



# knose

Pet Insurance

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**Pet cover by  
pet lovers.**



## **Knose Pet Insurance**

Product Disclosure Statement  
and Policy Wording



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## Important Information

This Product Disclosure Statement and Policy Wording ('PDS') contains important information about this insurance to assist in the making of a decision in relation to it.

This PDS was prepared on 09 September 2021.

Please read this PDS and the Financial Services Guide (FSG) before deciding whether to buy Knose Pet Insurance. Terms, conditions and exclusions apply as set out in this PDS and any endorsement(s) added to Your Certificate of Insurance.

## The Insurer

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This Policy is underwritten by the Australia branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907) of 264 George Street, Australia Square Level 21, Sydney, NSW 2000 (Phone: +61 2 8015 2500) ('Allied World', or unless otherwise specified or unless the context otherwise requires, "We", "Us" or "Our"). Allied World is authorised by the Australian Prudential Regulation Authority ('APRA') to carry on insurance business in Australia.

Allied World does not hold an Australian Financial Services Licence (AFSL) and therefore does not provide any licensed financial services unless an exemption to do so applies.

## Knose Pet Insurance

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Knose Financial Services Pty Ltd ABN 38 620 795 735, AR 1275755 ('Knose') distributes Knose Pet Insurance to You as an authorised representative of Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353, AFSL No. 500768) ('Blend').

Blend is an underwriting agency acting under a binding authority as agent for the insurer of the product, Allied World. In all aspects of arranging this Policy, Blend and Knose act as agents of Allied World and not as Your agent.

If You have any queries in relation to this Policy, please contact Knose in any of the following ways:

Email: [insurance@knose.com.au](mailto:insurance@knose.com.au)

Website: [www.knose.com.au](http://www.knose.com.au)

Phone: 1300 356 642

Postal Address: Level 4  
97-99 Bathurst St  
Sydney NSW 2000

## Our Contract With You

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This Policy is a contract of insurance between You and Us and contains all the details of the cover that We provide.

The Policy consists of:

- the Certificate of Insurance;
- this PDS;
- any proposal or application completed by You;
- any endorsement or other document We tell You forms part of the Policy which may vary or modify the above documents.

These documents should be read together as they jointly form the contract of insurance between You and Us.

This document (together with any amendments, updates or endorsements that We give You in writing which may vary it) will also apply for any offer of renewal We make, unless We tell You otherwise or issue You with a new and updated PDS in accordance with the Insurance Contracts Act 1984 (Cth).

If there is more than one Policyholder, then anything that any of the Policyholder(s) says, does or omits to advise to Us of, applies to and affects the rights to all of the Policyholders.

## Your Duty To Take Reasonable Care Not To Make A Misrepresentation

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You must take reasonable care not to make a misrepresentation to Us. This responsibility applies until We issue You with a Policy for the first time or agree to renew, extend, vary/change, or reinstate Your Policy.

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

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If You are answering questions on behalf of anyone, We will treat Your answers or representations as theirs.

Whether or not You have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the

type of insurance, who it is intended to be sold to, whether You are represented by a broker, Your particular characteristics and circumstances We are aware of.

### **If You do not meet the above Duty**

We may reject or not fully pay Your claim and/or cancel Your Policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and We may treat Your Policy as if it never existed.

If Our information or questions are unclear, You can contact Us on 1300 356 642 or visit [www.knose.com.au](http://www.knose.com.au).

## **Selecting Your Cover**

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### **Eligibility Criteria**

This Policy is available for the benefit of Your Pet(s) that reside with You in Australia as shown on Your Certificate of Insurance.

### **Dangerous and/or banned breeds**

Certain breeds are considered dangerous and/or are banned in Australia. It is not possible to purchase cover for a dangerous or banned breed. If Your Pet's breed is categorised as dangerous and/or banned in Australia after purchase or renewal of Your Policy, then Your Pet will no longer be eligible for this Policy, We will send You notice of non-renewal prior to the expiry of Your relevant Period of Insurance, and cover will cease at the expiry of Your relevant Period of Insurance.

### **Work or sporting activities**

This Policy has been designed for companion Pet's and therefore this policy does not cover cats or dogs that participate in commercial or sporting activity such as working, fighting, racing, personal protection, gun sports, law enforcement or guarding. Note this policy may cover cats and dogs who participate in or are show dogs/cats, search and rescue dogs, guide dogs, assistance dogs or customs sniffer dogs.

### **Minimum and maximum age of Pets on entry**

When purchasing a new Policy:

1. the minimum age for entry for a Pet is 6 weeks old; and
2. the maximum age for entry for a Pet is 8 years and 364 days old.

There are no age limits when renewing policies.

### Annual Limit

This Policy provides cover up to the Annual Limit as shown on Your Certificate of Insurance. The Annual Limit is the maximum amount We pay for all accepted claims in relation to a Period of Insurance.

### Benefit Percentage

During the application process You choose how much of the Vet Costs (and boarding costs) We cover (Benefit Percentage). The Benefit Percentage You pick is the proportion of Vet Costs (or boarding costs) that We cover in the event of a claim (subject to Annual Excess).

Benefit Percentage	70%	80%	90%
Claimed Vet Costs (after Annual Excess)	\$1,000	\$1,000	\$1,000
We Pay	\$700	\$800	\$900
You Pay	\$300	\$200	\$100

### Annual Excess

If You choose to add an Annual Excess to Your Policy this amount needs to be met before We begin to pay benefits for accepted claims, at the chosen Benefit Percentage. Only accepted claims will be applied to Your Annual Excess. Your Annual Excess will reset at the start of each Period of Insurance.

Example

Benefit Percentage: Annual Excess:	80% \$100	
	During same Period of Insurance	
	First Claim	Second Claim
Claimed Vet Costs	\$200	\$200
Less Annual Excess	\$100	\$0
We Pay	\$80 (((\$200-\$100)*80%)	\$160 (\$200*80%)
You Pay	\$120	\$40

### **Vet Consultation for required Treatment of Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition**

You can choose to opt out of cover for Vet Consultations related to required Treatment of Injury or Illness. You should consider if it is right for You to opt out of such cover under this Policy based on Your circumstances.

Where You choose not to opt out of this cover, We will cover costs of Vet Consultations related to required Treatment of Injury or Illness, but We will not cover costs of Vet Consultations or other Vet Costs relating to preventative and routine items, such as annual health check-ups (see General Exclusion 5).

### **Optional Extra Benefits**

During the application process You will be provided with the option to include Optional Extra Benefits that cover certain conditions and Treatments which are not otherwise covered under the Policy.

## **Key Features, Benefits And Risks**

This is a general summary only.

Please refer to the relevant sections of the Policy Wording and Your Certificate of Insurance for full benefit details and applicable terms, limitations, conditions, exclusions and definitions.

### **What is Covered - Summary of Benefits**

<b>Section</b>	<b>Name</b>
<b>Automatically Included Benefits</b>	
1	<p><b>Vet Costs if Your Pet is Injured</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Injury due to an Accident and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>

Section	Name
2	<p><b>Vet Costs if Your Pet suffers an Illness</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Illness (excluding Dental Illness and Behavioural Problems) and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>
3	<p><b>Vet Costs for essential Euthanasia</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, it is deemed necessary by Your Vet to euthanise Your Pet because of an Injury or Illness, We will reimburse or pay a portion of Your incurred Vet Costs related to euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>
4	<p><b>Vets Costs – Overseas (while in New Zealand or Norfolk Island on a trip of not more than sixty (60) days)</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet accompanies You on a trip of not more than sixty (60) days to New Zealand or Norfolk Island and suffers an Injury or Illness (excluding Dental Illness and Behavioural Problems) and You incur Vet Costs for:</p> <ul style="list-style-type: none"> <li>a. required Treatment (excluding Alternative Therapies); and/or</li> <li>b. euthanasia if deemed humane and essential by Your Vet,</li> </ul> <p>We will reimburse or pay a portion of Your incurred Vet Costs related to Treatment and/or euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>

Section	Name
5	<p><b>Emergency Pet Boarding</b></p> <p>If during the Period of Insurance, You are unexpectedly hospitalised for four (4) or more consecutive days, and it is not reasonable for someone who lives with You to look after Your Pet and is therefore necessary for Your Pet to board at a licensed kennel or cattery, We will reimburse a portion of Your incurred boarding costs for a period of up to 30 days up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>
Optional Extra Benefits	
6	<p><b>Vet Costs - Dental Illness</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers a Dental Illness and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Dental Illnesses: Dental diseases, gingivitis, periodontal disease.</p>
7	<p><b>Vet Costs - Behavioural Problems</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers a Behavioural Problem and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Behavioural Problems: Excessive licking, fur pulling, pacing and destructive chewing.</p>

Section	Name
8	<p><b>Vet Costs - Alternative Therapies</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Injury or Illness and You incur Vet Costs for required Alternative Therapies Treatment, We will reimburse or pay a portion of Your incurred Vet Costs related to the Alternative Therapies Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Alternative Therapies: Acupuncture, physiotherapy, hydrotherapy.</p>

### What is Not Covered – Summary of Exclusions

What is not covered	Some examples
Pre-existing Conditions	<ul style="list-style-type: none"> <li>Vet Costs for Treatment of Pre-existing Conditions;</li> <li>unless an exception to this exclusion is approved by Us after a Pre-existing Condition assessment as specified on Your Certificate of Insurance</li> </ul>
Desexing	<ul style="list-style-type: none"> <li>Vet Costs for spaying or neutering of Your Pet;</li> <li>We do, however, cover additional Vet Costs for required Treatment of complex cryptorchid (undescended testicles) if it is not a Pre-existing Condition. We will reduce the Vet Costs by the amount the Vet would have charged for neutering before applying the Benefit Percentage</li> </ul>
Certain conditions	<ul style="list-style-type: none"> <li>There is no cover for Dental Illness or Behavioural Problems (unless You have chosen to include as Optional Extra Benefits)</li> </ul>

What is not covered	Some examples
Your actions including Pet care	<ul style="list-style-type: none"> <li>• Actions or neglect resulting in Vet Costs or additional Vet Costs including not following Your Vet's advice</li> <li>• Vaccinatable diseases if not up to date with vaccinations</li> </ul>
Preventative and routine items	<ul style="list-style-type: none"> <li>• Preventative and routine items to take care of Your Pet including:               <ul style="list-style-type: none"> <li>• health exams, annual check-ups and vaccinations;</li> <li>• parasite prevention;</li> <li>• shampoo/conditioners, including medicated ones;</li> <li>• food, including prescription food and supplements.</li> </ul> </li> </ul>
Certain Treatments	<ul style="list-style-type: none"> <li>• Alternative Therapies (unless You have chosen to include as Optional Extra Benefits)</li> <li>• Experimental Treatments</li> <li>• Breeding related Treatments</li> <li>• Elective procedures or activities</li> </ul>
Certain Vet Costs	<ul style="list-style-type: none"> <li>• Emergency costs when it was not an emergency</li> <li>• Medications not registered or approved in Australia (or in New Zealand/Norfolk Island in respect of section 4)</li> <li>• Costs after Your Pet's death</li> </ul>
Other general exclusions	<ul style="list-style-type: none"> <li>• Waiting Periods</li> <li>• Epidemics, pandemics or new influenza</li> <li>• Nuclear or radioactive weapons/materials</li> <li>• Acts of war or civil unrest</li> </ul>

## Waiting Periods

Waiting Periods apply to Your Policy, as shown on Your Certificate of Insurance. Cover is only available after any applicable Waiting Period has elapsed.

Any Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition that occurs during any applicable Waiting Period will also be deemed to be a Pre-existing Condition (see Pre-existing Conditions & Pre-existing Condition Assessment).

Therefore, no benefits are payable for Vet Costs related to Treatment of an:

1. Injury due to an Accident; or
  2. Illness (including Behavioural Problems & Dental Illness);
- suffered; during a Waiting Period.

Different Waiting Periods may apply to Injury, Illness, Dental Illness, Behavioural Problems or Specified Conditions.

A new Waiting Period also applies from the effective date of any agreed increase in Your cover.

For a Waiting Period that may apply to Specified Conditions, and other conditions (e.g. Dental Illness), You may submit an additional application to request the Waiting Period to be reduced.

In order for Us to consider whether a reduction of the Waiting Period can be provided We will require:

1. a completed request form from You, which will require You to have Your Pet examined by a Vet at Your own expense; and
2. Your Pet's medical history. You will be reasonably required to aid in the process of obtaining Your Pet's medical history e.g. by providing details of any Vets Your Pet has seen in the past.

We will provide You with an updated Certificate of Insurance which lists any condition We have agreed to reduce the Waiting Period for.

## **Pre-existing Conditions**

There is no cover under this Policy for Vet Costs for Treatment of Pre-existing Conditions, unless an exception to this exclusion is approved by Us after a Pre-existing Condition assessment (as set out below).

A Pre-existing Condition is defined as:

An Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition (including Bilateral Conditions, and other conditions that are related to, secondary to, or results of) that:

- a. first occurred or showed symptoms of, or
- b. was identified or investigated by a Vet, or
- c. You were aware of or a reasonable person in the circumstances could be expected to have known about,

before Your Pet's First Date of Cover, before a change of coverage became effective, or during any applicable Waiting Period.

## **Pre-existing Condition Assessment**

When We conduct the assessment of Your first claim under the Policy We will also arrange for a full assessment of Your Pet's available medical history. You will be reasonably required to aid in the process of obtaining Your Pet's medical history e.g. by providing details of any Vets Your Pet has seen in the past. This assessment will establish what Pre-existing Conditions, if any, Your Pet has, and We will share the assessment outcome with You. You may request a Pre-existing Condition assessment before Your first claim (for example during the cooling off period).

Where Pre-existing Conditions have been identified during an assessment, We will issue You an updated Certificate of Insurance which will list them, including whether they may be reviewed at a future date, the earliest future date a review may be requested by You and any supporting information required at that time. If a Pre-existing Condition is not reviewable, this means it will be excluded for as long as You continue to hold the cover.

The completion of a Pre-existing Condition Assessment does not override the Pre-existing Condition definition or remove General Exclusion relating to Pre-existing Conditions (listed as General Exclusion (1)). This is because Our assessment can only be completed based on what We have been able to obtain and review, and receipt of missing medical history and/or additional information in the future may change the outcome of the assessment.

## The Cost Of The Policy And Paying For The Insurance

### Premium

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All cover is subject to the payment of Premium and the terms, conditions, exclusions and provisions of this Policy.

The Premium payable by You will be shown in the Certificate of Insurance. The Premium is calculated at the time You purchase Your Policy, make a change to Your Policy or renew Your Policy, after taking into consideration several risk factors including:

Your Pet's species, gender, breed, location, Our claims experience and events that impact the insurance industry.

These risk factors may change over time.

As Your Pet gets older the likelihood of them falling ill increases and the cost of veterinary procedures generally also increases.

This means that the Premium is likely to increase for each Renewal Policy. Therefore, You should consider the cost and Policy terms and conditions that apply for the first Period of Insurance and note that Your Premium may increase over time.

Premiums are subject to Commonwealth and State taxes and/or charges where applicable.

They can include GST, stamp duty, and any other charges.

### Other Costs, Fees And Charges

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Other costs, fees and charges which may be applicable to the purchase of Your Policy include:

**Commission:** Knose or Blend may receive a commission payment from Us when the Policy is issued, varied or renewed. For details of the relevant commission paid, please refer to the Certificate of Insurance, the Financial Services Guide or contact Knose directly.

**Policy fee:** A policy fee of up to \$2.50 (inclusive of GST) per month is charged by Knose for administration and compliance costs associated with Knose's role in the distribution of this product. This policy fee is in addition to the Premium and is noted separately in the tax invoice issued. For details of the policy fee payable, please refer to the Financial Services Guide or contact Knose directly.

## Goods And Services Tax ('GST')

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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 must advise Us if You are entitled to claim an input tax credit in relation to the GST payable and the extent of that entitlement. If You do not provide this information to Us, You may be liable to pay an amount of GST on payments You receive.

## Cooling-Off Period

There is a thirty (30) day cooling-off period. If You wish to cancel Your Policy, You can cancel it by contacting Knose within thirty (30) days of the Issue Date.

We will refund all the Premium and Policy fees paid less any non-refundable government charges, taxes and levies that We have paid.

You cannot exercise this right if You have made a claim under Your Policy during the cooling-off period.

Even after this cooling-off period ends, You still have cancellation rights. See General Conditions on page 31.

## Policy Documents, Privacy And Complaints

### Receiving Your Policy Documents

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You may choose to receive Your Policy documents:

- electronically, including but not limited to email; or
- by post.

If You tell Knose to send Your Policy documents electronically, Knose will send them to the email address that You have provided. This will continue until You tell Knose otherwise or until Knose advises that this method is no longer suitable. Each electronic communication will be deemed to be received by You 24 hours after it leaves Knose's information system. If You do not tell Knose to send Your policy documents electronically, the policy documents will be sent to the mailing address that You have provided.

You are responsible for ensuring that the email and contact details that Knose has are up to date. Please contact Knose to change any email or contact details.

## Updating This PDS

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We will not make any change to the Policy that will affect the cover after the start of the Period of Insurance. Where a change is made to the Policy We will issue You with new Policy documents or other compliant document to update the relevant information except in limited cases.

A paper copy of any updated information is available to You at no cost by contacting Knose.

## Renewal Of Your Policy

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Before Your Policy expires, We will provide You with a notice to advise whether We intend to offer a Renewal Policy.

As long as You continue to hold the cover, pay Your Premium when it falls due and meet the conditions of cover, We will not refuse to provide You with a Renewal Policy due to the number of claims You may have made or if Your Pet has developed chronic conditions.

A new PDS, Supplementary PDS and/or Policy documents may also be applicable to Your Renewal Policy.

Any changes applicable to Your Renewal Policy will reflect updates associated with insuring pets with similar characteristics to Your Pet, including costs of veterinary procedures.

Your renewal notice will ask You to tell Us whether all of the details are still correct; You must also tell Us if any details You have previously given Us have changed. If We don't hear back from You at renewal, We will take it as though nothing has changed.

If You are happy with the renewal terms, and You don't have to notify Us of any changes You won't need to contact us. If We don't hear from You by the renewal date, We will automatically renew the Policy and deduct the new Premium instalments from Your nominated credit card or direct debit account.

If You don't want to take up the renewal, would like to make changes or update information, You will need to contact Us before the renewal date.

The cooling off period applies to each Renewal Policy.

## Joint Privacy Statement

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In this Privacy Statement the use of 'We', 'Us' and 'Our' means Allied World, Blend and Knose unless specified otherwise.

While Allied World, Blend and Knose maintain separate Privacy Policies, this joint Privacy Statement is a summary of Our respective Privacy Policies and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policies may change from time to time and where this occurs We will notify You.

We are committed to protecting Your privacy. We are bound by the obligations of the Privacy Act 1988 (Cth). This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

The primary purpose for Our collection, use, storage and disclosure of Your personal information is to enable Us to provide insurance services to You.

We need to collect, use and disclose Your personal information (which may include sensitive information) to consider Your application for insurance and to provide the cover You have chosen, administer the insurance and assess any claim. You can choose not to provide Us with some of the details or all Your personal information, but this may affect Our ability to provide the cover, administer the insurance and/or assess a claim.

We may disclose the personal information We collect to third parties who assist Us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside of Australia, for example Singapore, United Kingdom or the United States of America. In all instances where personal information may be disclosed to third parties who may be located overseas, We will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by You and in accordance with Our obligations under the Privacy Act 1988 (Cth).

Personal Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from Your insurance intermediary or co-insureds).

If You provide personal information for another person You represent to Us that:

- You have the authority from them to do so and it is as if they provided it to Us;
- You have made them aware that You will or may provide their personal information to Us, the types of third parties We may provide it to, the relevant purposes We and the third parties We disclose it to will use it for, and how they can access it. If it is sensitive information We rely on You to have obtained their consent on these matters. If You have not done or will not do either of these things, You must tell Us before You provide the relevant information.

You are entitled to access Your personal information and request correction if required. By providing Us with Your personal information, You consent to Our collection, use and disclosure, as well as outlined above and in accordance with Our Privacy Policies. This consent remains valid unless You alter or revoke it by giving written notice to Us. Should You wish to withdraw Your consent, We may not be able to provide insurance services to You.

Our Privacy Policies contain information on the kinds of personal information We collect and hold, how We do so and the purposes for which We collect, hold, and disclose personal information. It also contains information on how You can access Your personal information, how You can seek correction of such information or make a privacy related complaint and when We are likely to disclose personal information to third parties and overseas recipients.

**Please contact Allied World**

**Phone**

+612 8015 2500

**Email**

auscompliance@awac.com

**Address**

Allied World Assurance Company, Ltd  
Level 21, Australia Square  
264 George Street  
Sydney, NSW 2000

**Or visit**

www.alliedworldinsurance.com/  
australia

**Please contact Blend**

**Phone**

+61 2 9307 6656

**Email**

privacy@blendinsurance.com.au

**Address**

Privacy Officer  
PO Box A2016  
Sydney South, NSW 1235

**Or visit**

www.blendinsurancesolutions.com.au

**Please contact Knose**

**Phone**

1300 356 642

**Email**

privacy@knose.com.au

**Address**

Knose Pet Care Made Easy  
Privacy Officer  
Level 4, 97-99 Bathurst Street  
Sydney, NSW 2000

**Or visit**

www.knose.com.au

## Complaints And Dispute Resolution Process

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Knose, Blend and Allied World are committed to meeting and exceeding our clients' reasonable expectations whenever possible and would like to know if Your reasonable expectations haven't been met. You are entitled to make a complaint about any aspect of your relationship with Knose, Blend or Allied World including the conduct of our agents and authorised representatives. Knose, Blend or their agent, or in the case of Allied World, its agent, will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

We aim to align with the General Insurance Code of Practice and comply with any relevant Australian Securities and Investments Commission (ASIC) guidelines.

Any complaint relating to this insurance should be referred to Knose in the first instance:

Email: [feedback@knose.com.au](mailto:feedback@knose.com.au)  
Phone: 1300 356 642  
Postal Address: Knose Complaints Officer  
PO Box A2016,  
Sydney South, NSW 1235

If We do not make a decision within the period that We tell You We will respond, We will tell You about Your right to lodge a complaint with an external dispute resolution scheme. If You are not happy with our response, You can refer Your complaint to the Australian Financial Complaints Authority ('AFCA') subject to its rules. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its rules.

AFCA's contact details are:

Phone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Address: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

## Policy Wording

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required Premium, We will provide You with cover:

- up to the Benefit Percentage, subject to Annual Excess and Annual Limit as shown on Your Certificate of Insurance;
- subject to the any applicable Waiting Period(s) as shown on Your Certificate of Insurance; and
- subject to the terms, conditions, provisions and exclusions of the Policy.

### Section 1: Vet Costs - Injury

<b>What is Covered</b>	If during the Period of Insurance Your Pet suffers an Injury due to an Accident and You incur Vet Costs for required Treatment
<b>What We will Pay</b>	We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 1: Vet Costs - Injury.
<b>What is not Covered</b>	In addition to the General Exclusions on page 28 We will not pay for: <ol style="list-style-type: none"> <li>1. Alternative Therapies (if You have chosen these as Optional Extra Benefits, then those will appear in section 8);</li> <li>2. Treatment of Injury as a result of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in section 7);</li> <li>3. Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance.</li> </ol>
<b>Terms and Conditions</b>	See General Conditions on page 31.

## Section 2: Vet Costs – Illness (excluding Dental Illness & Behavioural Problems)

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**What is Covered** If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Illness and You incur Vet Costs for required Treatment

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**What We will Pay** We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 2: Vet Costs – Illness (excluding Dental Illness & Behavioural Problems).

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**What is not Covered** In addition to the General Exclusions on page 28 We will not pay for:

1. Alternative Therapies (if You have chosen these as Optional Extra Benefits, then those will appear in section 8);
2. Treatment of Illness as a result of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in section 7);
3. Treatment of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in section 7);
4. Treatment of Dental Illness (if You have chosen these as Optional Extra Benefits, then those will appear in section 6);
5. Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance.

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**Terms and Conditions** See General Conditions on page 31.

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## Section 3: Vet Costs – Essential Euthanasia

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**What is Covered** If during the Period of Insurance and after any applicable Waiting Period, it is deemed necessary by Your Vet to euthanise Your Pet because of an Injury or Illness

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**What We will Pay** We will reimburse or pay a portion of Your incurred Vet Costs related to euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 3: Vet Costs – Essential Euthanasia.

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**What is not Covered** See General Exclusions on page 28.

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**Terms and Conditions** See General Conditions on page 31.

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## Section 4: Vet Costs – Overseas

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**What is Covered** If during the Period of Insurance and after any applicable Waiting Period Your Pet accompanies You on a trip of not more than sixty (60) days to New Zealand or Norfolk Island and suffers an Injury or Illness and You incur Vet Costs for:

- a. required Treatment; and/or
- b. euthanasia if deemed humane and essential by Your Vet

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**What We will Pay** We will reimburse a portion of Your incurred Vet Costs related to Treatment and/or euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 4: Vet Costs – Overseas.

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**What is not Covered** In addition to the General Exclusions on page 28 We will not pay for:

1. whilst Your Pet is under a third party's care such as an airline or IPATA approved shipper;
2. medications not registered or approved in New Zealand or Norfolk Island;
3. Alternative Therapies (unless You have chosen these as Optional Extra Benefits);
4. Treatment of Dental Illness (unless You have chosen these as Optional Extra Benefits);
5. Treatment of Behavioural Problems or for Injury as a result of Behavioural Problems (unless You have chosen these as Optional Extra Benefits).

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**Terms and Conditions** See General Conditions on page 31.

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## Section 5: Emergency Pet Boarding

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**What is Covered**

If during the Period of Insurance, You are unexpectedly hospitalised for four (4) or more consecutive days, and it is not reasonable for someone who lives with You to look after Your Pet therefore necessary for Your Pet to board at a licensed kennel or cattery

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**What We will Pay**

We will reimburse a portion of Your incurred boarding costs for a period of up to 30 days up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 5: Emergency Pet Boarding.

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**What is not Covered**

In addition to the General Exclusions on page 28 We will not pay for claims resulting from:

1. something that happened to You or You knew about before Your Policy started;
  2. Your hospitalisation if it relates to any elective surgeries or procedures including but not limited to cosmetic and pregnancy.
- 

**Terms and Conditions**

See General Conditions on page 31.

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## Section 6: Vet Costs – Dental Illness

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

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**What is Covered** If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers a Dental Illness and You incur Vet Costs for required Treatment

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**What We will Pay** We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance in Section 6: Vet Costs – Dental Illness.

---

**What is not Covered** In addition to the General Exclusions on page 28 We will not pay for:

1. Vet Consultations related to Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance;
2. elective or routine dental procedures and planning of such procedures, including:
  - a. aesthetic, cosmetic, endodontic, or orthodontic dental services such as caps, crowns or crown amputation;
  - b. fillings, implants and root canals;
  - c. removal of deciduous teeth; and
  - d. dental cleaning/scaling unless used to treat a covered Dental Illness.

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**Terms and Conditions** See General Conditions on page 31.

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## Section 7: Vet Costs – Behavioural Problems

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

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**What is Covered**

If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers from Behavioural Problems and You incur Vet Costs for required Treatment

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**What We will Pay**

We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance in Section 7: Vet Costs – Behavioural Problems.

---

**What is not Covered**

In addition to the General Exclusions on page 28 We will not pay for:

1. Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance;
2. costs of training or training devices;
3. Treatment of anxiety, aggression and/or excessive barking unless diagnosed by a Registered Veterinary Specialist in animal behaviour.

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**Terms and Conditions**

See General Conditions on page 31.

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## Section 8: Vet Costs – Alternative Therapies

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

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<b>What is Covered</b>	If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Injury or Illness and You incur Vet Costs for required Alternative Therapies Treatment
<b>What We will Pay</b>	We will reimburse or pay a portion of Your incurred Vet Costs related to the Alternative Therapies Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 8: Vet Costs – Alternative Therapies.
<b>What is not Covered</b>	In addition to the General Exclusions on page 28 We will not pay for: <ol style="list-style-type: none"><li>1. Vet Consultations related to Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance;</li><li>2. general or specialist diets or foods;</li><li>3. nutraceuticals and supplements.</li></ol>
<b>Terms and Conditions</b>	See General Conditions on page 31.

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## General Exclusions

The following General Exclusions apply to all Sections of this Policy unless expressly stated otherwise in the Policy.

### Your Pets Condition

#### 1. Pre-existing Conditions

We do not cover Vet Costs or any other costs attributable to Pre-existing Conditions.

### Your Actions Including Pet Care

#### 2. Vaccinatable Diseases

We do not cover Vet Costs or any other costs attributable to Treatment for the following if there is no reasonable documented evidence that Your Pet's vaccination was current at the time of the Illness or Injury.

Dogs	Cats
<ul style="list-style-type: none"> <li>• Canine distemper virus (CDV)</li> <li>• Canine adenovirus (CAV)</li> <li>• Canine parvovirus (CPV-2)</li> <li>• Parainfluenza virus (PI)</li> <li>• Bordetella bronchiseptica (Bb)</li> <li>• Leptospira interrogans</li> </ul>	<ul style="list-style-type: none"> <li>• Feline Parvovirus (FPV)</li> <li>• Feline calicivirus (FCV)</li> <li>• Feline herpesvirus (FHV-1)</li> <li>• Feline leukaemia virus (FeLV)</li> <li>• Feline immunodeficiency virus (FIV)</li> <li>• Chlamydia felis</li> </ul>

#### 3. Intentional harm or neglect

We do not cover Vet Costs or any other costs attributable to any Injury or Illness caused by:

- deliberate act; or
- deliberate endangerment of Your Pet including participating in organised fighting; or
- persistent neglect of Your Pet; by You, Your family members, anyone living with You, or any other persons who have care, custody, or control of Your Pet.

#### **4. Not following Your Vet's advice**

Your decision to not follow Your Vet's recommendation resulting in additional Vet Costs including:

- a. not using commonly accepted preventative medicine available for Treatment;
- b. continuing Treatment after a Vet has recommended Your Pet be euthanized for humane reasons;
- c. ignoring a Vet's recommendation to amputate a leg, resulting in extra Vet Costs for Treatment of gangrene;
- d. ignoring a Vet's recommendation to remove an eye, resulting in extra Vet Costs for chronic eye issues.

### **Treatments**

#### **5. Preventive and routine items**

We do not cover the cost of preventative and routine items including health exams and tests, vaccinations, parasite protection, teeth cleaning/scaling, grooming, shampoos/conditioners including medicated ones, food including prescription food and supplements.

#### **6. Desexing**

We do not cover the cost of spaying or neutering. We do, however, cover additional Vet Costs for Treatment of complex cryptorchid (undescended testicles). If this is the case, We will reduce the Vet Costs by the amount the Vet would have charged for neutering when calculating the payable benefit.

#### **7. Breeding**

We do not cover the cost of procedures to determine the suitability or categorisation of Your Pet for breeding or genealogical purposes, or Vet Costs resulting from breeding, pregnancy, whelping or queening.

#### **8. Non-customary and experimental Treatments**

We do not cover the cost of any non-customary, investigative and experimental Treatments including:

- a. prosthetic limbs and devices;
- b. organ or valve transplants;
- c. genetic/chromosome testing;
- d. cell-replacement therapies.

## 9. Elective procedures or activities

We do not cover the cost of any elective procedures including cosmetic, aesthetic, or elective surgery including tail docking, ear cropping, de-clawing or any other surgical procedure and any Injury or Illness caused by such procedures.

## Types of Vet Costs

### 10. Additional Vet Costs due to afterhours Treatment and house calls

We do not cover additional Vet Costs when the Vet doesn't consider that there was an emergency and You saw the Vet for afterhours Treatment or had the Vet visit You. If this is the case, We will reduce the amount covered to the amount the Vet would have charged during regular business hours.

### 11. Medications not registered or approved in Australia

We do not cover the cost of medicines not registered or approved by a relevant governing authority in Australia.

### 12. Boarding and transportation costs

We do not cover expenses to board or transport Your Pet including by ambulance (but We do cover boarding costs in specified circumstances under Section 5. Emergency Pet Boarding).

### 13. Costs after Your Pet's death

We do not cover the cost of:

- a. storing, transporting or disposing of Your Pet's remains; and
- b. autopsy, burial, cremation, funeral or other procedures.

## General

### 14. Waiting Periods

We do not cover Vet Costs for Treatment during a Waiting Period.

### 15. Epidemics, pandemics or new influenza

We do not cover Vet Costs, Treatment or any other costs attributable to:

- avian, swine, or any other type of influenza or any mutant variation;
- intentional slaughter by, or under, the order of any government or public or local authority;
- epidemics or pandemics as declared by Us (where more than ten percent (10%) of pets in an impacted location are infected) or by any government or public or local authority.

**16. Nuclear or radioactive weapons, materials or radiation**

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to the use, existence or escape of nuclear weapons, materials or ionizing radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.

**17. Utilisation of nuclear, chemical or biological weapons of mass destruction**

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to chemical, biological, bio-chemical or electromagnetic weapon, device, agent or material whether controlled or uncontrolled, accidentally or otherwise.

**18. Acts of war or civil unrest**

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military action, strikes, riots, or civil commotion.

## General Conditions

These General Conditions apply to all sections of Your Policy unless expressly stated otherwise in the Policy. If You do not comply with the following General Conditions, We may refuse to pay a claim in whole or in part.

## Your Responsibilities

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1. Your Pet must regularly reside with You and be under Your regular care.
2. You must take all reasonable steps to maintain Your Pet's health and to prevent Injury and Illness.
3. You must arrange for a Vet to examine, and as required treat, Your Pet as soon as possible after an Accident or showing clinical signs of an Injury or Illness.
4. Your rights and duties under the Policy cannot be transferred to any other person without Our prior written consent.
5. We may require a second opinion from a Vet of Our choosing if Your claimed Vet Costs are higher than customary or are not considered necessary.

## Assistance And Co-Operation

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You shall co-operate with Us and upon Our reasonable request, assist in making settlements, in the conduct of law suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to You with respect to which insurance is afforded under the Policy. In that regard, You may be requested to attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.

## Cancellation

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You may request to cancel this Policy at any time by notifying Us.

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to Us and cancellation will take effect no earlier than 4.00 pm on the day which is three (3) business days from the date We notify You in writing.

If the Policy is cancelled by either You or Us, We will refund the Premium and Policy fee paid for the Policy less a pro-rata proportion of the Premium and Policy fees to cover the period for which insurance applied less any non-refundable statutory and government charges, taxes and levies that We have paid. However, We will not refund any Premium and Policy fees if a claim has been made by You under the Policy.

Different provisions apply when You pay Your Premium by monthly instalment, please see Paying by Monthly Instalments section below.

## Claim Notification

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You should notify claims to Knose as soon as reasonably possible and ideally within ninety (90) days from the date of Treatment for timely assessment.

See 'Making a Claim' section on page 35 for all provisions related to claims under this Policy.

## Currency

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All amounts shown in the Policy are in Australian Dollars (AUD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars (AUD) will be the rate at the time of incurring the expense or suffering a loss.

## Reasonable Care

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You must take all reasonable care to prevent or minimise loss, Injury or Illness under this Policy.

## Failure To Pay The Premium

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You must pay Your insurance Premium. We may take steps to cancel the contract of insurance for non-payment of the insurance Premium.

## Financial Claims Scheme

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In the unlikely event that Allied World becomes insolvent and is unable to meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to [www.fcs.gov.au](http://www.fcs.gov.au) or the APRA hotline (1300 55 88 49) for more information.

## Fraudulent Claims

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If You or any person covered under this Policy makes a claim or arranges for another party to make a claim that is in any way false, dishonest or fraudulent, then We may refuse to pay any such claim or treat the contract as though it never existed.

## Interpretation

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The singular includes the plural and vice versa, unless the context otherwise requires. Headings are for convenience only and do not affect interpretation. Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

## Other Insurance

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In the event of a claim, You must advise Us as to any other insurance that covers the same risk which are insured by this Policy, or that You are entitled to claim under or have access to.

## Paying By Instalments

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Where You pay Your Premium by instalments the following will apply:

- if You choose to cancel Your Policy it will take effect from 11:59 pm on the day before Your next instalment is due or such time as may be otherwise agreed.
- In the event of a claim, any outstanding Premium instalments may be deducted from the settlement of Your claim.
- If a Premium instalment is overdue by thirty (30) days or more We may cancel Your Policy.

## Sanctions Limitation And Exclusion Clause

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We shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or Our parent or affiliate or ultimate holding company to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

## Subrogation

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Save as to the circumstances set out in Sections 65(5) and (6) of the Insurance Contracts Act 1984, when We pay any amount under this Policy, You or Your legal representative agree that We shall be subrogated to all of Your or Your legal representative rights to recover against any person or entity and You or Your legal representative agree to execute and deliver any certificates, information and other documentation as We may reasonably require and do whatever else is reasonably necessary to enable Us to secure such rights.

## The Law That Applies To This Policy

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Any disputes arising from this Policy will be determined by the Courts, and in accordance with the laws, of the State or Territory where this Policy is issued.

## Making a claim

You should submit Your claim within ninety (90) days from the date of Treatment for timely assessment.

### To submit a claim

1. Complete and submit the online claim form by logging in at [www.knose.com.au](http://www.knose.com.au) including attaching a copy or photo of Your invoice. Alternatively, Your Vet may email a copy of the invoice and clinical notes to [claims@knose.com.au](mailto:claims@knose.com.au).
2. Your Vet will be contacted for a copy of the clinic notes that relate to the invoice. If Your Vet has initiated the claim on Your behalf, You will be contacted to confirm the claim.
3. We will let You know if We need a full Treatment history for Your Pet from the attending Vet and any previous Vets. If so, Your Vet can easily submit these online or by email.

### What You must not do

If You are making a claim You must not give Us intentionally false or misleading information. If You or any other person makes a false or fraudulent claim under Your Policy, We may refuse to pay such claim and may also cancel Your Policy or treat the contract as though it never existed.

### What We may do

Where reasonably necessary We may contact Your current or previous Vet to:

- discuss any details about Your claim
- ask for any reasonably necessary information and/or records about Your Pet.

We may decline a claim if You or Your Vet refuse or are unable to give Us any information We need to process Your claim.

### What can affect Your claim

- You don't give Us all the reasonably necessary information We need to process Your claim.
- You or Your Vet don't cooperate with Us and refuse or are unable to give Us any information We need to process Your claim.
- You don't provide a copy of the original itemised invoices and receipts for the Treatment received by Your Pet.
- You don't comply with any terms, conditions or provisions of Your Policy.

## Assessing Your Claim

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Most claims are assessed within five (5) business days from receiving all necessary information.

We can ask to review and examine Your past and current Pet's records and any other information from any Vet who has treated Your Pet.

If the Vet Costs You are charged are higher than the fees usually charged by a general or referral practice, We reserve the right to request a second opinion from a Vet that We choose. If the Vet We choose does not agree with the Vet Costs charged We may decide to pay only the Vet Costs usually charged by a general or referral practice in a similar area for the Treatment.

We pay the agreed Benefit Percentage of approved Vet Costs, after the Annual Excess and up to the Annual Limit. The Annual Limit of Your Policy is the maximum We will pay for each Pet in each Period of Insurance.

For example, if, after Your Annual Excess, Your approved Vet Costs come to \$1,000, You can claim 80% on these costs. This equals \$800 and You will still have \$24,200 of Your Annual Limit available for any future claims related to Treatment in the same Period of Insurance.

## Settling Your Claim

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In most cases We will settle Your claim directly with You. We won't pay the Vet or other service provider unless You instruct Us otherwise and the provider has authorised direct payment or at Our election.

We will send You correspondence which sets out how We settled Your claim. When We settle Your claim, We may deduct any amount You owe Us as previously disclosed by Us.

## Contact Details

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You can visit [www.knose.com.au](http://www.knose.com.au) for more details or contact Knose for claim related enquiries Monday to Friday (except public holidays) 8am to 8pm (AEST) via:

Email: [claims@knose.com.au](mailto:claims@knose.com.au)

Phone: 1300 356 642

## General Definitions

For the Policy, the following important definitions apply. Any word or expression to which a specific meaning has been given in any part of this document shall bear this meaning wherever it begins with a capital letter.

**Accident** means an incident that is unexpected and unintentional resulting in an Injury.

**Alternative Therapies** mean the Treatments listed in the following table that do not generally fall within the realm of conventional veterinary medicine

<ul style="list-style-type: none"> <li>• Therapeutic Exercise</li> <li>• Thermotherapy</li> <li>• Therapeutic Laser</li> <li>• Therapeutic Ultrasound</li> <li>• Therapeutic Massage</li> <li>• Manual Therapy/Joint Mobilisation/Passive Range of Motion</li> <li>• Hydrotherapy</li> <li>• Land Treadmill</li> <li>• Neuromuscular Electrical Stimulation</li> <li>• Extracorporeal Shock Wave Therapy</li> </ul>	<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Veterinary Spinal Manipulative Therapy (similar to chiropractic)</li> <li>• Pulsed Magnetic Therapy</li> <li>• Pulsed Signal Therapy</li> <li>• Bioelectrical Whirlpool</li> <li>• Trigger Point Therapy</li> <li>• Hyperbaric Oxygen</li> <li>• Kinesiology Taping</li> <li>• Transcutaneous Electrical Nerve Stimulation</li> </ul>
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**Annual Excess** means the amount You have to pay for all accepted claims You make in total (not each claim) during each Period of Insurance, as shown on Your Certificate of Insurance. Your Annual Excess will be deducted from accepted Vet Costs before We apply the Benefit Percentage to calculate any benefit payable by Us.

**Annual Limit** means the maximum amount We pay for each Pet during the Period of Insurance for all claims You make as shown on Your Certificate of Insurance.

**Behavioural Problem** means an Illness, medical condition, or social condition, that results from Your Pet's action, inaction, or temperament that is abnormal, dysfunctional, or unusual, such as dietary indiscretion, excessive chewing or licking, destructive chewing, fur pulling or pacing.

**Benefit Percentage** means the percentage of eligible Vet Costs as stated on Your Certificate of Insurance, We will reimburse You, subject to any applicable Benefit Limits, Annual Excess and/or Your Annual Limit.

**Bilateral Condition** means any condition, which may affect duplicate body parts on both sides of the body (e.g. ears, eyes, knees, cruciate ligaments, hips). These conditions are considered as one condition where the second body part is affected.

**Certificate of Insurance** means the certificate of insurance showing details of the cover attaching to and forming part of the Policy or any subsequently substituted Certificate of Insurance.

**Consultation** means an examination performed by or under the supervision of a Vet to assess the nature and progress of an Injury or Illness, including a physical consultation, out-patient examination, in-patient examination, health certificate, consultation or re-check consultation/visit, referral/specialist consultation, phone/video consultation, emergency and after-hours consultation/visit.

**Dental Illness** means a disease or period of sickness affecting teeth or gums of Your Pet which is not an Injury or a result of an Injury,

**First Date of Cover** means the date and time Your Pet first had access to cover under a Policy issued by Us as evidenced on Your Certificate of Insurance.

**Illness** means a disease or period of sickness affecting body (excluding teeth and gums), or limbs of Your Pet which is not an Injury or a result of an Injury.

**Injury** means damage caused to Your Pet solely, directly and independently of any other cause from an Accident. For the avoidance of doubt Injury does not include gradual deterioration or damage occurring over time.

**Issue Date** means the date We agree to provide cover under the Policy as shown on Your Certificate of Insurance.

**Lumps** means the protuberance or localised area of swelling or unusual growth that can occur anywhere on the body including tumours, warts, cysts, growths and abscesses.

**Period of Insurance** means the period shown on Your Certificate of Insurance or a shorter time if the Policy is cancelled.

**Pet** means a companion cat or dog that You own and resides with You, as shown on Your Certificate of Insurance. A Pet does not include breeds that are considered dangerous and/or banned in Australia and/or cats and dogs participating in commercial or sporting activities such as working, fighting, racing, gun sports, personal protection, guarding, or law enforcement.

**Policy** means:

- a. the Certificate of Insurance;
- b. this PDS;
- c. any proposal or application completed by You;
- d. any endorsement or other document We tell You forms part of the Policy which may vary or modify the above documents.

**Pre-existing Condition** means an Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition (including Bilateral Condition and other conditions that are related to, secondary to, or results of) that:

- a. first occurred or showed symptoms of, or
- b. was identified or investigated by a Vet, or
- c. You were aware of or a reasonable person in the circumstances could be expected to have known about,

before Your Pet's First Date of Cover, before a change of coverage became effective, or during any applicable Waiting Period.

**Premium** means the amount You pay excluding the Policy fee for the cover We give You under Your Policy. It includes any compulsory government statutory charges, levies, duties, GST and other taxes that may apply.

**Renewal Period** means the Period of Insurance applicable to the Renewal Policy.

**Renewal Policy** means the Pet insurance Policy issued by Us which takes effect immediately at the end of the current Period of Insurance.

**Specified Conditions** means cruciate ligament damage, intervertebral disc disease, hip dysplasia, patella luxation, elbow dysplasia, osteochondritis dissecans (OCD), cherry eye, entropion, ectropion, and Brachycephalic Obstructive Airway Syndrome (BOAS) and Lumps. Lumps are not considered a Specified Condition if Your Pet was under one (1) year old on the First Date of Cover or when Your cover increased.

**Treatment** means the necessary medical care provided to Your Pet by or under the supervision of a Vet to relieve or cure an Illness or Injury. It may include but not limited to reasonable and customary hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures.

**Vet** means a registered veterinarian, veterinary specialist, animal hospital, animal clinic or animal surgery licensed in Australia (or in New Zealand or Norfolk Island in respect of cover under Section 5: Vet Costs – Overseas).

**Vet Costs** means the amount You pay a Vet for Treatment received by Your Pet.

**Waiting Period** means the period that Your Pet is not covered, and it starts from Your Pet's First Date of Cover or when You increase Your coverage or level of cover. The applicable Waiting Periods will be shown on Your Certificate of Insurance.

**We, Us** or **Our** means the Australian branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907) ('Allied World').

**You/Your** means the person or persons listed as the Policyholder(s) as shown on Your Certificate of Insurance and are Australian residents.

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