Lifetime Pet Insurance Policy

Your Policy Wording for Your Cat & Dog Lifetime Cover

This document is your Combined Financial Services Guide (FSG) and Product Disclosure Statement (including Policy Wording)

Please read in conjunction with your Certificate of Insurance to understand the Policy for your Pet

Hello from CoverMy Pet!

Thank you for choosing us to protect your pet - we're so happy to welcome you to our family.

We hope your furry friend remains happy and healthy, but if anything happens, you can count on us to be there.

Inside this booklet, you'll find the details of your cover, along with helpful tips to make claiming simple and stress-free.

Here's to many happy, healthy moments together with your pet!

The CoverMy Pet Team

Contents

Part 1: Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS') which includes the Policy wording contains important information about your pet's insurance and how it works.

About this Insurance

This is an important document. You should read it carefully before making a decision to take out this insurance. It will help you to:

- Decide whether this insurance will meet your needs; and
- Compare it with other products you may be considering.

Please note that any recommendation or opinion in this document is of a general nature only and does not take into account your objectives, financial situation or needs.

You need to decide if this insurance is right for you, and you should read all of the documents that make up the Policy to ensure you have the cover you need.

The Insurer

Sovereign Insurance Australia (ABN 85 138 079 286 AFS License Number 342516) with its registered address at 3801/3803 Pacific Hwy, Tanah Merah QLD 4128 is the Insurer of the Policy.

Sovereign Insurance Australia is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth).

The Administrator

Petplan Australasia Pty Ltd ABN 64 069 468 542 AFSL No. 245663 is the sole Administrator of the Policy.

Petplan Australasia Pty Ltd acts under a binding authority and performs administration and claims functions on behalf of the insurer. The insurer retains full responsibility for ensuring that the delegated activities are conducted in accordance with Australian regulatory and prudential requirements. Regular oversight, reporting, and audit reviews are undertaken to ensure compliance with all relevant laws and standards.

We can be contacted as follows, Head Office: 1-3 Smolic Crt, Tullamarine VIC, 3043 Ph: 1300 738 225 In arranging this insurance We acts as agent for Sovereign Insurance Australia and not as your Agent.

The Promotor

CoverMy Pet is the Trading Name of Futuristic Insurance Technology Pty Ltd ACN 160 528 932, 1 Smolic Court, Tullamarine, Victoria 3043, Telephone 1300 894 464

Futuristic Insurance Technology Pty Ltd trading as CoverMy Pet is an authorised Representative of Petplan Australasia Pty Ltd, AFSL No. 245663 and is authorised to distribute and promote **CoverMy Pet** Insurance but does not issue policies and is not involved in the assessment of claims.

Our contract with you

Where we agree to enter into a Policy with you it is a contract of insurance between us and you (see the definition of 'you' for details of who is covered by this term). The Policy consists of:

- This document sets out the standard terms of your cover and its limitations;
- Your Certificate of Insurance issued by us. The Certificate of Insurance is a separate document, which shows the insurance details relevant to you. It may include additional terms, conditions and exclusions relevant to you that amend the standard terms of this document. Only those sections shown as covered in your Certificate of Insurance are included under the Policy coverage; and
- Any other change to the terms of the Policy otherwise advised by us in writing (such as an endorsement or Supplementary PDS). These written changes may vary or modify the above documents.

These are all important documents and should be carefully read together and kept in a safe place for future reference. We reserve the right to change the terms of the Policy where permitted to do so by law.

Any new or replacement Certificate of Insurance we may send you, detailing changes to your insurance or the Period of Insurance, will become the Certificate of Insurance, which you should carefully read and retain.

What is covered

Where we have entered into a Policy with you, we will insure you for:

- Loss or damage caused by one or more of the covered insured events; and
- The other covered benefits, as set out in the Policy occurring during the Period of Insurance.

Other persons may be entitled to cover, but only if specified as so entitled and limited only to the extent and interest specified.

Terms and Conditions

Cover under this Policy provided on the basis:

- That You have paid or agreed to pay us the premium for the cover provided; and
- Of the verbal and/or written information provided by You which You gave after having been advised of Your Duty not to make a Misrepresentation either verbally or in writing.

If you failed to comply with your Duty to not make a Misrepresentation or have made a misrepresentation to us, we may be entitled to reduce our liability under the Policy in respect of a claim and/or we may cancel the Policy to the extent we are prejudiced by your failure. If you have told us something which is fraudulent and it is related to your Policy and the cover provided, we may also have the option of avoiding the Policy (i.e. treating it as if it never existed).

Your Duty to not make a Misrepresentation and the consequences of misrepresentations, are set out under the heading 'Your Duty to not make a Misrepresentation', on page 14.

Some words have special meanings

Certain words used in the Policy have special meanings. The definitions section of this document on pages 19-25 contains such terms. In some cases, certain words may be given a special meaning in a particular section of the Policy when used or in the other documents making up the Policy. Headings are provided for reference only and for interpretation purposes and do not form part of the Policy.

Your obligation to comply with the Policy terms and conditions

We will assess all claims fairly and in accordance with the Insurance Contracts Act 1984 (Cth). Where You do not comply with a policy term or condition, We may decline or reduce a claim only to the extent that your non-compliance has caused or contributed to the loss. We will act efficiently, honestly, and fairly in all claim decisions.

If more than one person is insured under the Policy, a failure or wrongful action by one of those persons may adversely affect the rights of any other person insured under the Policy to the extent we are prejudiced by your non-compliance.

Your Duty not to make a Misrepresentation

You must take reasonable care not to make a Misrepresentation to us. This responsibility applies until we issue you with a Policy for the first time or agree to renew, extend, vary/change, or reinstate your Policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A Misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not Misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a Misrepresentation applies to everyone who will be insured under the Policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a Misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above Duty, we may reject or not fully pay your claim and/ or cancel your Policy. If the Misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your Policy as if it never existed.

Who does the duty apply to?

The Duty not to make a Misrepresentation applies to You and everyone that is an insured under the Policy. If you provide information for another insured, it is as if they provided it to us.

What happens if the Duty not to make a Misrepresentation is not complied with?

If the Duty not to make a Misrepresentation is not complied with, we may cancel the Policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the Policy as if it never existed and pay nothing.

What type of insurance is this?

Subject to the Policy terms and conditions (including exclusions and limits), this Lifetime Policy covers the cost of Eligible Veterinary Fees if your Pet experiences an Injury or Illness. Providing you renew your Policy each year and continue to pay the premium, the Policy will give you continuous Veterinary Fees cover for ongoing or long-term Conditions, providing the Injury first happened after you obtained cover (Policy Commencement Date), or the Illness first showed Clinical signs, after you obtained cover and the conclusion of the twenty-eight (28) day Waiting Period, or other applicable Waiting Periods relating to, such as but not limited to, BOAS Twelve (12) Months and Cruciate Ligament Disease, six (6) months.

When does my Policy begin?

The Policy will begin at 23:59 PM on the day you sign up (Policy Commencement Date) to the policy.

How long does my Policy run for?

The Policy will remain in force for twelve (12) months from the date it starts (Policy Commencement Date) and for any period which you renew unless cancelled earlier by you or us in accordance with the terms of the Policy. The Policy will end or renew at 23:59 PM on the same date, twelve (12) months later, that the policy began or was renewed.

Policy Summary

Please note that this is a limited summary only and not a full description of the covers. Each cover noted is subject to terms, conditions, exclusions and limitations that are not listed in the summary.
You need to read the full terms, conditions and exclusions of the Policy and the Certificate of Insurance which specifies the options taken for a full explanation of the cover provided under the Policy.

Applying for cover – Eligibility

Eligible cats or dogs can be covered from the age of eight (8) weeks and before their eighth (8th) birthday.

Your Cat or Dog must live in Australia.
The following dogs are not eligible for cover:

- Dogs used for security, guarding, track racing or Coursing;
- Breeds of dogs that are listed as banned by any Australian Government, public or local authority; and/or
- Dogs that are a cross breed with either a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid, or any other breed advised to you when you apply for cover. This list may be modified from time to time, and we will notify you in writing.

Other eligibility criteria may apply, and we will tell you what they are when you apply for this insurance.

Target Market Determination

This product has been designed to meet the needs of pet owners seeking lifetime cover for veterinary expenses. A Target Market Determination for this product is available at our website: covermy.au/pet-insurance/policy-documents/ . You should read the TMD before deciding whether this insurance is right for you.

COVER SUMMARY

Subject to the Policy terms and conditions (including limits and exclusions), the following benefits are provided under the Policy:

Veterinary Fees	• We will pay the cost of Eligible Veterinary Fees incurred by you for Veterinary Treatment provided during the Period of Insurance to treat your Pet's Injury or Illness, including Eligible Veterinary Fees incurred during Journeys in Australia. • We will also cover the cost Physiotherapy provided during the Period of Insurance when carried out by a registered Physiotherapist with post-graduate qualifications in animal/veterinary physiotherapy or a member of the Australian Physiotherapy Association (APA) Animal Physiotherapy Group (APG), following a veterinary referral.	The Maximum Benefit we will pay for Injury and Illness for all Treatment types is shown on your Certificate of Insurance.
Excess	If you need to make a claim under this Policy, you may be required to pay an Excess. Your Excess will depend on the product you choose, where you live and the breed and age of your Pet.	For full details, please refer to the terms and conditions of the Policy and your Certificate of Insurance.

Co-Payment	The percentage amount shown on the Certificate of Insurance that you must pay for each and every claim.	The Co-Payment is in addition to any Excess which is shown on your Certificate of Insurance.

Policy Benefits

Unless otherwise indicated in the Policy, the amounts shown below are the Maximum Benefits that We will pay to You under the Policy in relation to a Period of Insurance. Veterinary Fees are subject to the Policy aggregate, less the applicable Excess/Co-Payment

PLANS	Light	Regular	High
Lifetime	✓	✓	✓
Veterinary Fees (for Treatment of Injury, Accident or Illness)	Up to $2,000 Annual Benefit Limit (As shown in the Certificate of Insurance.)	Up to $4,000 Annual Benefit Limit (As shown in the Certificate of Insurance.)	Up to $8,000 Annual Benefit Limit (As shown in the Certificate of Insurance.)
Co-Payment	15%	15%	15%
Excess	$100	$100	$100
Cruciate Ligament Benefit (per policy year)	Up to $1,500	Up to $2,500	Up to $3,500
Vet Consults (per policy year)	Up to $300	Up to $300	Up to $300
Paralysis Tick (up to the Annual Benefit Limit)	1st Claim Up to $1,000 Subsequent Claims Up to $750	1st Claim Up to $1,500 Subsequent Claims Up to $1,000	1st Claim Up to $2,000 Subsequent Claims Up to $1,000
Cancer Treatment	Up to $1,500 Annual Sub Limit	Up to $2,500 Annual Sub Limit	Up to $3,500 Annual Sub Limit
Hip Dysplasia	Up to $1,500 Annual Sub Limit	Up to $2,500 Annual Sub Limit	Up to $3,500 Annual Sub Limit
Skin Conditions	Up to $500 Annual Sub Limit	Up to $500 Annual Sub Limit	Up to $500 Annual Sub Limit
Multi-pet Discount	✓ 2+ eligible pets	✓ 2+ eligible pets	✓ 2+ eligible pets

Waiting Periods

A Waiting Period is the amount of time starting from 23:59pm on the Policy Commencement Date that must pass, without there being any Illness, Medically Related Condition or clinical signs of the condition before we can provide cover for treatment of that condition, unless otherwise stated on Your Certificate of Insurance (COI). If the Condition first shows Clinical Signs during the applicable Waiting Period, it will be considered Pre-existing and will become either a Temporary Reviewable or Chronic Non-reviewable Exclusion on the Policy depending on the severity of the Condition and will become an exclusion on the policy. The waiting period begins on the day your policy commences and ends at 23:59 PM on the final day of the waiting period.

PLANS	Light	Regular	High
Waiting period for Injury or Accident	No waiting period	No waiting period	No waiting period
Waiting period for Illness	28 days	28 days	28 days
Waiting period for brachycephalic obstructive airway syndrome (BOAS)	12 months (365 consecutive days)	12 months (365 consecutive days)	12 months (365 consecutive days)
Waiting period for Cruciate ligament benefit	6 months (180 days)	6 months (180 days)	6 months (180 days)

Excesses and Contributions

Fixed excess

A fixed excess is the amount, as listed on your certificate of insurance (COI), which is withheld by us, for claims made against each unrelated condition, in each separate policy period.
If the condition is ongoing and spans across multiple policy periods, the fixed excess will need to be paid again for any treatment which was performed in the new policy period.

Co-Payment/Excess

The co-payment/share excess is a percentage of the claimable amount, applied after the fixed excess, that is withheld by us when the claim is settled.

Costs

The premium payable by you will be shown on your tax invoice. We take into consideration a number of factors in setting premiums. The base premium we charge varies according to your risk profile (e.g. the breed, age, gender and location of your Pet, our claims experience, your individual claims experience, the increased costs of doing business and any events that impact the insurance industry).

You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) plus any additional charges of which we tell you. These amounts will be set out separately on your Certificate of Insurance (or tax invoice) as part of the total premium payable.

Minimum premiums may apply. In some cases, discounts may apply if you meet the criteria we set. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/ entitlements. Any discounts will be applied to the base premium calculated prior to any taxes being added.

When you apply for this insurance, you will be advised of the total premium amount payable, when it needs to be paid and how it can be paid. If you fail to pay, we may reduce any claim payment by the amount of premium owing and/or cancel the Policy. Special rights and obligations apply to instalment premium payments as set out below.

The amount you pay for your premium includes Commission paid to Petplan. If a person has referred you to us, we may pay them a part of the amount that relates to Commission. This will not increase the amount you pay us.

Payments by Instalments

If you pay your premium by instalments refer to the ‘General Conditions’ applicable to all sections for important details on your and our rights and obligations. Note that an instalment premium outstanding for fourteen (14) days or longer may allow us to refuse to pay a claim.

Goods and Services Tax (GST)

All monetary limits in the Policy are inclusive of GST. In the event of a claim, if you are not registered for GST, we will reimburse you the GST component in addition to the amount we pay you. If you are registered for GST, you will need to claim the GST component from the Australian Taxation Office.

You must advise us of your correct input tax credit percentage where you are registered as a business and have an Australian Business Number. You are liable to us for any GST liability we incur arising from your incorrect advice.

Your cooling-off period and Cancellation rights

You have a cooling off period of twenty-one (21) days from the date you purchased the Policy. During this period, you can return the Policy and receive a refund of any premium paid, provided you have not exercised right or power under the Policy (e.g. made any claim) or the Period of Insurance has not ended.

To exercise your cooling off rights you must advise us of your intention by phone by calling 1300 894 464 or by advising us in writing. Send written confirmation to: CoverMy Pet, 1 Smolic Crt, Tullamarine VIC, 3043 or email to info@covermy.au.

We may deduct from your refund amount any government taxes or duties we cannot recover.

After the cooling off period has ended, you still have cancellation rights, however we may deduct a pro rata proportion of the premium for time on risk, plus any reasonable administrative costs and any government taxes or duties We cannot recover (refer to 'General Conditions' Cancellation on pages 25 for full details).

How do I make a claim?

We will not guarantee on the phone if we cover a claim under the Policy. You must send us a claim form that has been properly filled in. We will then write to contact you with our decision.

You must fill in a claim form. Send us the claim form together with a copy of the fully itemised invoices setting out the costs involved. Where requested you may need to provide a complete Veterinary history and clinical notes relating to the treatment. You can obtain a claim form online at covermy.au/pet-insurance/make-a-claim/ or by contacting us on either 1300 894 464 or claims@covermy.au.

You can email the completed claim form to claims@covermy.au or post it to:
CoverMy Pet, Claims Centre 1 Smolic Court
Tullamarine, VIC 3043
If you post your claim, we recommend you keep a copy of the claim.

Further information and confirmation of transactions

If you require further information about this insurance or wish to confirm a transaction, please contact us.

Your Pet Insurance Policy - Details

Details of your Pet's cover are outlined in the Policy and your Certificate of Insurance. We recommend you check your Pet's cover and contact us as soon as possible if this is not as expected.

These Terms and Conditions are part of your insurance contract. The other parts are your Certificate of Insurance, and your written, internet or telephone application. To understand exactly what your insurance contract covers you must read your Certificate of Insurance, together with all other documents that make up our contract with you.
These are only examples of some common Exclusions and Policy Limits. Additional Exclusions and Policy Limits may apply. For full details of all relevant Policy Limits and Exclusions You must read the Certificate of Insurance and the general Exclusions to all sections and also to the specific exclusions to each section under the heading "What We will not pay".

Delivery of Your Policy Documents

Unless we tell you otherwise or we tell you it is no longer suitable we will send your Policy documents and Policy related communications electronically. This includes email and/or other methods of electronic communication. You will need to provide us with Your current email address and your mobile phone number. Each electronic communication will be deemed to be successfully received by you on the transmission date recorded in our systems. Where we deliver your Policy documents and Policy related communications by mail in printed form all such communications will be deemed to have been successfully delivered once mailed by us to your last notified postal address.

Updating this PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS or a Supplementary PDS or other compliant documents to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy, (however a charge may be required for this), by contacting us using our details on the back cover of this PDS). Other documents may form part of our PDS and the Policy. (for example, Certificate of Insurance, Supplementary PDSs and/or endorsements). If they do, we will tell you in the relevant document. We may also issue other documents forming part of Our PDS and the Policy where required or permitted by law.

Definitions

If we explain what a word means, that word has the same meaning wherever it appears in the policy

Accident	means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended and is caused by an external force or object resulting in a physical Injury requiring Veterinary Treatment or advice. All Accidents consequent upon or attributable to one source or original cause are treated by us as one Accident. This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time. For the sake of clarity, the following Conditions are not considered Accidents: including but not limited to Illnesses, any Pre-existing Conditions, luxating patella, a rupture or strain of one or both cruciate ligaments, degenerative joint disease, hip dysplasia Elbow dysplasia, Intervertebral disc disease, and hyperextending hocks, Juvenile Pubis Symphysiodesis (JPS).
Australia	means the Commonwealth of Australia
Annual Limit	means the maximum amount We will reimburse You for all Eligible Veterinary Fees during a Policy Year on the insurance Plan You selected. Your Annual Limit is shown on Your Certificate of Insurance (COI).
Bilateral Conditions	means any Condition presenting on one side of the Your Pet's body of which Your Pet has two; if Your Pet displayed signs or symptoms consistent with that Condition on the other side of the body prior to the Policy Commencement Date or during any applicable Waiting Period, will be considered as a Pre-existing Condition, whether or not it was diagnosed or treated by a Veterinarian, is in remission at the time of application, or is currently being or has previously been controlled by medication(s), including, but not limited to, eyes, ears, hips (Hip Dysplasia), knees (Patella and Cruciate Ligaments), and elbows). When applying an Exclusion, Bilateral Conditions are considered the one Condition.
Brachycephalic Obstructive Airway syndrome (BOAS)	means - Brachycephalic Obstructive Airway syndrome (BOAS), Brachycephalic Gastrointestinal Syndrome (BGS), nasal fold surgery, skin fold surgery, stenotic nares and soft palate resection, enlarged tongue (macroglossa), or everted laryngeal saccules.
Certificate of Insurance (COI)	means the relevant document We issue including on renewal or variation of the Policy containing details of the cover provided under the Policy, as per the Terms and Conditions detailing the Period of Cover, Insured(s) name, address, Pets name, Age and Breed, Your selected insurance Plan, Annual Limits, Sub Limits, Excess and Exclusions and other specific insurance details that We may have applied to Your cover. If there is any contradiction between what is stated on Your Certificate of Insurance (COI) and the Products Disclosure Statement (PDS), the COI wording shall prevail.
Clinical sign(s)	means change(s) in your Pet's normal healthy state, its bodily functions or behaviour of your Pet observed by You, a Veterinarian, or other observers.
Co-Payment/Excess	means an amount shown on you Certificate of Insurance that you must pay for each, and every claim made under you Policy per Policy Year.

Condition(s)	means any Condition that causes discomfort, dysfunction, distress, including Injuries, Illnesses, disabilities, disease, disorders, Clinical signs, syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the Pet afflicted. Some Conditions are assessed differently depending on whether they are considered to be, but not limited to; Pre-existing Conditions o Temporary Pre-existing Conditions o Chronic Pre-existing Conditions Or o Medically Related Pre-existing Condition o Bilateral Conditions And are separated based on the body system affected and the treatment provided. If multiple parts of the body have been affected secondary to an illness, we may split these secondary conditions into their own separate claims if the treatments required for the secondary conditions do not overlap. For an injury, all body systems directly affected as a result of the injury will be considered under the single condition.
Condition(s) Medically Related	means signs or evidence that are reasonably connected, based on well-recognised existing Veterinary Medical forensic research, knowledge, and practice. Medically Related Condition: a. has the same symptoms (whether diagnosed or not), or, b. has the same diagnosis; or, c. results from the same disease as another Condition. When Your Pet has a Condition that is Related to a Pre-existing Condition, We will not cover You for the cost of any Treatment.
Condition(s) Chronic	Chronic Condition means a disease, Illness, or Injury that has (or is recognised by Our Vet to usually) but not limited to, one or more of the following characteristics: a. Condition that has persisted after reasonable efforts have been made to relieve or cure its cause and has continued, either continuously or episodically, for longer than three (3) continuous months. b. needs ongoing, long-term or life-long monitoring through consultations, examinations, drugs, check-ups, and or tests. c. needs ongoing, long-term or life-long control or relief of symptoms. d. requires the Pet's rehabilitation or for the Insured to be specially trained to cope with ongoing, long-term or life-long effects. e. A Condition that continues indefinitely or relapse following Treatment with intervals of remissions in between. f. Condition that can be treated or managed but has no widely accepted cure. If prior to the Policy Commencement Date or its applicable Waiting Period, Your Pet has been diagnosed or shown Clinical signs, and/or the long-term prediction falls into one or a combination of a-f above, it will be considered a Chronic Pre-existing Condition and We will apply a Non-Reviewable Exclusion under the Policy. Chronic Conditions include, but not limited to: • Cruciate ligament disease and conditions • Intervertebral disc disease • Hip dysplasia • Elbow dysplasia • Patella luxation • Endocrine diseases Non-Reviewable Exclusions are shown on Your Certificate of Insurance (COI)

Condition(s) Temporary	means a Temporary Condition resulting from an Injury, Illness or disease that may or may not have required Veterinary Treatment, is of a Temporary nature for which a full and rapid recovery is expected and or cured with Treatment and do not require ongoing care. If prior to the Policy Commencement Date, or its applicable Waiting Period, Your Pet has been diagnosed or shown Clinical signs, of a Condition known to be a curable illness or disorder of a temporary nature, it will be considered a Temporary Pre-existing Condition and We will apply a Reviewable Exclusion under the Policy. Reviewable Exclusions vary in time from three (3) months through to twenty-four (24) months, depending on the Condition. If Your Pet has not shown signs of that Condition for the duration of the relative Exclusion period, prior to the first Clinical signs of Your claimable Treatment date, it will be removed. Reviewable Exclusions and the relative time frames are shown on Your Certificate of Insurance (COI).
Cruciate Ligament Disease Condition	Cruciate Ligament Disease Condition means partial or complete rupture of the Cruciate Ligament(s). This includes meniscal tears, any looseness of the Cruciate Ligament(s) along with any complications following Treatment for this Condition. If Your Pet shows signs of Cruciate Ligament Disease in one leg prior to the Policy Commencement Date under this Policy or within the Waiting Period, any Treatment for a subsequent Cruciate Ligament Disease issue in the other leg would be considered a Bilateral or Medically Related Condition to a Chronic Pre-existing Condition and would not be Covered.
Elective Treatment, diagnostic or procedure	means any Veterinary Treatment, diagnostic or Elective surgical procedure that is not medically necessary, or essential for Your Pet's survival and or does not form part of a Treatment for an Injury or Illness or trauma. Including but not limited to, physical examinations or preventive medicines, de-sexing/spaying/castration, micro-chipping, grooming/de-matting, cosmetic or aesthetic surgery, dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, surgery or Treatment that is beneficial to the Pet but, or any Treatment, diagnostic, or procedure or second opinion You may request, which the Our Vet confirms is not necessary to treat an Injury or Illness is considered Elective Treatment.
Eligible Veterinary Fees	means reasonable, customary fees for medically necessary examinations, consultations, advice, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and or services provided by a Veterinarian to relieve or cure an Illness, Injury or disease.
Excess	means the amount(s) shown on Your Certificate of Insurance that you must pay for each unrelated Condition claim made under your Policy per Policy Year. Veterinary Fees Excesses are: • The Fixed Excess and the Co-Payment.
Exclusion General, Reviewable and Non-Reviewable	means Exclusions, Services and Benefits that are not covered in respect to the Policy, including, but not limited to Conditions, Treatments or events for which the Insurers will not pay; General Exclusions – means any **Exclusion** mentioned in the 'General Exclusions' section of this Policy on Page 34. Chronic Pre-existing Non-Reviewable Exclusion Temporary Pre-existing Reviewable Exclusion as set out on Your Certificate of Insurance (COI) and You will be told of this before You take out the insurance or at renewal. (See the 'What We will not pay" under each cover section).
Experimental Therapies & treatments	Means any Treatment, devices or prescription medications which are recommended by a Vet but are not considered by the Veterinary community to be safe and effective for the Condition for which the Treatment, devices or prescription medications are being used. This includes any Treatments, procedures, facilities, equipment, drugs, drug usage, devices, or supplies not recognised as accepted Veterinary practice and / or treatment that is either: a. Not registered by the Australian Pharmaceuticals and Veterinary Medicines Authority (APVMA), or b. Registered with the Therapeutics Goods Administration (TGA) only, and the efficacy and safety of the medication has not been established in the species of animal it is being used in by the veterinarian.

Family	means your Father, mother (or alternatively stepfather, step-mother), brother, sister, stepbrother, step-sister, spouse (including common-law partner), child (including child of spouse or common-law partner), step-child, grandchild, father-in-law, mother-in-law, daughter-in-law, son-in-law, and grandparent, and any relative permanently residing in the household or with whom the Insured permanently resides.
Home	means the place in Australia where you and your pet usually live.
Illness	means any changes to a healthy state, or a condition, ailment, affliction, sickness, disease, disorder, defect, syndrome or abnormality that causes pain dysfunction or distress and that is not due to an external Injury including defects and abnormalities that Your Pet was born with or were passed on by its parents.
Illness which starts in the first 28 days of cover	**We** do not cover any illness or condition that existed before your policy commenced, or during the waiting period. This includes conditions that have the same symptoms or diagnosis as a prior condition. **Example:** If **Your** pet showed signs of arthritis before taking out this insurance, future arthritis treatment will not be covered. No matter where the Illness or Clinical signs occur or happen in, or on, your Pet's body. The twenty-eight (28) day Waiting Period will cease at 00.01 on the twenty-ninth (29) day of cover under this Policy.

Immediate Family	means as per Family, listed above.
Injury	Injury means a bodily Injury caused immediately, solely and directly by an Accident occurring while the Pet's coverage under the Policy is in force and resulting directly and independently of disease or bodily infirmity. The Injury must be verified by a veterinarian, and for sake of clarity, does not include any physical Injury or trauma that happens over a period of time or is of a gradual nature.
Journey	means travel from your Home within Australia undertaken during the Period of Insurance for a maximum of ninety (90) days for all journeys in the Period of Insurance. This includes the duration of your holiday or business trip and any travel, in Australia and return Journeys to your Home.
Lifetime Cover	means with Lifetime Cover You can continue to claim for the Treatment for on-going Chronic Conditions, Medically Related Conditions, Illness or Injuries throughout Your Pet's lifetime, provided You renew Your Policy without any break in cover and have paid the required premium, or if paying monthly, Your payments are up to date, and not outstanding or in arrears.
Maximum Benefits	means the most we will pay for the relevant level of cover you have chosen during the Period of Insurance as set out in the Certificate of Insurance, subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess. The Maximum Benefits We will pay are shown on Your Certificate of Insurance (COI) the Schedule of Benefits.
Member of a Veterinary Practice	means any person legally employed by a Veterinary Practice under a contract of employment, other than a Vet, Veterinary Nurse, Therapist, Specialist Veterinarian or Administration Staff who may be the Insured under this Policy.
Our Vet	means any Vet, Veterinary Nurse, Therapist or Specialist Veterinarian, appointed or engaged by us to carry out Treatment to your Pet or discuss your Pet's Treatment with your Vet.
Period of Insurance	means the period between the Policy Commencement Date specified in the Certificate of Insurance (COI), being the date upon which Your Pet's cover commences, and the expiry date specified in the Certificate of Insurance (COI), during which time We give cover. This is normally Twelve (12) Months (three hundred and sixty-five (365) consecutive days) but may be less if Your Pet has been added to or cancelled from Your insurance. It does not refer to any prior Period of Insurance if the Policy is a renewal of a previous Policy or any future Period of Insurance for any Policy You may renew with Us upon renewal. Each Period of Insurance is treated as separate. Your Policy begins at 23:59

	hours on the Policy Commencement Date and ends at 23:59 on the expiry date of Your Policy.
Personal Circumstances	means circumstances about You, Your Family or Your Pet which You have limited or no control over, that compelling Personal Circumstances prevent You from carry out the terms of responsibility for Your Pet. Examples of Personal Circumstances are, but not limited to; • lack of transport, • Your Pet's size or behaviour, • Your Home environment, You/Your Family's working hours, Your child-care arrangements, Your Family's holidays or other commitments, or Your ability to give regular medications, for example, worming/flea and or tick treatment, grooming, post-surgery care and rehabilitation, administering medications and pain relief.
Policy	means this document and the Certificate of Insurance and any other documents we issue to you which are expressed to form part of the Policy terms, which set out the cover we provide for the Period of Insurance. For the sake of clarity, it does not include any prior Policy that this is a renewal of or any future Policy that is a renewal of this Policy.

Policy Year	means the time during which we give cover as shown on your Certificate of Insurance Policy details. This is normally twelve (12) months but may be less if your Pet has been added to, or cancelled from, your insurance.
Policy Aggregate	means the total amount payable for all Eligible Veterinary Fees for Injuries and/or Illnesses occurring during any one Policy Year as specified in the Certificate of Insurance (COI).
Policy Commencement Date	means the date and time Your Policy will commence after You sign up. Your Policy will begin at 23:59hrs on the day You sign up to the Policy as shown on Your Certificate of Insurance (COI).
Pre-Existing Condition(s).	means any Condition(s) or symptom(s), sign(s) or Clinical sign(s) of that Condition, Medically Related Condition or Injury or Illness occurring or existing in any form that; 1. Has happened or first showed Clinical signs; 2. Has the same diagnosis or Clinical signs as an Injury, Illness or Medically Related Condition, or Clinical sign Your Pet had; or, 3. Is caused by, relates to, or results from, an Injury, Illness or Clinical sign Your Pet had occurring or existing: • Before Your Pet's cover started, or prior to the Policy Commencement Date; • During the Twenty-eight (28) day Waiting Period applicable for Illness; or • During the Twelve (12) Month Waiting Period; applicable to BOAS; or • During the six (6) month Waiting Period; applicable to Cruciate Ligament Disease • Before the section was added to Your insurance. This applies no matter where the Injury, Illness or Clinical sign(s) or Medically Related Condition occurred or happen in, or on, Your Pet's body. This is regardless of whether or not We place any Exclusion(s) for the Injury/Illness. For the avoidance of doubt when referring to Pre-Existing Conditions, where Your Pet has a Condition affecting a part of its body of which it has two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments, both instances of the Condition will be excluded from cover if either of the parts of the Pet's body were affected by the Condition before Your Pet's cover started, or prior to the Policy Commencement Date.

Pre-Existing Chronic Condition(s)	Means any Chronic Condition Your Pet has been diagnosed or shown Clinical signs, and/or the long-term prediction falls into one or a combination of criteria listed under Chronic Condition Definition, prior to the Policy Commencement Date or its applicable Waiting Period, it will be considered a Chronic Pre-existing Condition and We will apply a Non-Reviewable Exclusion under the Policy. Chronic Conditions include, but not limited to: • Cruciate ligament disease and conditions • Intervertebral disc disease • Hip dysplasia • Elbow dysplasia • Patella luxation • Endocrine diseases Non-Reviewable Exclusions are shown on Your Certificate of Insurance (COI)
Pre-existing Temporary Condition	means a Temporary Condition resulting from an Injury, Illness or disease that may or may not have required Veterinary Treatment, is of a Temporary nature for which a full and rapid recovery is expected and or cured with Treatment and do not require ongoing care. • If prior to the Policy Commencement Date, or its applicable Waiting Period, Your Pet has been diagnosed or shown Clinical signs, of a Condition known to be a curable illness or disorder of a temporary nature, it will be considered a Temporary Pre-existing Condition and We will apply a Reviewable Exclusion under the Policy. Reviewable Exclusions vary in time from three (3) months through to twenty-four (24) months, depending on the Condition. If Your Pet has not shown signs of that Condition for the duration of the relative Exclusion period, prior to the first Clinical signs of Your claimable Treatment date, it will be removed. Reviewable Exclusions and the relative timeframes are shown on Your Certificate of Insurance (COI).
Related Conditions	means a Condition that even though it has shown first signs or symptoms during the Policy Period (outside of the Waiting Period), it is considered to be a Pre-existing Condition if it has the clinical symptoms, diagnostic classification or results from the same disease process as a Pre-existing Condition regardless of the number of areas of Your Pet's body affected. For example: if your Pet suffers from arthritis in its legs prior to the Commencement Date of the Policy or during the Waiting Period, all future occurrences of arthritis for example in the back or neck, will be considered to be Related Conditions and will not be covered.
Recurring Condition	means a Condition that is curable but may relapse repeatedly with intervals of remission in between.
Routine or Preventative Treatment	means care or Treatment such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include but are not limited to annual physical examinations and check-ups, vaccinations, heart worm prevention medication; flea and other internal/external parasite prevention; dental check-ups and dental scale & polish or teeth cleaning, removal of misaligned or retained deciduous teeth. Routine health check means any diagnostic test/screening carried out where no medical Condition or symptoms are present.

Treatment	means any examination, Veterinary Treatment and customary examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a qualified Veterinarian for a Condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or Treatment to relieve or cure for an Injury or Illness during the Policy Period.
Vet or Veterinarian	means any registered Veterinarian, Specialist Veterinarian, Veterinary Nurse or Therapist, vet practice, clinic, hospital centre and referral hospitals, other than a Vet who may be the Insured under this Policy.
Veterinary History	means Your Pet's Veterinary medical History covering all clinical examinations and Treatment that Your Pet has ever received from any registered Vet Practice. In some instances, We will request this information from any or all Vet(s) Practice that Your Pet has attended. For the sake of clarity, a Pet Passport or vaccination certificate is not

	satisfactory as a Vet History.

Veterinary Fees	means the usual, comparable, and customary charges Vets or Therapist in general or referral practices usually charge for similar Treatment, services and supplies in the geographic area where Treatment is performed, regardless of whether that Pet owner has insurance coverage or not.
Veterinary Practice	means any organisation or business providing a Veterinary service, procedure, advice or medication registered and practicing in accordance with the applicable laws of registration.
Veterinary Treatment	means an Illness or Injury that required requires examination and or Treatment by a Veterinarian and commences while Your coverage is in effect: including, but not limited to: • Examinations, consultations, advice, tests, X-rays, diagnostic procedures, surgery and nursing carried out by a Vet, a Veterinary Nurse, Therapist or another Member of a Veterinary Practice under the supervision of a Vet; • Any medication legally prescribed by a Vet or Therapist; and • Anything not otherwise excluded under this Policy. • Treatment must have been preceded by an examination and diagnosis by an authorised Veterinarian.
Waiting Period	means the period starting from the Policy commencement date (excluding renewals) as shown on your Certificate of Insurance during which an Illness, Medically Related Condition or Condition first occurs or shows Clinical signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance. • The twenty-eight (28) day Waiting Period applies to Illness and will cease at 00.01 on the twenty-ninth (29) day of cover. Other Waiting Periods apply for the following: • Cruciate Ligament Disease Waiting Period means a period of six (6) Calendar months or one hundred and eighty (180) days starting from the commencement date of the Policy, as shown on your Certificate of Insurance during which Cruciate Ligament Illness or Condition first occurs or shows Clinical signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance. The one hundred and eighty (180) days Waiting Period will cease at 00.01 on the one hundred and eighty first (181) day of cover. • Brachycephalic Airway Obstruction (BOAS) Waiting Period, nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal saccules, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), means a Period of twelve (12) calendar months of or three hundred and sixty five (365) days starting from the commencement date of the Policy, as shown on your Certificate of Insurance during which nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossa), everted laryngeal saccules, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS) Illness or Condition first occurs or shows Clinical signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance. The three hundred and sixty-five (365) days Waiting Period will cease at 00.01 on the three hundred and sixty sixth (366) day of cover, regardless of our Pet showing Clinical Signs of the Condition or not, prior to commencement of cover or within the twenty-eight (28) day Waiting Period. • No Waiting Period for Accident/Injury

We, us, Our	means Petplan acting on behalf of Sovereign Insurance Australia, the Insurer of Your Policy.
You, Your	means the person(s) named as the Insured(s) as being the registered Owner(s) of the insured Pet, named and described on the Certificate of Insurance (COI).
Your Pet	means the Your dog or cat, microchipped and registered under the name of You, named and described on the Certificate of Insurance (COI).

General Conditions

Conditions of the Policy	You must comply with the General Conditions and Special Conditions of the Policy to have the full protection of the Policy. If you do not, and the Condition you have not complied with relates to a claim, we may refuse or reduce the amount we pay under the claim.
Cancellation Rights	a. In addition to your Cooling off rights detailed earlier, b. You may cancel the Policy at any time by notifying us. c. Cancellation by you will be effective from 16:00 (4:00pm) AEST on the day we receive your notice of cancellation. d. We have the right to cancel the Policy where permitted by and in accordance with law. For example, we may cancel: • If you failed to comply with your Duty not to make a Misrepresentation; • Where you have made a misrepresentation to us • During negotiations prior to the issue of the Policy; • Where you have failed to comply with a provision of the Policy, including the term relating to payment of premium; or • Where you have made a fraudulent claim under the Policy or under some other contract of insurance that provides cover during the same period of time that the Policy covers you, and we may do so by giving you three (3) days' notice in writing of the date from which the Policy will be cancelled. The notification may be delivered personally or posted to you at the address last notified to us. e. Cancellation by us will be effective from the later of 16:00 (4:00pm) AEST on the third (3rd) business day after the day it is given to you or such other date specified in the cancellation notice. If you or we cancel the Policy We may deduct a pro rata proportion of the premium for time on risk, and any government taxes or duties we cannot recover. For the avoidance of doubt, if the Policy is cancelled or comes to an end for any reason, all cover for your Pet will stop on the date and time the cancellation becomes effective and no further claims will be paid.
Caring for Your Pet (Vaccinations)	Throughout the Period of Insurance, you must take all reasonable steps to maintain your Pet's health and to prevent Injury, Illness and loss. a. You must take reasonable steps to arrange for a Vet to examine and treat Your Pet as soon as possible after it shows Clinical signs of an Injury or Illness. b. You must follow the advice and recommendations of the treating Vet so as not to prolong or aggravate the Illness or Injury. c. We will not pay for any Treatment arising from or related to Your unreasonable failure to seek or follow Veterinary advice and/or prescribed Treatment, or the unreasonable delay in seeking or following such Veterinary advice and/or prescribed Treatment for Your Pet; or, d. against Veterinary advice or where Veterinary advice has been disregarded. We will not pay for any complications arising from ignoring such advice; e. Regardless of Your Personal Circumstances f. If You do not follow the Vet's advice, We may refuse or reduce the amount We pay relating to that Injury or Illness. And if We decide, You must take Your Pet to a mutually agreed upon independent Vet. g. You must provide Routine or Preventative Treatment normally recommended by a Vet to prevent Illness or Injury. If there is a disagreement between you and us as to what reasonable steps are, the details will be referred to an independent national Welfare body or an independent Vet mutually agreed upon. h. You must arrange and pay for your Pet to have a yearly dental examination and to receive any oral Treatment normally recommended by a Vet to prevent Illness or Injury. Any Treatment recommended as a result of the dental examination must be carried out as soon as possible. If you do not comply with this obligation then any claims which relate to dental issues we may refuse or reduce the amount we pay under the claim for dental Treatment, to the extent that your non-compliance caused or contributed to the loss or damage. i. You must keep your Pet vaccinated against the following Conditions: • **Dogs** – Distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in

	areas where it is prevalent, all ticks (including those which cause paralysis) and Vets recommend vaccination) and any other vaccination recommended to you by a Vet. • **Cats** – Feline infectious enteritis, feline leukemia and cat flu and any other vaccination recommended to you by a Vet. If you do not keep your Pet vaccinated, we may refuse or reduce the amount we pay under the claim that result from any of the above Illnesses, to the extent that the unvaccinated Illnesses caused or contributed to the loss or damage. j. If you do not follow the Vet's advice we may refuse or reduce the amount we pay relating to that Injury or Illness. And if we decide, you must take your Pet to a mutually agreed upon independent Vet. k. You must treat Your Pet against internal and external parasites: including but not limited to; in areas where Tick is prevalent, (including those which cause paralysis and or Lyme Disease).

Claims Pre-Authorisation	We will not guarantee if we will pay a claim prior to a claim being submitted. You must send us a claim form that has been fully completed and we will then communicate our decision with you.
Legal rights against others	a. If there is any other insurance under which you are entitled to make a claim you must report the incident to that insurance company and tell us their name and address and your Policy and claim number with them. To the extent permitted by law, we will only pay our share of the claim. b. If you have any legal rights against another person in relation to your claim, we may take legal action against them in your name at our expense. You must give us all the help you can and provide any documents we ask for.
Claims – Paid Direct to Vet	If we agree for a claim payment to be paid directly to your Vet and you allow this, then if the Vet, who has treated your Pet or is about to treat your Pet, asks for information about your insurance that relates to a claim, we will tell the Vet what the insurance covers, what we will not pay for, how the amount we pay is calculated and if the premiums are paid to date.
Claims – Vet Fee Charges	If the Veterinary Fees you are charged are higher than the Veterinary Fees normally charged by a general or referral practice, we reserve the right to request a second opinion from an Independent Vet as to whether the fees are reasonable. If the Independent Vet does not agree that the Veterinary Fees charged are reasonable, we may decide to pay only the Veterinary Fees usually charged by a general or referral practice in a similar area as determined by our Vet.
Claims – Over Treatment	If we consider the Veterinary Treatment or Alternative your Pet receives may not be required or may be excessive when compared with the Treatment normally recommended to treat the same Illness or Injury by general or referral practices, we reserve the right to request a second opinion from an independent Vet. If the independent Vet does not agree that the Veterinary Treatment provided is reasonably required, we may decide to pay only the cost of the Veterinary Treatment that was necessary to treat the Injury or Illness, as advised by the independent Vet from whom we have requested the second opinion.
Claims – Veterinary History information	You agree that any Vet or Therapist has your permission to release any reasonable information we ask for about your Pet, including but not limited to a full Veterinary History. If the Vet or Therapist makes a charge for this, you must pay the charge.
Claims – Settlement	When we settle your claim, we reserve the right to deduct from the claim amount, any amount due to us.
Cancelling your Policy	You can cancel your Policy by calling us at 1300 894 464 or writing to us. You may be entitled to a refund of the money you have paid for the Period of Insurance after the cancellation date
Cancellation where *no claims* have been made	If you cancel the Policy for whatever reason after the Cooling off period and you have paid the annual Premium in full, provided no claim has been made, we will refund the premium less: • The amount covering the period you were insured for; • Any government or statutory charges we are unable to recover. If you have been paying your premium by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premiums instalments will be deducted.

Cancellation *after a claim* has been made	• If you cancel your Policy for whatever reason after having made a claim, no premium refunds are payable and the remaining premiums for that Policy Period must be paid if it is not already paid. • Any outstanding 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. • If you cancel your Policy because your Pet has passed away and after having made a claim, your Policy will be cancelled as set out above, by us.
Paying your Premium	a. 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 Premiums, administration fees, and any applicable government taxes, fees and/or charges. b. The Premium is payable when you take out a new Policy and when you renew your Policy. c. You may choose to pay the premium: • Annually by Credit Card or Direct Debit d. When premiums are paid monthly by instalment, claims are paid on the basis that you agree to pay the remaining Premiums for the Policy Period. Note: If We accept and pay a claim under the Policy, we may deduct the balance of any outstanding premium from the claim payment. Your Policy will not operate until you have paid your Premium (or Your first instalment if you have elected to pay by instalments). Your Premium must be paid on or before its due date. e. If you pay by monthly instalments and if you do not pay an instalment on time, we will let you know, and we will try to deduct the overdue amount along with your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, we will cancel your Policy for non-payment. We will send you a notice advising you of cancellation and cancellation will be effective fourteen (14) days from the date on this notice. So, it's important that you pay your instalments on time. If you can't, you should get in touch with us immediately. Then if the outstanding instalment remains unpaid for at least fourteen (14) days we can refuse to pay a claim arising after the payment was due or if the instalment remains unpaid for at least one month we can cancel the Policy. We also reserve the right to have you pay the rest of the yearly premium immediately. f. If we cancel your Policy due to non-payment of an instalment premium you need to be aware that: • No benefits or entitlements can be paid under the Policy; • You may be refused cover in the future under any Policy administered by us; and • Any application for general insurance products in the future may be affected because you had a Policy cancelled as a result of unpaid premiums. g. If the Policy is cancelled by us because you have not paid the premium, we may agree to reinstate the Policy. If we agree, we may charge an administration fee and may require you to pay all premiums due until the end of the current Period of Insurance. h. When we settle your claim, we will deduct from the claim, any amount due to us.
Renewing your Policy	If you pay your premium by Direct Debit instalment, when the Policy is due for renewal we will renew it for you automatically, to save you the worry of remembering to contact us before the renewal date. we will write to you at least fourteen (14) days before the Policy expires with full details of your premium and terms upon which renewal will be offered for a further Period of Insurance. If you do not want to renew the Policy just let us know. It is important that you check the terms of any renewal offer to satisfy yourself that the details are correct. In particular, check the sum insured amounts and Excess(es) applicable and ensure that the levels of cover are appropriate for you. f. At each renewal, we ask you to notify us of certain information. The information we require from you will be stated in your renewal documentation. It is important that you provide us with full and accurate information as this could affect a future claim. Please note that you need to comply with your Duty not to make a Misrepresentation before each renewal (see above).

Renewal of your Policy Automatically	We will advise you regarding renewal of your Policy prior to the expiration of the current Policy. we may change the terms and conditions of the Policy on renewal to reflect the portion of 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 and we will deduct/charge the renewal Premium from your nominated account/credit card unless you tell us not to. If the account/ credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms. we require you to notify us in writing should you decide not to renew your Policy. Should you renew your Policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your Duty not to make a Misrepresentation. If you do not, we may reduce or refuse to pay a claim or cancel the Policy.
Changing levels of Cover	If you request to transfer your Pet to a level of Cover with higher or additional benefits (including but not limited to a higher Benefit Percentage, Benefit Limit or lower Excess) 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 the maximum benefits payable under the: • Current level of Cover; or • 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 Benefit Limit; • Applicable sub-limits; • Applicable Benefit Percentage, Excess; and • Any applicable Policy exclusions. If we agree to transfer your Pet to a level of Cover with additional benefits, then the applicable twenty-eight (28) day Waiting Period for the new Cover will apply. you cannot change your level of cover in a Policy Period if a claim has been paid.
Changes at Renewal	This document also applies for any offer of renewal we make, unless we tell you otherwise. When we offer renewal, we may: • Change the premium, Excesses and Policy Terms and Conditions; • Place exclusions because of previous claims made by you and your Pet's Veterinary history;
Changes during the Period of Insurance	Changes will only be made to the Policy at renewal, we will not change the cover we provide for your Pet during the Period of Insurance, unless: • You decide to change your Pet's cover; • You did not tell us about something when we previously asked; and/or • You provided us with inaccurate information when previously asked, regardless of whether or not you thought it was accurate at the time. If you transfer your Pet to a plan with additional or higher benefit limits, the additional or higher benefits will not apply if the Condition being claimed for first occurred prior to the change in the level of cover.
Cover Upgrades	If a higher plan is available for your Pet, you can apply for an upgrade at renewal of your Policy and at this time the request will be subject to an underwriting review of your Pet's veterinary history.
Direct Debit Request Summary	When you provide us with your bank details, you are instructing us to directly debit the relevant premiums calculated by us from your nominated account. 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 we nor Sovereign Insurance Australia 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 fourteen (14) days, and you may be charged a dishonour fee by CoverMy Pet. 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.

Exclusions applicable to your Pet	a) Any Injury/Illness which occurred or showed Clinical signs before your Pet's cover started, or b) Any Illness which starts in the first twenty-eight (28) days of cover (The Waiting Period will cease at 00.01 on the twenty-eighth (28th) day of cover); or c) Any BOAS which occurred or showed Clinical signs in the first Twelve (12) months of the Policy, or d) Any Cruciate Ligament Disease which occurred or showed Clinical signs in the first six (6) Months of the policy, e) Are considered a Pre-Existing Condition and something which will never be covered by your insurance. This is regardless of whether we place an exclusion for the Injury/Illness or not. f) In addition to the exclusions set out in these Terms and Conditions, the Policy does not cover any amount that results from an Injury, Illness or incident which is shown as excluded on your Certificate of Insurance; g) Some Exclusions are considered to be Temporary Pre-existing Conditions and Reviewable and may be lifted following an underwriting review. h) Other Exclusions are considered to be Chronic Pre-existing Conditions and are Non-Reviewable i) Reviewable Temporary Pre-existing Exclusions vary in time limits from three (3) months through to twenty-four (24) months, depending on the Condition. If Your Pet has not shown signs of that Condition for the duration of the relative Exclusion period, prior to the first Clinical signs of Your claimable Treatment date, it will be removed. Reviewable Exclusions and the relative timeframes are shown on Your Certificate of Insurance (COI). j) Chronic Pre-existing Condition Exclusions are Non-Reviewable under the Policy.
Policy Limits	Limits do apply to some items covered by your Policy. You should read the Policy carefully so that you are aware of what limits may be applicable to you in the event of a loss.
False Information	If you have intentionally provided false information or make a false or exaggerated claim, or any claim involving your dishonesty, we may cancel or Void this Policy and we may decline further claims and their associated payments under the policy.
Fraudulent Claims	If you submit a fraudulent claim or solicit your Vet to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied, and we may cancel the Policy. We may also be entitled to reclaim any payments already made to you in respect to such claims.
Jurisdiction	Australian law applies to this insurance contract. Unless we agree otherwise the language of the Policy and all communications relating to it will be in English.
Lost Pets	If your Pet is lost or missing when you first take out the Policy, the cover under this Policy will not start until you are reunited with your Pet and any incident, Injury or Illness which occurs before you are reunited will not be covered by the Policy.
Vet Information Other Insurance	When you make a claim, you agree to give us any information we may reasonably ask for, including but not limited to any similar/same cover **You** may have for **Your Pet**, with another Pet Insurer.
Your Residence	Your Pet must live in Australia. If your address, or the address of your Pet, changes you must advise us as soon as possible.

Cover

At CoverMy Pet, we are proud of the insurance cover we provide for pets – in fact, every Pet deserves the best veterinary cover when needed. In return for the payment of your premium, we will provide cover in the following sections if they are shown on your Certificate of Insurance. The cover applies within Australia for a maximum of ninety (90) days for all Journeys within Australia undertaken during the Period of Insurance. This includes the duration of your holiday or business trip and any travel, in and between return Journeys to your Home.

The cover you have chosen, and the Maximum Benefits, Excesses and Waiting Periods applicable will be shown on your Certificate of Insurance.

Veterinary Fees

Cover under this section applies in Australia only.

We will pay:
We will pay the cost of Eligible Veterinary Fees incurred for the Veterinary Treatment your Pet has received to treat an Injury and/or Illness during the Period of Insurance

You will pay:
For each Illness or Injury that is treated during the Period of Insurance and is not related to any other Illness or Injury treated during the same Period of Insurance, you must pay the Excess and Co-Payment Excess as shown on your Certificate of Insurance.

What We will not pay (applying to Veterinary Fees):
We will not pay

1. More than the Maximum Benefit for the relevant section or which will result in the Maximum Benefit being exceeded, subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess.
2. The cost of any Treatment for a Pre-Existing Condition.
3. The cost of any Treatment for an Illness which starts in the first twenty-eight (28) days of cover.
4. Is a Medically Related Condition.
5. To the extent permitted by law, costs of any Treatment for:
   a. Medically Related Condition that showed reoccurring Clinical signs within Twenty-eight (28) days of Your Pet's cover starting.
   b. An Injury that happened or an Illness that first showed Clinical signs before your Pet's cover started.
   c. An Injury or Illness that is the same as, or has the same diagnosis or Clinical sign as an Injury, Illness or Clinical sign your Pet had before its cover started; or
   d. An Injury or Illness that is caused by, relates to or results from an Injury, Illness or Clinical signs your Pet had before its cover started, no matter where the Injury, Illness or Clinical signs occurred or happened in, or on your Pet's body.
6. To the extent permitted by law, for the costs of any Treatment of:
   a. An Illness that first showed Clinical signs within twenty-eight (28) days of your Pet's cover starting;
   b. Conflict any illness or condition that existed before your policy commenced, or during the waiting period. This includes conditions that have the same symptoms or diagnosis as a prior condition. Example: If Your pet showed signs of arthritis before taking out this insurance, future arthritis treatment will not be covered.
   c. An Injury or Illness that is caused by, relates to or results from a Clinical sign(s) that first occurred, or an Illness that first showed Clinical signs within twenty- eight (28) days of your Pet's cover starting, no matter where the Injury, Illness or Clinical signs occurred or happened in, or on your Pet's body.
7. The cost of any Treatment to prevent Injury or Illness.
8. The cost of treating an umbilical hernia if the condition first shows clinical signs within the first 13 weeks (91 days) of the policy.
9. The cost of any Elective, Routine or Preventative Treatment, diagnostics or procedure, or any Treatment that you choose to have carried out that is not directly related to an Injury or Illness, including any complications that arise.
10. The cost of any screening tests performed without any clinical signs suggestive of an active condition which is negatively affecting your pet.
11. The cost of any Treatment, or complications arising from Treatment, that you choose to have carried out that is not directly related to an Injury or Illness, including cosmetic dentistry.
12. The cost of killing and controlling any internal or external parasites.
13. The cost of any Treatment in connection with breeding, pregnancy, or giving birth, including any complications arising from the treatment
14. The cost of any vaccinations, spaying and castration, or routine dental treatment, other than the cost of treating any

complications arising from these procedures.

15. The costs of:
    a. Euthanasia, including any Veterinary consultation/visit or prescribed medication specifically needed to carry out the euthanasia; or
    b. Cremation, burial, or any other disposal of your pet.
16. Any post-mortem examination, or any other tests or procedures performed once your pet is deceased.
17. For the cost any treatment during a house call unless the Vet or Therapist confirms that your Pet is suffering from a serious Injury or Illness and that moving your Pet would either endanger its life or significantly worsen the serious Injury/ Illness, regardless of your personal circumstances.
18. The cost of having your pet transported.
19. For extra costs for treating your Pet outside usual surgery hours; unless the Vet or Therapist confirms an emergency consultation is essential, regardless of your personal circumstances.
20. For any additional cost required to handle, diagnose, or treat your pet due to your Pet's behaviour or your personal circumstances.
21. For the cost of any additional Veterinary attention required because you are unable to administer medication or Treatment due to your Pet's behaviour or your personal circumstances.
22. For the cost of hospitalisation and any associated Treatment, unless the Vet or Therapist confirms your Pet must be hospitalised for essential Treatment, regardless of your personal circumstances.
23. For costs resulting from an Injury or Illness that are excluded under the Policy.
24. The cost of periodontics, dental check-ups, Comprehensive Oral Health Assessment and Treatment (COHAT), dental x-rays, dental prophylaxis, dental scale and polish or teeth cleaning, gingival curettes, gingival hyperplasia, removal of plaque or calculus or periodontal surgery, or dental sealants.
25. The cost of prosthodontics, the removal or repair of misaligned or retained deciduous teeth, orthodontic appliances, crowns, caps or splints, root canal, luxation, horizontal bone loss, impacted teeth or embedded teeth.
26. Any cost of Treatment for dental disease if an annual dental examination by a Vet has not been undertaken within the twelve (12) months preceding the problem requiring Treatment.
27. Any cost of treatment for dental disease if an annual dental examination was performed, and the veterinarian recommended treatment, but you did not follow the veterinarian's advice in pursuing the treatment.
28. Any costs of treatment throughout the lifetime of your Pet for Brachycephalic Obstructive Airway syndrome (BOAS), Brachycephalic Gastrointestinal Syndrome (BGS), nasal fold surgery, skin fold surgery, stenotic nares and soft palate resection, enlarged tongue (macroglossa), or everted laryngeal saccules, that occurs or shows Clinical Signs within the first twelve (12) months of commencement of your Insurance, inclusive of the applicable Waiting Period and any free cover policy or prior to the commencement of the your Insurance. This applies regardless of whether or not we place any exclusions on your Certificate of Insurance.
29. Any costs of treatment throughout the lifetime of your Pet for Cruciate Ligament Disease, that occurs or shows Clinical Signs within the first six (6) months of commencement of your Insurance, inclusive of the applicable Waiting Period and any free cover policy or prior to the commencement of your Insurance. This applies regardless of whether or not we place any exclusions on your Certificate of Insurance.
30. The cost of more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period.
31. The cost for Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance.
32. The cost for a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to a Condition which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis).
33. The cost for routine examinations; cosmetic procedures; experimental Treatments or therapies; desexing; cryptorchidism (undescended testicles); chemical castration; Superlorin Implants; hip and elbow scoring; Elective Treatments, including but not limited to nail clipping, tail docking, debarking, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections.
34. The cost of the following procedures: experimental Treatments, or therapies; prosthetics or orthopaedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser treatments, 3D printing, Juvenile Pubic Symphysiodesis (JPS) surgery, or any drugs not used in accordance with the manufacturer's recommendations.
35. Any costs for Alternative or complementary Treatment of your Pet.
36. The cost for your Vet to write a prescription or charge a dispensing fee.
37. Administrative fees, which include but are not limited to, postage fees, payment processing fees, courier fees, travel charges, or pet transport charges.
38. The cost of any shampoo, conditioner, Elizabethan collar (or any similar device to prevent access to a wound or surgery site), ear cleaners, supplements, or merchandise.
39. The cost of any medication that can be legally obtained without a prescription from a veterinarian, or by being dispensed directly by the veterinarian.
40. Any medicines that have not been approved by the Australian Pesticides and Veterinary Medicines Authority (APVMA), or any medicines that have been approved by the Therapeutic Goods Administration (TGA) but is no evidence to support the usage of this medicine for a Condition in non-human animals.

41. The cost of any medication or drug course to treat a Condition that is for more than four (4) weeks at a time. We may consider a longer period of time providing your Vet has submitted a full Treatment plan.
42. The cost of any ongoing Treatment that will require more than six (6) visits, without a letter from your Vet setting out a Treatment plan for permanent cure of the Condition.
43. Any bulk purchase of medicines that cannot be used in full by the end of the current **Policy** period.
44. For lifelong Chronic Conditions you are required to obtain an annual Treatment report from your Vet.
45. Any claim where the full medical history is not provided when reasonably requested.
46. The cost of cutting nails / claws, expressing anal glands, ear cleaning, bathing, grooming, clipping or de-matting your Pet, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a Member of a Veterinary Practice, regardless of your personal circumstances.
47. For any costs for treating an Illness or Injury after the last day of the Period of Insurance, unless a further Period of Insurance has been entered into by you and us, in which case the costs may be paid under the new Policy entered into with us.
48. For the cost of treating any Injury or Illness deliberately caused by you or anyone living with you or travelling with you while on a Journey.
49. For the cost of treating any injury or illness which has resulted from you delaying treatment for a condition, where a veterinarian would recommend timely attention, regardless of your circumstances.
50. For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
51. For the cost of any Treatment while on a Journey if a Vet believes it can be delayed until your Pet returns Home.
52. For the cost of any Treatment if the Journey was made to get Treatment outside of Australia.
53. For the cost of Hydrotherapy, hiring a swimming pool, Hydrotherapy pool or any other pool or Hydrotherapy equipment.
54. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
55. For the cost of any surgical items that can be used more than once.
56. For the cost of any Treatment if a claim has not been submitted within one year of your Pet receiving Treatment, we may refuse or reduce the amount we pay to the extent that we are prejudiced by the late notification of the claim.
57. For the cost of any food, including food even if prescribed by a Vet.
58. Liquid food, used for up to five (5) days while your Pet is hospitalised at a Veterinary practice, providing the Vet confirms the use of the liquid food is essential to keep your Pet alive.
59. For the cost of pheromone products, including DAP diffusers and Feliway, or the Treatment for any Behavioural Conditions.
60. For the cost of Hydrotherapy, Acupuncture, Homeopathy, Chiropractic Manipulation, Osteopathy or any other Alternative or Complementary Treatment. This includes any Veterinary Treatment specifically needed to carry out the particular Alternative or Complementary Treatment.
61. Any cost of treating any condition where a vaccine exists, and the vaccine is recommended by a veterinarian, if the pet has not been vaccinated against the condition.
62. Any cost of treating your pet for tick paralysis if the pet was not actively protected with an Australian Pesticides and Veterinary Medicines Authority (APVMA) approved parasite control product that has a label claim of protection against paralysis ticks.
63. In relation to any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.

Special Conditions applying to Veterinary Fees as set out below:

1. The maximum amount we will pay for the cost of Treatment for Injury and or Illness is the Maximum Benefit that applies on the date the Injury happened or the date the Clinical signs of the Illness first occurred, provided the relevant date falls within the Period of Insurance, subject to exclusions of the Policy and subject to the Policy Aggregate less the applicable Excess.
2. If the claim includes medication, these costs will be subject to the Maximum Benefit that applies on the date the medication will be used.
3. If we agree for a claim settlement to be paid direct to your Vet and you allow this, then if the Vet, who has treated your Pet or is about to treat your Pet, asks for information about your insurance that relates to a claim, we will tell the Vet what the insurance covers, what we will not pay for, how the amount we pay is calculated and if the premium is paid to date.
4. If we receive a request to pay the claim settlement direct to a Veterinary Practice, we reserve the right to decline this request.
5. We may refer your Pet's case history to our Vet and if we request, you must arrange for your Pet to be examined by our Vet.
6. As your Pet is insured on a Lifetime plan, we fully appreciate that the amount you claim for your Pet's Treatment can add up over the years – that's what is great about Lifetime, you can continue to claim for the life of your Pet (providing you continue to renew the Policy without a break in cover).
7. If over the lifetime of your Pet you have claimed over $10,000, to make sure your Pet is receiving the best Treatment available, we may require one of the following. If this is necessary, we will contact you.
   - Before any further Veterinary Fees can be considered we may reasonably require that your Pet is examined by a specialist/consultant Vet, we will pay any costs for this.
   - All future Veterinary Treatment may need to be carried out in conjunction with a specialist/consultant by an Independent Vet or Therapist we agree on.
8. If you decide to take your Pet to a different Vet or Therapist for a second opinion because you are unhappy with the diagnosis or Treatment provided, you must tell us before you arrange an appointment with the new Vet. If you do not, we

will not pay any costs relating to the second opinion. If we request, you must use our Vet we choose if reasonable to do so. If we decide the diagnosis or Treatment currently being provided is correct, we will not cover any costs relating to the second opinion.

9. It is your responsibility to ensure the Veterinary Practice is paid within the required time frame:
   - If an additional charge is added to the cost of Treatment due to the late payment of fees, we will deduct this charge from the claim settlement.
10. We will require fully itemised invoices.

General Exclusions

We will not pay any benefit under the Policy for any costs or expenses incurred by you that are caused by, arise out of, or are in any way related to or connected with:

Your Certificate of Insurance	A Condition specifically excluded on your Certificate of Insurance.
Your Pet's age	Any pet that is less than eight (8) weeks old or more than eight (8) years old at the commencement of cover.
Your Pet's use	Dogs used for security, guarding, track racing or Live Coursing.
Your Pet's breed	Any breed of dog that is banned by any Australian Government, Public or Local Authority or any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid. (This list may be modified from time to time).
Care & Negligence	Cost of treating any Injury or Illness or other bodily Injury or Illness caused by, arising out of, or in any way connected with a malicious act, deliberate Injury or bodily injury or gross negligence caused by you or a member of your Immediate Family or anyone living with you or acting with your express or implied consent.
Elective Treatment	Cost of Elective Treatment, diagnostics or procedures including, but not limited to desexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, and any Treatment not related to an Injury, Illness, or trauma. Elective Treatment that is beneficial to the Pet but is not essential for your Pet's survival or does not form part of a Treatment for an Injury or Illness.
Laws and Regulations	a. Any dog that must be registered under the relevant legislation dealing with dangerous dogs, Dangerous Dog Act, or any further amendments to such legislation. Any dog declared as a dangerous dog by a Government authority. b. You breaking Australian laws or regulations, including those relating to animal health or c. importation regulations. Your Pet being confiscated or destroyed by any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, including because it was worrying livestock. d. Any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, having put restrictions on Your Pet. e. Legal expenses, fines and penalties connected with or resulting from a Criminal f. Court Case or an Act of Parliament.
Miscellaneous	a. An act of force or violence for political, religious or ideological reasons, war, acts of terrorism, b. riot, revolution or any similar event, including any chemical or biological terrorism. c. Radiation, nuclear explosion, nuclear fallout or contamination by radioactivity. d. A disease transmitted from animals to humans.
Pandemic Disease	Your failure to take all reasonable precautions to protect your Pet from or by aggravating or prolonging an Injury or Illness.

Claiming

It's distressing when a much-loved pet suffers an Injury or Illness, so we do all that we can to make the claims process as quick and easy as possible. There's lots of useful information on our website covermy.au to assist you making a claim.

This section tells you what you will need to send us if you need to make a claim. Don't forget if you have a valid claim for Eligible Veterinary Fees, we can pay the Veterinary Practice direct (if mutually agreed to by your Vet) which means the only amount you will need to pay them is the Excess and any Co-Payment amount which applies to the Treatment for your Pet. All claims must be completed carefully and honestly.

In some instances, We may require more information to process Your claim or application for cover, such as but not limited to;

a. Previous Veterinary History or pathology/laboratory results. If this is the case,
b. We will contact Your Vet(s) for this information.
c. There may be also scenarios where We request additional Veterinary History from current or previous Vets (such as if there is a large history gap) to ensure We have all relevant clinical information for Your Pet.
d. For adopted Pets, Veterinary History is only required from when You took ownership. If You can provide Us with proof of adoption or transfer of ownership papers, We will only request Veterinary History from the date You took ownership onwards.

Requesting a claim form

Claim forms can be downloaded from our website covermy.au/claims.

- Some proactive Veterinary Practices will also have a supply of Veterinary Fees claim forms and some will submit your claim for you (provided you have completed your section of the claim form).
- If you would like us to send you a claim form, please contact us.
- By us sending you a Claim Form, by no means we are accepting liability for the Claim, it will have to be assessed by our Claims Assessors for acceptability.

When to claim under Veterinary Fees:

Claims must be sent to us as soon as possible, but no later than one year after the Treatment start date.

Fraud

Fraud increases your premium and the premiums of all Policyholders. If you:

- Intentionally provide us with false information.
- Intentionally provide Make a false or exaggerated claim with us; or
- Intentionally provide Make any claim with us which involves your dishonesty.

We will not pay your claim, and we may void your Policy and inform the relevant authorities. If we pay a claim and subsequently find the claim was fraudulent, you must repay us the full amount.

'Void your Policy' means we will cancel your Policy from the date the fraud occurred. If we take this action, you must tell any other Insurer that we have void your Policy and failure to do this could invalidate any future insurance Policy.

How to claim

Notify us of a potential claim as soon as possible by:

1. Downloading and completing a claim form from our website covermy.au/claims.
2. Claims for Eligible Veterinary Fees only may be lodged with your Vet (if mutually agreed by your Vet) and we will pay the Veterinary Practice directly. You will need to pay your Vet the applicable Excess(es), Co-Payment and any non-claimable items. Claims for Veterinary Fees must be notified to us no later than one year after the Treatment date. We will not guarantee on the phone if we will pay a claim. You must send us a claim form that has been fully completed and we will then write to You with our decision.
3. Please send us the following supporting documentation related to your claim or incident:

Veterinary Fees (All claims must include itemised tax invoice(s). **Incomplete claim forms will be returned, and this may result in a delay processing your Claim. We recommend that you retain copies of all documentation for your records)**	• For cover, your Veterinary Practice must complete the relevant section of the claim form. • Please send us the fully itemised invoices from the Veterinary Practice which show what you are claiming for. • When you make the first claim for your Pet, we will obtain its full clinical history. The full clinical history is a record of all visits your Pet has made to a Vet and this information will be obtained from each Veterinary Practice your Pet has attended. • Claims for certain Conditions may also require additional information about your Pet's full clinical history. We will advise you if we need this once we receive your claim form. • You agree that your Vet (current or previous) is authorised to release information and/or records to us about your Pet. • You agree that we are authorised to discuss with the Vet, details relating to your Claim or Treatment provided to your Pet relating to a claim made under the Policy. • You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.
Vet Fees	If the Vet Fees are: • Considered by us to be excessive or unreasonable. • Are higher than the Vet Fees normally charged by a General or Referral Practice. • In our opinion may not be required; or • Are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by a General or Referral Practices. Then claims 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 that Condition (as advised by the Vet from whom we have requested the second opinion).
Settling Claims	When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us. 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 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.
Our Right 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.
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. Total benefits paid to you across all insurance cannot exceed your actual expenses.

Excess

An Excess is the amount shown on your Certificate of Insurance that you must pay towards a claim for each unrelated Condition in a Policy Year, unless we advise that no Excess applies. The Excess is applied as a Fixed Excess, which is the first amount payable by you for each unrelated Condition per Policy Year. The applicable Fixed Excess is shown on your Certificate of Insurance and will be deducted from the amount payable for an eligible claim.

Co-Payment

A percentage amount shown on the Certificate of Insurance that you must pay for each and any claim. Co-Payment is in addition to any Excess which is shown on your Certificate of Insurance. Example calculation:

If your Pet is a Dog:

- Claimable Veterinary Fees: $1,000.00
- Less the Fixed Excess: $ -100.00
- Revised Claimable Amount: $ 900.00
- Less Co-Payment Amount 15%: $ - 135.00
- Total Claimable Amount: $ 765.00

*The above is an example only and subject to the total benefit amount and applicable Excess and Co-Payment as shown on the Certificate of Insurance.

Changes to this Notice
We keep our privacy notice under regular review. This notice was last updated on the 1st January 2025

Contacting us
If you have any questions relating to the processing of your information, please contact us: CoverMy Pet Customer Service Centre 1 Smolic Crt , Tullamarine VIC 3043
Phone: 1300 894 464; Email: info@covermy.au.
For information about the Insurer and Sovereign insurance Australia please visit https://www.sovereignaustralia.com.au/

Sanctions
We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Choice of Law and Jurisdiction
You and we are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of Australia and subject to the exclusive jurisdiction of the courts of Australia. Any term in this contract which conflicts with the law which applies to the country in which you live shall be amended to conform to that law.

Service of Suit
The Insurer agrees that in the event of a dispute arising under this Policy, the Insurer shall, at your request, submit to the jurisdiction of any competent court in the Commonwealth of Australia. Such dispute will be determined according to the law and practice applicable to such court. Any summons, notice or process to be served upon the Insurer may be served upon the party identified below who has authority to accept service and enter an appearance on the Insurer's behalf and are directed at Your request to give a written undertaking to You to enter an appearance on behalf of the Insurer: Sovereign Insurance Australia, 3801/3803 Pacific Hwy, Tanah Merah QLD 4128

Language
Unless otherwise agreed in writing the language of your Policy and any communication throughout the duration of the Policy will be in English.

Part 2: Financial Services Guide (FSG)

This combined Financial Services Guide (FSG) document and the Pet Insurance Product Disclosure Statement (which includes the Policy wording) (PDS) that you have been given, aims to help you make an informed decision about the financial services and products we can provide to you as a retail client and together contain important information about:
- The financial services we can offer You.
- Who we act for in providing these services.
- How we and other relevant persons are paid; and
- How complaints are dealt with.

The Financial Services Guide (FSG) explains:
- Our products and services.
- Our remuneration.
- Other important information.

Please take the time to carefully read this FSG and keep it safe with your policy documents.

Information About Petplan Australasia's Services
The PDS also contains information on the significant benefits and characteristics of the product and the standard terms, conditions, limits and exclusions of our Pet Insurance cover to assist you in making an informed decision about whether to purchase it or not.

In this FSG "we, our and us" refers to Petplan Australasia Pty Ltd ABN 64 069 468 542 AFSL No. 245663 of 1 Smolic Court, Tullamarine VIC 3043, Telephone: 1300 894 464 which is authorised under its AFS Licence to provide advice on and deal in general insurance products, including Pet Insurance.

Information About CoverMy Pet Services

CoverMy Pet is the Trading Name of Futuristic Insurance Technology Pty Ltd ACN 160 528 932, 1 Smolic Court, Tullamarine, Victoria 3043, Telephone 1300 894 464

Futuristic Insurance Technology Pty Ltd trading as CoverMy Pet is an authorised Representative of Petplan Australasia Pty Ltd, AFSL No. 245663 and is authorised to distribute and promote **CoverMy Pet** Insurance but does not issue policies and is not involved in the assessment of claims.

Introduction

We aim to provide you with insurance products and services that protect you and/or enhance your pets' life. To help us achieve this, it's important that you understand what we do as your insurance agent.

Our FSG contains important information about the products and services Petplan Australasia Pty Ltd (Petplan) offers. It also explains how we, and our representatives, may be remunerated and contains details of our internal and external complaints handling procedures.

By engaging Petplan Australasia Pty Ltd to provide insurance services, you are, in the absence of a formal written retainer agreement, agreeing to the delivery of our services and to our remuneration as described in this FSG.

If you are buying a retail product (as defined in the Corporations Act 2001), we will, if and when required, also give you a Product Disclosure Statement (PDS). This contains information on the product and its features to assist you in making an informed decision about whether or not to buy it.

If we give you personal advice about a Retail Product, which takes into account your individual objectives, financial situations or needs, we will, if required, also give you a Statement of Fact (SoF). This contains the advice we have given, the basis of that advice and other information about our remuneration and any relevant associations or interests which may have influenced the advice provided.

This FSG is also available on our website covermy.au.

Who do we act for?

As an agent acting under a binder from the Insurer, Sovereign Insurance Australia Pty Ltd ABN 85 138 079 286 AFS License Number 342516 we act to arrange and enter into insurance products on their behalf. Under our binder agreement we also agree to handle and settle claims on the Insurer's behalf. For general insurance products provided as an insurance intermediary we will act on your behalf. We will tell you before or at the time if we are not acting for you in providing any part of our service. Any advice given to you about pet insurance will be of a general nature only and will not take into account your personal objectives, financial situation or needs. You need to determine whether this product meets your pet's needs.

How you can instruct us

You can give us instructions by using the contact details set out in this FSG.

Our Products and Services

As an insurance intermediary we are licensed to deal in and provide advice in relation to Pet Insurance and or general risk insurance products.

Under our license, amongst other things, we are able to:

- Arrange Pet Insurance and or general risk insurance products to help you protect against insurable risks.
- Collect information that Insurer's require from you.
- Assess and pay Pet Insurance claims and where needed, assist you to make General Insurance claims.
- Where needed, provide you with information and advice about Pet Insurance and or general risk insurance products. We will endeavor to arrange insurance that meets your Pet Insurance and or your general risks and needs. However, as it is you who best understands your risks and needs you should always consider the appropriateness of any products we provide or any insurance we recommend to you before acting on our recommendations. We also rely on you for the accuracy and completeness of the information you provide to us.

Your Policy documents (including policies and endorsements) contain the terms of your cover, including the applicable limits, sub-limits and excesses and your obligations. You must read these documents carefully to ensure that the cover suits your needs and so you understand and comply with your obligations under your policy(ies). Failure to do so may result in uninsured losses.

Finally, please note that we cannot guarantee the availability of insurance for your particular risks or the solvency of Insurers.

Arranging your insurances

While cost is always important, the quality of insurance cover offered by a policy is equally important. Insurance that does not match your needs is worthless, however cheap the premium.

As one of Australia's leading Pet Insurance providers, we have many clients with similar pets, businesses and situations with similar risks and needs. For these, we design and develop CoverMy Pet products which combine good pricing and quality cover from reputable Insurers.

We understand that Pet Insurance can be a complex area and not something that pet owners deal with every day. That is why our employees who are involved in the sale of insurance products and services are Tier 2 qualified based on Financial Services Reform requirement. This enables them to provide you with meaningful advice and assistance when you need it.

The people who provide Our services

We provide our services using employees.

However, in some cases we may use "Authorised Representatives" or "Mere Referrers". "Authorised Representatives" are third parties who we have authorised to provide you and your pet's information to us to allow us to be able to provide you with Pet Insurance.

"Mere Referrers" are other third parties who we have authorised to provide you and your pets information to allow us to be able to provide you with Pet Insurance. They will only provide factual information and are not authorised to provide any advice.

Our Authorised Representatives and Mere Referrers are not employees and do not receive a salary. Instead, they may be paid a percentage of the commission and/or other part of our remuneration for the financial services they provide. The Authorised Representative or Mere Referrer's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Authorised Representative or Mere Referrer.

The Authorised Representative or Mere Referrer, and/or its associates, may also receive other financial and non-financial incentives from us for arranging your pet insurance policy. Such incentives may be dependent on a number of performance-related or other factors and may include, for example, sponsorship of training events and conferences, marketing promotions and competitions.

Information on Remuneration

Our remuneration

Unless We have advised otherwise, our remuneration will comprise the following:

- A commission paid to us by the Insurer.

We receive commission from the Insurer Sovereign Insurance Australia (ABN 85 138 079 286 AFS License Number 342516), each time you buy a Policy. It is calculated as a percentage of the Insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

Commission paid to us by the Insurer is up to 30% of the premium (before taxes and statutory charges) for Pet Insurance. Commissions depend on the type of insurance. Different Insurers may pay different rates of commission.

In addition, we may also receive the following:

- A service charge for policy invoicing, premium collection and remittance and for issuing policies and other insurance administration work. This charge will appear on your invoice and may vary depending on the work involved and the commission we receive.
- We may charge an additional administration fee for any change to the Policy that necessitates us producing a further statement or invoice or a certificate of insurance. We may retain this fee from any premium refund arising in connection with the policy change.

Please note that we treat our remuneration as fully earned when we issue you with a tax invoice, unless we have a written agreement with you that varies this statement.

You agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the Insurer and Petplan may offset such remuneration from any premium refund you are entitled to.

We want to be entirely transparent about our remuneration so please ask us if you want more information or have any questions.

Where you have been referred to us by a third party, we pay them a fee, a proportion of our commission or other appropriate merchandise. This does not increase the premium you pay to us.

We pay our staff and representatives an annual salary for their services, and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

If you require further details about any of the above remuneration received by us, please ask us within a reasonable time after receiving this document and before we provide you with advice on or we issue you with Pet Insurance.

Our Contract with you

Where we agree to enter into a Policy with you it is a contract of insurance between us and you (see the definition of 'You' for details of who is covered by this term). The Policy consists of:

- this document which sets out the standard terms of your cover and its limitations
- the relevant Certificate of Insurance issued by us. The Certificate of Insurance is a separate document, which shows the

insurance details relevant to you. It may include additional terms, conditions and exclusions relevant to you that amend the standard terms of this document. Only those sections shown as covered in your Certificate of Insurance are insured. If the Policy is varied during the Period of Insurance, we will send you an updated Certificate of Insurance taking into account the variations; and

- any other change to the terms of the Policy otherwise advised by us in writing (such as an endorsement or Supplementary PDS) specified before entry into the contract or where required or permitted by law. These written changes may vary or modify the above documents.

These are all important documents and should be carefully read together as if they were one document to ensure that you are satisfied with the cover. All Policy documentation should be kept in a safe place for future reference. We reserve the right to change the terms of the Policy where permitted to do so by law.

Do We receive any other renumeration for our service? Interest

The law requires us to pay your premiums (and certain moneys paid to us by Insurers for your account) into a trust account pending payment to the Insurer. We are entitled to earn and retain interest on these monies. Our standard credit terms for premium payments are fourteen (14) days. We pay Insurers within the period dictated by the law or earlier if the Insurer requires.

Our staff may also receive non–monetary benefits from Insurers such as sponsorships of CoverMy Pet client functions and meals and entertainment. We monitor compliance with a policy that ensures that these do not create a conflict with your interests.

Should you require further information regarding any of the above forms of indirect remuneration or benefits, please contact us on the details listed in this document.

Conflicts of Interest

Conflicts of interest may arise in circumstances where some or all of your interests as our client are, or maybe, inconsistent with some or all of our interests.

We have a conflict-of-interest policy and procedure, including training and monitoring, to ensure that potential conflicts are identified, managed, and disclosed. Where a conflict cannot be avoided, **We** will take all reasonable steps to ensure it does not disadvantage customers and is managed in accordance with ASIC Regulatory Guide 168.

Relationships & Associations

We often work closely with a trade or industry association in developing and distributing certain insurance products. Sometimes these associations endorse the insurance product we offer to their members. We may pay part of our remuneration or an agreed referral fee to an association for their assistance or endorsement.
We also have relationships with various animal-related businesses which, when they consider it appropriate, will recommend CoverMy Pet and our Pet Insurance to their clients. We may pay part of our remuneration or an agreed referral fee to these referrers in recognition of this introduction.

Other important information

Compensation Arrangements Professional Indemnity Insurance

CoverMy Pet has Professional Indemnity Insurance which covers its products and services and the services provided by its representatives. In accordance with the requirements of the Corporations Act, we maintain adequate Professional Indemnity Insurance. This insurance cover extends to claims in relation to our conduct as an Australian Financial Services license holder and our employees and representatives both past and present, to compensate clients or their beneficiaries for loss or damage suffered if we provide negligent advice.

This insurance meets the requirements for compensation arrangements under s912B of the Corporations Act 2001 (Cth).

Premium and Invoice Calculation

We adopt industry practice in calculating local statutory charges. All amounts referred to in our invoices, unless stated otherwise, are to be treated as inclusive of GST.

Privacy Notice

In this Privacy Notice, ‘We’, ‘Our’, ‘us’ means Petplan Australasia Pty Ltd and the Insurer Sovereign Insurance Australia

Privacy

We value the privacy of personal information and are bound by the Privacy Act 1988 when we collect, use, disclose or handle personal information. We collect personal information to offer, provide, manage and administer the many financial services and products we and our group of companies are involved in (including those outlined in this FSG). Further information about our privacy practices can be found in our Privacy Policy that can be viewed on the CoverMy Pet website at covermy.au or Sovereign Insurance Australia's website at https://sovereignaustralia.com.au/Privacy or alternatively, a copy can be sent to you on request. Please contact our office or visit our website at: covermy.au if You wish to seek access to, or to correct, the personal information we collect or disclose about you.

International Transfers

In providing **You** with insurance services, **We** may transfer your personal and/or sensitive personal information outside of Australia including the UK, EU, New Zealand, India, and the Philippines. Where this occurs, **We** ensure that equivalent data protection and information security controls are in place to protect your information. All data management and system controls comply with Australian Prudential Regulation Authority (APRA) information security requirements and the Privacy Act 1988 (Cth).

Information we Process

You should understand that information you provide, have provided and may provide in future will be processed by us and the Insurer, in compliance with the Privacy Act 1988 and its National Privacy Principles for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information.

Information we process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual, e.g. name, address, driving license or national insurance number. Personal information is also information that can identify an individual through a work function or their title.
In addition, personal information may contain sensitive personal information; this can be information about your health and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which you provide it and to carry out the services as set out within this notice.

Collecting electronic information

If you contact us via an electronic method, we may record your internet electronic identifier i.e. your internet protocol (IP) address. Your telephone company may also provide us with your telephone number.

How we use your information

Your personal and/or sensitive personal information may be used by us in a number of ways, including to:

- Arrange and administer an application for insurance.
- Manage and administer the insurance.
- Investigate, process and manage claims; and/or
- Prevent fraud.

Who we share your information with

We may pass your personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.
We may also share your personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies to:

- Assess financial and insurance risks.
- Recover debt.
- To prevent and detect crime; and/or
- Develop products and services.

We will not disclose Your personal and/or sensitive personal information to anyone outside the above type of companies except:

- Where we have your permission.
- Where we are required or permitted to do so by law.
- To other companies who provide a service to us or you; and/or
- Where we may transfer rights and obligations under the insurance.

Why is it necessary to share information?

Insurance companies share claims data to:

- Ensure that more than one claim cannot be made for the same personal Injury or property damage.
- Check that claim information matches what was provided when the insurance was taken out.
- Act as a basis for investigating claims when We suspect that fraud is being attempted; and/or
- Respond to requests for information from law enforcement agencies.

Your Rights
You have a right to know what personal and/or sensitive personal information we hold about you. If you would like to know what information we hold, please contact the Data Protection Officer at the address listed within this notice, clearly stating the reason for your enquiry. We may write back requesting you to confirm your identity.
If we do hold information about you, we will:
- Give you a description of it.
- Tell you why we are holding it.
- Tell you who it could be disclosed to; and
- Let you have a copy of the information in an intelligible form.

If some of your information is inaccurate, you can ask us to correct any mistakes by contacting us.

Providing Consent to process your information.
By purchasing insurance products from us and by providing us with your personal and/ or sensitive personal information, you consent to your information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.
If you supply us with personal information and/or sensitive personal information of other people, please ensure that you have fairly and fully obtained their consent for the processing of their information. You should also show this notice to the other person.
You should understand that if you do not consent to the processing of your information or you withdraw consent, we may be unable to provide you with insurance services.

How We Use Your data
You have the right to request a copy of the personal data we hold about you. A small charge may apply. We can only discuss your personal details with you. If you would like anyone else to act on your behalf, please let us know in writing.
We gather data containing information about its clients and their insurance placements, including, but not limited to, names, industry codes, policy types, and policy expiration dates, as well as information about the insurance companies that provide coverage to its clients or compete for its clients' insurance placements. This information is maintained in one or more databases. We may use or disclose information about its clients, if it is required to do so by:
- Foreign or Australian law.
- Pursuant to legal process; or
- In response to a request from foreign or Australian law enforcement authorities or other government officials.

In addition to being used for the benefit of Petplan's clients, these databases also may be accessed by other Petplan affiliates for other purposes, including providing consulting and other services to insurers for which our Group of Companies may earn compensation. Due to the global nature of services provided by our Group of Companies, the information you provide may be transmitted, used, stored and otherwise processed outside the country where you submitted that information. If you have questions about our group data processing or related compensation, please contact our office.

Insurance Brokers Code of Practice
We are a member of Steadfast Group Ltd. Both Petplan and the Steadfast Group Ltd subscribe to the Insurance Brokers Code of Practice and are bound by their Code of Practice (the Code).

The Insurance Broker's Code of Practice demonstrates the Australian insurance broking industry's professional commitment to its clients. The Code is administered by the Code Administration team at the Australian Financial Complaints Authority (AFCA). The Code applies to the relationship between Insurance Brokers and their clients. It describes key service standards that clients can expect from brokers, as well as an overview of the complaints and disputes handling process. The Code has been specifically developed by the National Insurance Brokers Association (NIBA) to be a user-friendly and helpful tool for both insurance brokers and their clients.

The objective of the Code is to build upon professional competence in the insurance broking profession, increase consumer confidence in insurance brokers and increase knowledge of the important role they play. The service standards outlined in the Code are also aimed at safeguarding self-regulation of the broking industry. To view a copy of the Code visit www.niba. com.au. The Code does not form part of any retainer Petplan have with you and your rights relating to any breach of the Code by Petplan are limited to remedies available under the Code.

Telephone Call Recording
We may record incoming and/or outgoing telephone calls for training or verification purposes. This allows us to check the information you give us and to verify the information we have given you. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

Service issues and complaints
We have in place a formal dispute resolution process, encompassing both internal and external dispute resolution.
We are committed to providing quality services to our clients. This commitment extends to giving you easy access to people and processes that can resolve a service issue or complaint.

Making a Complaint

We treat complaints very seriously and believe you have the right to a fair, swift, prompt and courteous service at all times. If you are dissatisfied with any aspect of our relationship, you may lodge a complaint. Our complaints process has three steps:

1. Immediate Response & Resolution

Many concerns can be resolved immediately, or within a short amount of time. If you have a complaint about the service we have provided to you, please address your enquiry or complaint to the staff member providing the service, or phone 1300 894 464 during normal office hours.

2. Internal Dispute Resolution

If we are unable to resolve your concern, immediately or within two (2) days, we will escalate your concerns as a complaint to our Internal Dispute Resolution Team. Your complaint will be handled by a person with appropriate authority, knowledge and experience. You will be provided with the contact details of the person assigned your complaint. We aim to resolve complaints within ten (10) business days and will provide a written response within thirty (30) calendar days. If We are unable to resolve your complaint within this timeframe, We will inform you of the delay, the reason, and Your right to escalate the matter to the Australian Financial Complaints Authority (AFCA).

. If we are not able to resolve your complaint within ten (10) business days, we will ensure you are updated with both a revised timeframe, within the thirty (30) day period and your external dispute resolution options.

You may also contact the Internal Dispute Resolution team directly on 1300 894 464 or via email complaints@covermy.au.

You may also contact Sovereign Insurance Australia, 3801/3803 Pacific Hwy, Tanah Merah, QLD 4128 or via email: *complaints@sovereigninsurance.com.au*.

3. External Dispute Resolution

In the unlikely event that your complaint is not resolved to your satisfaction following Petplan's Internal Dispute Resolution Process, you may be able to take your matter to the independent dispute resolution body, the Australian Financial Complaints Authority (AFCA).

AFCA resolves certain insurance disputes between consumers and Insurers and will provide an independent review at no cost to you.

We are bound by the determination of AFCA, but the determination is not binding on you.

Contact details for AFCA:

Australian Financial Complaints Authority Telephone: 1800 931 678 Email: info@afca.org.au; Postal Address: GPO Box 3, Melbourne VIC 3000

Petplan Australasia Pty Ltd is a leading provider of Pet and Animal industry related insurances and risk services. It is part of our Group of Companies, which is a global leader in the design and provision of pet insurance. We meets the diverse and varied needs of our clients through our Animal industry knowledge, expertise and global resources. If you have any questions about our services or anything in this FSG, please contact us on 1300 738 225.

CoverMy Pet

Lifetime Pet Insurance Policy

By telephone:	1300 894 464
By email:	info@covermy.au
In writing:	CoverMyPet Customer Care, 1 Smolic Court, Tullamarine, VIC 3043
Website:	covermy.au
National Relay Service:	1300 555 737 and ask for 1300 894 464
TTY users:	133 677 and ask for 1300 894 464
SMS Relay Contact:	0423 677 767

Office:

1 Smolic Court, Tullamarine VIC, 3043 Ph: 1300 894 464 info@covermy.au

The Insurer:

Sovereign Insurance Australia (ABN 85 138 079 286 AFS License Number 342516) with its registered address at 3801/3803 Pacific Hwy, Tanah Merah, QLD 4128 Sovereign Insurance Australia is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth).

Effective Date: 31/03/2025
CoverMy Lifetime Sovereign PDS v12112025