may also be entitled to reclaim any payments already made to you in respect of such claims.
6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.
7. In the event that we pay a benefit contrary to the policy terms and conditions for whatever reason, this will not constitute a waiver of our rights to apply the policy terms and conditions retrospectively as they stand to any paidclaims 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 Example of how we settle your claim

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

a) Illustrative calculation based on an 20% co-payment option - all amounts include GST

Vet Expenses claimed	\$2,000
Less: 20% Co-payment	(\$400)
Benefit payable to you	\$1,600

b) Illustrative calculation based on an 20% co-payment with a \$100 excess option - all amounts include GST

Vet Expenses claimed	\$2,000
Less: 20% Co-payment	(\$400)
Less \$100 excess (see definition)	(\$100)
Benefit payable to you	\$1,500

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, 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

This summary describes how the direct debit request system works. Upon issue of your policy, you will also receive a full copy of the Direct Debit Request Service Agreement – Terms and Conditions. You should read the Agreement carefully as it explains your rights and obligations relating to your ongoing direct debits.

When you complete your bank details and sign the direct debit authority, you are instructing us to directly debit the relevant premiums calculated by us from your nominated account. Your authority will be kept confidential at all times.

If your premium cannot be paid (for example there is not enough money in your nominated account) your bank may

dishonour that payment, in which case your policy may lapse and all Cover ceases.

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

Section 11 – General

11.1 Policy Upgrades/Downgrades

1. In the event of you opting to transfer your Pet to a plan with higher or additional benefits (including but not limited to a lower Co-payment or Excess) the additional or higher benefits will not apply to claims for Conditions first noted, diagnosed, or treated prior to the Policy Upgrade. In such cases, benefits will be restricted to the lesser of:
 - a) the maximum benefits payable under the current plan; or
 - b) the maximum benefits payable under the Policy that applied during the Policy Period in which such Condition(s) was/were first noted, diagnosed, or treated.

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

- the policy Annual Maximum,
 - applicable Sub-limits,
 - applicable Co-payments & Excesses,
 - Chronic Condition or lifetime benefit limits, and any applicable policy exclusions.
2. In the event of you opting to transfer your Pet to a plan with additional benefits for example (Partner Product) Cover to (Partner Product) Cover the applicable 30 day waiting period for the Illness cover will apply.

11.2 Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insured's and claimants in the event of an insurer becoming insolvent. In the unlikely event of Hollard becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA – www.apra.gov.au or 1300 13 10 60.

11.3 Compensation Arrangements

The Corporations Act 2001 (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of 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).

PART B

Financial Services Guide (FSG)

HCF is responsible for this FSG. It provides you with information about the financial services that HCF provides in relation to HCF Pet Insurance to help you decide whether or not to use those services. This FSG explains who HCF represent and how HCF are remunerated and provides details of how any complaints in relation to HCF's services will be dealt with as well as how HCF can be contacted.

In this FSG references to:

- **Hollard** means The Hollard Insurance Company Pty Ltd.
- **PetSure** means PetSure (Australia) Pty Ltd.
- **you, your** means the applicant for a HCF Pet Insurance policy and, if a policy is issued, the policy owner.

HCF Pet Insurance is promoted by HCF, insured by Hollard and administered by PetSure. Full details about these companies is given at the start of this booklet. The HCF Pet Insurance PDS including the Policy Terms and Conditions is set out in Part A of this booklet. Before you acquire the product, you should use the PDS to decide whether to purchase the product.

About HCF

HCF is an Australian Financial Services Licencee (AFSL241414) and is authorised to promote and arrange HCF Pet Insurance which is offered by Hollard.

This includes HCF providing general information and general advice about HCF Pet Insurance and also arranging for Hollard to issue HCF Pet Insurance policies. HCF does not act for you. HCF does not provide personal advice about HCF Pet Insurance. When you apply for HCF Pet Insurance, HCF will tell you about the product and collect

certain information from you that will be used by Hollard to determine whether a HCF Pet Insurance policy can be issued. Only Hollard can issue, vary and cancel HCF Pet Insurance policies. PetSure has also been appointed by Hollard as an Authorised Representative (Number 268991) and will provide administration services in respect of HCF Pet Insurance on behalf of Hollard as its authorised representative. HCF has an agreement in place with PetSure to provide certain services and meet certain standards in relation to its role as administrator of HCF Pet Insurance. HCF has not considered whether HCF Pet Insurance is appropriate for your personal objectives, financial situation or needs as HCF does not act for you. As a result, you need to consider the appropriateness of any information or general advice HCF gives you, having regard to your personal circumstances before buying HCF Pet Insurance. You need to read the PDS including the Policy Terms & Conditions (Part A of this booklet) 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.

HCF and Petsure's Remuneration

PetSure receives an administration fee of up to 30% (including GST) of the total payable premium in relation to each HCF Pet Insurance policy issued by Hollard. For example if the premium for your HCF Pet Insurance Policy is \$100 (indicative only), PetSure will receive \$30 (including GST).

PetSure in turn will pay HCF, from this administration fee, a commission of up to 22% (including GST) in relation to each HCF Pet Insurance policy issued by Hollard. For example, if the base premium for your HCF Pet Insurance policy is \$100 (indicative only), HCF will receive \$22 (including GST).

Compensation Arrangements

The Corporations Act 2001 (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. HCF has professional indemnity insurance in place which satisfies these requirements.

Your privacy

The privacy of your personal information is important to HCF and it is committed to ensuring privacy and security of your personal information.

HCF collects your personal information so that it can provide you with the services described above and to comply with its legal and other obligations. HCF may not be able to perform these functions if you do not provide it with your personal information. Your personal information may also be collected for HCF to develop and identify products and service that may interest you and products and services it offers.

HCF may collect your personal information from a person responsible for the management of your policy or other authorised persons.

HCF discloses your personal information to Hollard and its agents and any administrators of HCF Pet Insurance (including PetSure) and other third parties who assist HCF in relation to the services and activities described above.

Generally, you have the right to gain access to personal information HCF holds about you.

From time to time, HCF may contact you about other products or services which they think could be of interest to you. They may send these materials by mail, email or text message or they may contact you by phone. If you wish to withdraw your consent to this, please contact HCF .

To obtain the latest version of HCF 's Privacy Policy, visit their website at www.hcf.com.au or drop into a HCF branch.

How does HCF resolve complaints?

If you have a complaint, in the first instance, please phone HCF Pet Insurance on 1800 630 681. If you prefer, you may also address the matter in writing to:

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

If your concern in relation to the services provided by HCF remains unresolved, HCF will appoint a Dispute Resolution Officer to independently review the complaint. Your concern will be dealt with fairly and promptly.

If your concern about HCF still remains unresolved to your satisfaction, HCF will assist you in directing your issue for further review to the Financial Ombudsman Service (FOS), an external review scheme to which HCF belongs.

Financial Ombudsman Service (FOS)
GPO Box 3

Melbourne, VIC 3001

Telephone: 1300 780 808

Fax: (03) 9613 6399

Web: www.fos.org.au

Email: info@fos.org.au

Contact details & office hours:

Tel: 1800 630 681 8:30am – 5:00pm
(EST) Monday – Friday

Mail: HCF Pet Insurance
Locked Bag 9021,
Castle Hill, NSW 1765

Email: petinsurance@hcf.com.au

Web: www.hcf.com.au/petinsurance

Please retain this document for your future reference.

Authorised for issue

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

Get more with
HCF

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