

> Frequently Asked Questions



When can I insure my pet?

You never know when your pet will need a vet. Arranging your insurance early means you can avoid the costly burden of vet fees and avoid a pre-existing condition exclusion being applied to your policy.

You can start your policy as soon as your pet is 8 weeks old.

As long as you have not had a break, lapse or change in the cover after your pet reaches 9 years of age, your pet can continue to be covered providing premiums are up to date.

Are there any excess payments?

No. With Petsecure we will pay either 75% or 85% of eligible vet bills, up to the Annual Benefit Limit payable (up to \$8,000 for Accident Cover option or \$12,000 for Accident & Illness Cover option).

What is an illness?

An illness means a sickness or disease diagnosed by a Vet. For example, upset stomach, skin conditions and ear infections.

What is an accidental injury?

An accidental injury is defined as being the result of a motor vehicle incident or burn or electrocution, or an allergic reaction to an insect bite (other than tick and flea bites), or otherwise resulting in a bone fracture, snake bite toxicity, a bite wound or fight wound abscesses, or traumatic ligament or tendon injury, or lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

How do claims work?

Claiming is simple. Choose your preferred vet for your pet's treatment and after treatment simply send in or upload your claim form via our online "Manage Policy" portal, along with the vet's detailed account.

You will be able to check your claim progress online, plus check your insurance cover and update your payment and address details online.

Your claim will be processed without unnecessary delay. That means you get your money back – fast.



> 10 Good reasons to choose Petsecure

- 1 Up to 85% of your vet's bills covered.** Receive a refund of up to 85% of eligible vet bills up to the Annual Benefit Limit, with no excess.
- 2 Choice of cover.** Choose either Accident Cover or Accident & Illness Cover. Wellness Care option can be added to Accident & Illness Cover.
- 3 Lower your premium.** A choice of benefit payment – either 75% or 85% of the eligible vet bills – to help you lower your premiums.
- 4 Up to \$12,000 back per year.** You can claim up to \$12,000 per year when you have Accident & Illness cover and up to \$8,000 when you have Accident Cover.
- 5 Use your own vet.** You can use any vet licensed to practice in Australia.
- 6 Affordable payment options.** Choose to pay your premiums annually, monthly or fortnightly. \$1.00 collection charge applies for monthly and fortnightly instalments.
- 7 Immediate cover.** Join now and your pet can be covered for Accidental Injury and Wellness Care as soon as your policy is effective. If Accident & Illness Cover is selected, Illness will be covered 30 days after this date. A 6 month waiting period applies for cruciate ligament conditions. You can apply to waive this waiting period - please refer to Policy Terms and Conditions for details.
- 8 Lifetime renewal – guaranteed.** Once your pet is insured, Petsecure will guarantee to offer to renew your pet's Accidental Injury & Illness cover for life and will not reduce your overall Annual Benefit Limit as your pet ages as long as you have held continuous cover and there is no change in the level of cover.
- 9 Chronic Condition cover for life.** If your pet suffers from a Chronic Condition that requires medication or treatment year after year, Petsecure will continue to cover that condition for as long as you keep your policy, as long as you have held continuous cover.
- 10 Discounts available.** If you own an assistance dog, are a pension card holder, or your pet comes from a registered rescue organisation, you are eligible to receive a 10% discount. If you insure more than one pet you are entitled to receive a 10% discount off the premium for the second and subsequent pets. A maximum 10% discount applies.

> 21 day money back guarantee

If you are not happy with your policy, for any reason, you may return it within 21 days from the policy start date provided you have not claimed against the policy. Any premiums you may have paid will be refunded in full less any transaction costs incurred by us.

> About Petsecure and the Insurer

Petsecure is issued by the insurer The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, AFSL 241436; arranged and administered by PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923, AFSL 420183; distributed and promoted by WaldenWood Group Pty Ltd (WaldenWood) ABN 53 093 501 538, AFSL 278954. WaldenWood is an Australian Financial Services Licencee and is authorised to promote, and deal in, Petsecure which is offered by Hollard. PetSure may receive a portion of the underwriting profit (if any) and WaldenWood will receive a commission which is a percentage of the premium paid to Hollard. Details are available in the Financial Services Guide (FSG). Any advice provided is general only and has been prepared without taking into account your objectives, financial situation or needs and may not be right for you. Consequently, before acting on this information, you should consider the appropriateness of this information having regard to your objectives, financial situation and needs. Before you make a decision about whether to acquire the policy, you should obtain and read the Product Disclosure Statement (PDS). The PDS and FSG is available online at www.petsecure.com.au or by calling 1300 855 160. This information is accurate as at December 2015 and is subject to change without notice.

> Important information

Please note that all policy benefits are subject to policy terms and conditions, waiting periods and exclusions. Please refer to the Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for a full description.



petsecure.com.au



1300 855 160

Cover your pet without delay

mail. Locked Bag 9021, Castle Hill NSW 1765

email. customer@petsecure.com.au

PetSecure
PROTECTING YOUR PETS

**Straightforward
pet insurance for
CATS & DOGS**

FREE Pet
ID Tag
with every
policy



Pays up to 85% of your vet bills



petsecure.com.au



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> Why it's important

As your pet is an important part of your family, getting the very best treatment for them, should they fall ill or be injured, is vital – for them and for you. But vet bills can be very expensive so you could be in for a shock when it comes time to pay!

When you've got Petsecure pet insurance in place, you can get the treatment your four legged friend deserves, knowing you have insurance to help you with the cost. After all, the last thing you want to be worrying about if your pet needs a vet, is how you'll manage to pay the bill!

> Here's how it works

With Petsecure you can tailor your premium to suit your budget, with a choice of cover type and benefit payment options.

Petsecure will pay either 75% or 85% of your eligible vet bills (depending on the benefit payment option you choose) up to the Annual Benefit Limit. You can choose from either Accident Cover only or Accident & Illness Cover. Accident Cover will cover your pet for up to \$8,000 per year for accidental injuries and Accident & Illness Cover will cover your pet for up to \$12,000 per year for accidental injuries and illnesses. When you select Accident & Illness Cover you can add Wellness Care option to help with the cost of routine care of your pet.

> Making vet expenses affordable

From the example below, you can see that even when the cost of cover is included, the savings on your vet bills can really add up!

Petsecure 85% benefit option (refunds 85% of your vet's bills)	
The vet's bill	\$5,000
The 85% benefit paid by Petsecure	\$4,250
The amount paid by you to the vet	\$750
Annual insurance premium*	\$733
Total cost to you	\$1,483
Saving on your vet's bill	\$3,517

*This example is based on an average claim for a dog that has ingested a foreign body. The premium is an indication of the cost for Accident & Illness Cover for a 2 year old Labradoodle Cross, with an 85% benefit option. For your individual quote please visit petsecure.com.au or call 1300 855 160.

> Your cover options

	Accident Cover	Accident & Illness Cover
Annual benefit limit	\$8,000	\$12,000
% of vet bill that is paid back to you	85% or 75% depending on your benefit payment choice	
Additional excess payable	No	No
Accidental injury cover	✓	✓
Illness cover	n/a	✓
After hours emergency visits	✓	✓
Veterinary consults	\$300	\$300
Specialist care/surgery	✓	✓
Laboratory and diagnostic tests	✓	✓
Hospitalisation	✓	✓
Radiology	✓	✓
Lifetime chronic condition cover	n/a	✓
Breed-specific genetic conditions	n/a	✓
Cruciate ligament conditions*	\$2,600	\$2,600
Pre-existing conditions	Excluded	Excluded
Overseas travel insurance	✓	✓
Emergency boarding fees	✓	✓
Tick Paralysis benefit	n/a	\$500
Free Pet ID tag	✓	✓

*You may be eligible for a higher limit, if so this will be on your Certificate of Insurance.

> Wellness Care (option on Accident and Illness Cover)

Routine Item		Benefit
<ul style="list-style-type: none"> Desexing Micro-chipping Heartworm control Teeth cleaning Dew Claw removal Council registration fees Prescription diets Alternative therapies 	<ul style="list-style-type: none"> Acupuncture Massage Hydrotherapy Behavioural therapy Cremation/burial Puppy training Herbal medicines/treatment 	\$60 paid per year for ONE of the routine items listed
PLUS	Vaccinations or Health Check	\$30 per year
	FeLv/Fiv tests or urinalysis	\$10 per year
	Flea/tick/worm control	\$45 per year
Total Wellness Care benefit		\$145 per year

> Tailor your cover to suit your needs and budget

Premiums are based on a wide range of factors including for example, the breed of your pet and of course, the option you choose. This ensures that you will pay a fair and competitive premium for each pet you insure with Petsecure.

Accident Cover is an affordable way of insuring your dog or cat. Accident Cover is designed to help take care of unexpected vet costs of up to \$8,000 per annum if your pet is injured as the result of a specified accident.

Accident & Illness Cover provides cover for veterinary treatment costs arising from both accidental injury as well as illness conditions suffered by your pet. The benefit amount payable is up to \$12,000 per annum.

Choice of benefit payment. You can choose to have either 75% or 85% of your vet's bills covered. The lower the benefit payment you choose, the lower the premium. Whichever option you choose Petsecure will be there to help you with the veterinary costs.

Plus, for an extra \$9.50 per month you can add **Wellness Care** to your Accident & Illness Cover. Wellness Care pays up to \$145 per year for routine care items.

> Little Extras

Emergency boarding fees

With Accident & Illness Cover, if you (the insured and sole carer of the pet) are hospitalised for 5 or more consecutive days during the policy period, we will pay for the cost of boarding your pet at a licensed pet boarding facility – up to a maximum of \$1,000 per year.

Overseas travel insurance

Your pet will be covered by their Petsecure policy whilst travelling in a country that does not require your pet to enter quarantine on re-entry to Australia.

Paralysis Tick benefit

Our Accident & Illness Cover includes \$500 benefit towards the treatment of paralysis ticks.

FREE Pet ID Tag

Keep your pets safe with a FREE pet ID tag for each pet covered when you call and get cover over the phone.

> Peace of mind for life

Once your pet is covered you have the peace of mind knowing that should your pet fall ill or be injured, with either a chronic condition or an unexpected accident or illness, you have the financial support to help you afford the treatment your pet needs year after year. Pets over 9 years of age will not qualify for Illness Cover where there has been a break, lapse or change in the Cover after reaching age 9.

> Support for Aussie pet rescue organisations

Petsecure proudly supports many hard working pet rescue organisations across Australia. So when you choose Petsecure you not only protect your pet with great cover, but you are also helping our rescue partners continue with the valuable work they do saving the lives of thousands of cats and dogs every year.

If you are a rescue organization seeking sponsorship visit petsecure.com.au/rescue-orgs/ to find out more.



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petsecure.com.au

