

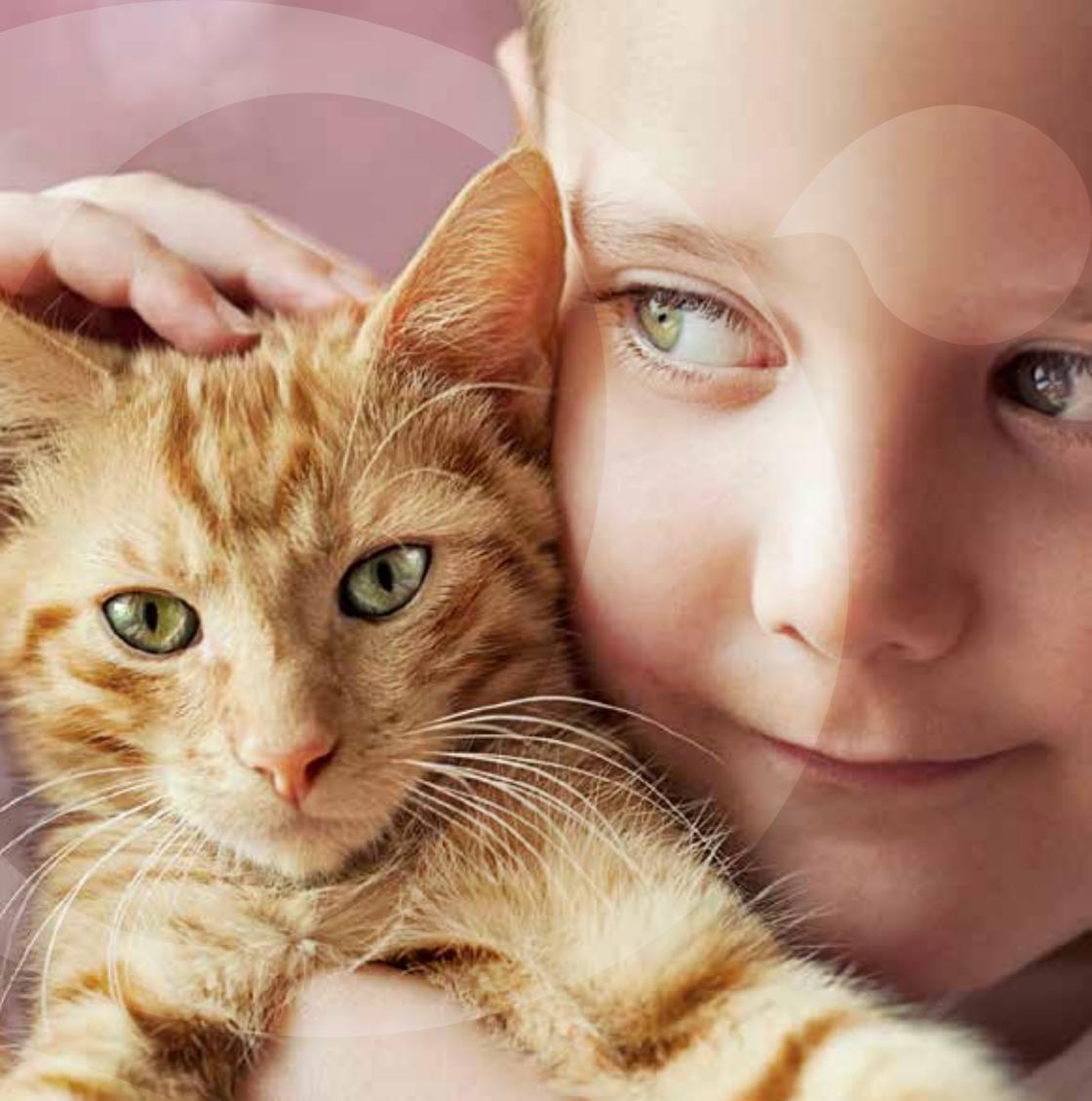


Guardian Pet Insurance

Combined Product Disclosure Statement,
Policy Terms and Conditions and Financial Services Guide
Issue date: 26 June 2019

guardian
INSURANCE™

There's more to life, with Guardian



Guardian Pet Insurance is issued by:

The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, AFSL 241436 of Level 12, 465 Victoria Avenue, Chatswood, NSW 2067.

Guardian Pet Insurance is arranged and promoted by:

Greenstone Financial Services Pty Ltd (GFS) ABN 53 128 692 884, AFSL 343079 of 58 Norwest Blvd, Norwest, NSW 2153, trading as Guardian Insurance (Guardian).

Guardian Pet Insurance is administered through:

PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923, AFSL 420183 of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067.

Welcome to Guardian Insurance

At Guardian Insurance we are focused on providing a wide range of insurance products with substantial benefits that represent true value for Australian families at all stages of their lives.

When you choose Guardian Insurance you'll find all our communications are straightforward, and our insurance consultants are professionals who are here to work with you in a way that suits your needs.

Guardian Insurance is a trading name of Greenstone Financial Services (GFS).

When you choose Guardian, you can rest assured that your benefits are secure for the long term.

What's included in
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Introduction

This policy booklet contains three parts, your:

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

Product Disclosure Statement (PDS)

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

The PDS describes the main features and benefits of Guardian Pet Insurance. Any information contained in the PDS is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this general information, you should consider the appropriateness of the general information having regard to your individual objectives, financial situation and needs.

Policy Terms and Conditions

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

You should carefully read the PDS and the Policy Terms and Conditions in this booklet before making any decision about whether to purchase Guardian Pet Insurance.

Note that you have a cooling off period and certain cancellation rights.

Financial Services Guide (FSG)

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

If you have any questions:

Call our friendly customer service team on:

1300 709 431, Monday to Friday (except public holidays) 8:00am to 8:00pm (AEST)

Write to us:

Guardian Pet Insurance
Locked Bag 9021
Castle Hill, NSW 1765

Visit us:

guardianinsurance.com.au

Email us:

guardian@petsure.com.au

Where words or expressions used in the PDS and Policy Terms and Conditions have a special meaning, we have used the same terms in both sections. Refer to Section 1 – Definitions on page 19 for a full explanation.

In addition, references to:

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

Frequently Asked Questions*

Are all accidents covered under 'Accidental Injury Only' Cover?

A broad range of Accidental Injuries are covered as specified under the Accidental Injuries Cover section on page 22.

Accidental Injuries not specified, may be covered under the Illness Cover section if you have selected Illness Cover, subject to the Policy Terms and Conditions (refer to your Certificate of Insurance for details of your Cover).

What percentage of my Vet Expenses am I covered for?

We will reimburse you the Benefit Percentage selected by you which will be shown on your current Certificate of Insurance. For example, for an 80% Benefit Percentage we will reimburse you up to 80% of the eligible Vet Expenses.

What Waiting Periods apply?

The Waiting Periods that apply are:

- 30 days – for Conditions covered under the Illness and tick paralysis sections.
- 6 months – for cruciate ligament Conditions (may be waived on application, refer to the 'Waiting Period' definition on page 21).

What is a Pre-existing Condition?

If any symptoms or signs of a Condition occur or the Condition exists in any form prior to insurance or during the applicable Waiting Period, then it will be considered to be a Pre-existing Condition and it will not be covered (refer to the 'Bilateral Condition' and 'Pre-existing Condition' definitions on page 19-20).

For example, if your Pet shows first signs of cancer prior to taking out your policy or within the Waiting Period, then cancer will be considered as a Pre-existing Condition and all expenses incurred for cancer will not be covered.

What is an example of a Bilateral Condition?

An example would be, if your Pet displays clinical signs of a cruciate ligament Condition in the left leg prior to taking out your policy or during the Waiting Period (a Pre-existing Condition), Vet Expenses for a subsequent cruciate ligament Condition in the right leg will not be covered. (Refer to the 'Bilateral Condition' definition on page 19).

Will I have lifelong Cover for my Pet?

Once your Pet is accepted and as long as you continue to renew your policy each year, your Pet will be covered for eligible Vet Expenses for life, with Cover subject to the applicable terms and conditions of the policy for each renewal period. You can apply for Illness Cover as long as your Pet is over 8 weeks old and younger than 9 years. There is no upper age limit to qualify for Accidental Injury Cover.

What exclusions apply?

As with most insurance products, there are certain situations where you will not be covered. There are some general exclusions such as Conditions which occurred prior to commencement of your policy or during any applicable Waiting Period, dental procedures, fractured teeth, routine or preventative Treatments, some elective procedures and breeding or obstetrics. There may also be specific exclusions which may apply to specific levels of Cover.

It is important that you read all of your policy documentation for full details (including Section 2 to Section 5, your Certificate of Insurance and General Exclusions on page 26).

What kind of Vet Consultations can I claim under my policy?

You can claim for Consultations in relation to Conditions covered by your policy.

For example, under the Silver Plan you can claim for Consultations in relation to stated Accidental Injuries (for example in relation to a soft tissue injury).

If you've selected a Gold or Platinum plan, you can claim for Consultation fees in relation to any eligible Accidental Injury or Illness Condition.

Please note that routine health checks and vaccination visits are not coverable under your policy, unless you have selected the Routine Care option, as shown on your Certificate of Insurance.

A Benefit Limit applies to the Consultation fees that your Vet charges. This limit is stated on your Certificate of Insurance. When claiming for an eligible Condition, this limit only relates to the Consultation fee, and not any of the Treatments or medications your Pet may receive during the visit.

Are x-rays, blood tests and other diagnostic tests covered?

Yes. Similar to Consultation fees, you can claim for diagnostic expenses in relation to eligible Conditions covered by your policy. This means that elective or routine tests are not covered, nor are any tests related to a Pre-existing Condition.

* Information about insurance coverage in this section is a summary only. You should read the Combined PDS, Policy Terms and Conditions and FSG for full details of Terms and Conditions, Waiting Periods and exclusions.

Product Disclosure Statement

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

This PDS contains important information about:

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

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

Sometimes we need to change the wording of the policy before it is issued to you because your insurance varies depending on a number of factors. We do this by adding what is called an endorsement. You will find any endorsements that apply to your policy printed on your Certificate of Insurance.

We may need to update this PDS from time to time if certain changes occur and where required by law. If the change results in a material change from the PDS you hold, we will provide you with a new PDS or supplementary PDS.

Protection for your Pets

Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Guardian Pet Insurance provides:

- financial protection for Vet Expenses in respect of the insured Pet resulting from sudden and unexpected Accidental Injury or Illness (depending on the level of Cover selected by you) occurring or first showing clinical signs within the Policy Period and after any applicable Waiting Period; and
- Cover for eligible Vet Expenses (as well as allowing you to use the services of any Vet in Australia and, in some cases, overseas).

'Vet Expenses' are defined in Section 1 – Definitions on page 19 and may be subject to stated limits and applicable Waiting Periods.

Understanding the limits of the insurance

Guardian Pet Insurance transfers many of the financial risks Pet owners face for Vet Expenses from the insured to the insurer. However, Guardian Pet Insurance does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations that help keep premiums low. These include, but are not limited to, Conditions such as pregnancy, elective procedures, Pet foods/diets, grooming and medical Conditions that are present or that you were aware of (or that a reasonable person in your circumstances should have been aware of) prior to the policy Commencement Date or that arise during the applicable Waiting Period.

Maximum monetary limits also apply to the benefits payable in any one Policy Period. These are called the Benefit Limit and can vary depending on the relevant Cover. Sub-limits for particular Conditions may also apply.

Full details are specified in the Policy Terms and Conditions (pages 17 to 35).

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and cancel your contract.

Calculating your premium

Your premium is calculated when your Guardian Pet Insurance policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance.

The premium for new policies is calculated based on a number of factors. Some are pre-set and don't vary for each insured (e.g. amounts we take into account for certain internal costs and expenses). Others can affect the premium amount up or down depending upon whether we believe it increases or decreases the risk to us, such as the Cover you have chosen, the Benefit Percentage applicable to the Cover you have chosen, the species, breed and age of your Pet and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage.

Further information about renewal premiums can be found under 'Automatic Renewal of your Policy' on page 18. The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information.

Minimum premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/ premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.

Cooling off period

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

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

Your privacy

Hollard, GFS and PetSure (each a “Recipient” and referred to as “we”, “us” or “our” in this Privacy section) are subject to the Australian Privacy Principles under the Privacy Act 1988 (Cth).

In connection with each Recipient:

- personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;
- personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;
- if you do not consent to us collecting and using, or disclose all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;
- we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided in this section);
- where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law;

- your personal information may also be disclosed to some of our service providers who are located overseas including but not limited to the Philippines. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Privacy Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Privacy Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a copy. If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Privacy Officer at:

Hollard

Telephone: (02) 9253 6600
Email: privacy@hollard.com.au
Mail: The Hollard Insurance Company Pty Ltd
Locked bag 2010
St Leonards NSW 1590
Website: www.hollard.com.au

GFS

Telephone: (02) 8886 8300
Email: privacy@greenstone.com.au
Mail: Greenstone Financial Services Pty Ltd
58 Norwest Blvd
Norwest NSW 2153
Website: www.greenstone.com.au

PetSure

Telephone: (02) 9842 4800
Email: privacy@PetSure.com.au
Mail: PetSure (Australia) Pty Ltd
Locked Bag 9021
Castle Hill NSW 1765
Website: www.petsure.com.au

Code of practice (Code)

Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice. The objectives of the Code are:

- commit insurers to high standards of service;
- promote better, more informed relations between insurers and their customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- promote continuous improvement of the general insurance industry through education and training.

You can obtain a copy of the Code from the Insurance Council of Australia website **www.insurancecouncil.com.au**.

Goods and Services Tax (GST)

All monetary limits in your 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, we will not pay you the GST component, 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 or inaction.

If you have any questions

For more information about Guardian Pet Insurance, to confirm policy transactions, or if you have any questions about the information contained in the PDS or Policy Terms and Conditions, please call us on 1300 709 431.

Our lines are open Monday to Friday (except public holidays) 8:00am to 8:00pm (AEST).

Alternatively, you can write to Guardian Pet Insurance, Locked Bag 9021, Castle Hill NSW 1765.

If you have a complaint

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps.

1 – Immediate Response

Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern we will treat it as a complaint and take steps to resolve your matter as soon as possible. Please contact us using one of the following means:

Phone: **1300 709 431**
Monday to Friday between 8:00am and 8:00pm AEST
(except public holidays)

Writing: Customer Service Complaints
Guardian Pet Insurance
Locked Bag 9021
Castle Hill NSW 1765

Please supply your policy number to enable the enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2 – Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request (refer to contact details provided for '1 – Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated matters will be acknowledged within 2 business days of being escalated. After full consideration of the matter a written final response will be provided that will outline the decision reached and the reasons for the decision.

3 – External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within 45 days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Financial Claims Scheme and Compensation Arrangements

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

The Insurance Act contains standards designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system. Because of this we are exempted by the *Corporations Act 2001* (Cth) from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

If we were to fail and were unable to meet our obligations under your policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at fcs.gov.au.

Authorised for issue

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

These statements appear throughout the PDS.

Policy Terms and Conditions

The Guardian Pet Insurance policy

Upon acceptance of application for your Cover, you will be issued a Certificate of Insurance. We will issue a new Certificate of Insurance:

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

Your policy will continue for a period of twelve (12) months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 11 or cancellation provisions of the policy as explained in Section 8 – Cancellations on page 30. We also have certain cancellation rights at law. For your convenience and to ensure continuity of Cover for your Pet, we will automatically renew your policy each year, refer to the 'Automatic renewal of your policy' section on page 18).

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

The basis on which we insure you

Subject to the Terms and Conditions of the policy, we will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet for covered Accidental Injury or Illness Conditions up to the specified Benefit Percentage, but subject to any applicable Benefit Limit or Sub-limit provided that:

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

Where we agree to provide Cover under the policy we rely on the representations made by you during your application for insurance.

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

Additional and optional benefit(s) may also be provided if specified on your Certificate of Insurance.

Automatic renewal of your policy

We will advise you regarding renewal of your policy prior to the expiration of the current policy, and your renewal premium will also be adjusted accordingly.

Every year, we review the cost of everyone's insurance with regards to a combination of factors as well as claims inflation across all our insured Pets. These factors include your Pet's age and breed, as well as data relating to the health of Pets that are a similar age and breed. Your premium takes into account the average cost of care for Pets like yours.

We may also change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet.

Unless you notify us otherwise, 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 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 of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.

Delivery of your policy documents

Unless you tell us 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 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.

Some important things you should know

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

Your rights and duties under the policy cannot be transferred without our prior written consent.

It is a condition of Cover that your Pet must regularly reside with you and be under your regular care and supervision at the physical address you provided to us.

Section 1 – Definitions

When interpreting these Policy Terms and Conditions:

- references to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa; and
- monetary references are in Australian dollars.

Words that are capitalised have the special meaning explained below:

Accidental Injury means physical harm or injury arising from an accident. For the purposes of this policy, an accident is:

- a single specific, unpredictable, unusual and unintended external event which occurs at a particular time and place, with no apparent or deliberate cause but with marked effects; and
- is independent of any other cause including any Pre-existing Condition.

Note: Conditions covered by the Accidental Injury Cover Section of the policy are specified in Section 2 on page 22.

Benefit Limit(s) and **Sub-limit(s)** means the applicable total amount payable under your policy in relation to the relevant Cover as specified in your Certificate of Insurance (determined as follows):

- if a specified limit or Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on the Certificate of Insurance, we will not pay more than that amount (subject also to the following annual limits and Sub-limits not having been exceeded); and
- we will never pay more than the overall annual benefit level specified on your Certificate of Insurance, unless a special annual limit or annual Sub-limit is specified as applicable to the particular Cover, item, Condition or Treatment (in which case the lesser annual limit or annual Sub-limit will apply).

Benefit Percentage means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limits. Note: The applicable Benefit Percentage will be shown on your Certificate of Insurance.

For example: for an 80% Benefit Percentage we will reimburse you for 80% of the eligible Vet Expenses, subject to Benefit Limits. Refer to page 33 for an example of how claim payments are calculated.

Bilateral Condition means any Condition affecting body parts of which the Pet has at least two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). Note: When applying a Benefit Limit or exclusion, a Bilateral Condition will be considered a single Condition.

For example: if your Pet displays clinical signs of a cruciate ligament Condition in the left leg prior to the Commencement Date of the policy or during the Waiting Period, Vet Expenses for a subsequent cruciate ligament Condition in the right leg will not be covered.

Certificate of Insurance means the relevant certificate we provide outlining the key details of the contract of insurance between you and us, and identifying the policy number, Commencement Date, Cover End Date, insured Pet, schedule of benefits including Benefit Limits.

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

Condition means any Accidental Injury, or any manifestation of an Illness, including but not limited to any:

- Skin Condition;
- Bilateral Condition;
- Related Condition; or
- Recurring Condition.

Consultation and other derivations means: an examination performed by or under the supervision of a Vet, including a physical consultation, inpatient examination, in-hospital examination, health certificate, consultation or recheck consultation/ visit, referral/ specialist consultation/ visits, emergency and after hours consultations/ visits.

Cover means:

- Accidental Injury Cover only; or
- Accidental Injury and Illness Cover

Note: The Cover applying to your Pet is shown on your Certificate of Insurance.

The Cover includes the Additional Benefits explained in Section 4 on page 24 and if selected the Optional Benefit explained in Section 5 on page 25.

Elective Treatment means a Treatment or surgery that is beneficial to your Pet but is not essential for your Pet's survival or does not form part of the Treatment for a Condition. Refer to Section 6 – General Exclusions on page 26.

End Date means 23h59 on the date upon which your policy terminates and benefits cease.

Note: The End Date is shown on your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the End Date.

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

Illness means a sickness or disease which:

- is not included under Accidental Injury Cover; and
- is independent of any Pre-Existing Condition.

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

Policy Period means the time during which we provide Cover as specified on your Certificate of Insurance.

Pre-existing Condition means any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date or during any applicable Waiting Period, including but not limited to:

- any cruciate ligament Condition;
- a Recurring Condition;
- any Skin Condition (as defined);

- latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Commencement Date;
- any Condition in remission at the time of the insurance application;
- any seasonal Condition;
- Conditions currently or previously being controlled by medication(s);

and whether or not diagnosed or treated by a Vet. (If your Pet has a Pre-existing Condition, please also refer to definitions for a "Related Condition" and a "Bilateral Condition").

Recurring Condition means a Condition that is curable but may relapse repeatedly with intervals of remission in between.

Related Condition means a Condition that even though it has shown first signs or symptoms during the Policy Period (outside of the Waiting Period), is considered to be a Pre-existing Condition if it has the same 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.

Routine Care means certain preventive healthcare Treatments for your Pet listed on your Certificate of Insurance. If you have this cover, the list of allowable Treatments and the Benefits Limits applicable to these, are shown on your Certificate of Insurance.

Skin Condition means any Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever. Note: For the purposes of the policy Skin Conditions are:

- deemed to include skin lumps;
- regarded as one Condition.

Treatment means reasonable and customary examinations, Consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, Illness or Accidental Injury during the Policy Period.

Vet means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in Australia (with the exception of additional benefits provided under Section 4 - Additional Benefits).

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

Waiting Period means a period starting from the Commencement Date of the first Policy Period during which a Condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance.

Note: **The Waiting Period for:**

1. Conditions covered under Section 3 – Illness Cover on page 23 and, if applicable, Section 4.3 – Paralysis Tick Benefit on page 25, are subject to 30 days; and
2. Cruciate ligament Conditions and any Conditions arising therefrom irrespective of cause or origin, are subject to 6 months, unless:
 - we have received a completed and signed ‘Cruciate Ligament Exam Form’ from your Vet within fourteen (14) days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date; and
 - you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the ‘Cruciate Ligament Exam Form’.

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

Section 2 – Accidental Injury Cover

Accidental Injury Cover is applicable if:

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

2.1 What you are covered for

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limits, as a result of your Pet suffering an Accidental Injury in one of the circumstances described below. Your Benefit Limit as well as any Sub-limits that may apply, are shown on your Certificate of Insurance.

To qualify for Cover under this section of the policy, the Accidental Injury must have occurred during the Policy Period and:

(a) be a direct consequence of at least one of the following:

1. motor vehicle incident;
2. burn or electrocution; or
3. an allergic reaction to an insect or spider bite other than tick or flea bites;

or

(b) result in:

1. a bone fracture;
2. snake bite toxicity;
3. a traumatic ligament or tendon injury;
4. a bite wound or fight wound abscesses; or
5. lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

2.2 When you are not covered

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

1. a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period;
2. patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object and intervertebral disc disease (IVDD) under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered (where eligible) under Section 3 – Illness Cover on this page (and will be subject to the 30 day Waiting Period for Illness Cover);
3. any dental Treatment, including fractured teeth; and
4. any of the excluded matters listed in Section 6 – General Exclusions on page 26.

Section 3 – Illness Cover

Illness Cover is applicable if:

- it is shown on your Certificate of Insurance; and
- your Pet was over 8 weeks old and younger than 9 years of age when Cover first commenced.

Pets over 9 years of age will not qualify for Illness Cover where there has been a break, lapse or change in the level of Cover after reaching the age of 9.

3.1 What you are covered for

We will pay you the Benefit Percentage for Vet Expenses incurred by you for Treatment provided during the Policy Period up to the Benefit Limits, as a result of your Pet suffering an Illness.

3.2 When you are not covered

We will not pay any Vet Expenses incurred by you as a result of your Pet suffering an Illness which is attributable to or resulting from:

1. a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period;
2. an Illness caused by:
 - a. endoparasites (such as worms); or
 - b. ectoparasites such as ticks (other than a paralysis tick) and fleas, with the exception of skin and ear mites;
3. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:
 - a. for dogs: infectious canine hepatitis (canine adenovirus), canine influenza, parvovirus, canine distemper, parainfluenza and all forms of kennel cough; or
 - b. for cats: panleukopaemia, chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;

4. any declared pandemic disease that causes widespread illness affecting dogs or cats;
5. more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period; or
6. any of the excluded matters listed in Section 6 – General Exclusions on page 26.

Section 4 – Additional Benefits

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

4.1 Emergency Boarding

What you are covered for

We will pay for the cost of boarding your Pet at a licensed kennel or cattery up to the Benefit Limit in the following scenarios:

1. If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for five (5) or more consecutive days during the Policy Period; or
2. If you, (the insured and sole carer of the Pet) require emergency accommodation due to family violence.

When you are not covered

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

4.2 Essential Euthanasia

What you are covered for

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

When you are not covered

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

1. voluntary euthanasia (i.e. non-essential euthanasia);
2. euthanasia attributable to or resulting from an event or circumstances specified in 'When you are not covered' sections 2.2 or 3.2 on page 23 and in Section 6 – General Exclusions on page 26;
3. an autopsy; or
4. disposal, burial or cremation of a deceased Pet (unless cover for this expense is noted on your Certificate of Insurance).

4.3 Paralysis Tick Benefit

What you are covered for

We will pay you the Benefit Percentage for Vet Expenses incurred by you up to the Sub-limit shown for tick paralysis Treatment on your applicable Certificate of Insurance.

When you are not covered

1. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not;
2. any costs incurred in relation to the Treatment of Conditions arising in your Pet caused by the bite of any other species of tick; or
3. for any tick paralysis Treatment or Related Conditions unless your Pet is covered under Section 3 – Illness Cover on page 23.

4.4 Overseas Pet Travel

What you are covered for

We will pay for Vet Expenses incurred for the Treatment of your Pet whilst it is overseas with you in New Zealand or Norfolk Island, subject to:

- the Cover selected, the Benefit Percentage and Benefit Limits shown on your applicable Certificate of Insurance; and
- the payment of the benefits under this section to you in AUD at the exchange rate applicable on the date your claim is received by us.

When you are not covered

1. any amount if you or your Pet live permanently outside of Australia;
2. any benefit under this section where the Pet has been (or is going to be) out of Australia for a period of more than sixty (60) consecutive days;
3. exchange commissions or bank charges incurred for foreign payments made by you for the Treatment of your Pet;
4. claims incurred for any Condition arising when your Pet was not under your direct care;
5. costs covered by any other insurance policy covering the same risk; or
6. any travel or repatriation charges to return your Pet to Australia.

Section 5 – Optional Benefit

5.1 Routine Care

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

What you are covered for

If you have selected the Routine Care Benefit option, we will pay the cost of Routine Care your Pet has received during the Policy Period up to the Routine Care limits as shown on your applicable Certificate of Insurance.

Section 6 – General Exclusions (what we do not cover)

The intention of Guardian Pet Insurance is to help cover unforeseen Vet Expenses associated with Pet ownership. However not all expenses are covered. Unless stated on your Certificate of Insurance, Vet Expenses and/or costs related to the following are not covered:

- 1. Pre-existing Conditions, Related Condition or a Condition** arising within the applicable Waiting Period. Refer to page 20 for definition of Pre-existing Conditions. Also refer to the 'Pre-existing Condition review' section on page 28.
- 2. Dental Care** – dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease (unless covered under Section 5 – Optional Benefit and shown on your Certificate of Insurance).
- 3. Certain Treatments & Conditions**
 - a. regular, prescription or dietary Pet food, vitamins, mineral supplements, whether recommended by your Vet or not;
 - b. preventative procedures and Treatments (including, but not limited to, vaccinations, flea/tick/worm control);
 - c. grooming and bathing of your Pet, and injuries sustained (such as lacerations and cuts) while your Pet is being groomed by you or any other person;
 - d. non-medicated bathing or grooming products including but not limited to shampoos and conditioners;
 - e. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;
 - f. accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;
 - g. training, socialisation, therapy and alternative therapies (including, but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, chiropractic Treatments and/or physiotherapy) whether recommended by your Vet or not;
 - h. Treatment while your Pet is used for hunting, commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Guide Dogs and Assistance Dogs are exempt from this exclusion;
 - i. Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);
 - j. cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;

- k. a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);
- l. Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion;
- m. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
- n. the provision of medication(s) for your Pet that covers a period of more than thirty (30) days beyond the policy End Date;
- o. your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;
- p. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer;
- q. cryptorchidism (undescended testicles); or
- r. breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.

4 Certain Services & Procedures

- a. transport or boarding expenses other than the benefits provided in 'Section 4.1 – Emergency Boarding' on page 24, regardless of reason;
- b. ambulance fees and non-essential hospitalisation;
- c. additional costs associated with house calls, phone Consultations and out-of-hours Treatment unless the Vet believes an emergency Consultation was necessary, in which case our liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal Consultation hours;
- d. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or
- e. The following items and any associated expenses:
 - i. organ transplant surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;
 - ii. external fixtures (such as wheelchairs); or
 - iii. prosthetics (including but not limited to hip replacements and elbow replacements).

5 Elective Treatments and Procedures

- a. routine examinations and health checks, cosmetic procedures, experimental Treatments or therapies, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and
- b. tail docking and debarking.

6 Your Pet not being Protected due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or illness (such as ingestion of hazardous substances or from aggravating a treated Condition).

7 Policy Conditions

- a. any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or
- b. a Condition specifically excluded on your Certificate of Insurance.

Pre-existing Condition review

You may apply to us to review a Pre-existing Condition exclusion provided that your Vet certifies and provides (at your expense) veterinary records verifying that your Pet has been free of clinical signs, symptoms or recurrence of the Pre-existing Condition (or any Condition(s) arising directly therefrom) up to the date of receipt of your Review Application Form, which shall be no less than a period of eighteen (18) months from the original policy Commencement Date.

Your request for this review must be made in writing after the completion of the eighteen (18) month period using our prescribed Review Application Form. The Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us in writing. Agreement to lift all or part of the exclusion(s) is at our sole discretion and we are not obligated to provide reasons for declining a request.

Section 7 – Premiums

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

7.1 Paying your premium

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

Note: If we accept and pay a claim under the policy, we may deduct the balance of any outstanding premium from the claim payment.

7.2 Paying on the due date

1. Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments).
2. Your premium must be paid on or before its due date.
3. Where you have an instalment policy and we have not received an instalment payment, we will send you a notice in writing (either mail, email or text message) regarding your non-payment at least 14 calendar days before any cancellation by us for non-payment.
If after sending the above notice we do not receive the instalment payment, we will send you a second notice in writing (either mail, email or text message), either:
 - a. prior to cancellation, informing you that your instalment policy is being cancelled for non-payment if the unpaid premium remains in arrears for more than thirty days; or
 - b. within 14 days after cancellation by us, confirming our cancellation of your instalment policy.
4. If at least one instalment has remained unpaid for a period of at least fourteen (14) days then we may refuse to pay your claim(s).
5. 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 PetSure, 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.

Section 8 – Cancellations

8.1 Cancellation by you

You may cancel your policy with us at any time by contacting our customer service team. Our contact details are set out on page 6. The cancellation will be effective once we provide you our confirmation of your cancellation request.

These cancellation provisions also apply to policies cancelled where you have entered into a new policy because you change your level of Cover or type of policy.

8.2 Cancellation during the cooling off period

If you cancel your policy during the 30 day cooling off period, and no claim has/is to be made by you, we will refund any premiums paid by you since commencement or renewal, less any transaction costs incurred by us which we are unable to recover, and any taxes or duties that we are unable to refund.

You cannot return your policy during the cooling off period if a claim has/is to be made by you.

8.3 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; and
- 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 premium instalments will be deducted.

8.4 Cancellation after a claim has been made

If you cancel your policy for whatever reason (other than your Pet passing away) after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid if it has not already been 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 in the same way as set out above in **Cancellation where no claims have been made**.

8.5 Cancellation by us

We may cancel your policy where the law allows us to do so. If we cancel your policy, we may refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.

If you advise us that your Pet has passed away, your policy will be cancelled in accordance with **Cancellation where no claims have been made**.

For more information about cancellations refer to Section 7 - 'Premiums' on page 29.

Section 9 – Claims

9.1 How to make a claim

Should you need to submit a claim, your Vet may be able to do this for you electronically, at the time of your visit. If you elect to have your Vet submit your claim on your behalf, we will still communicate with you regarding the status of your claim. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.

Alternatively, you can submit your claims online through the secure Pet Portal:

<https://portal.petsure.com.au/guardian/Login>

Simply upload your documentation and click submit (from your computer or your mobile device).

You can also complete a paper claim form and send your original documentation via post. If you choose to claim via post, the attending Vet must complete all sections on the claim form where designated and both you and the attending Vet must sign the claim form.

All claims must be completed carefully and honestly.

Claim forms are available by calling us on 1300 709 431 or can be downloaded from www.guardianinsurance.com.au

9.2 Important claim information

1. Unless agreed to by us, all claims must include itemised tax invoice(s), payment receipt(s) and applicable Consultation notes. If submitting a claim by post all claim documentation must be originals and must be accompanied by a completed claim form.
2. Incomplete claim forms will be returned to you and this may result in a delay in processing your claim. We recommend that you retain copies of all documentation for your records.
3. If submitting a claim for the first time, please include a full veterinary history from the attending Vet and any previous Vets who have treated your Pet. Failure to include this may result in delays in processing your claim.
4. All claims should be submitted to us and received within ninety (90) days of the relevant Treatment being provided and all accounts must be paid in full prior to submission of your claim.
5. You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet is authorised to release information and/or records to us about your Pet.
6. Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).
7. You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the policy.
8. 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.
9. We will not reimburse you for the provision of any information required in the purchase and administration of the policy nor for the assistance provided to you in the completion of any forms relating to the policy including the provision of any information in relation to a claim made under this policy.

9.3 Processing of your claim

1. We will deal directly with you regarding settlement of the claim. In the instance your Vet submits your claim on your behalf, they may receive status updates, or when agreed to by us, payment on your behalf.
2. Unless we agree otherwise, we will pay you, not the Vet.
3. If the Vet Expenses:
 - a. are considered by us to be excessive or unreasonable;
 - b. are higher than the Vet Expenses normally charged by a general or referral practice;
 - c. in our opinion may not be required; or
 - d. are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices;then claim payments will be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition. We reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree that the Treatment provided, or fees charged were reasonable, we may decide to pay only the cost of the Treatment that was necessary and/or reasonable to treat the Condition (as advised by the Vet from whom we have requested the second opinion).
4. We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
5. If you submit a fraudulent claim or solicit your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied, and we may cancel your policy altogether. We may also be entitled to reclaim any payments already made to you in respect of such claims.
6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.
7. In the event that we pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver retrospectively as they stand to any paid claims or to any future claims for that or any Related Condition. We also reserve our right to recover from you any benefit amount received by you as a result of such error.

9.4 Examples of how we settle your claim:

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

75% Benefit Percentage	
Total amount of eligible Vet Expenses paid by you to the Vet	\$2,000
Total amount claimable after 75% Benefit Percentage applied	\$1,500
Benefit Reimbursed	\$1,500

80% Benefit Percentage	
Total amount of eligible Vet Expenses paid by you to the Vet	\$2,000
Total amount claimable after 80% Benefit Percentage applied	\$1,600
Benefit Reimbursed	\$1,600

9.5 Our rights of recovery

If we have the right to recover any amount payable under the policy in relation to a claim from any other person, you must cooperate with us in any action we may take.

9.6 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.

Section 10 – Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.

You must not act in a fraudulent manner. If you or anyone acting for you:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;
- Make a statement in support of a claim knowing the statement to be false in any respect;
- Solicit your Vet to behave in a fraudulent manner regarding a claim;
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by your willful act or with your connivance.

Then:

1. we shall not pay the claim;
2. we shall not pay any other claim which has been or will be made under the policy;
3. we may at our option cancel the policy;
4. we may at our option cancel any other pet insurance policies you hold which are issued by Hollard;
5. we may be entitled to reclaim any payments already made to you in respect of such claims;
6. we may not make any refund of premium already paid;
7. we may inform the police of the circumstances; and
8. we may pursue legal proceedings.

Section 11 – 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 Hollard, GFS nor PetSure 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 PetSure.

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

Section 12 – General Information

Changing level of Cover

1. If you opt to transfer your Pet to a level of Cover with higher or additional benefits (including but not limited to a higher Benefit Percentage) then the additional or higher benefits will not apply to claims for Conditions first noted, diagnosed, or treated prior to the policy upgrade. In such cases, benefits will be restricted to the lesser of the maximum benefits payable under the:
 - a. current level of Cover; or
 - b. policy that applied during the Policy Period in which such Condition(s) was/were first noted, diagnosed, or treated.

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

- the policy Benefit Limit;
 - applicable Sub-limits;
 - applicable Benefit Percentage; and
 - any applicable policy exclusions.
2. If you opt to transfer your Pet to a level of Cover with additional benefits, (including but not limited to a higher Benefit Percentage or Benefit Limit), then the applicable thirty (30) day Waiting Period for your Illness Cover will apply.
 3. You cannot change your level of Cover in a Policy Period if a claim has been paid.
 4. If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover.

Financial Services Guide (FSG)

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

In this FSG:

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

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

About Hollard, GFS, PetSure and other relevant persons/organisations

Hollard is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal in relation to all general insurance products. Hollard is the insurer and issuer of Guardian Pet Insurance policies. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

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

PetSure, a subsidiary company of Hollard, is an Australian Financial Services Licensee (AFSL 420183) authorised to deal in and provide general advice on general insurance products. It administers Pet Insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with

Hollard. PetSure does not act for you. PetSure has also been appointed by Hollard as its agent to manage, administer and settle claims made under Guardian Pet Insurance policies. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.

Important information you should know

The organisations in this section have not and will not consider whether Guardian Pet Insurance is appropriate for your personal objectives, financial situation or needs as they do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying Guardian Pet Insurance. You need to read the PDS including the Policy Terms and Conditions to determine if the product is right for you. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How each party is paid for its services

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

GFS may receive a commission of up to fifty percent (50%) of the net premium (this is the premium less any government taxes and charges) for promoting Guardian Pet Insurance policies. This commission is used by GFS to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to GFS.

GFS's agents are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales. This is also dependent on qualitative performance indicators or quantitative performance measures being met.

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

Compensation Arrangements

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

To this end GFS and PetSure have Professional Indemnity Insurance in place which meets the legislative requirements covering their activities and includes the conduct of any employees who are no longer employed by GFS or PetSure but were so at the time of the relevant conduct. Refer to the 'Financial Claims Scheme and Compensation Arrangements' section on page 16 in the PDS for further information on Hollard's compensation arrangements.

Your Privacy

Refer to the 'Your privacy' section on page 12 of the PDS for further information on what we do with your information.

How are Complaints resolved?

Refer to the 'If you have a complaint' section on page 15 of the PDS for further information on how complaints are dealt with.

Contact details and office hours:

For more information about your Guardian Pet Insurance and PetSure:

Call us:

1300 709 431

Monday to Friday (except public holidays) 8:00am – 8:00pm (AEST)

Write to us:

Guardian Pet Insurance
Locked Bag 9021
Castle Hill NSW 1765

Visit us:

guardianinsurance.com.au

Please retain this document for your future reference.

Authorised for issue

This FSG was prepared by GFS and PetSure (as it relates to the financial services provided by them) to be issued on 26/06/2019 and Hollard has authorised the distribution of this FSG by them.

For more information call 1300 709 431

Lines are open Monday to Friday
8:00am – 8:00pm (AEST) or visit
guardianinsurance.com.au