

# Pet Insurance

*Because you really love your pet*



Policy Booklet | Issue date: 30 January 2012

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





Real Pet Insurance is issued by The Hollard Insurance Company Pty Ltd (**Hollard**) ABN 78 090 584 473, AFSL 241436 of Level 38, 2 Park Street, Sydney NSW 2000.

Real Pet Insurance is distributed and promoted by Hollard Financial Services Pty Ltd (**HFS**) ABN 53 128 692 884, AFSL 343079 of Level 38, 2 Park Street, Sydney NSW 2000, trading as Real Insurance (**Real**).

Real Pet Insurance is arranged and administered through PetSure (Australia) Pty Ltd (**PetSure**) ABN 95 075 949 923 [AR No. 268991] of 46 Carrington Road, Castle Hill NSW 2154.

From time to time, Real Pet Insurance may be updated. Updates which are not materially adverse to you may be found on the Real Insurance website at [realpetinsurance.com.au](http://realpetinsurance.com.au). If you request a paper copy, this will be provided to you free of charge.

# Welcome to Real Insurance

Real Insurance is a part of the international Hollard Group of companies. With offices in the United States, UK, Africa, Australia and throughout South East Asia, the Hollard Group provides a wide range of insurance products and services to more than 6.5 million policyholders worldwide.

Since establishing in Australia in 1999, the Hollard Group has issued more than 500,000 policies with more than \$16 billion worth of assets insured.

Real Insurance is focused on providing innovative, easy to get, and easy to understand insurance solutions for Australian families.

## The Real promise

- Ease and convenience is the hallmark of Real's service and Real's goal is to ensure that all its communications with you, the customer, are honest, easy to understand, straightforward and timely.
- To give ordinary Australians the opportunity to access a range of quality insurance products to help protect the financial security of their families, and the wealth and assets they have worked hard to create.
- Real's customers are in control. Real offers a wide product range with a choice of covers and optional benefits. So Real customers can decide what works best for them, and what fits in their budget.



**What's included in this document?**

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# Introduction

This policy booklet contains three parts, your:

- Product Disclosure Statement;
- Policy Terms and Conditions; and
- Financial Services Guide.

## **Product Disclosure Statement (PDS)**

The PDS is designed to help you understand what you need to know about Real Pet Insurance so that you can decide whether to proceed with this cover. The PDS has been prepared by Hollard, who is the insurer and product issuer. Hollard has sole responsibility for the PDS, for each Real Pet Insurance policy issued, and for the assessment and payment of claims. The PDS describes the main features and benefits of Real Pet Insurance.

Real and PetSure are involved in the promotion, arrangement and administration of Real Pet Insurance, but:

- are not responsible for any part of the PDS or Policy Terms and Conditions;
- do not guarantee Real Pet Insurance; and
- are not involved, nor liable, in any manner in respect of the payment of benefits under Real 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.

Real and PetSure have given their written consent to all statements by or about them in the form and context in which they are included and have not withdrawn this consent as at the date of the PDS. The statements appear throughout the PDS.

## **Policy Terms and Conditions**

The Policy Terms and Conditions of Real Pet Insurance have been written in plain language to help you understand the insurance cover offered as well as an insured's rights and obligations under a Real Pet Insurance policy.

You should carefully read the PDS and the Policy Terms and Conditions in this booklet before making any decision about whether to purchase Real Pet Insurance. Note that you have a cooling off period and certain cancellation rights.

## **Financial Services Guide (FSG)**

Your FSG contains important information about the services provided by Real and other persons or organisations listed in the FSG in relation to Real Pet Insurance, how they are remunerated in relation to the services offered, and their internal and external dispute resolution systems. It is designed to assist you in deciding whether to use any of their services. Real and other persons or organisations providing the services are responsible for information relevant to them in the FSG.

## **If you have any questions:**

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please call **1300 36 7325** or email **[service@realpetinsurance.com.au](mailto:service@realpetinsurance.com.au)**



# Product Disclosure Statement

Hollard is solely responsible for the PDS and is the insurer under each Real Pet Insurance policy issued. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel Real Pet Insurance on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure does not act for you. Real is authorised to promote Real Pet Insurance but does not issue and is not involved in the assessment or payment of claims. Real is not liable for the payment of benefits under Real Pet Insurance.

Where words or expressions used in the Policy Terms and 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 (page 16), references to:

- **we, our, us, insurer** and **Hollard**, means The Hollard Insurance Company Pty Ltd.
- **you, your** means the applicant for a Real Pet Insurance policy and, if a policy is issued, the insured.

This PDS contains important information about:

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

Please note that, while this PDS provides a summary of the significant features and benefits of Real Pet Insurance, you must also read the Policy Terms and Conditions in this booklet to understand the insurance provided (including what terms, conditions, exclusions and limitations may apply to your Cover).

Sometimes we need to change the wording of the policy before it is issued to you 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 the policy, we will provide you with a new PDS or a supplementary PDS.

## Protection for your pets

Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Real Pet Insurance 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; and
- cover for eligible Vet Expenses (as well as allowing you to use the services of any Vet in Australia and, in some cases, overseas).

'Vet Expenses' are defined in Section 1 – Definitions in the Policy Terms and Conditions (page 16) and may be subject to stated limits and applicable waiting periods.

## Understand the limits of the insurance

Real Pet Insurance transfers many of the risks pet owners face for Vet Expenses from the insured to the insurer. However, Real Pet Insurance does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations 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 (or that a reasonable person in your circumstances should have been 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 (pages 14 to 30).

## Your obligation to us (Duty of Disclosure)

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

You have the same duty to disclose those matters to us 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 us;
- that is of common knowledge;
- that we know or, in the ordinary course of our business, ought to know; or
- as to which compliance with your duty is waived by us.

The duty applies until your Real Pet Insurance policy is entered into and again, where relevant, when it is renewed, extended, varied or reinstated. If anything changes between the time you provide answers or make disclosure and the time the policy is entered into or renewed, extended, varied or reinstated (whichever is relevant), you need to tell us.

If you fail to comply with your Duty of Disclosure or make a misrepresentation, we may be entitled to reduce our liability under the contract of general insurance in respect of a claim (this may be to nil) and/or may cancel the contract.

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

## How much does it cost?

Your premium is calculated when your Real Pet Insurance policy begins and at each policy anniversary (and if you vary or extend cover). The premium is calculated based on a number of factors, including 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 Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live, the species, breed and age of your Pet. The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST).

## 30 day cooling off period

You have a full 30 days from the policy Commencement Date (or renewal date) to make sure you are happy with every aspect of your Real Pet Insurance policy. This is known as the “cooling off” period. During this time you may cancel the policy simply by writing to us. If we receive your written request to cancel your policy within the 30 day period after the policy Commencement Date (or renewal date) we will give you a refund of any monies received less any reasonable administrative and other transaction costs incurred by us which we are unable to recover and any taxes or duties that we are unable to refund.

You cannot return your Real Pet Insurance policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 30 day cooling off period. After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in Section 8 of the Policy Terms and Conditions (page 26).

## Your Privacy

Real, Hollard, and PetSure (each a “Recipient”) are subject to the privacy principles under the Privacy Act 1988.

In connection with Real Pet Insurance:

- personal information is collected directly from the person involved or, where that is not reasonably practical, from other sources;
- personal information is collected for processing insurance applications; administering policies; assessing and paying claims under the policy; considering any other application which may be made to a Recipient and performing administrative operations (including for example accounting, risk management and staff training);

- Real and those with whom Real has alliance and service arrangements may receive personal information for primary purposes of planning, researching and developing and identifying products and services that may interest you and (unless you ask it not to) telling you about products and services offered by Real, its related bodies corporate and alliance arrangements;
- personal information may be disclosed to third parties in connection with the above purposes, including to reinsurers, related companies, advisers, persons involved in claims, veterinary service providers, external claims data collectors and verifiers, our employers, agents and other persons where required by law.

By applying for cover, you consent to the above. Your consent applies whether you become or remain the insured. To access personal information (including correcting or updating it), make a complaint about a breach of privacy or if you have any other query relating to privacy, 'Recipients' contact details are set out in this document.

## If you have any questions or complaints

For more information about Real Pet Insurance, to confirm policy transactions, or if you have any questions about the information contained in the PDS, please call us on **1300 36 7325**. Our lines are open Monday to Friday (except public holidays) 8:00am to 8:00pm (AEST). Alternatively, you can write to **Real Pet Insurance**, Locked Bag 9021, Castle Hill 1765.

We hope that you never have a complaint, but if you do we will do our best to work with you to resolve it. Please call or write to us (our contact details are above) to access our complaints resolution process. We will review the matter and respond within 15 working days. If your complaint is not resolved to your satisfaction, you can contact the Financial Ombudsman Service (FOS), an external review scheme to which we belong. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The FOS may be contacted directly for certain disputes that fall within their terms of reference.

### Financial Ombudsman Service (FOS)

**Mail:** GPO Box 3, Melbourne VIC 3001  
**Phone:** 1300 780 808  
**Fax:** (03) 9613 6399  
**Web:** [www.fos.org.au](http://www.fos.org.au)  
**Email:** [info@fos.org.au](mailto:info@fos.org.au)

## Financial Claims Scheme and Compensation Arrangements

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act contains standards designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system.

Because of this:

- the protection provided under the Financial Claims Scheme legislation applies in relation to us and your Real Pet Insurance policy. If we were to fail and were unable to meet our obligations under your policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) and the APRA hotline on 1300 55 88 49; and

- we are exempted by the Corporations Act 2001 (Cth) from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

## Authorised for issue

This PDS including the Policy Terms and Conditions was prepared by Hollard. Real and PetSure have given their consent to all statements by or about them in the form and context in which they are included and have not withdrawn as at the date of the PDS. These statements appear throughout the PDS.



# Policy Terms and Conditions

## The Real Pet Insurance policy

In these Policy Terms and Conditions, references to:

- **we, our, us, insurer** and **Hollard**, means The Hollard Insurance Company Pty Ltd.
- **you and your** means the applicant for a Real Pet Insurance policy and, if a policy is issued, the insured shown on your Certificate of Insurance or a person the insured has authorised to act on their 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 at page 26). We also have certain cancellation rights at law. For your convenience and to ensure

continuity of cover for your pet, we will automatically renew your policy each year (refer to “Automatic renewal of your policy” on this page).

Your policy comprises the Certificate of Insurance, the Policy Terms and Conditions and any endorsements issued by us from time to time.

## The basis on which we insure you

Subject to the terms and conditions of the policy, we will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet for covered Accidental Injury or Illness Conditions up to the specified Benefit Percentage and Benefit Limit provided that:

- you have paid or agreed to pay the premium to us for the Cover provided;
- the Accidental Injury or Illness Conditions (whichever is applicable) arose during the Policy Period; and
- the Treatment occurred during the Policy Period.

Where we agree to provide Cover under the policy it is in reliance upon the representations made by you during your application for Cover.

Cover under the policy will depend on the level of Cover you have chosen. Your Certificate of Insurance will state whether your Pet is covered for Accidental Injury only, or for both Accidental Injury and Illness.

Additional and optional benefits may also be provided if specified in your Certificate of Insurance.

## Automatic renewal of your policy

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.

## Delivery of your policy documents

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. If at law we are not obligated to provide printed versions of material delivered electronically, we may nevertheless 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.

## Some important things you should know

Benefits do not accumulate across Policy Periods. The policy benefits will expire at the end of each Policy Period.

Your rights and duties under the 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.

### 1. Definitions

#### When interpreting these Policy Terms and 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 an accident. For the purposes of this policy, an accident is:

- a single specific, unpredictable, unusual and unintended external event which occurs at a particular time and place, with no apparent and deliberate cause but with marked effects; and

- is independent of any other cause including any Pre-existing Condition.

Conditions covered by the Accidental Injury Cover Section of the policy are specified in Section 2 (page 20).

**Accidental Injury Cover** means the insurance cover explained in Section 2 of these Policy Terms and Conditions (page 20) and the applicable Additional Benefits explained in Section 4 (page 21).

**Accidental Injury Cover and Illness Cover** means the combined insurance cover explained in Sections 2 and 3 of these Policy Terms and Conditions (page 20 to 21) and the applicable Additional Benefits explained in Section 4 (page 21) and, if selected, the Optional Routine Care Benefit explained in Section 5 (page 23).

**Benefit Limit** means the total amount payable under your policy for each 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.

**Benefit Percentage** means the stated percentage of each claim for which we will reimburse you. The Benefit Percentage applicable to your policy will be shown on your Certificate of Insurance. For example: for an 80% Benefit Percentage we will reimburse you for 80% of the eligible Vet Expenses.

**Certificate of Insurance** means the relevant Certificate of Insurance outlining the key details of 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.

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

**Condition** means any Accidental Injury, 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 will be classified as one Condition regardless of their type or where they occur in your Pet's body.

- **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 the purposes of your Cover under the policy 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 under the policy (or prior to the end of the Waiting Period (if applicable)), with a Condition on one side of the body, future occurrences of the same Condition arising on the other side of the body 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 the policy Skin Conditions are:
  - deemed to include skin lumps;
  - 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 at page 21) and if selected the Optional Routine Care Benefit (explained in Section 5 at page 23).

**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.

**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 the 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;
- 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;
- 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 (page 23) 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 during the Policy Period.

**Vet** means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself who is licensed in and currently registered in Australia.

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

**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 (Section 3 at page 20) and, if applicable, the Paralysis Tick Benefit Section (Section 4.3 at page 22) of the policy is 30 days; and
- cruciate ligament Conditions and any Conditions arising therefrom irrespective of cause or origin is 6 months, 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.

## 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

We will pay you the Benefit Percentage for the 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.

To qualify for Cover under this Section 2.1 of the policy, the Accidental Injury must:

- a) 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
- b) result in:
  6. a bone fracture;
  7. a traumatic ligament or tendon injury; or

8. lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

### 2.2 What we will not pay

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

1. a Pre-existing Condition or a Condition arising within the applicable Waiting Period; or
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 the policy if you have selected that level of Cover; or
3. any of the excluded matters listed in Section 6 (page 23).

## 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

We will pay you the Benefit Percentage for 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.

### 3.2 What we will not pay

We will not pay any Vet Expenses incurred by you as a result of your Pet suffering an Illness which is 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 (page 22);
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, leukaemia 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;

5. more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period; or
6. any of the excluded matters listed in Section 6 (page 23).

## 4. Additional Benefits

The following Additional Benefits under this Section 4 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 insured 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 Limit.

#### What we will not pay

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 under this benefit 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

We will pay you the Benefit Percentage for Vet Expenses incurred by you up to the Benefit Limit to euthanase your Pet during the Policy Period provided that this was deemed a humane and essential course of action by the Vet.

### What we will not pay

We will not pay any Vet Expenses incurred by you during the Policy Period for:

1. voluntary euthanasia (i.e. non-essential euthanasia);
2. euthanasia attributable to or resulting from an event or circumstances specified in Section 2.2 (page 20) or in Section 3.2 (page 21) and in Section 6 (page 23);
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 you the Benefit Percentage for Vet Expenses incurred by you up to the sub-limit shown (for tick paralysis treatment) on your applicable Certificate of Insurance 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. any costs incurred in relation to the Treatment of Conditions arising in your Pet caused by the bite of any other species of tick; or
3. for any tick paralysis Treatment or related conditions unless your Pet is covered for Illness Cover under Section 3 (page 20).

## 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, the Benefit Percentage and Benefit Limits, shown on your applicable Certificate of Insurance; and
2. the payment of the benefits under this Section 4.4 to you in AUD at the Exchange Rate applicable on the date your claim is received by us.

### What we will not pay

3. any amount if you or your Pet live permanently outside of Australia;
4. any benefit under this Section 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.

## 5. Optional Routine Care Benefit

### 5.1 Routine Care

Real Pet Insurance encourages responsible Pet ownership by providing stated benefits towards certain listed preventative healthcare treatments for your Pet if you selected the Routine Care Benefit option and it is shown on your Certificate of Insurance.

#### What we will pay

If you have selected the Routine Care Benefit option, we will pay 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 applicable Certificate of Insurance.

## 6. Exclusions

The intention of Real Pet Insurance is to help cover unforeseen Vet Expenses associated with pet ownership. However, not all expenses are covered. Vet Expenses related to the following Accidental Injuries, Illnesses, Conditions and Treatments are not covered.

### A. Exclusions related to Pre-existing Conditions

**If your Pet has a Pre-existing Condition, we will not pay any Vet Expenses or other costs incurred by you which are attributable to or result from:**

1. Treatment for that Pre-existing Condition or any related Condition occurring in any form, anywhere in or on your Pet's body; and
2. Treatment of whatsoever nature to the entire part of the Pet's anatomy or the organ in/on which the Pre-existing Condition presented.
  - a) Examples of anatomy exclusions under this provision include, amongst others; forelegs, hind legs, spine, hips, etc;
  - b) Examples of organ exclusions under this provision include, amongst others; ears, eyes, kidneys, liver, heart, skin, etc;

3. Where a Pre-existing Condition 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.

## **B. General Exclusions**

**Unless stated on your Certificate of Insurance, we will not pay any Vet Expenses or other costs incurred by you which are attributable to or result from:**

1. a Condition specifically excluded on your Certificate of Insurance;
2. Treatment for Conditions excluded by the 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 of your Pet (including medicated baths);
8. transport or boarding expenses (other than the benefits provided in Section 4.1 on page 21);
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) whether recommended by your vet or not;
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;
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. house calls and out-of-hours Treatment unless the Vet believes an emergency consultation was necessary, in which case 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;
20. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
21. organ transplant surgery, artificial limbs, prosthetics and any associated expenses unless specifically agreed to by us in writing;
22. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes;
23. cell-replacement therapies, including but not limited to stem cell therapy. This exclusion does not include blood transfusions, which are covered when medically necessary;
24. the provision of any information required in the administration or execution of the policy;
25. the provision of any information in relation to a claim made under the policy;

26. assistance provided to you in the completion of any form relating to the policy;
27. 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; or
28. any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy.

## 7. Premiums

Cover under the policy is provided on the basis that you have paid or agreed to pay us the premium for the Cover provided. The amount you pay is shown on your Certificate of Insurance and includes all premium, administration fees, commissions and any applicable government taxes, fees 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:
  - 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 the policy, we may deduct the balance of the outstanding annual premium from the claim payment.

## 8. Cancellation

### 8.1 Cancellation notification

You may cancel the policy at any time by giving us notice in writing of your intention to do so. The cancellation will be effective at the time the notice of cancellation is received by us.

We will only accept notices of cancellation given in writing and signed by you. We will not accept cancellation requests by telephone or email.

## **8.2 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.

## **8.3 Cancellation following a claim**

If 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. This clause survives termination of this contract.

## **8.4 Cancellation by us**

We may cancel the policy or any Section thereof as permitted by the relevant law by issuing a notice thirty (30) days in advance in writing in accordance with Section 59 of the Insurance Contracts Act.

# **9. Claims**

## **9.1 What you need to do**

1. All claims must be completed carefully and honestly on a Real Pet Insurance claim form, and then submitted by mail to Real Pet Insurance. Claim forms are available on request by calling **1300 09 6023** or can be downloaded from **[www.realpetinsurance.com.au](http://www.realpetinsurance.com.au)**
2. 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.
3. All claims should be submitted and received within ninety (90) days of the relevant Treatment being provided. Claims not received within this period will incur a late submission penalty fee of \$20.
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 the 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:
  - a) are considered by us to be excessive or unreasonable; or
  - b) are higher than the Vet Expenses normally charged by a general or referral practice; or
  - c) in our opinion may not be required; or
  - d) 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 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 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 80% Benefit Percentage option (all amounts include GST):
- |                        |         |
|------------------------|---------|
| Vet Expenses claimed   | \$2,000 |
| Benefit payable to you | \$1,600 |
- b) Illustrative calculation based on a 75% Benefit Percentage option (all amounts include GST):
- |                        |         |
|------------------------|---------|
| Vet Expenses claimed   | \$2,000 |
| Benefit payable to you | \$1,500 |

### 9.4 Our rights of recovery

If we have the right to recover any amount payable under the 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.

## 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 provide us with your bank details, 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, and you may be charged a dishonour fee by your bank. Neither Hollard, PetSure nor Real will be responsible for dishonour fees charged by your bank or financial institution. If your direct debit is dishonoured we will automatically retry for the outstanding amount within 14 days.

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.

## 11. General

### 11.1 Policy Upgrades/Downgrades

1. If you opt to transfer your Pet to a level of Cover with higher or additional benefits (including but not limited to a higher Benefit Percentage) then 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 level of Cover;
  - 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 Benefit Limit;
  - applicable sub-limits;
  - applicable Benefit Percentage;
  - Chronic Condition or lifetime benefit limits, and any applicable policy exclusions.
2. If you opt to transfer your Pet to a level of Cover with additional benefits, for example Accidental Injury Cover to the Accidental Injury and Illness Cover, then the applicable 30 day waiting period for the Illness Cover will apply.



## Financial Services Guide (FSG)

HFS and PetSure are responsible for this FSG as it relates to the financial services provided by them. This FSG provides you with information about the financial services that they provide in relation to Real Pet Insurance (to help you decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG references to:

- **Hollard** means The Hollard Insurance Company Pty Ltd.
- **HFS** means Hollard Financial Services Pty Ltd.
- **PetSure** means PetSure (Australia) Pty Ltd.
- **you, your** means the applicant for a Real Pet Insurance policy and, if a policy is issued, the insured.

Real Pet Insurance is promoted by HFS, insured by Hollard and administered by PetSure. Full details about these companies are given at the start of this booklet (page 2). The Real Pet Insurance PDS including the policy Terms and Conditions is set out in this booklet. The Real Pet Insurance PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.

## About HFS and other relevant persons/ organisations

### HFS

HFS is an Australian Financial Services Licensee (AFSL 343079) and is authorised to deal in and provide general advice regarding general insurance products. HFS promotes Real Pet Insurance. HFS is not the insurer. Hollard is the insurer and issuer of Real Pet Insurance policies. HFS does not act for you and does not provide personal advice about Real Pet Insurance. Only Hollard can issue, vary and cancel Real Pet Insurance policies, which it does through an arrangement with PetSure, explained below.

### PetSure

PetSure has been appointed by Hollard as an Authorised Representative (Number 268991) and is authorised to deal in and provide general advice on behalf of Hollard regarding certain general insurance products issued by Hollard, including Real Pet Insurance. PetSure administers Real Pet Insurance on behalf of Hollard and determines, on behalf of Hollard, whether a Real Pet Insurance policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel Real Pet Insurance policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard. PetSure does not act for you.

### Important information you should know

The above persons and organisations have not and will not consider whether Real Pet Insurance is appropriate for your personal objectives, financial situation or needs as they do not provide such services to you. Therefore you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying Real Pet Insurance. You need to read the PDS including the policy Terms and Conditions 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.

## **Remuneration**

When you purchase a Real Pet Insurance policy you pay the premium to Hollard for the product. This amount is agreed with you before the product is purchased.

HFS and PetSure may be compensated for the services provided by them explained above (relevant services). Their compensation is included in the total amount you pay.

### **HFS**

HFS may receive a commission of up to fifty percent of the premium for promoting Real Pet Insurance policies. This commission is used by HFS to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to HFS.

### **PetSure**

PetSure receives a portion of the underwriting profit, if any, for administering Real Pet Insurance products.

You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for each of HFS and PetSure are set out on page 2.

## **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 that Act, unless an exemption applies.

Hollard is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. As such Hollard is exempted by the Corporations Act 2001 (Cth) from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporation Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

HFS is required by the Corporations Act 2001 (Cth) to operate a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by HFS of the obligations outlined in Chapter 7 of the Corporations Act.

To this end HFS has Professional Indemnity Insurance in place which meets the legislative requirements covering HFS activities and includes the conduct of any employees who are no longer employed by HFS but were so at the time of the relevant conduct.

### **How are Complaints resolved?**

We hope that you never have a complaint, but if you do we will do our best to work with you to resolve it. Please call or write to us (our contact details are in the next section) to access our complaints resolution process. We will review the matter and respond within 15 working days. If your complaint is not resolved to your satisfaction, you can contact the Financial Ombudsman Service (FOS), an external review scheme to which we belong. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The FOS may be contacted directly for certain disputes that fall within their terms of reference.

### **Financial Ombudsman Service (FOS)**

**Mail:** GPO Box 3, Melbourne VIC 3001  
**Phone:** 1300 780 808  
**Fax:** (03) 9613 6399  
**Web:** [www.fos.org.au](http://www.fos.org.au)  
**Email:** [info@fos.org.au](mailto:info@fos.org.au)

## **Contact details**

For more information about your Real Pet Insurance:

**Phone: 1300 36 7325**

Lines are open  
Monday to Friday  
8:00am – 8:00pm (EST)

**Mail:** Real Pet Insurance  
Locked Bag 9021  
Castle Hill NSW 1765

**Email:** [service@realpetinsurance.com.au](mailto:service@realpetinsurance.com.au)

**Web:** [realpetinsurance.com.au](http://realpetinsurance.com.au)

**Please retain this document for your future reference.**

### **Authorised for issue**

This FSG was prepared by HFS and PetSure (as it relates to the financial services provided by them) and Hollard has authorised the distribution of this FSG by the other parties who are its authorised representatives.



**For more information about  
your Pet Insurance**

**Call 1300 36 7325**

**Monday to Friday 8:00am – 8:00pm (EST)  
or visit [realpetinsurance.com.au](http://realpetinsurance.com.au)**



