



**Petbarn
Insurance**

Total Cover

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

Effective date: 10/12/2019



PETBARN

Petbarn Insurance is distributed and promoted by:

Greencross Ltd (Greencross)

ABN 58 119 778 862

of Unit 6, 372 Eastern Valley Way

Chatswood, NSW 2067

Greencross Ltd is an Authorised Representative of PetSure
(AR No. 1241197)

Petbarn Insurance is arranged and administered through:

PetSure (Australia) Pty Ltd (PetSure)

ABN 95 075 949 923

AFSL 420183

of Level 1, 465 Victoria Avenue

Chatswood, NSW 2067

Petbarn 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

Petbarn Insurance is arranged by:

Contact 121 Pty Ltd (Contact 121)

ABN 86 093 596 537

of Level 3, 169 Pirie Street

Adelaide, SA 5000

Contact 121 is an Authorised Representative of PetSure
(AR No. 1263884)

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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 Petbarn 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 Petbarn Insurance policy issued, and for the assessment and payment of claims.

The PDS describes the main features and benefits of the Petbarn Insurance policy. 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 Petbarn 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 Petbarn 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 Petbarn 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 Greencross and other persons or organisations listed in the FSG in relation to Petbarn 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. Greencross and other persons or organisations providing the services are responsible for information relevant to them in the FSG.

Please note, 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 21 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 Petbarn Insurance policy and, if a policy is issued, the insured.

If you have any questions

Contact our friendly customer service team on:

Phone: 1300 618 412

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

Mail: Petbarn Insurance,
Locked Bag 9021
Castle Hill, NSW 1765

Email: petbarn@petsure.com.au

Web: www.petbarn.com.au/insurance

Your Policy Coverage

We're delighted that as a responsible Pet parent, you've chosen to insure your companion with Petbarn Insurance. This Petbarn Insurance policy is designed to provide some financial contribution towards the cost of unexpected Vet Expenses. Your Policy Schedule outlines the various benefits you are entitled to in each Policy Period. We hope you never have to make a claim on this policy, however, in the event that your fur-friend needs veterinary treatment for an unexpected Accidental Injury or Illness, we're here to give you a helping hand towards the bill.

Understanding the limits of the insurance

It is important to understand that Petbarn Insurance does not cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations like other forms of general insurance. These include, but are not limited to Consultation fees (unless for Behavioural Conditions with a Veterinary Behaviour Specialist) , as well as Conditions such as pregnancy, Elective Treatments and procedures, pet foods/diets and, grooming. We also do not include cover for 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 Limits and are displayed on your Policy Schedule.

You should also be aware that there may also be a portion of the veterinary bill that you will need to pay yourself in addition to the portion that is covered (for example, where the Vet Expenses in a Policy Period are more than the Benefit Limit for the particular Condition, and also where the Benefit Percentage reduces to 65% after your Pet's 8th birthday) .

Full details are specified in the Policy Terms and Conditions (pages 19 to 43).

Policy Schedule

This Policy Schedule outlines the maximum benefit amount that will be paid for eligible Vet Expenses for each Condition in your current Policy Period (including GST) as set out in the table below. Each Benefit Limit will reset on renewal.

Words that are capitalised are defined terms, which you can find in 'Section 1 – Definitions' on page 21.

Condition	Benefit limit
Anal Gland Conditions	\$750
arthritis	\$750
conjunctivitis	\$750
corneal ulcer	\$750
Dental Illness Conditions	\$750
Ear Conditions	\$750
grass seed foreign body	\$750
hernia	\$750
poisoning	\$750
Skin Conditions	\$750
cherry eye	\$1,500
entropion	\$1,500
heat stroke	\$1,500
tick paralysis	\$1,500
Brachycephalic Obstructive Airway Syndrome (BOAS)	\$2,500
hyperadrenocorticism	\$2,500
ingestion of a foreign object*	\$2,500
joint luxation	\$2,500
patella luxation	\$2,500
pancreatitis	\$2,500
pneumonia	\$2,500
pyometra	\$2,500
snake bite	\$2,500
Cruciate Ligament Conditions	\$4,000
auto-immune blood diseases	\$4,000
hip dysplasia (including total hip replacement)	\$4,000
Cancer	\$4,000
diabetes	\$4,000
elbow dysplasia	\$4,000
bone fractures	\$6,000
gastric dilatation-volvulus (GDV)	\$6,000

Condition	Benefit limit
cataracts	\$6,000
spinal disease / intervertebral disc disease (IVDD)	\$6,000
Prescription Diets	\$130
Alternative and Complementary Treatments	\$500
Behavioural Conditions and anxiety Conditions	\$400
other Conditions (which are not General Exclusions or Conditions otherwise not covered under your Policy)	\$1,200 (total)
emergency boarding	\$500

Full details are specified in the Policy Terms and Conditions (pages 19 to 43).

*We will only cover one incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period.



Benefit Summary

Feature	Total Cover
Entry Age	From 8 weeks of age and younger than 7 years of age.
Lifelong Cover	Provided there is no break in Cover. Policy terms and conditions may vary across each Policy Period.
Benefit Percentage before my Pet's 8th birthday	100%
Benefit Percentage after my Pet's 8th birthday	65%
Covers Accidental Injuries	✓ As per your Policy Schedule on page 6.
Covers Illnesses	✓ As per your Policy Schedule on page 6.
Consultation Fees	✗ However will be covered as per your Policy Schedule for Behavioural Conditions with a Veterinary Behaviour Specialist - see 'Section 2.4 - Behavioural Conditions' on page 29.
Cancer Conditions	✓ As per your Policy Schedule on page 6.
Cruciate Ligament Condition(s)	✓ As per your Policy Schedule on page 6.
Paralysis Tick Treatment	✓ As per your Policy Schedule on page 6.
Dental Illness Condition(s)	✓ As per your Policy Schedule on page 6.
Annual Emergency Boarding Limit	✓ As per your Policy Schedule on page 6.
Waiting Periods	6 months for Cruciate Ligament Conditions and Dental Illness Conditions. 20 days for Illness Cover, Behavioural Conditions, Prescription Diets, Alternative and Complementary Treatments.
Pre-existing Conditions	✗

Full details are specified in the Policy Terms and Conditions (pages 19 to 43).

Frequently Asked Questions

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

Are all Accidents covered under 'Accidental Injury' Cover?

A broad range of Accidental Injuries are Covered as specified under the Accidental Injury section on page 26. Accidental Injuries not specified may be covered under the Illness Cover section on page 27, subject to the policy terms and conditions. Refer to your Certificate of Insurance and Policy Schedule on page 6 for details of your Cover.

What percentage of my Vet Expenses am I covered for?

We will reimburse you the Benefit Percentage which will be shown on your current Certificate of Insurance.

The Benefit Percentage for Pets aged eight weeks and younger than eight years is 100%.

Once your Pet reaches his/her eighth birthday, the Benefit Percentage will reduce to 65% on the next policy renewal. Benefit Limits apply, and these are specified on your Policy Schedule on page 6.

For examples of how claim benefits are calculated, please see page 40.

Why does my Benefit Percentage reduce once my Pet is over the age of eight?

Just like humans, as our Pets age, their health starts to suffer and they are likely to visit the Vet more frequently. The cost of Treatments impacts on the increase on the cost of pet insurance. In order to moderate your premiums as your Pet ages, certain Petbarn Insurance plans are designed to step-down to a lower Benefit Percentage on the first renewal after your Pet turns eight.

Is there an overall annual policy limit?

There is no overall annual maximum benefit that can be paid to you in any one Policy Period (subject to the individual Benefit Limits for each Condition listed in the Policy Schedule). Please note that we will not pay more than the annual Benefit Limit for each Condition listed in the Policy Schedule in any Policy Period. The Benefit Limits reset on renewal each year.

Note: benefits cannot be accumulated across Policy Periods.

What are my Benefit Limits?

These limits vary for each Condition that you can claim. We will not pay more than the Benefit Limit shown on your Policy Schedule (see page 6) for each Condition. There is no limit on the number of Conditions you can claim in each Policy Period (subject to the Benefit Limit). These Benefit Limits reset on renewal each year.

What Waiting Periods apply?

There is a 20 day Waiting Period for Conditions covered under Illness cover (Section 2.2), Behavioural Conditions (Section 2.4), Prescription Diets (Section 2.6) and Alternative and Complementary Treatment (Section 2.5). There is a six month Waiting Period for Dental Illness Conditions (Section 2.3) and Cruciate Ligament Conditions (Section 2.1.1). There is no Waiting Period after the commencement of your Policy for Conditions listed under 'Section 2.1 - Accidental Injury' except Cruciate Ligament Conditions.

I can't see a Condition listed on my Total Cover Policy Schedule, does that mean it's not covered?

If the Condition is not listed in your Policy Schedule, you may be able to claim for it under your 'Other Conditions' Benefit as long as it is not a general exclusion or a Condition otherwise excluded under your Policy.

For example: an allergic reaction to a bee sting would be covered under your Accidental Injury Cover and up to the Benefit Limit for 'other Conditions' of \$1,200 per Policy Period. Multiple Conditions can be claimed for under the 'other Conditions' Benefit Limit however are subject to the \$1,200 'other Conditions' Benefit Limit. This limit will reset on renewal each year.

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 Consultation fees (unless covered under 'Section 2.4 – Behavioural Conditions' on page 29), Conditions which occurred prior to commencement of your Policy or during any applicable Waiting Period, routine or preventative Treatments, some Elective Treatments or procedures and breeding or obstetrics.

It is important that you read all of your policy documentation for full details (including 'Section 2 – Vet Expenses' to 'Section 3 – Additional Benefits', your Certificate of Insurance, your Policy Schedule and 'Section 4 – General Exclusions'.

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

Yes. You can claim for diagnostic expenses in relation to eligible Conditions covered by your policy up to the applicable Benefit Limit. This means that elective or routine tests are not covered, nor are any tests related to a Pre-existing Condition.

What is a Pre-existing Condition?

If any symptoms or signs of a Condition occur or the Condition exists in any form prior to taking out your insurance policy 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 'Pre-existing Condition' and 'Bilateral Condition' definitions on pages 22 and 24).

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

What is a Bilateral Condition?

A Bilateral Condition is a Condition affecting body parts of which the Pet has at least two (for example, cruciate ligaments). Bilateral Conditions will generally be covered if the Benefit Limit for the particular Condition has not been reached, and the Condition is not a Pre-existing Condition. However, when applying a Benefit Limit or exclusion, a Bilateral Condition will be considered a single Condition.

For example: if your Pet displays signs or symptoms 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 22).

What are the claim requirements for adopted Pets?

Generally, for the first claim we require veterinary history for the life of your Pet. 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.

Will I have lifelong cover for my Pet?

Once your Pet is accepted and as long as you continue to renew your policy and pay your premiums without a gap in Cover, 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. The Benefit Percentage will vary depending on the age of your Pet; see 'What percentage of my Vet expenses am I covered for?' for more details.

You can apply for Cover as long as your Pet is over eight weeks old and younger than seven years.

Product Disclosure Statement (PDS)

Hollard is solely responsible for the PDS and is the insurer under each Petbarn Insurance policy issued. PetSure has been given a binding authority by Hollard which authorises it to enter, vary and cancel Petbarn Insurance policies on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure does not act for you.

Greencross is authorised to distribute and promote Petbarn 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 Petbarn Insurance;
- your Duty of Disclosure when applying for Petbarn Insurance;
- our internal and external dispute resolution procedures; and
- your cooling off rights when purchasing Petbarn Insurance.

Please note that, while this PDS provides a summary of the significant features and benefits of Petbarn 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), the Petbarn Insurance policy provides:

- financial assistance towards Vet Expenses in respect of the insured Pet resulting from sudden and unexpected Accidental Injury or Illness occurring or first showing symptoms or 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 21 and may be subject to stated limits and applicable Waiting Periods.

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;
- is common knowledge;
- 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 Petbarn 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, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured 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, including how they are also calculated (and additional factors taken into account), can be found under "Automatic Renewal of your Policy" on page 19. 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 21 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Petbarn 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 21 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 transaction costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.

You cannot cancel your Petbarn Insurance policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 21 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 6 – Cancellations' on page 37.

Your privacy

Hollard, Greencross 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, providing you with access to our GapOnly™ claims system; 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 other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law; and
- 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

Phone: (02) 9253 6600

Email: privacy@hollard.com.au

Mail: Hollard Privacy Officer
The Hollard Insurance Company Pty Ltd
Locked Bag 2010, St Leonards, NSW 1590

Web: www.hollard.com.au

Petbarn Insurance

Phone: 1300 618 412

Email: petbarn@petsure.com.au

Mail: Petbarn Insurance
Locked Bag 9021, Castle Hill, NSW 1765

Web: www.petbarn.com.au/insurance

PetSure

Phone: (02) 9842 4800

Email: privacy@petsure.com.au

Mail: PetSure Privacy Officer
PetSure (Australia) Pty Ltd
Locked Bag 9021, Castle Hill, NSW 1765

Web: 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 to:

- 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 Petbarn Insurance, to confirm policy transactions, or if you have any questions about the information, please phone us on **1300 618 412**. Our lines are open Monday to Friday (except public holidays) **8:00am to 8:00pm** (AEST).

Alternatively, you can write to:

Petbarn 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 618 412

(Weekdays between 8:00am to 8:00pm AEST -
except public holidays)

Writing: Customer Service Complaints

Petbarn 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 Disputes Resolution team. All escalated matters will be acknowledged within two 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

Web: 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 are subject to the prudential requirements of the Insurance Act.

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

Authorised for issue

This PDS including the Policy Terms and Conditions was prepared by Hollard. Greencross 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 Petbarn Insurance Policy

Upon acceptance of application for your Cover, you will be issued with a Certificate of Insurance that states your level of Cover and a Policy Schedule that outlines your Benefit Limits. You will be issued a new Certificate of Insurance, when:

- You renew your Policy each year; or
- If you or we change your Cover.

Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 14 or due to the operation of the cancellation provisions of the policy as explained in 'Section 6 – Cancellations' on page 37. 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' on page 19) unless you advise us otherwise.

Your policy comprises 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 Conditions, Treatment and expenses as listed on your Policy Schedule on page 6, in 'Section 2 – Vet Expenses' and 'Section 3 – Additional Benefits', up to the specified Benefit Percentage, but subject to any applicable Benefit Limit, provided that:

- you have paid or agreed to pay the premium to us for the Cover provided;
- the Condition arose during the Policy Period; and
- the Treatment or covered expense 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.

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, breed, location, duration for which your Pet has been insured, claims history, 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.

Note: The Benefit Percentage will decrease to 65% on the first renewal after your Pet's eighth birthday.

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 and policy related communications

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, and your Benefit Limits will reset. 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.

It's important to remember that insurance policies cannot cover every scenario and have certain Benefit Limits. This means you may still have a portion of the bill that you will need to cover yourself.

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 2.1.1 – What you are covered for' on page 26.

Alternative and Complementary treatment means the cost of any procedures and tests for the following treatments (excluding Consultations) where they treat an Illness or Accidental Injury and have been recommended by a Vet:

1. **Acupuncture** means the use of metal needles to stimulate anatomical points, often with the addition of manual manipulation, heat or electrical stimulation which is carried out by a Vet for Treatment of a Condition.
2. **Chiropractic Manipulation** means mechanical manipulation of the musculoskeletal system and other supporting soft tissue structures for treatment of musculoskeletal and nervous system Condition which is carried out by a qualified animal chiropractor or Vet for treatment of a Condition.
3. **Hydrotherapy** means the treatment of a Condition, with, or in, water, including swimming in a pool and the use of a water treadmill, which is carried out by a qualified animal hydrotherapist, physiotherapist or Vet, providing the Hydrotherapy is carried out in a pool/water or treadmill owned by the veterinary practice.
4. **Physiotherapy** means the use of physical manipulation, exercise therapy, and electrotherapy (not including Hydrotherapy) in order to improve mobility and musculoskeletal or nervous system function, carried out by a qualified animal physiotherapist or Vet for treatment of a Condition.

For further details of this benefit, see 'Section 2.5 – Alternative and Complementary Treatment' on page 30.

Anal Gland Condition means a Condition of the anal gland of a Pet. This includes, but is not limited to impaction/blockage, infection or inflammation of the anal gland and any Condition for which anal gland expression is required.

Behavioural Condition means any change to Your Pet's usual behaviour, directly caused by a medical, mental, or emotional disorder which could not have been avoided by training or medical intervention, that has been diagnosed by a Vet. For further details of this benefit, see 'Section 2.4 – Behavioural Conditions' on page 29.

Benefit Limit(s) mean the applicable amount(s) payable in any one Policy Period, in relation to the relevant Cover as specified on your Certificate of Insurance and Policy Schedule.

If a Benefit Limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on your Certificate of Insurance, we will not pay more than that amount.

Note: There is no overall annual Benefit Limit. The Benefits Limits reset on renewal each year.

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.

The Benefit Percentage for Pets aged eight weeks and younger than eight years is 100%. Once your Pet reaches his/her eighth birthday, the Benefit Percentage will reduce to 65% on the next policy renewal.

Note: The applicable Benefit Percentage will be shown on your Certificate of Insurance.

For example: for a 100% Benefit Percentage, we will reimburse you up to 100% of the eligible Vet Expenses, subject to the applicable Benefit Limits. Refer to page 40 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 and elbows).

Note: When applying a Benefit Limit or exclusion, a Bilateral Condition will be considered a single Condition.

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

Brachycephalic Obstructive Airway Syndrome (BOAS) means a Condition of the respiratory tract of a Pet which is composed of one or more of the following anatomical abnormalities: elongated soft palate, stenotic nares, everted laryngeal sacculles and/or a hypoplastic trachea.

Cancer means a Condition in which any cell or group of cells in the body of a Pet undergoes malignant transformation.

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, Cover, Commencement Date, 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:

- Anal Gland Condition;
- Behavioural Condition;
- Bilateral Condition;
- Cruciate Ligament Condition;
- Ear Condition;
- Related Condition;
- Recurring Condition; or
- Skin Condition.

Consultation and other derivations means procedures performed by or under the supervision of a Vet (including whether or not part of Treatment) and/or any professional that specialises in acupuncture, chiropractic manipulation, physiotherapy, hydrotherapy or behavioural trainers, 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 Total Cover as described in these Policy Terms and Conditions.

Cruciate Ligament Condition means a partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments and post Treatment complications following surgery for this Condition.

Note: a Cruciate Ligament Condition will be considered a single Condition irrespective of whether one or both legs are affected. Refer to the 'Bilateral Condition' and 'Benefit Limit' definitions on page 22.

Dental Illness Condition means Vet Expenses in relation to a dental illness as listed under 'Section 2.3 – Dental Illness' which is diagnosed by your Vet. This benefit is payable up to the Benefit Limit specified on your Policy Schedule.

Ear Condition means a Condition affecting any structure of the ear, including the outer/external, middle and inner ear.

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 4 – General Exclusions' on page 33.

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 the cat or dog, 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.

Policy Schedule means the relevant schedule we provide outlining the Benefit Limits of your Cover.

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; or
- Conditions currently or previously being controlled by medication(s) or by a prescription diet;

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').

Prescription Diet means a specific food, recommended by your Vet, designed to treat a specific Illness or disease. For further details of this benefit, see 'Section 2.6 – Prescription Diets' on page 31.

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

Note: a Recurring Condition will still be subject to the Benefit Limit.

Example: If your Pet has an ear infection once every year prior to taking out an insurance policy, or it reoccurs during the Waiting Period, this Condition would be a Recurring Condition and therefore be excluded from Cover as a Pre-existing Condition.

Related Condition means:

- a Condition that has the same symptoms or signs, diagnostic classification or results from the same disease process as a Pre-existing Condition for the insured Pet. Even if this condition showed first signs or symptoms during the Policy Period (outside of the Waiting Period), it is still considered to be 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.

- A Condition that is a complication of or related to another Condition.

For example: if your Pet suffers a fracture as a result of a Cruciate Ligament Condition, this fracture will be considered a Related Condition and the Cruciate Ligament Conditions Benefit Limit will apply.

Skin Condition means any Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever and are deemed to include skin lumps.

Note: For the purposes of the policy Skin Conditions are regarded as one Condition.

Treatment means reasonable and customary care and procedures (excluding Consultations unless for Behavioural Conditions with a Veterinary Behaviour Specialist), hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, or Condition 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 3.3 – Pet Overseas Travel Insurance' on page 32).

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

Veterinary Behaviour Specialist means a Vet who has completed further study in animal behaviour such as FANZCVS and/or DACVB and/or DipECAWBM or a Vet directly training under a Veterinary Behaviour Specialist.

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: There is a 20 day Waiting Period for Conditions covered under Illness Cover (Section 2.2), Behavioural Conditions (Section 2.4), Alternative and Complementary Treatment (Section 2.5) and

Prescription Diets (Section 2.6). There is a six month Waiting Period for Dental Illness Conditions (Section 2.3) and Cruciate Ligament Conditions (Section 2.11).

Section 2 - Vet Expenses

Eligibility Criteria:

Cover is applicable if:

- it is shown on your Certificate of Insurance; and
- your Pet was over eight weeks old and younger than seven years of age.

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

The Cover applying to your Pet is shown on your Certificate of Insurance. The Benefit Limits for all Conditions covered can be found on the Policy Schedule on page 6 to page 7.

2.1 Accidental Injury Cover

2.1.1 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.

To qualify for Cover under this section of the policy, the Condition must have occurred during the Policy Period and meet one of the criteria below:

1. Be a direct consequence of at least one of the following:
 - a. a motor vehicle incident;
 - b. a burn or electrocution; or
 - c. an allergic reaction to an insect or spider bite other than tick or flea bites;

or;

2. Result in:
 - a. a bone fracture;
 - b. snake bite toxicity;
 - c. a traumatic ligament or tendon injury;
 - d. a bite wound or fight wound abscesses; or
 - e. lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

Waiting Period:

1. There is no Waiting Period after the commencement of your policy for Accidental Injury items, except Cruciate Ligament Conditions.
2. The Waiting Period for Cruciate Ligament Conditions and any Conditions arising therefrom irrespective of cause or origin are subject to a six month Waiting Period from the Commencement Date of the first Policy Period, unless:

- a. we have received a completed and signed 'Cruciate Ligament Exam Form' from your Vet within 14 days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date; and
- b. you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'.

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

2.1.2 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. any amount greater than the Benefit Limit specified on your Policy Schedule;
3. patella luxation (dislocating kneecap), ingestion of a foreign object, elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite) 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 2.2 - Illness Cover', for which there is a 20 day Waiting Period;
4. any dental Treatment, including fractured teeth;
5. any Consultation fees (the fee charged by your Vet for examining your Pet); and
6. any of the excluded matters listed in 'Section 4 - General Exclusions' on page 33.

2.2 Illness Cover

2.2.1 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 stated in your Policy Schedule on page 6, as a result of your Pet suffering an Illness.

Examples of Illnesses we generally cover include but are not limited to:

- a. cancer Treatments;
- b. Skin Conditions;
- c. Ear Conditions;
- d. ingestion of a foreign object*;
- e. gastrointestinal problems;
- f. hereditary and congenital Conditions (excluding Pre-existing Conditions);
- g. a paralysis tick.

*We will only cover one incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period.

Waiting Period:

The Waiting Period for Illness Conditions is 20 days from the Commencement Date of the first Policy Period.

2.2.2 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. any amount greater than the Benefit Limit specified on your Policy Schedule;
3. an Illness caused by:
 - a. endoparasites, such as intestinal worms; or
 - b. ectoparasites, such as ticks (other than a paralysis tick) and fleas, with the exception of skin and ear mites;
4. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:
 - a. for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or
 - b. for cats: parvovirus (including feline panleukopenia), chlamydia, feline leukaemia virus (FeLV), feline immunodeficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
5. any declared widespread pandemic disease that affects cats or dogs;
6. any Consultation fees (the fee charged by your Vet for examining your Pet);
7. more than one incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period;
8. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not;
9. any of the excluded matters listed in 'Section 4 - General Exclusions' on page 33.

2.3 Dental Illness

2.3.1 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 Limit shown (for Dental Illness Condition) on your Policy Schedule, as a result of your Pet requiring Treatment for the following Conditions described below:

1. gingivitis;
2. abscesses;
3. removal of teeth where medically necessary due to:
 - a. dental disease arising from infection;
 - b. retained deciduous teeth;
 - c. cavities; or
 - d. fractured teeth.

Waiting Period:

The Waiting Period for Dental Illness Conditions is six months from the Commencement Date of the first Policy Period.

2.3.2 When you are not covered:

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

1. any dental illness Treatment unless your Pet has been insured under this policy for at least six months and in this period your Pet has not shown signs of or been treated for any dental illness;
2. any amount greater than the Benefit Limit specified on your Policy Schedule;
3. any dental illness Treatment unless there is a history of annual routine dental check-ups by a Vet; or
4. any of the exclusions explained in 'Section 4 - General Exclusions' on page 33.

2.4 Behavioural Conditions

2.4.1 What you are covered for:

We will pay you the Benefit Percentage, up to the Benefit Limit shown on your Policy Schedule, for Vet Expenses in relation to a Behavioural Condition diagnosed by your Vet. This includes the Treatment of anxiety, phobias, compulsive disorders and impulse control problems such as:

1. medication prescribed by a Vet;
2. Treatment with a Veterinary Behaviour Specialist or by your Vet;
3. Consultations with a Veterinary Behaviour Specialist; and
4. pheromone products, including dog appeasing pheromones (DAP) diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser, recommended by your Vet for the Treatment of a Behavioural Condition.

Waiting Period:

The Waiting Period for Behavioural Conditions is 20 days from the Commencement Date of the first Policy Period.

2.4.2 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. any amount greater than the Benefit Limit specified on your Policy Schedule;
3. any Behavioural Condition not diagnosed by a Vet;
4. Treatments of Behavioural Conditions that are not recommended by a Vet and are not carried out under the direction of a Vet;
5. Behavioural Conditions that you can prevent by normal puppy training and socialisation.

Example: toilet training, puppy mouthing, and expenses such as puppy pre-school;

6. training and obedience classes;
7. behaviour Consultation fees with a trainer or your general practitioner Vet;
8. any cost of pheromone products, including dog appeasing pheromones (DAP) diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format unless recommended by your Vet;
9. desexing recommended by your Vet in order to help address a Behavioural Condition; or
10. any of the Excluded matters in 'Section 4 - General Exclusions' on page 33.

2.5 Alternative and Complementary Treatment

2.5.1 What you are covered for:

We will pay you the Benefit Percentage, up to the Benefit Limit shown on your Policy Schedule for expenses related to Alternative and Complementary treatment when referred and endorsed by your Vet. This includes advice, tests, and medication prescribed by a Vet for the items outlined below:

- Acupuncture;
- Chiropractic Manipulation;
- Physiotherapy; or
- Hydrotherapy;

when it is deemed necessary by your Vet to treat an Accidental Injury and/or Illness, up to the Benefit Limit. The Benefit Limit for Alternative and Complementary Treatment is stated on your Policy Schedule.

Waiting Period:

The Waiting Period for Alternative and Complementary Treatment is 20 days from the Commencement Date of the first Policy Period.

2.5.2 When you are not covered:

We will not pay any Alternative and Complementary treatment expenses attributable to:

1. a Pre-existing Condition, a Related Condition, or a Condition arising within the applicable Waiting Period;
2. any amount greater than the Benefit Limit specified on your Policy Schedule;
3. the cost of treatment to prevent an Accidental Injury or Illness; or
4. Consultation fees with any professional that specialises in acupuncture, chiropractic manipulation, physiotherapist, hydrotherapist, or your general practitioner Vet;
5. laser therapy, homeopathic remedies and herbal medicines prescribed by the Vet during the visit; or
6. any of the excluded matters in 'Section 4 - General Exclusions' on page 33.

2.6 Prescription Diets

2.6.1 What you are covered for:

We will pay you the Benefit Percentage, up to the Benefit Limit shown on your Policy Schedule, for any Prescription Diet where medically required to treat your Pet for a Condition that is covered under your policy.

Waiting Period:

The Waiting Period for Prescription Diets is 20 days from the Commencement Date of the first Policy Period.

2.6.2 When you are not covered:

We will not pay any Prescription Diet expenses related to:

1. a Pre-existing Condition, Related Condition, or a Condition arising within the Waiting Period;
2. any amount greater than the Benefit Limit specified on your Policy Schedule;
3. any treats or non-essential food items (including dental chews); or
4. any of the excluded matters listed in 'Section 4 - General Exclusions' on page 33.

Section 3 - Additional Benefits

3.1 Emergency Boarding

3.1.1 What you are covered for:

We will pay you the Benefit Percentage up to the Benefit Limit shown on the Policy Schedule for the cost of boarding your Pet at a licensed kennel or cattery 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 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.

Waiting Period:

There is no Waiting Period from the Commencement date of your first Policy Period for Emergency Boarding claims.

3.1.2 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.

3.2 Essential Euthanasia

3.2.1 What you are covered for:

We will pay you the Benefit Percentage for eligible Vet Expenses incurred by you up to the Benefit Limit for the applicable Condition 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 covered Condition under your policy.

The Vet Expense to euthanase your Pet will be subject to the Benefit Limit of the covered Condition as listed on the Policy Schedule listed on page 6.

For example: If your Pet is euthanised as a result of an Ear Condition, Vet Expenses will be subject to the Benefit Limit specified on the Policy Schedule for the Ear Condition.

Waiting Period:

This benefit will be subject to the Waiting Period applicable to the covered Condition.

For example: If your Pet is euthanised as a result of an Illness Condition, the 20 day Waiting Period applicable to Illness will apply.

3.2.2 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 within 'When you are not covered' under 'Section 2 – Vet Expenses' on page 26 and in 'Section 4 – General Exclusions' on page 33;
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).

3.3 Pet Overseas Travel Insurance

3.3.1 What you are covered for:

If your Pet requires Treatment for any of the covered Conditions whilst overseas with you in New Zealand or Norfolk Island, we will pay you the incurred Vet Expenses subject to:

1. the Cover selected, the Benefit Percentage, Waiting Periods and Benefit Limits as shown on your Policy Schedule for the covered Condition; and
2. 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.

Waiting Period:

This Benefit will be subject to the Waiting Period applicable to the covered Condition.

3.3.2 When you are not covered:

We will not cover you under this additional benefit for:

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 60 consecutive days;
3. exchange commission or bank charges incurred for foreign payment 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 4 - General Exclusions (what we do not cover)

The intention of Petbarn 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** – a Related Condition or a Condition arising within the applicable Waiting Period. Refer to page 24 for definition of 'Pre-existing Conditions'. Also refer to the 'Pre-existing Condition review' section on page 35.
2. **Consultation fees** – the fee charged by your Vet or by any professional that specialises in Acupuncture, chiropractic manipulation, Physiotherapy and Hydrotherapy for examining your Pet. Refer to page 23 for the 'Consultation' definition. Note that Consultation fees in relation to Consultations with a Veterinary Behavioural Specialist for Behavioural Conditions are covered (refer to Section 2.4 – Behavioural Conditions on page 29).
3. **Certain Treatments & Conditions**
 - a. preventative procedures and Treatments (including, but not limited to, vaccinations, microchipping or flea/tick/worm control);
 - b. regular (non-prescription) Pet food or treats, special diets, raw food diets, vitamins, mineral supplements and nutraceuticals (unless covered under 'Section 2.6 – Prescription Diets' on page 31).
 - 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. alternative and complementary treatment not specified in 'Section 2.5 – Alternative and Complementary Treatment', such as laser therapy, homeopathic remedies and herbal medicine.
- h. Treatment for Accidental Injuries or Illnesses that occur while your Pet is used for (or as a direct result of) hunting, commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Conditions that occur during or as a result of guide dog or assistance dog duties are exempt from this exclusion;
- i. Treatment of or Conditions attributable to behavioural problems (unless covered under 'Section 2.4 – Behavioural Conditions');
- 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. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
- m. the provision of medication(s) for your Pet that covers a period of more than 30 days beyond the policy End Date;
- n. 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;
- o. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or Cancer;
- p. cryptorchidism (undescended testicles); or
- q. 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 3.1 - Emergency Boarding' on page 31, regardless of reason;
- b. ambulance fees and non-essential hospitalisation;
- c. additional costs associated with house calls, phone Consultations and out-of-hours Treatment;
- 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. any trial or experimental procedures and Treatments;
 - ii. organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;

- iii. external fixtures (such as wheelchairs);
 - iv. prosthetics (with the exception of hip replacements which are covered for Treatment for hip dysplasia. See your Policy Schedule on page 6 for Benefit Limits that apply);
 - v. 3D printing.
- f. pre-anaesthetic blood tests.
- 5. Elective Treatments and Procedures**
- a. routine examinations and health checks, cosmetic procedures, hip and elbow scoring, nail clipping, 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.
- 8. Treatment in relation to or as a result of a policy exclusion**
Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion. For example, if your Pet requires Treatment as a result of complications of an Elective Treatment.

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 signs, symptoms or recurrence of the Pre-existing Condition (or any Condition(s) arising directly therefrom) up to the date of receipt of your Review Application Form, which shall be no less than a period of 18 months from the original policy Commencement Date.

Your request for this review must be made in writing after the completion of the 18 month period using our prescribed Review Application Form. 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 5 - 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.

5.1 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:
 - a. annually by credit card or direct debit; or
 - b. 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. If you pay your premium by instalments, you will be charged a collection fee per instalment.

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

5.2 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 via 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 via 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 30 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 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:
 - a. no benefits or entitlements can be paid under the policy;
 - b. you may be refused cover in the future under any policy administered by PetSure; and
 - c. 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 6 - Cancellations

6.1 Cancellation by you

You may cancel your policy with us at any time by contacting our customer service team. Our contact details are outlined on page 5. 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, type of policy, or Benefit Limit.

6.2 Cancellation during the cooling off period

If you cancel your policy during the 21 day cooling off period, provided that no claim has/is to be made by you, we will refund any premiums paid 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.

6.3 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;
- The cancellation fee of \$30 (which will not be deducted if your cancellation is due to your Pet passing away); 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.

6.4 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 '6.3 Cancellation where no claims have been made'.

6.5 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 '6.3 Cancellation where no claims have been made'.

For more information about cancellations refer to 'Section 5 – Premiums' on page 36.

Section 7 - Claims

7.1 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/petbarn/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 618 412** or visit www.petbarn.com.au/insurance

7.2 Important claim information

1. Unless agreed to by us, all claims you submit must include itemised tax invoice(s), payment receipt(s) (except when the claim is submitted via our GapOnly™ claim system, where available) and applicable Consultation notes. If submitting a claim by post all claim documentation 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 whilst in your care. Failure to include this may result in delays in processing your claim.

Note: 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 that date onwards.

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 (unless you are submitting a claim using our GapOnly™ claim system (where available), whereby you agree that you will pay the Vet the remaining portion of the tax invoice (if any) after the claim payment (if any) is made by us to your Vet).
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.

7.3 Processing of your claim

1. We will deal directly with you regarding settlement of the claim. Where available, where our GapOnly™ claim system is used by your Vet to submit your claim, we will also provide information to your Vet about the settlement of your claim.
2. Unless we specify otherwise, we will pay you, not the Vet. Where available, where our GapOnly™ claim system is used by your Vet to submit your claim, we will provide payment of your claim directly to your Vet.
3. If the Vet Expenses related to all benefits listed under 'Section 2 – 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.

7.4 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):

Example 1 – Pet younger than eight years old requiring Treatment for cherry eye and elbow dysplasia

Pet aged between eight weeks and younger than eight years		
	cherry eye	elbow dysplasia
Total Amount of Eligible Vet Expenses	\$1,200	\$4,800
Total amount claimable after 100% Benefit percentage applied	\$1,200	\$4,800 (however, the total amount claimable is the Benefit Limit of \$4,000)
Benefit Limit	\$1,500	\$4,000
Total claim benefit payment	\$1,200	\$4,000
Your out-of-pocket expense	\$0	\$800
Annual benefit remaining for the same Condition	\$300	\$0

Note: Once the annual Benefit Limit is reached, no further Vet Expenses for the particular item listed on your Policy Schedule will be paid until your policy renews.

Example 2 – Pet older than eight years requiring Treatment for cherry eye and pneumonia

Pet over the age of eight years old:		
	cherry eye	pneumonia
Total Amount of Eligible Vet Expenses	\$1,200	\$3,900
Total amount claimable after 65% Benefit percentage applied	\$780	\$2,535 (however, the total amount claimable is the Benefit Limit of \$2,500)
Benefit Limit	\$1,500	\$2,500
Total claim benefit payment	\$780	\$2,500
Your out-of-pocket expense	\$420	\$1,400
Annual benefit remaining for the same Condition	\$720	\$0

Note: Once the annual Benefit Limit is reached, no further Vet Expenses for the particular item listed on your Policy Schedule will be paid until your policy renews.

7.5 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.

7.6 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 8 - 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.

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 wilful 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 9 - 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, Greencross 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 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 10 - Changing Your 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 Limit) 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:

- a. the Benefit Limit;
 - b. applicable Benefit Percentage; and
 - c. any applicable policy exclusions.
2. If you opt to transfer your Pet to a level of Cover with

additional benefits, then the applicable Waiting Period for the new Cover will apply.

3. You cannot change your level of Cover in a Policy Period if a claim has been paid.
4. 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. If you pay your premium by instalments, you will be charged a collection fee per instalment.



Financial Services Guide (FSG)

PetSure, Hollard, Greencross and Contact 121 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 Petbarn 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.
- **Greencross** means Greencross Ltd.
- **PetSure** means PetSure (Australia) Pty Ltd.
- **Contact 121** means Contact 121 Pty Ltd.
- **You**, and **your** means the applicant for a Petbarn Insurance policy and, if a policy is issued, the insured.

Petbarn Insurance is promoted by Greencross, issued by Hollard and administered by PetSure. Full details about these companies are given at the start of this booklet on page 2.

The Petbarn Insurance PDS including the Policy Terms and Conditions are set out in this booklet. The Petbarn Insurance PDS contains information on the benefits and significant characteristics of Petbarn Insurance and is aimed to assist you in making an informed decision about whether to purchase it or not. Before you acquire Petbarn Insurance, you should read the PDS carefully and use it to decide whether to purchase Petbarn Insurance.

About Hollard, Greencross, 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 Petbarn Insurance policies. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

Greencross is an Authorised Representative (Number 1241197) of PetSure and is authorised to promote Petbarn Insurance which is issued by Hollard. Greencross does not act for you.

PetSure, a subsidiary company of Hollard, is an Australian Financial Services Licensee (AFSL 420183) and is 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 Petbarn 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.

Contact 121 has been appointed by PetSure as an Authorised Representative (AR No. 1263884) to deal in and provide general advice regarding certain insurance products issued by Hollard, including Petbarn Insurance. Contact 121 arranges Petbarn Insurance on behalf of PetSure through telephone sales. When you apply for Petbarn Insurance, Contact 121 will tell you about the product and collect certain information from you that will be used by PetSure to determine on behalf of Hollard, whether a Petbarn Insurance policy can be issued to you by Hollard. Greencross has an agreement with Contact 121 to provide certain services and meet certain standards in relation to its role in arranging the sale of Petbarn Insurance.

Important information you should know

The organisations in this section have not and will not consider whether Petbarn 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 a Petbarn Insurance policy.

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 Petbarn Insurance policy you pay the premium to Hollard for the product. This amount is provided to you before the product is purchased.

Greencross may receive a commission of up to 25% of the net premium (this is the premium less any government taxes and charges) for promoting Petbarn Insurance policies. This commission is used by Greencross 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 Greencross.

Greencross will pay Contact 121 on a time basis for the costs associated with providing the service, including for set-up and operational costs, telecommunication charges and the costs associated with recruiting, training and engaging call centre consultants. Contact 121 consultants are paid by Contact 121 on an annual salary. The payments to Contact 121 and its consultants are not additional charges to you and are not in addition to the total premium you pay.

PetSure receives a portion of the underwriting profit, if any, for administering Petbarn 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 Greencross 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 PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering PetSure's activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct.

Refer to the "Financial Claims Scheme and Compensation Arrangements" section on page 18 in the PDS for further information on Hollard's compensation arrangements.

Your privacy

Refer to the "Your Privacy" section on page 14 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 17 of the PDS for further information on how complaints are dealt with.

Authorised for issue

This FSG was prepared by PetSure and Greencross (as it relates to the financial services provided by them) to be issued on 10/12/2019 and Hollard has authorised the distribution of this FSG by them.

We make it easy to speak to us

For more information about Petbarn Insurance:

Phone: 1300 618 412

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

Mail: Petbarn Insurance
Locked Bag 9021, Castle Hill, NSW 1765

Web: www.petbarn.com.au/insurance

Please retain this document for your future reference.





1300 618 412
Monday to Friday
(except public holidays
8:00am to 8:00pm (AEST))



Petbarn Insurance
Locked Bag 9021,
Castle Hill, NSW 1765



www.petbarn.com.au/insurance