

ManchesterUnity

a subsidiary of HCF

pet health insurance 

policy booklet

we have your whole
family covered



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Effective date 1 March 2009

Product Administrator:

PetSure (Australia) Pty Ltd (PetSure)

ABN 95 075 949 923

Authorised Representative of Hollard (Number: 268991)

Telephone: 13 13 72

Product Promotor:

Manchester Unity Australia Ltd

ABN 99 087 648 771

Authorised Representative of Hollard (Number: 261360)

Telephone: 13 13 72

Product Insurer:

The Hollard Insurance Company Pty Ltd (Hollard)

ABN 78 090 584 473 AFSL 241436

Telephone: 1300 360 190

Approved for issue by the Insurer on 1 March 2009.

introduction

This policy booklet contains three parts:

Part A is a Product Disclosure Statement (PDS) designed to help you understand everything you need to know about Manchester Unity Pet Health Insurance.

It is up to you to ensure the cover you have selected is appropriate for your needs. We, and the administrators of your policy cannot advise you on whether this policy meets 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 Manchester Unity 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 Manchester Unity who are responsible for promoting Manchester Unity Pet Health Insurance.

If you have any questions please call Member Services on 1800 630 681 Monday to Friday 9:00am to 5:00pm (EST).

OR

Visit our website www.manchesterunity.com.au

OR

Email us at pethealth@manchesterunity.com.au



part a – product disclosure statement

As the Product Insurer, Hollard is responsible for this PDS. PetSure provides administration and claims services on behalf of Hollard.

This PDS contains important information about:

- The significant benefits of the policy
- The 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

Manchester Unity 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). Manchester Unity Pet Health Insurance provides cover for up to 80% of vet expenses and allows you to use the services of any registered vet practitioner in Australia. 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

When deciding whether to insure your pet we rely upon the information you provide to us, 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, including 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 Certificate of Insurance. Your premium includes allowances for government taxes and stamp duty relating to your policy.

PetSure may pay a percentage of the premium to the party who has introduced you to us or assisted us in arranging your insurance. This is detailed in the FSG. Under certain circumstances, policy administration charges may also apply. These charges will be shown separately on your Certificate of Insurance.

14 day money-back guarantee

You have 14 days from the policy commencement date 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 by writing to us. You may also cancel upon renewal if we have altered any of the terms and conditions of the policy.

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.manchesterunity.com.au

Purpose of Collection

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

Disclosure

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

Opt Out

If you do not wish to receive information on any of our new products or services simply email pethealth@manchesterunity.com.au or call Member Services on **1800 630 681**. 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 incorrect or out of date, particularly your contact details, it is important that you contact us and we will amend them. You may reasonably access the personal information we hold about you by calling us on **1800 630 681**.

Your satisfaction is important to us

In the unlikely event that you have a concern about the service we provide, please call us on **1800 630 681** or address the matter in writing to:

Manchester Unity Pet Health Insurance – Member Services
Locked Bag 9021,
Castle Hill NSW 1765.

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

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

How to contact us

To contact us about your insurance or any policy transaction, simply call **1800 630 681** or email pethealth@manchesterunity.com.au



part b – your policy document

Your Manchester Unity Pet Health Insurance policy

Your policy comprises of 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 level of cover.

Your policy will continue for a period of twelve months unless cancelled, either by you or by us, under the cancellation provisions of the policy (explained in Section 8). Please put any cancellation requests in writing. We will not accept cancellation requests by telephone or email.

We will advise you regarding renewal of your policy prior to the expiration of the current policy. We reserve our rights to change the terms and conditions of the policy upon renewal. Unless otherwise notified, your cover will be automatically renewed on the terms contained in the renewal offer. We require you to notify us in writing should you decide not to renew your policy.

You agree that your vet (current or previous) is authorised to release information and/or records to us about your pet.

We will not pay for:

- Any fee charged by your vet for the provision of this information, or
- Any fee charged by your vet for assistance provided to you in the completion of a claim form.



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 terms used in this policy have a specific meaning.

Accident means a sudden, unforeseen, and unintended event causing injury to your pet as specified in Section 2.

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

- For Accidental Injury Cover or Accidental Injury and Illness Cover, including the additional and optional PetFit benefits, there is an annual maximum amount we will pay within the policy period as shown on your Certificate of Insurance.
- The maximum we will pay for a single condition, a recurring condition or a chronic condition suffered by your pet is the maximum amount that was current in the policy period when the condition first manifested. Once this maximum amount has been paid, we will not pay for any further treatment of that condition during the remainder of the policy period or any future policy period.
- If you transfer your pet to a plan with additional or higher benefit limits, the additional or higher benefit limits will not apply if the condition being claimed first manifested itself during a previous policy period.

Bilateral Condition means any condition affecting body parts of which the pet has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). When applying a benefit limit or exclusion, bilateral conditions are considered as one condition.

Certificate of Insurance means the current certificate issued by us to you containing details of the cover provided under your policy. This includes the current rates and benefits schedule.

Chronic Condition means a condition which, once developed, is deemed incurable or is likely to continue for the remainder of the pet's life.

Commencement Date means midnight on the date when cover first starts as shown on your Certificate of Insurance.

Condition means any injury sustained during, or resulting from, a single accident or any manifestation of an illness having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of your pet's body affected. For example: all types and occurrences of cancer that occur will be classified as one condition (see bilateral condition).

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

End Date means 11:59pm 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.

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

Hollard means the Hollard Insurance Company Pty Ltd.

Injury means physical harm or damage arising from an accident as specified in section 2, which occurs after the commencement date of the policy, which is independent of any other causes including any known or unknown pre-existing condition.

Illness means a sickness or disease diagnosed by a vet.

Per-Condition Excess means the amount shown on your Certificate of Insurance that is deducted from your benefit for each illness or accidental injury condition treated during the policy period that is not related to any other illness or accidental injury condition treated during the same policy period. For example: if you have selected the \$50.00 per-condition excess and your pet gets an ongoing stomach complaint you will be responsible for the first \$50 only and any future claims for this condition won't attract the per-condition excess for the remainder of the policy period.

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

Pet Health Dollars means a monetary amount, as shown on your Certificate of Insurance that can be utilised as per section 4.3 of the policy.

PetSure means PetSure (Australia) Pty Ltd.

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
- Any illness or symptoms or signs of that illness occurring or existing in any form during the waiting period.

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.

Recurring Condition means a condition that is curable but may recur.

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

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

Vet Expenses means the reasonable and customary expenses incurred and paid in respect of treatment.

Vet means a licensed and currently registered vet, specialist vet, vet hospital, clinic, centre or surgery legally practicing in Australia.

Waiting Period means a period of 30 days starting from the commencement date of the initial period of cover during which an illness condition that occurs or shows clinical signs will be excluded from cover unless otherwise stated on your Certificate of Insurance.

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, Manchester Unity Australia Ltd.

Section 2. Accident cover

Accident cover is applicable if:

- It is shown on your Certificate of Insurance, and
- Your pet is at least 8 weeks of age at the commencement date.

2.1 What we will pay

We will pay up to 80%, less the per-condition excess (if applicable), of vet expenses incurred during the policy period up to the benefit limits, as a result of your pet suffering an accident.

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

1. Motor vehicle incident
2. Burn or electrocution
3. Fall from an elevated position
4. The actions of another animal
5. Swallowing a foreign object 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:
 8. A fracture
 9. A broken bone
 10. A traumatic ligament or tendon injury, or
 11. Lacerations, abrasions or wounds.

2.2 We will not pay any vet expenses attributable to:

1. A pre-existing condition, or
2. The exclusions listed in Section 6.

Section 3. Illness cover

Illness cover is applicable if:

- It is shown on your Certificate of Insurance, and
- Your pet was between 8 weeks and 9 years of age when cover first commenced.

Pets over 9 years of age will not qualify for illness cover where there has been a break or lapse in cover after achieving the age of 9.

3.1 What we will pay

We will pay up to 80%, less any per-condition excess (if applicable), of vet expenses incurred during the policy period up to the benefit limits, as a result of your pet suffering an illness.

3.2 We will not pay any vet expenses attributable to:

1. Unless stated on your Certificate of Insurance, we will not pay vet expenses attributable to a pre-existing condition or a condition arising within the waiting period
2. An illness caused by endoparasites (such as worms) and ectoparasites (such as ticks, fleas, skin mites)
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, panleukopaenia, herpes virus 1 chlamydia and leukaemia
4. Any pandemic disease that causes widespread illness affecting dogs or cats, or
5. Any of the exclusions explained in Section 6.

Section 4. Additional benefits

These additional benefits under this section apply to all types of cover.

4.1 Emergency boarding

What we will pay

If you (the policy owner), are hospitalised for five (5) consecutive days or more during the policy period, we will pay up to \$20 per day for the cost of boarding your pet at a licensed kennel or cattery, up to a maximum of \$500 per policy if your pet is insured on Petmate and \$1,000 per policy if your pet is insured on Petmate Executive.

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

We will pay up to 80% of the cost less any per-condition excess (if applicable) to euthanase your pet during the policy period up to the benefit limits provided that this was deemed a humane and essential course of action by the vet.

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.

4.3 Pet Health Dollars Loyalty Rewards

You will be entitled to receive Pet Health Dollars, to the value stated on your Certificate of Insurance. Pet Health Dollars are awarded where you have not claimed for an illness or injury condition under your policy during the policy year.

Your Pet Health Dollars will automatically be applied by us in the new policy year to either:

- Reduce or offset a claim per-condition excess,
- Be offset against the portion of a claim for which a benefit is not provided, or
- To supplement PetFit benefits claimed in excess of the stated maximums.

The awarding and utilisation of Pet Health Dollars is subject to the following conditions:

1. Pet Health Dollars are awarded at the start of the policy renewal period following a 'no-claim year' to the value shown on your renewal Certificate of Insurance.
2. Pet Health Dollars may not be transferred between insured pets or policyholders.
3. Pet Health Dollars may not be redeemed for cash or offset against outstanding premiums due on your policy.
4. Unused Pet Health Dollars expire upon cancellation of your policy.

4.4 Pet Overseas Travel Insurance

What we will pay

We will pay for veterinary costs 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 shown on your Certificate of Insurance, and
2. The payment of benefits to you in AU\$ at the exchange rate (Westpac spot buy rate for notes) applicable on the date your claim is received by us.

We will not pay

1. Claims arising where the pet has been out of Australia for a period of more than 60 consecutive days,
2. Exchange commissions or bank charges incurred for foreign payments made by you for the treatment of your pet,
3. Claims incurred for illness or injury conditions arising when your pet was not under your direct care,
4. Costs covered by any other insurance policy covering the same risk, or
5. Any travel or repatriation charges to return your pet to Australia.

Section 5. PetFit (Wellbeing Plan)

Manchester Unity Pet Health Insurance encourages responsible pet ownership by providing you with a PetFit benefit to put towards certain listed preventative healthcare treatments for your pet. PetFit can be added to Petmate or Petmate Executive and this is shown on your Certificate of Insurance.

What we will pay

We will pay the cost of wellbeing treatment and services your pet has received during the policy period up to the benefit limits as shown on your current Certificate of Insurance.

Section 6. Exclusions

The intention of this policy is to help cover unforeseen vet expenses associated with pet ownership, but some accidents, illnesses, conditions and treatments are not covered, as specified below.

Unless stated on your Certificate of Insurance, we will not pay vet expenses attributable to:

1. A condition specifically excluded on your Certificate of Insurance.
2. A condition where the diagnosis is inconclusive, but where the treatment protocol is similar to a treatment protocol typically applied to an accident or illness which is not covered (e.g. treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis).

3. A malicious act, deliberate injury or gross negligence caused by you or anyone living with you.
4. Your failure to take all reasonable precautions to protect your pet from situations that may result in injury or illness or from aggravating a treated condition.
5. Breeding or obstetrics, or treatment of conditions arising as a result of breeding or obstetrics.
6. Grooming costs and bathing (including medicated baths).
7. Transport or boarding expenses (subject to clause 4.1).
8. Treatment while your pet is used for commercial or occupational purposes unless specifically agreed to by us in writing.
9. Treatment of 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 and/or mineral supplements, whether recommended by your veterinarian or not.
11. Diagnostic tests, unless they result in a diagnosis of a condition which is covered under your policy.
12. Treatment your pet has received after the policy period has ended.
13. The provision of medication/s for your pet that cover a period of more than thirty (30) days beyond the policy end date.
14. Treatment of any condition caused by war activities (including, but not restricted to, terrorist activities, invasion and civil war).
15. Routine examinations, elective, cosmetic, dental or preventative procedures and treatments (including, but not limited to, vaccinations, routine anal gland expression, flea/tick/worm control, desexing, nail clipping, tail docking, teeth cleaning/scaling, orthodontics, gingivitis or removal of deciduous teeth).
16. Ambulance fees and non-essential hospitalisation. 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.

Section 7. Premiums

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

7.1 Paying your premium

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

7.2 Paying on the due date

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

Section 8. Cancellation

8.1 Cancellation where no claims are made

If you cancel the policy without having made a claim, and you have paid an annual premium in full, we will refund any premium you have paid less an amount covering 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 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 sixty days of the vet treatment being provided.
2. All claims must be completed carefully and honestly on a Manchester Unity Pet Health Insurance claim form, and then submitted by mail to Manchester Unity Pet Health Insurance. Claim forms are available by calling **1800 630 681** or can be downloaded from www.manchesterunity.com.au
3. The attending vet must complete the section on the claim form where designated.
4. Both you and the attending vet must sign the claim form.
5. Please attach the original itemised invoices and payment receipts to the completed claim form. All claim documentation must be originals. Incomplete claim forms will be returned to you and this may result in delays in processing your claim.

9.2 What we will do

1. We will deal directly with you regarding settlement of the claim.
2. We will pay you, not the vet.
3. If the vet expenses are considered by us to be excessive or unreasonable, then claim payments will be adjusted and paid based on the reasonable and customary fees typically charged for the treatment of that condition.
4. We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
5. If you submit a fraudulent claim, or solicit your vet to behave in a fraudulent manner 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.

9.3 How we settle your claim

Settlement of your claim, where cover is provided, will be calculated in the following manner (illustrative calculation based on 80% cover option – all amounts include GST):

| | |
|---|-------|
| Vet fee claimed | \$370 |
| 80% of this amount | \$296 |
| Less: Per-condition excess (see definition) | \$50 |
| Benefit payable to you | \$246 |

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

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 authority, you are instructing us to directly debit the appropriate premiums from your nominated account. Your authority will be kept confidential at all times.

If your premium cannot be paid (for example there's not enough money in your nominated account) your bank may dishonour that payment, in which case your policy may lapse and all cover cease.

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



part c – financial services guide

Manchester Unity Australia Ltd is responsible for this FSG. This FSG explains who we represent and how we are remunerated, and provides details of how any complaints will be dealt with as well as how we can be contacted. This booklet contains a copy of the Manchester Unity Pet Health Insurance PDS. Before you acquire the product, you should read this PDS.

Manchester Unity Pet Health Insurance

Manchester Unity Pet Health Insurance is promoted by Manchester Unity Australia Ltd, underwritten by Hollard and administered by PetSure. Full details and contact numbers for these organisations can be found on page 1.

About Manchester Unity

Manchester Unity is an Authorised Representative (AR Number 261360) and is authorised to deal in certain classes of insurance. We can give you information about Manchester Unity Pet Health Insurance, and we can arrange for issue of your Manchester Unity 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.

Manchester Unity's remuneration

Manchester Unity may receive a commission of up to 20% of the base premium for arranging Manchester Unity Pet Health Insurance policies. This commission is included in the premium so you don't pay extra.

About Hollard

Hollard issues the Manchester Unity 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 6 for full details of Manchester Unity Pet Health Insurance's privacy policy.

How do we resolve complaints?

In the unlikely event that you have a complaint about the service provided please contact us immediately. Full details of Manchester Unity Pet Health Insurance's complaints procedure can be found on page 6 under 'Your satisfaction is important to us'.



Health Insurance
Financial Services
Retirement Living
Aged Care
Friendly Society

www.manchesterunity.com.au

1800 630 681

Contact Details and Office Hours:

Claims:

9.00am – 4.00pm (EST)
Monday – Friday

Manchester Unity Pet Health Insurance

Customer Enquiries:

9.00am – 5.00pm (EST)
Monday – Friday

Manchester Unity Pet Health Insurance

Claims and Customer Enquiries:

Mail: Locked Bag 9021, Castle Hill NSW 1765

Tel: 1800 630 681

Fax: 02 9843 2644

Email: pethealth@manchesterunity.com.au

Web: www.manchesterunity.com.au

March 2009

MANCHESTER UNITY AUSTRALIA LTD (ABN 99 087 648 771) IS A REGISTERED PRIVATE HEALTH INSURER UNDER THE PRIVATE HEALTH INSURANCE ACT (2007) AND IS A REGISTERED FRIENDLY SOCIETY UNDER THE LIFE INSURANCE ACT 1995. MANCHESTER UNITY AUSTRALIA LTD IS A WHOLLY OWNED SUBSIDIARY OF THE HOSPITALS CONTRIBUTION FUND OF AUSTRALIA LIMITED (ABN 68 000 026 746).

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All information in this booklet cancels and supersedes previously published material.