

provided by  
**PetSure** 

# Pet Insurance

**Combined Financial Services Guide  
and Product Disclosure Statement**

**Classic Cover  
Plus Cover**

**5 December 2023**

Distributed by



**Commonwealth  
Bank**

**PetSure (Australia) Pty Ltd (PetSure)** ABN 95 075 949 923, AFSL 420183 of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067 is the issuer and the insurer of these products.

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# Contents

<b>Introducing your pet insurance</b>	<b>5</b>
How this booklet works	6
What to do first	7
Insurance cover overview	8
Premiums overview	9
Claims overview	10
<b>Product Disclosure Statement</b>	<b>11</b>
<b>1. Your cover</b>	<b>12</b>
Specified accidental injury cover	12
Illness cover	13
<b>2. Additional and optional benefits</b>	<b>14</b>
Emergency pet boarding	14
Routine care (non-insurance benefit)	14
Booster care	15
<b>3. Waiting periods</b>	<b>17</b>
About waiting periods	18
<b>4. General exclusions</b>	<b>19</b>
Pre-existing conditions	19
Specific treatments and conditions	20
Specific services and procedures	21
Elective treatments and procedures	21
Lack of protection for your pet	21
Consequential losses	22
Expenses related to an exclusion	22
Dental, preventative and alternative care	22
<b>5. Making a claim</b>	<b>24</b>
Asking for a claim pre-approval	24
Making a claim through your vet	24
GapOnly® claims	25
Making a claim yourself	25
Processing your claim	25
How we settle your claim	28
Our right to recover other amounts payable	30
Telling us about other insurance you have	30
How we prevent or handle fraud	30

<b>6. Paying your premium</b>	<b>31</b>
How to pay	31
Paying on time	31
Your payment account	32
<b>7. Renewals, cancellations &amp; changes</b>	<b>34</b>
Annual renewal of your insurance policy	34
Cancellation by you	35
Cancellation by us	36
Changing your cover	36
<b>Other important information</b>	<b>37</b>
Delivery of your policy documents	37
Your duty to take reasonable care not to make a misrepresentation	37
Updates to the PDS	38
How we calculate your premium	38
Cooling off period	39
Your privacy	40
How to make a complaint	43
Goods and Services Tax (GST)	44
General Insurance Code of Practice	44
Financial Claims Scheme	45
<b>Financial Services Guide</b>	<b>46</b>
The organisations associated with this insurance product	46
How each party is paid for their services	46
Compensation arrangements	47
Conflicts of interest	47
Giving us instructions	48
Your privacy	48
How to make a complaint	48
<b>Definitions of important terms</b>	<b>49</b>
<b>Contact details</b>	<b>57</b>

# Introducing your pet insurance

The following plans are offered in this booklet:

Plan name	Type of cover
Classic Cover	<ul style="list-style-type: none"><li>• cover for <i>specified accidental injuries</i> and <i>illnesses</i></li><li>• up to \$15,000 <i>annual benefit limit</i> per <i>policy period</i></li><li>• <i>sub-limits</i> on <i>consultations</i>, tick paralysis, <i>hip joint surgery</i>, emergency boarding and <i>cruciate ligament conditions</i></li><li>• up to 70% and 80% <i>benefit percentage</i> options (depending on selection)</li><li>• optional non-insurance benefit for <i>routine care</i></li><li>• optional cover for <i>booster care</i></li></ul>
Plus Cover	<ul style="list-style-type: none"><li>• cover for <i>specified accidental injuries</i> and <i>illnesses</i></li><li>• up to \$30,000 <i>annual benefit limit</i> per <i>policy period</i></li><li>• no <i>sub-limits</i></li><li>• up to 80% or 90% <i>benefit percentage</i> options (depending on selection)</li><li>• optional non-insurance benefit for <i>routine care</i></li><li>• optional cover for <i>booster care</i></li></ul>

**Note:** *Booster care* provides cover for *specified dental conditions* and *specialised therapies*.

Your *certificate of insurance*, which is issued to you when we accept your application for *cover* under your policy, tells you which plan you have.

Your *certificate of insurance* is reissued when you renew your policy each year, if you change your details (for example your address) and if you change your *cover* (for example changing to a plan with a different *benefit percentage*).

Whether you've already bought this policy or you're still deciding whether you'd like to, please be sure to read through this booklet.

We've kept it as simple as we can, but there are things we need to tell you about that are a bit more detailed. This is because your policy is a legal contract between us and you.

Words in *italics* have a special meaning and these can be found at the end of this booklet under ["Definitions of important terms"](#).

When reading this booklet, unless specified otherwise, references to:

- 'we', 'us' or 'our' means PetSure.
- 'you' or 'your' means the applicant for a pet insurance product in this booklet and if a policy is issued, the named insured on the *certificate of insurance*.
- any legislation contained in the policy includes any amendment, replacement, re-enactment or successor legislation.
- singular include the plural and vice versa, and to the masculine include the feminine and vice versa.
- dollar amounts are to Australian dollars.
- 'times' are to the time and business days in Sydney, NSW, Australia.

## How this booklet works

This booklet contains:

- A Product Disclosure Statement, or PDS
- A Financial Services Guide, or FSG
- Definitions of important terms

As well as reading through this information, you should also check your *certificate of insurance*, along with any other correspondence from us.

**Note:** From time to time, we may also update this booklet with a supplementary version that contains recent changes or where the updates are not materially adverse, we'll advise you of changes on PetSure or CBA's website. This is outlined in the section about how we make ["Updates to the PDS"](#).

## What to do first

# 1

**Read through this booklet to make sure you understand everything.**

We know you're interested in how to make claims, what your policy covers (or doesn't), how to pay your premiums or change your cover.

That's why we've included quick overviews of these things in this first part. There are more detailed sections about these later in the booklet. You should also read the detailed sections to fully understand the terms and information you need to know.

Any information contained in this booklet is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this general information or buying this product, you should carefully read this booklet and consider the appropriateness of the general information having regard to your individual objectives, financial situation and needs.

# 2

**Check that all the information you've given us is correct.**

Check the details in your *certificate of insurance* and contact us straight away if any of these details have changed or need correcting (like if you've moved house). Our ["Contact details"](#) are on the last page of this booklet. It's important to ensure that you haven't misrepresented anything, even if by mistake. There's a section in the PDS about ["Your duty to take reasonable care not to make a misrepresentation"](#).

# 3

**Keep your insurance documents together and in a safe place.**

To make it easy for you to access your policy documents when you need them, file them all together, where you keep your other important paperwork or electronic documents.

## Insurance cover overview

### The basics

The only pets we insure are cats and dogs. They must be older than eight weeks and younger than nine years when you first apply. Your *pet* also needs to live with you and be under your regular care and supervision at the address you have provided to us.

You'll receive a *certificate of insurance* when you take out a policy with us, when you renew your policy each year, if you change your details (for example your address) and if you change your *cover*. Your policy will continue for 12 months from its *commencement date* unless it is cancelled by you or by us.

Your policy is made up of the *certificate of insurance*, PDS, FSG and any supplementary disclosure documentation issued by us from time to time.

### Summary of your benefits

Your pet insurance policy provides financial assistance to you for certain costs and expenses that you incur in relation to your *pet* during your *policy period*, such as:

- eligible *vet expenses* for the *treatment* of a *condition* you have *cover* for; and
- other benefits listed on your *certificate of insurance*, for example emergency boarding.

Noting that:

- these *conditions*, their *treatment* and other benefits need to be covered by your specific level of *cover* and must occur during the *policy period*;
- the amount we *cover* is referred to as your *benefit percentage*; and
- some *conditions* and benefits are subject to a *benefit limit* and other applicable limits (such as *sub-limits* or the *booster care limit*).

Finally, you'll be responsible for any excess you have selected, which is shown on your *certificate of insurance*.

This is a summary only. You can find out more about the details and terms of your policy and your *cover* throughout this booklet and more specifically in the following sections:

- ["Specified accidental injury cover"](#)
- ["Illness cover"](#)
- ["Additional and optional benefits"](#)



You should also know that there are exclusions within your policy, where we don't provide cover or provide payment of benefits. For example, *pre-existing conditions*, breeding related expenses and pet grooming. These, along with all other exclusions, are outlined in the ["General exclusions"](#) section and the ["Your cover"](#) section.

## Waiting periods

When you take out cover with us for the first time, we set *waiting periods* for different *conditions* and benefits. *Waiting periods* also apply after a break or lapse in your cover. If you change the level of cover for your *pet*, *waiting periods* will only apply to any *conditions* or benefits under the new cover that weren't previously included in your cover.

If your *pet* shows signs or symptoms during the *waiting period* for a *condition* that may or may not need *treatment*, the following will happen:

- your *pet* won't be covered for any *vet expenses* incurred in relation to the *condition*; and
- the *condition* may be excluded from your cover in the future as a *pre-existing condition*.

You can read more about this in the section about ["Waiting periods"](#).

## Premiums overview

This is a summary only, not the full story. For the details, read the ["Paying your premium"](#) section.

Your premium is the amount of money you agree to pay us for your policy. You can pay the premium we calculate in a single annual payment or by regular instalments, e.g. fortnightly or monthly.

Premiums must be paid on or before the due date. If you have a direct debit arrangement for regular payments, you'll need to keep enough money in your account to avoid any dishonour fees from your bank. Please also read the ["Renewals, cancellations & changes"](#) section.

## Claims overview

Making a claim is simple with these four steps. To read the full details, go to the section about "[Making a claim](#)".

Via the secure Pet Portal  
or your vet

Via your GapOnly®  
enabled vet

1

Get your *pet* the *treatment(s)* it needs by visiting any registered *vet* in Australia.

2

Pay for the *treatment(s)* and keep the itemised invoice(s) and veterinary notes (if provided to you) to use when you make your claim.

If your *vet* is GapOnly® enabled, let them know you'd like to submit a GapOnly® claim for your *pet's treatment*.

3

Many *vets* are happy to lodge the claim digitally on your behalf, provided you authorise them and they are able to do so. Otherwise, simply sign up and log into the secure [Pet Portal](#) to submit and track your claim.

The *vet* lodges the GapOnly® claim, and it's normally assessed by us within 10 minutes, where available.

4

Once we have all required information, we'll assess your claim and notify you of the outcome. If we need more information before we can finish your assessment, you'll hear from us.

Once the claim has been processed and if approved, you simply pay the gap (the difference between the *vet's* invoice and the calculated benefit) and go. You can find out more about GapOnly® here: [www.gaponly.com.au](http://www.gaponly.com.au)

**Note:** We'll notify you of the basis of our final decision, so you know how we've assessed your claim.

# Product Disclosure Statement

Please read this PDS carefully to understand your cover as it contains important information such as:

- significant features, benefits and limitations of your policy;
- internal and external procedures for resolving disputes; and
- your cooling off period and rights when you purchase a policy.

This PDS was prepared by PetSure who is responsible for the entire PDS. PetSure is also wholly responsible in respect of the described benefits, features, options, limitations, fees and costs of your policy.

CBA has given its consent to all statements by or about them in the form and context in which they are included and have not withdrawn that consent as at the date of the PDS. These statements appear throughout the PDS.

PetSure is the issuer and the insurer of the products in this booklet. PetSure does not act for you. CBA is authorised to distribute and promote these pet insurance products issued by Petsure, but is not involved in the assessment or payment of claims. CBA does not act for you.

# 1 Your cover

This section is about the range of *specified accidental injury* and *illness conditions* that are covered and not covered for your *pet*.

Your *cover* will be shown on your *certificate of insurance*, along with other key information like the *benefit percentage*, *benefit limit*, *sub-limits* and more. Your *certificate of insurance* will also state your selected plan, including any additional benefits you're eligible for, depending on the *cover* you've chosen.

## Specified accidental injury cover

### What we cover

If your *pet* suffers a *specified accidental injury* during the *policy period*, we'll provide *cover* for eligible *vet expenses* incurred by you in relation to the *specified accidental injury* during the *policy period* subject to:

- the *benefit percentage*, *benefit limit* and *sub-limits* (if any) stated on your *certificate of insurance*;
- the *excess amount* (if any) stated on your *certificate of insurance*; and
- the terms and conditions in this policy, for example *waiting periods* and *exclusions*.

The *specified accidental injury* must be a direct consequence of at least one of the following:

- ✔ a motor vehicle incident;
- ✔ a burn or electrocution;
- ✔ a reaction to a bite from an insect, spider or scorpion;

OR

The *specified accidental injury* must be one of the following:

- ✔ a bone fracture;
- ✔ a traumatic tooth fracture;
- ✔ snake bite toxicity;
- ✔ ingestion of a foreign object;
- ✔ poisoning;
- ✔ a traumatic ligament or tendon injury;
- ✔ a bite wound or fight wound abscesses;
- ✔ lacerations or abrasion of tissue, skin or mucous membrane due to external trauma; or
- ✔ a *cruciate ligament condition* (subject to a *waiting period*, see the ["Waiting period"](#) section for more information).

**Note:** The following *conditions* are always considered and assessed as *illnesses* and are not considered *specified accidental injuries* no matter how the *condition* arises or occurs: patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, intervertebral disc disease (IVDD), desexing procedure complications, and conditions caused by external parasites such as ticks, fleas or skin/ear mites.

### What we don't cover

*Specified accidental injury cover* does not cover *vet expenses* that are attributable to or result from the following, no matter how the item or *condition* arises:

- ✗ any tooth fracture resulting from dental disease or where the treatment for the tooth fracture involves root canal therapy or dental crowns;
- ✗ anything which is not a *specified accidental injury* as listed in the ["What we cover"](#) section; or
- ✗ anything listed in the ["General exclusions"](#) section.

**Note:** *Specified dental conditions* and *behavioural conditions* are eligible for cover under *booster care* (if you have this). See the ["Additional and optional benefits"](#) section for more information.

### Illness cover

#### What we cover

If your *pet* suffers an *illness* during the *policy period*, we'll provide cover for eligible *vet expenses* incurred by you in relation to the *illness* during the *policy period* subject to:

- the *benefit percentage*, *benefit limit* and *sub-limits* (if any) stated on your *certificate of insurance*;
- the *excess amount* (if any) stated on your *certificate of insurance*; and
- the terms and conditions in this policy, for example *waiting periods* and *exclusions*.

#### What we don't cover

- ✗ anything listed in the ["General exclusions"](#) section.

**Note:** *Specified dental conditions* and *behavioural conditions* are eligible for cover under *booster care* (if you have this). See the ["Additional and optional benefits"](#) section for more information.

# 2 Additional and optional benefits

This section is about additional things that may be included or optional benefits you have access to, depending on the *cover* you have chosen. Your *certificate of insurance* will list which (if any) of these apply to you. Additional and optional benefits are subject to your policy terms and conditions, including policy exclusions.

## Emergency pet boarding

If you require hospitalisation or emergency accommodation at some time during your *policy period*, there are circumstances where we'll provide *cover* for your *pet's* boarding costs incurred by you at a licensed kennel or cattery.

It is important to note that you'll need to be the sole carer of your *pet*, and not have someone else living with you who can reasonably be expected to look after your *pet*.

We'll then cover the *benefit percentage* for boarding costs incurred up to the *sub-limit* (if any) shown on your *certificate of insurance* (and subject to your overall *benefit limit*), in the following situations:

- you require emergency accommodation due to family violence; and/or
- you are hospitalised for one or more consecutive days during the *policy period*, and it doesn't relate to cosmetic or other kinds of elective surgery, or for pregnancy (unless it's due to an unexpected complication).

You're responsible for the excess amount (if any) that appears on your *certificate of insurance*.

## Routine care (non-insurance benefit)

If you have the *routine care* benefit option, we'll contribute towards the cost(s) of any of the specified *routine care* items shown on your *certificate of insurance* that you have incurred during the *policy period*, up to your applicable *routine care* limit(s) and *sub-limits*.

Your *certificate of insurance* will show if you have the *routine care* benefit option, and will also show:

- exactly which *routine care* items you are eligible to receive benefits for; and
- your annual maximum limits for *routine care* (overall, and for each item).

**Note:** The *benefit percentage* and *excess* does not apply to *routine care* items.

## Booster care

If you have *booster care* this will be shown on your *certificate of insurance* together with the *booster care limit*. The *booster care limit* is additional to your policy's *benefit limit*.

*Booster care* is an optional benefit available on both the Classic Cover and the Plus Cover plans and provides benefits as outlined below for *specified dental conditions* and *specialised therapies*.

### Specified dental conditions

#### What we cover

If you have *booster care*, and your *pet* suffers a *specified dental condition* during the *policy period*, we'll provide cover for eligible *vet expenses* incurred by you in relation to that *specified dental condition* during the *policy period* subject to:

- the *benefit percentage* and *booster care limit* stated on your *certificate of insurance*;
- the *excess amount* (if any) stated on your *certificate of insurance*; and
- the terms and conditions in this policy, for example *waiting periods* and *exclusions*.

Cover under this section of the policy is restricted to *treatment* for the following *specified dental conditions* only:

- ✔ gingivitis;
- ✔ abscesses; or
- ✔ removal of teeth where medically necessary due to:
  - › dental disease arising from infection;
  - › retained deciduous teeth;
  - › cavities; or
  - › fractured teeth.

## What we don't cover

- ✗ anything which is not listed as a *specified dental condition*;
- ✗ any *treatment* for a *specified dental condition*, unless there is a history of annual routine dental check-ups by a *vet*; or
- ✗ anything listed in the "[General exclusions](#)" section.

**Note:** *Specified dental conditions* are subject to a *waiting period*. Please refer to the "[Waiting periods](#)" section for more information.

## Specialised therapies

### What we cover

If you have *booster care*, we'll provide cover for eligible *vet expenses* incurred by you during the *policy period* for *specialised therapy* items subject to:

- the *benefit percentage* and *booster care* limit stated on your *certificate of insurance*;
- the *excess amount* (if any) stated on your *certificate of insurance*; and
- the terms and conditions in this policy, for example *waiting periods* and *exclusions*.

Cover under this section includes procedures, tests and legally prescribed medicine for the *specialised therapies* items below, when it is deemed necessary by your *vet* to treat a *covered condition*:

- ✔ physiotherapy or physical therapy (not including hydrotherapy) carried out under the supervision of a *vet* or performed by a qualified animal physiotherapist or *vet*;
- ✔ chiropractic manipulation carried out by a staff member of a veterinary practice, provided the staff member is a qualified animal chiropractor;
- ✔ acupuncture carried out by a *vet*;
- ✔ hydrotherapy carried out by a staff member of a veterinary practice in a pool/water treadmill owned by the veterinary practice, provided the member is a qualified animal hydrotherapist;
- ✔ *treatment* of *behavioural conditions* diagnosed by your *vet* or a *veterinary behavioural specialist*; or
- ✔ consultations with a *veterinary behavioural specialist*.

### What we don't cover

- ✗ the cost of any *specialised therapies* used to prevent any *condition*;
- ✗ anything that is not listed as a *specialised therapy* item; or
- ✗ anything listed in the "[General exclusions](#)" section.

**Note:** *Specialised therapies* are subject to a *waiting period*. Please refer to the "[Waiting periods](#)" section for more information.



# 3 Waiting periods








When you take out cover with us for the first time, we set *waiting periods* for different *conditions* and benefits. *Waiting periods* also apply after a break or lapse in cover. If you change the level of cover for your pet, *waiting periods* will only apply to any *conditions* or benefits under the new cover that weren't previously included in your cover.

If a *condition* exists or occurs that may or may not need *treatment* during any applicable *waiting period*, you will not be covered for the vet expenses incurred in relation to the *condition*, irrespective of whether it's a *pre-existing condition*, a *previous condition*, a *new condition* or a *temporary condition*.

Also, the *condition* may be excluded from your cover in the future, as a *pre-existing condition*.

## About waiting periods

Below are our *waiting periods*. The *waiting period* starts from 11:59PM on the *commencement date* of the *first policy period* in which you obtained cover for the applicable *condition* or benefit, as described below.

Item		Waiting period
	<i>Specified accidental injuries</i>	None
	<i>Illnesses</i>	30 days
	<i>Cruciate ligament conditions (and conditions arising from this, irrespective of their cause or origin)</i>	6 months
	<i>Specified dental conditions (Booster care)</i>	6 months
	<i>Specialised therapies (Booster care)</i>	30 days
	<i>Routine care items (non-insurance benefit)</i>	None
	<i>Emergency boarding</i>	None

### Cruciate ligament condition waiting period waiver

We will agree to waive the *cruciate ligament condition waiting period* if:

- your *vet* sends us a completed and signed Cruciate Ligament Exam Form within 14 calendar days of the cruciate examination date, certifying that your *pet* was examined by your *vet* at your expense on or after the *commencement date* of the *first policy period*; and
- the evidence from your *vet* meets our assessment criteria as set out in the above form and we confirm this in writing to you.

**Note:** You can find the Cruciate Ligament Exam Form at <https://www.commbank.com.au/insurance/brochures-forms> or contact us for assistance.

# 4 General exclusions

This part of the booklet details what we don't cover or pay benefits for under your policy, plus a few things that we only cover in specific circumstances.

These general exclusions are in addition to the items listed in the ["Your cover"](#) section.

## Pre-existing conditions

We do not provide cover or pay benefits for *pre-existing conditions*, unless they meet the requirements of a *temporary condition*, as outlined below (see ["Pre-existing conditions which are temporary conditions"](#)).

A *pre-existing condition* is a condition that first existed or occurred:

- prior to the *commencement date* of your *first policy period*; or
- within any applicable *waiting period*;

AND

- is a condition that you were aware of, or a reasonable person in your circumstances would have been aware of, irrespective of whether the underlying or causative condition has been diagnosed.

A *pre-existing condition* also includes a *related condition* or *bilateral condition* of a *pre-existing condition*. We suggest you read more about this, including examples, in the ["Definitions of important terms"](#) part of this booklet.

**Note:** *Pre-existing conditions* which are *temporary conditions* are treated differently.

## Pre-existing conditions which are temporary conditions

If, after any applicable *waiting period*, your pet has a *pre-existing condition* that is a *temporary condition* which hasn't existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim *treatment date*, it won't be excluded from cover as a *pre-existing condition*.

## Hereditary conditions and congenital conditions

Hereditary conditions and congenital conditions won't be considered a *pre-existing condition* if they have not shown noticeable signs, symptoms or an abnormality at any time before the *commencement date* of the *first policy period* or during any applicable *waiting period*.

## Chronic conditions

If your *pet* has a *chronic condition* that existed or occurred before the *commencement date* of the *first policy period* or during any applicable *waiting period*, and otherwise falls within the definition of *pre-existing condition*, that *condition* will always be excluded from your policy and will never be considered a *temporary condition*.

## Pre-existing condition review

If at any time you'd like us to check whether a *temporary condition(s)* is excluded from *cover* as a *pre-existing condition*, based on the terms of the "[Pre-existing conditions which are temporary conditions](#)" section above, you can apply to us to check this, using the pre-existing condition review form, which is available here: <https://www.commbank.com.au/insurance/brochures-forms> or contact us for assistance.

Your *vet* will need to certify and provide veterinary records verifying that the *condition* is a *temporary condition* and hasn't existed, occurred or shown noticeable signs, symptoms or an abnormality for a period of 18 months. We'll let you know in writing whether or not the exclusion still applies.

## Specific treatments and conditions

Unless the relevant item appears on your *certificate of insurance*, we don't provide *cover* or pay benefits for the following:

- regular nail clipping or preventative dew claw removal;
- behavioural conditions such as anxiety disorders, phobias or chemical imbalances. **Note:** *Behavioural conditions* may be eligible for *cover* under *booster care*. Your *certificate of insurance* will show if you have *booster care*. See the "[Additional and optional benefits](#)" section for more information;
- medicated baths and shampoos, unless your *vet* says they are medically necessary to treat a *condition* covered by your policy;
- accessories, including but not limited to pill poppers, cage hire, crates, bedding and collars;
- medication not approved or listed by the Australian Pesticides and Veterinary Medicines Authority;
- the provision of medication(s) that covers a period of more than 30 days beyond your policy *end date*;
- chemical castration, suprelorin implants or other desexing procedures, unless required to treat the eligible *condition* affecting your *pet's* reproductive organs;
- breeding or obstetrics;
- orthodontic treatment, crowns, root canal, cosmetic dental surgery or corrective treatment and odontoclastic resorptive lesions;

- any disease that affects dogs or cats that is subject of a biosecurity emergency declaration under the *Biosecurity Act 2015* (Cth);
- any flea/tick/worm preventative treatments or measures, including but not limited to tick baths, sprays, intestinal worming products whether recommended by your *vet* or not; or
- cell-replacement therapies including but not limited to stem cell therapy and platelet-rich plasma.

## Specific services and procedures

Unless the relevant item appears on your *certificate of insurance*, we don't provide *cover* or pay benefits for the following:

- transport or boarding expenses other than those for emergency pet boarding;
- shipping or freight costs;
- ambulance fees and non-essential hospitalisation;
- training and socialisation;
- genetic/chromosome testing; or
- these items and any associated expenses:
  - › any trial or experimental procedures and treatments;
  - › organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;
  - › external fixtures such as wheelchairs;
  - › prosthetics (with the exception of total hip replacements);
  - › 3D printing; or
  - › an autopsy, disposal, burial or cremation of a deceased *pet*.

## Elective treatments and procedures

We don't provide *cover* or pay benefits for *elective treatment* including but not limited to cosmetic procedures, declawing, devocalisation (debarking or demowling), ear cropping tail docking, or voluntary euthanasia.

**Note:** Essential euthanasia is covered under this policy. It is the humane and necessary euthanasia of a *pet* which is required as a result of a covered *condition*.

## Lack of protection for your pet

If you neglect your *pet* or fail to take all reasonable precautions to protect your *pet* from situations that may result in injury or *illness*, for example participating in organised fighting or hunting activities, we won't provide *cover* or pay benefits for those resulting *vet expenses*.

## Consequential losses

We don't cover you for any consequential loss, including but not limited to economic loss, loss of enjoyment or any other loss that's not specifically covered in your policy.

## Expenses related to an exclusion

We don't provide cover or pay benefits for any expenses relating to policy exclusions. This includes when a diagnosis is inconclusive, but the treatment protocol is consistent with an excluded *condition*, e.g. treatment for potential miscarriage, as expenses associated with breeding and obstetrics are excluded on your policy.

We also don't provide cover or pay benefits for any complications of, or adverse reactions to a policy exclusion. For example, if your *pet* requires surgery for a patella luxation condition that is a *pre-existing condition*, any complications of that procedure would be excluded from cover.

**Note:** Complications or adverse reactions to the following occurrences don't fall into this category and are covered if you have cover for *illness*:

- desexing procedures;
- vaccinations; and
- administering preventative flea, tick and worm control products.

## Dental, preventative and alternative care

Unless these items are stated on your *certificate of insurance*, we don't provide cover or pay benefits for the following:

- **Dental care** - dental procedures, dental diseases, gingivitis, teeth cleaning/scaling, orthodontics, root canal therapy, crowns, removal of deciduous teeth and any oral disease (with the exception of oral tumours and tooth extraction due to stomatitis, where covered under *illness cover* and traumatic tooth fractures, where covered under *specified accidental injury cover*);

**Note:** *Specified dental conditions* may be eligible for cover under *booster care*. Your *certificate of insurance* will show if you have *booster care*. See the ["Additional and optional benefits"](#) section for more information.

- **Preventative/routine items** - preventive and routine items for your *pet*, including but not limited to food (regular or prescription), vitamins / nutraceuticals / supplements, vaccinations, microchipping, flea/tick/worm control, grooming and bathing of your *pet*, and non-medicated grooming products; or

- **Alternative and complementary items** - acupuncture, physiotherapy or physical therapy, hydrotherapy, homeopathic remedies, laser therapy and chiropractic treatment.

**Note:** *Specialised therapy* items may be eligible for cover under *booster care*. Your *certificate of insurance* will show if you have *booster care*. See the ["Additional and optional benefits"](#) section for more information.

# 5 Making a claim

In this section we tell you everything you need to know about making a claim for the *treatment* of your beloved *pet*. It covers the claim process and how we settle a claim, along with your responsibilities and our processes for fraud detection.

There's also information in the introduction to this booklet about ["Making a claim in four easy steps"](#).

## Asking for a claim pre-approval

If your *pet* requires *treatment*, you can seek pre-approval for the expected costs. Your *vet* may also be able to request a pre-approval on your behalf. Pre-approvals aren't mandatory, but they can provide you with reassurance as to whether you'll be covered and if so, what benefits will be provided for an upcoming *treatment*.

You (or your *vet* if they are submitting on your behalf) will need to provide us with the itemised estimate of costs from your *vet*, along with the *treatment* required and relevant clinical records and/or veterinary history. We'll then respond to you (and your *vet* if submitted on your behalf) in writing with the outcome. A pre-approval isn't valid unless we've agreed to it in writing.

**Note:** If we agree to a pre-approval but the *treatment* provided by your *vet* differs from the *treatment* request in the pre-approval, then our assessment of the amount we *cover* under your claim may vary from the notified pre-approval amount. A variation in the amount we *cover* may also occur if you have reached your *benefit limit* or *sub-limit* on the claim.

## Making a claim through your vet

Your *vet* may be able to submit your claim electronically at the time of your visit. If they agree and are able to do this, you're authorising us to receive each claim submitted by your *vet* on your behalf. All accounts must be paid to your *vet* in full before making a claim.

Your *vet* may also be able to submit your claim via the GapOnly® service.



## GapOnly® claims

GapOnly® is available at participating vets. GapOnly® reviews and calculates your policy claim benefits while you're still at the vet. If your vet is GapOnly® enabled, you don't need to pay your vet in full prior to the submission of your claim. Instead, your vet submits the claim to us electronically on your behalf and you agree to pay the 'gap' (the difference between the vet's invoice and the claim benefit calculated, if any, under your policy).

You must pay the gap to your treating vet at the time you make a GapOnly® claim. We'll then pay the claim benefit (if any) directly to your vet.

You can find more information on GapOnly® here: [www.gaponly.com.au](http://www.gaponly.com.au)

## Making a claim yourself

You can submit your claims online through the secure Pet Portal at <https://petportal-cbainsurance.petsure.com.au>. Simply upload your documentation and click submit (from your computer or mobile device).

You can also submit your claim to us by post. If you do this, please ensure your posted claim documentation is accompanied by a completed claim form. Claim forms are available on request by calling 1300 913 575 or can be downloaded from <https://www.commbank.com.au/insurance/brochures-forms.html>

If you choose to claim via post, the attending vet must complete all designated sections on the claim form. Both you and the vet must sign the claim form.

When you submit a claim, please include all relevant invoices and clinical records from your vet. All accounts must be paid to your vet in full before submitting your claim.

Please take care and be honest in the preparation and submission of your claims. This helps us process your claim without undue delay.

## Processing your claim

We'll deal directly with you regarding settlement of the claim. Unless we specify otherwise and unless it is a GapOnly® claim, we'll pay the claim benefits to you, not your vet.

You agree that we're authorised to discuss with your *vet*, the details relating to your claim or the *treatment* provided to your *pet* in relation to a claim made under your policy. You also agree that your *vet* is authorised to view the outcome of your claim, including the amount of claims benefits.

Please note that:

- in some instances, we may require more information to process your claim, such as previous medical history or pathology/laboratory results. We'll contact you or your *vet* if required;
- there may be situations where we request additional veterinary history from current or previous *vets*, e.g. if there's a large history gap, to ensure we have all relevant clinical information for your *pet*;
- for adopted *pets*, veterinary history is only required from when you took ownership. You'll need to provide us with proof of adoption or transfer of ownership papers;
- if you're making an emergency boarding claim, we may require supporting documentation;
- unless we agree otherwise, all of your claims must include itemised tax invoice(s), payment receipt(s) and *vet consultation* notes if applicable;
- incomplete claim forms may result in a processing delay. We recommend that you retain copies of all documentation for your records;
- you also agree that your current or previous *vet* or any other service provider that provided *treatments* to your *pet* is authorised to release information and/or records to us about your *pet*; and
- you're responsible for any fees and expenses that may be charged to you by any third parties relating to the purchase and administration of your policy, assistance provided to you to complete any forms and in relation to claims.

### **Adjustment of claim payments**

If the *vet expenses* incurred by you exceed what is reasonable and essential, having regard to other *vet expenses* in a similar situation, your claim payments may be adjusted and paid based on the reasonable and essential *treatment* or fees typically charged for the *treatment* for a *pet* in similar circumstances.

### **Settlement of your claim**

We'll send you a remittance advice regarding the settlement of your claim, either by email or letter, depending on your chosen means to communicate with us. This advice provides details of your claim outcome and how your claim has been processed. We'll pay all approved benefits into your nominated bank account.

We reserve the right to deduct from the benefit amount any amount due to us, for example for any overdue premium payments.

**Note:** In the event that we pay a benefit contrary to the policy terms and conditions for whatever reason, this won't constitute a waiver of our rights to apply the policy terms and conditions retrospectively 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.

### **Declining to process your claim**

If you or your *vet* refuse to or are unable to provide information reasonably requested by us to process your claim, we may decline or reduce the amount payable for your claim, in accordance with relevant law.

### **Fraudulent claims**

If you submit a fraudulent claim or entice your *vet* to behave in a fraudulent manner regarding a claim, then the claim may be denied or reduced in accordance with relevant law, and we may cancel your policy altogether in the event you make a fraudulent claim. We may also be entitled to reclaim any payments already made to you in respect of such claims.

For more details, see the ["How we prevent or handle fraud"](#) section.

## How we settle your claim

The best way to show you how we work out how much we pay after you make a claim is with a couple of examples. These are examples only and include GST.

### Example 1

This is a case showing how the policy *benefit percentage* and *excess* is applied on Plus Cover or Classic Cover.

**80% *benefit percentage* and \$200 *excess* option selected, and a \$3,000 veterinary invoice for *treatment* of an ear *condition* and lameness caused by patella luxation.**

#### Ear condition

Eligible <i>vet expenses</i>	\$1,000
80% <i>benefit percentage</i> applied	\$800
Less \$200 <i>excess</i>	(\$200)

**Note:** If you claim for a related ear *condition* in the same *policy period*, this *excess* won't be deducted again.

#### Lameness due to patella luxation

Eligible <i>vet expenses</i>	\$2,000
80% <i>benefit percentage</i> applied	\$1,600
Less \$200 <i>excess</i>	(\$200)

**Note:** If you claim for further *vet expenses* related to patella luxation in the same *policy period*, this *excess* won't be deducted again.

How much we pay (patella luxation)	\$1,400
Total amount we pay	\$2,000
Your total out-of-pocket expense	\$1,000

## Example 2

This one shows how a claim is paid for a policy item where a *benefit percentage*, *sub-limit* and *excess* apply on Classic Cover.

### Claim for *hip joint surgery* to the left hip

**80% benefit percentage with a \$4,000 hip joint surgery sub-limit per hip per policy period and \$200 excess option selected**

Eligible vet expenses	\$5,500
80% benefit percentage applied	\$4,400
Sub-limit for hip joint surgery per hip per policy period	\$4,000
Less \$200 excess	(\$200)
How much we pay	\$3,800
Your total out-of-pocket expense	\$1,700

**Note:** As the \$200 excess has been met for *hip joint surgery*, then excess will not apply to any related claim for *hip joint surgery* in the current *policy period*.

## Example 3

Similarly, this one shows how a claim is paid for a policy for *hip joint surgery* on Plus Cover. Plus Cover has no *sub-limits*.

### Claim for *hip joint surgery* to the left hip.

**80% benefit percentage and \$200 excess option selected.**

Eligible vet expenses	\$5,500
80% benefit percentage applied	\$4,400
Less \$200 excess	(\$200)
How much we pay	\$4,200
Your total out-of-pocket expense	\$1,300

**Note:** As the \$200 excess has been met for *hip joint surgery*, then excess will not apply to any related claim for *hip joint surgery* in the current *policy period*.

## Our right to recover other amounts payable

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

## Telling us about other insurance you have

If you hold other insurance under which you may be entitled to make a claim in relation to eligible *vet expenses*, you must advise us of this at the time you submit your claim. Total benefits paid to you across all insurance cannot exceed your actual expenses.

## How we prevent or handle fraud

Unfortunately, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay genuine claims. By doing this we're protecting you and all our policyholders.

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

- makes a claim, submits a document, or makes a statement in support of a claim under the policy knowing the claim, document or statement to be false or fraudulently exaggerated in any respect;
- works with your *vet* to behave in a fraudulent manner regarding a claim, e.g. pressuring your *vet* to note incorrect information; or
- makes a claim in respect of any loss or damage caused by your wilful act or by colluding with another person;

Then:

- we may be entitled to refuse to pay all or part of the claim, to the extent permitted by law;
- we may cancel your policy and any other insurance policies you hold with us;
- we may be entitled to reclaim any payments already made to you in respect of such claims;
- we may not refund a premium already paid; or
- we may inform the police of the circumstances and we may take legal action.

# 6 Paying your premium

Your insurance policy *cover* is provided on the basis that you've paid or agreed to pay us the premium for that *cover*. The amount you pay is shown on your *certificate of insurance*. It includes all premium, administration fees and any applicable discounts, government taxes, fees and/or charges.

We like to think we don't miss a thing, but if you have a question about anything on your *certificate of insurance*, please contact us.

## How to pay

Your policy premium is payable when you take out a new policy and subsequently when your policy is renewed.

Premiums can be paid via direct debit through a credit card or bank account:

- annually;
- OR
- in monthly or fortnightly instalments.

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

## Paying on time

You need to make sure your premium payment(s) are up to date. If you have a policy that you're paying by instalments and we haven't received an instalment payment by its due date, we'll send you a notice in writing by mail, email or text message about your non-payment.

This will be at least 14 calendar days before any cancellation of your policy for non-payment.

If we don't receive the instalment payment after sending this notice, we'll send you a second notice in writing, again by mail, email or text message.

This will happen either:

- prior to cancellation of your policy, informing you that your instalment policy is being cancelled for non-payment if the unpaid premium remains in arrears for more than one month;

OR

- within 14 calendar days after cancellation by us, confirming our cancellation of your instalment policy after the unpaid premium was in arrears for at least one month.

If one or more instalments has remained unpaid for a period of at least 14 calendar days, then we reserve the right to reduce any claim made on the policy by the amount of any outstanding premium.

### **Cancellation consequences**

If we cancel your policy due to non-payment of an instalment premium, please be aware that:

- no benefits or entitlements can be paid under the policy for *vet expenses* or other claims expenses incurred after the cancellation date;
- you may be refused cover in the future under any policy administered by PetSure; and
- any application for general insurance products (with any provider) in the future may be affected because you had a policy cancelled because of unpaid premiums.

### **Your payment account**

When you provide us with your nominated credit card or bank account details, we use these to directly debit the premium calculated by us from that card or account.

Unless you opt out of automatic renewals or tell us that you don't want to renew your policy, we'll deduct/charge the renewal premium from your nominated credit card or bank account.

If your premium can't be paid, e.g. there isn't enough money in your nominated account, you may be charged a fee by your bank. It's important that you know that PetSure will not be responsible for fees charged by your bank or financial institution.

If your direct debit fails, we'll notify you of this and automatically retry for the outstanding amount within 14 calendar days. Should this second attempt fail, we'll try again after 14 calendar days and, depending on your payment frequency, we'll deduct either the outstanding amount, or the outstanding amount together with your regular instalment.



If you'd like to make a real-time payment of your outstanding balance before we reattempt a direct debit, just call us to do this.

**For payments by direct debit**

You must have the sole authority as the account holder of the direct debit bank account and agree to the Direct Debit Request Service Agreement.

**For payments by credit card**

If the credit card is not yours, you confirm you have the authority of the credit card account holder to use it and that they've agreed to these terms.

Should you have questions about the operation of the direct debit authority or you need to change any aspects of the authority, please contact us.

# 7 Renewals, cancellations & changes

This part of the booklet explains your options for renewing, cancelling or changing the *cover* for your pet insurance policy.

## Annual renewal of your insurance policy

As long as we continue to provide the product, we'll offer renewal of your policy every year. This will be subject to the applicable terms and conditions of the policy for each *policy period*. We'll change the premium and may change the terms and conditions of the policy at the time of renewal, based on a combination of factors, including the risk associated with insuring pets like yours.

### Renewal procedure

Where we offer renewal of your policy, at least 14 days before your current policy expires, we'll send you an offer of renewal confirming the expiry date of your policy, and the premium and terms on which we'll offer to renew your insurance for the next *policy period*.

Unless you've chosen not to automatically renew your policy, your policy will automatically renew on those terms. Where you have opted-out of automatic renewal, you'll need to contact us after you've received your offer of renewal if you'd like to renew your policy.

The notice will also remind you:

- that you can opt out of the automatic renewal process at any time in the future;
- to check the information we have on your *certificate of insurance* is correct; and
- to review your insurance *cover* to consider if the policy limits and level of *cover* are still right for you.

Unless you opt out of automatic renewals or tell us that you don't want to renew your policy, we'll deduct/charge the renewal premium from your nominated account or credit card. See the ["Your payment account"](#) section for more information.

## **Your premium**

Every year, we'll notify you of the changes to your annual premium. We review the cost of everyone's insurance, taking account of a range of factors. These are set out under the ["How we calculate your premium"](#) section.

## **Cancellation by you**

You can cancel your policy with us at any time by contacting our customer service team. Our ["Contact details"](#) are on the last page of this booklet.

The cancellation will be effective once we provide you with a written confirmation of your request, either by email or letter.

## **Paying annually?**

If you've been paying your premiums annually, we'll retain a portion of the premium that relates to the period that you've been insured. We'll refund you the residual premium for the unexpired period (less any government or statutory charges that apply). We call this providing you a pro-rata refund, based on the number of days we insured you.

## **Paying by instalment?**

If you've been paying your premiums by instalment, there's no premium refund for any remaining days of a current instalment period. No further premium instalments will be deducted.

## **If your pet passes away**

We know there is a lot going on when your *pet* passes away, but we're here to help. Please contact us as soon as possible and we'll cancel your policy from the date of your *pet* passing. We'll adjust the premium, as outlined above.

## **Your cancellation rights during the cooling off period**

Your cooling off cancellation rights apply when you buy your policy and also exist when your policy renews or is reissued following a change in your *cover*. You can find more information in the ["Cooling off period"](#) section.

## Cancellation by us

We may cancel your policy where permitted by and in accordance with the law. We'll give you notice in writing before exercising any right to cancel your policy. For example, if you:

- do not comply with the policy terms and conditions;
- do not pay your premium as agreed;
- make a fraudulent claim; or
- did not comply with your duty to take reasonable care not to make a misrepresentation.

If we cancel your policy, we'll retain and/or refund any premium as the law allows us to do so.

## Changing your cover

You can change the *cover* for your *pet* by choosing *cover* with different or additional benefits, where eligible and available to you. You may, for example, want a different *benefit percentage* or *benefit limit*, or to upgrade your coverage.

If you haven't had a claim paid and want to change your *cover*, just contact us and we'll issue you a new policy number and *certificate of insurance* outlining your new premium and your previous policy number will be cancelled.

However, you can't change your *cover* if a claim has been paid during your current *policy period*. You'll need to wait until your next policy renewal.

*Waiting periods* already completed won't be reapplied unless there has been a break or lapse in your *cover*. If you change the level of *cover* for your *pet*, *waiting periods* will only apply to any *conditions* or benefits under the new *cover* that weren't previously included in your *cover*.

# 8 Other important information

This section includes other important information on how we communicate with you, your duty to take reasonable care not to make a misrepresentation, how we calculate your premium and more.

## **Delivery of your policy documents**

Unless you instruct us otherwise, we prefer to send your policy documents and communicate with you electronically. Where you've agreed to receive electronic communications, you'll need to provide us with your email address and mobile number.

When we send your policy documents by email, we'll consider that you have received them on the date recorded on our information system.

You can instruct us to provide these documents by post, to a mailing address you provide, either when you purchase your policy or at any time by contacting us.

You're responsible for making sure the email and postal addresses you've given us are correct and up-to-date at all times.

## **Your duty to take reasonable care not to make a misrepresentation**

Before you enter into this contract of insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the *Insurance Contracts Act 1984* (Cth).

This means you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask. It is very important that you do so, as we base our decision whether to provide cover and the terms on which we do so on your answers.

If you're not sure of the answers to any of our questions, you should take the time to find them. It's also important to understand that, in answering the questions, you're answering for yourself and anyone else to whom the questions apply.

If any of our questions aren't clear and you need help, please contact us.

## When this duty applies

The duty to take reasonable care not to make a misrepresentation also applies before you renew, vary, extend or reinstate an existing contract of insurance. This means that you must inform us of any changes to the information set out in your *certificate of insurance*, where the information is no longer honest, accurate and complete. If you don't contact us to update this information, we'll take it that you agree that the information remains honest, accurate and complete. Please contact us if you have any doubts.

## If you don't comply with your duty

If you don't take reasonable care in answering our questions or inform us of changes to the information set out in your policy documents, you may breach your duty. If that happens, your policy may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.

## Updates to the PDS

We may need to update this PDS from time to time when certain changes occur and where we're required and permitted by law to do so. If that happens, we'll issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information.

Where the information isn't materially adverse from the point of view of a reasonable person considering whether to buy or continue to hold this insurance, we may issue you with notice in a different form, including but not limited to disclosure updates on the PetSure and/or CBA website(s).

You can contact us to get a free paper copy or download an electronic copy that summarises these changes.

## How we calculate your premium

Your premium is calculated when your policy begins, at each policy anniversary, and also if you vary your *cover*. The premium for each *policy period* is printed on your *certificate of insurance*.

The amount you pay also includes allowances for government fees, taxes and charges, including stamp duty and *GST*.

## For new policies

We calculate your premium based on several factors. Some are pre-set and don't vary, e.g. amounts we consider for some internal expenses. Others can affect the premium amount depending on whether we believe it increases or decreases the risk to us. For example, the type of *cover* and options you have selected.

We'll also take into account risk factors associated with you and your *pet* such as your *pet's* breed and age. For instance, as your *pet* gets older the risk of your *pet* requiring *treatment* will increase and so the premium increases.

There are also commercial factors that affect your premium, including costs associated with operating our business and our commercial arrangements.

Your premium calculation may also include discounts or promotional offers that we provide. If you qualify for two or more discounts, we apply a specific order to our calculation of your final premium.

Also, any discounts and/or your premium may be rounded up or down and some may only apply in the first year of coverage.

### **For renewals and changes to your policy**

For renewals, we also factor in the claim history for your *pet* and the average cost of care for pets like yours, as well as the claims experience across all our insured *pets*. Because of all of these factors and the changes to your *pet's* risk profile, your premium will increase from year to year.

When calculating your premium on renewal, we also consider how much your premium was previously, including any discounts that may have been applied. This means that we may limit movements up or down. These same factors and others are also used to calculate your premium if you amend your coverage.

For information about how and when to pay your premium, please read the ["Paying your premium"](#) section.

### **Cooling off period**

You have a 21 day period to ensure you're happy with every aspect of your policy.

During this time, you can contact us and cancel your policy. If we receive your request to cancel your policy within the 21 day period after the policy *commencement date* or renewal date and as long as you've not made a claim or intend to make a claim, we'll give you a refund of any monies received since that date. We may also deduct any taxes or duties that we're unable to refund.

If you've made a claim during the cooling off period and wish to cancel your policy, then any refund will be in accordance with provisions set out in the ["Cancellation by you"](#) section.

After the cooling off period ends, you'll still be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. See the ["Cancellation by you"](#) section for more information.

## Your privacy

PetSure (a 'Recipient' and referred to as 'we', 'us' or 'our' in this Privacy section) is 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 communications which relate to our other products and services as well as those of third parties such as our related entities and other entities with whom we have relationships (unless you opt-out of receiving such communications) 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 disclosing all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;



- we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided in this section);
- where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including our Authorised Representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law; 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, South Africa, New Zealand, United States of America and the United Kingdom. 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 Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the 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:

## **PetSure**

**Phone:** (02) 9842 4800  
**Email:** [privacy@petsure.com.au](mailto:privacy@petsure.com.au)  
**Mail:** PetSure (Australia) Pty Ltd  
Locked Bag 9021, Castle Hill, NSW 1765  
**Website:** [www.petsure.com.au](http://www.petsure.com.au)

## How to make a complaint

We hope you'll never have reason to complain, but if you do, we'll do our best to work with you to resolve it.

Our complaints resolution process has three steps. Please let us know if you require additional assistance to lodge a complaint.

# 1

### Immediate Response

If you have a complaint, we'll take steps to resolve it as soon as possible. We'll acknowledge your complaint within one business day of receiving it.

Please contact us by:

Phone: 1300 913 575  
(Monday to Friday 8:00AM to 8:00PM  
(except public holidays))

Writing: Customer Service Complaints  
Pet Insurance Distributed by CBA  
Locked Bag 9021  
Castle Hill NSW 1765

Website: <https://petsure.com.au/our-complaints-process/>

Please supply your policy number if you have one, to enable the enquiry to be dealt with promptly and by someone with appropriate authority.

# 2

### Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request we'll escalate your complaint for review by our Internal Disputes Resolution team.

Please use the same contact information in **step 1** to make this request.

All escalated matters are acknowledged within one business day of receipt. The Internal Dispute Resolution team will review your complaint and any supporting evidence. After full consideration of the matter, a written final response will be provided to you, outlining the decision reached and the reasons for the decision.

# 3

### External Dispute Resolution

If your complaint is still not resolved to your satisfaction, or a final response has not been provided to you within 30 days, you can refer the 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 can contact AFCA at:

### **Australian Financial Complaints Authority**

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

### **Goods and Services Tax (GST)**

All monetary limits in your policy are in Australian dollars and are inclusive of *GST*. In the event of a claim, if you're not registered for *GST*, we'll pay any amount due under the policy inclusive of *GST*. If you're registered for *GST*, we'll deduct your input tax credit entitlement from the claim and you'll need to claim that from the Australian Taxation Office. If you're registered as a business and have an Australian Business Number, you must advise us of your correct input tax credit percentage.

**Note:** You'll be liable to us for any *GST* liability we incur arising from your incorrect advice or inaction.

### **General Insurance Code of Practice**

PetSure is a member of the Insurance Council of Australia and signatory of the General Insurance Code of Practice (the Code).

The objectives of the Code are:

- to commit us to high standards of service;
- to promote better, more informed relations between us and you;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for resolving complaints you make about us; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. The Code Governance Committee is also responsible for imposing sanctions for breaches of the Code, as well as the improvement of the Code and assisting the general insurance industry to understand and comply with the Code.

You can obtain a copy of the Code from the Insurance Council of Australia website at [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au).

## **Financial Claims Scheme**

Should PetSure be unable to meet its obligations to you under the policy, you may be entitled to a payment under the Financial Claims (the Scheme).

Access to the Scheme is subject to eligibility criteria. Further information about the Scheme can be obtained at [www.fcs.gov.au](http://www.fcs.gov.au).

# Financial Services Guide

This Financial Services Guide or FSG informs you about the financial services provided by the organisations associated with this insurance product. It also tells you how each is paid for their services, how complaints are dealt with, and how each organisation can be contacted. In this FSG:

- CBA means Commonwealth Bank of Australia
- PetSure means PetSure (Australia) Pty Ltd.
- You, and your means the applicant for a policy in this booklet and, if a policy is issued, the person insured.

## The organisations associated with this insurance product

**PetSure** is an Australian Financial Services Licensee (AFSL 420183) authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. PetSure is the insurer and issuer of these pet insurance products. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

**CBA** is a distributor and promoter of these pet insurance products and is paid a commission and other benefits for doing so. When you apply for a policy PetSure will collect certain information from you that will be used by PetSure to determine whether a policy can be issued to you. Only PetSure, as the insurer and issuer of these policies, can vary or cancel them. CBA does not act for you and does not provide personal advice about these policies.

## How each party is paid for their services

When you purchase a policy, you pay the premium to PetSure (the policy issuer) for the product.

**CBA** may receive a commission for each policy of up to \$132 (including GST) per annum plus indexation as per the Consumer Price Index (CPI) for pets younger than 10 years in respect of its role in distributing and promoting this product (including referring new customers to PetSure). The commission is calculated inclusive of any government taxes and charges.

You can request more details about remuneration or other benefits from the relevant entity providing the relevant financial service. However, the request must be made within a reasonable time after you've been given this booklet and before the relevant financial service has been provided to you by them.

Our "[Contact details](#)" are on the last page of this booklet.

## **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. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover.

As an insurer, PetSure is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

CBA, as an approved deposit taking institution, is also exempt from the *Corporations Act 2001* (Cth) compensation and insurance arrangements requirement.

## **Conflicts of interest**

In this section only, references to 'we' or 'our' include CBA and PetSure.

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

## **Giving us instructions**

You can instruct us by post, phone or email. Our [“Contact details”](#) are on the last page of this booklet.

## **Your privacy**

Refer to the [“Your privacy”](#) section of the PDS for further information on what we do with your information.

## **How to make a complaint**

Refer to the [“How to make a complaint”](#) section in the PDS for further information on how complaints are dealt with.



# Definitions of important terms

This section contains the definitions of important insurance terms we talk about in this booklet. Words that are italicised in this booklet have the special meaning explained in this section.

***Behavioural condition*** means behavioural conditions diagnosed by a *vet* including but not limited to anxiety, phobias, compulsive disorders and impulse control problems.

**Note:** Cover for *behavioural conditions* is provided as part of the cover for *specialised therapies* under ["Booster care"](#) if you have this.

***Benefit limit and Sub-limit(s)*** means as follows:

***Benefit limit*** means the applicable maximum amount payable by us in any one *policy period*, for your *cover* (but excluding *booster care*, if you have it. See *booster care* definition).

**Note:** See *booster care limit* for the total limit that applies to *booster care* benefits, if you have *booster care*.

***Sub-limit(s)*** means the applicable maximum amount(s) payable by us in any one *policy period*, for particular items, *treatments* or *conditions* that you have *cover* for.

The amounts of your *benefit limit* and *sub-limit(s)*, together with particular items subject to *sub-limit(s)* are specified on your *certificate of insurance*.

Also note:

- We'll never pay more than the overall annual *benefit limit* or *sub-limit* specified on your *certificate of insurance*. This means that if a *sub-limit* applies for a particular item of *cover*, *condition* or *treatment*, we won't pay more than that amount, either on an individual or per claim basis for that item. This is also subject to the overall *benefit limit* or other relevant *sub-limit* not having been exceeded.
- The *benefit limit* and *sub-limits* are reset when you renew your policy. This means that policy benefits don't accumulate across *policy periods*. They expire at the end of each *policy period*.
- The *benefit limit* and *sub-limits* (if any) are also subject to the excess (if any) applicable to your *cover*.

**Benefit percentage** means the stated percentage of each claim for eligible *vet expenses* and eligible costs for covered items which we reimburse, subject to the applicable *benefit limit*, *sub-limit*, *booster care limit* (where applicable) and *excess*. The applicable *benefit percentage* will be shown on your *certificate of insurance*.

**Note:** The *benefit percentage* does not apply to *routine care* items.

**Bilateral condition** means any *condition* affecting body parts on each side of your *pet's* body, e.g. ears, eyes, knees or elbows.

A *bilateral condition* is considered a single *condition* when applying a *benefit limit*, *sub-limit* (if any), *excess* (if any) or exclusion.

**Example 1:** if your *pet* had elbow dysplasia in the left elbow prior to the *commencement date* of the *first policy period* or during the applicable *waiting period*, and this falls within the definition of a *pre-existing condition*, a subsequent elbow dysplasia in the right elbow will still be considered a *pre-existing condition*.

**Example 2:** if your *pet* suffers from a patella luxation in its left hind leg and arthritis in its right hind leg, this is not a *bilateral condition*. Patella luxation and arthritis aren't the same *condition*.

**Booster care** means the *booster care* optional benefit described in ["Additional and optional benefits"](#) section which provides benefits for *specified dental conditions* and *specialised therapies*. If you elect to have *booster care*, it will be shown on your *certificate of insurance* with the *booster care limit*.

**Booster care limit** means the maximum amount payable by us in any one *policy period* for *booster care*, if you have this.

**Note:** The *booster care limit* is in addition to your policy's *benefit limit*.

If you have *booster care*, also note:

- We'll never pay more than the overall annual *booster care limit* specified on your *certificate of insurance* for *booster care*.
- The *booster care limit* resets if you renew your policy. This means that policy benefits for *booster care* don't accumulate across *policy periods*. They expire at the end of each *policy period*.
- The *booster care limit* is also subject to the *excess* (if any) applicable to your cover.

**Certificate of insurance** is the certificate we provide you that outlines the key details of the contract of insurance between you and us. It includes the policy number, *cover*, *excess* (if any), *commencement date*, *end date*, insured *pet* details, and the schedule of benefits, including *benefit limits* and *sub-limits* (if any) and the *booster care limit* (where applicable).

**Note:** A *certificate of insurance* is issued to you when we accept your application for *cover*, on each renewal, and whenever your policy is amended.

**Chronic condition** means a long-lasting *condition* which is recurring or present in your *pet* over a period greater than three months in total, however the three-month period need not be consecutive. *Chronic conditions* may also be intermittent or managed with medication and/or prescription diets with intervals of remission.

Examples include (but aren't limited to): chronic or seasonal allergies, inflammatory bowel disease, diabetes, osteoarthritis, cancer and some autoimmune diseases.

If a *chronic condition* is a *pre-existing condition*, it will always be excluded from *cover*. That means, it will never be considered a *temporary condition*.

**Commencement date** unless otherwise specified, is the date when *cover* for your *pet* started in the current *policy period* as shown on your *certificate of insurance*. The start time is 11:59PM on that date.

**Note:** Also see the *first policy period* definition for *commencement date of first policy period*.

**Condition** means any *specified accidental injury*, or any manifestation of an *illness*. Where covered under *booster care*, this also includes a *specified dental condition* and a *behavioural condition*.

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

**Note:** The applicable *sub-limit* will be shown on your *certificate of insurance*.

**Cover** means:

- the *benefit limit, sub-limits* (if any), *excess* (if any), *benefit percentage* and any other options or additional benefits applicable to your selected policy; and
- the cover applicable under your policy for your selected plan and any previous policies you've held with us where the same or a substantially similar or a higher level of cover was provided in the current *policy period*, without any break or time without holding the cover.

**Note:** Your *certificate of insurance* tells you which plan you have. The cover for your plan comprises of *specified accidental injury cover, illness cover*, additional benefits and any selected optional benefits.

**Cruciate ligament condition** means partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments, along with any complications following *treatment* for this *condition*.

**Elective treatment** means a *treatment* or surgery that is beneficial to your *pet* but is not essential for your *pet's* survival and doesn't form part of the *treatment* for a covered *condition*.

**End date** is the date when your policy terminates. No further benefits or entitlements can be paid under the policy for *vet expenses* or other claims expenses incurred after the *end date*. The end time is 11:59PM on that date.

Unless otherwise specified, this relates to the *end date* of your current *policy period*.

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*.

**Excess** means an amount you contribute towards the cost of your claim(s), as shown on your *certificate of insurance*. The excess is calculated on a 'per *condition*, per *policy period*' basis. We do this for each *condition* treated that is unrelated to any other *condition* during the same *policy period*. Your excess also applies to each emergency boarding claim event. The excess will be deducted from your calculated claim benefits after we apply any *benefit limit, sub-limit* (if any), *booster care limit* (where applicable) and the *benefit percentage* to your claimed amount. Refer to the "[Making a claim](#)" section for an example of how claim payments are calculated.

**First policy period** means the time during which we first provided cover to you for your *pet*. For clarity, the *commencement date* of your *first policy period* is 11:59PM on the date when cover for your *pet* first started.

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

**Hip joint surgery** means surgery of the coxofemoral joint or pelvis, and the associated soft tissue structures for *treatment* of a *condition* affecting the hip. This includes the diagnostics necessary to plan the surgery, preoperative care, surgery, postoperative care and any complications that arise from the *hip joint surgery*.

**Illness** means a sickness or disease that is not included under *specified accidental injury cover* or is not a *specified dental condition* or *behavioural condition*.

**Pet** means the dog or cat covered under the policy and named on your *certificate of insurance*.

**Policy period** means the time during which we provide *cover* as specified on your *certificate of insurance*.

**Note:** Unless otherwise specified, this relates to your current *policy period*.

**Pre-existing condition** means a *condition* that first existed or occurred:

- prior to the *commencement date* of the *first policy period*; or
- within any applicable *waiting period*;

AND

- which you were aware of, or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative *condition* has been diagnosed.

A *pre-existing condition* also includes a *related condition* or *bilateral condition* of a *pre-existing condition*.

**Related condition** means a *condition* that results from the same disease process, arises as a consequence of or has the same diagnostic classification as another *condition*, regardless of the number of areas of your *pet's* body that are affected.

**Examples:**

- If your *pet* suffers from arthritis in its legs, all future occurrences of arthritis, e.g. in the back or neck, will be *related conditions*.
- If your *pet* suffers from diabetes and then develops a cataract as a consequence of the diabetes, the cataract will then be a *related condition*.
- If your *pet* suffers from a skin hotspot, then later suffers from ringworm on its skin, these aren't related conditions, as the ringworm is not as a consequence of the hotspot, nor do they follow the same disease process or diagnostic classification.

**Routine care** means certain pet care items for your *pet* listed on your *certificate of insurance* which are non-insurance benefits. If you have these benefits, the list of allowable items and the maximum amount payable during the *policy period*, are shown on your *certificate of insurance*.

**Specialised therapies** means any examination, advice, test and legally prescribed medication for the following procedures where they treat an eligible *condition*.

This includes any *treatment* specifically needed and recommended by your *vet* limited to:

- Physiotherapy or physical therapy (not including hydrotherapy) carried out under the supervision of a *vet* or performed by a qualified animal physiotherapist or *vet*;
- Chiropractic manipulation carried out by a staff member of a veterinary practice, provided the staff member is a qualified animal chiropractor;
- Acupuncture carried out by a *vet*;
- Hydrotherapy carried out by a staff member of a veterinary practice in a pool/water treadmill owned by the veterinary practice provided the member is a qualified animal hydro therapist;
- *Treatment for behavioural conditions* carried out by a *vet* or *veterinary behavioural specialist*; or
- Consultations with a *veterinary behavioural specialist* for *behavioural conditions*.

**Note:** Cover for *specialised therapies* is provided under [“Booster care”](#) if you have this.

**Specified accidental injury** means physical harm or injury of at least one of the following:

- a motor vehicle incident;
- a burn or electrocution;
- a reaction to a bite from an insect, spider or scorpion;

OR

The *specified accidental injury* must be one of the following:

- a bone fracture;
- a traumatic tooth fracture;
- snake bite toxicity;
- ingestion of a foreign object;
- poisoning;
- a traumatic ligament or tendon injury;
- a bite wound or fight wound abscesses;
- lacerations or abrasion of tissue, skin or mucous membrane due to external trauma; or
- a *cruciate ligament condition*.

**Note:** We define an accident as a single unexpected event that is unintended by you and is independent of any *illness* or *specified dental condition*. For more information, see the [“Specified accidental injury cover”](#) section.

**Specified dental condition** means a *specified condition* listed in the *booster care limit*: [“Specified dental conditions”](#) section.

**Note:** Cover for *specified dental conditions* is provided under [“Booster care”](#) if you have this.

**Temporary condition** means a *condition* that normally resolves with *treatment*, but does not include:

- *cruciate ligament conditions*;
- intervertebral disc disease;
- hip dysplasia;
- elbow dysplasia;
- patella luxation (dislocating kneecap);
- endocrine diseases; and
- any *chronic condition*.

**Note:** This definition is relevant to determining whether a *condition* is no longer excluded as a *pre-existing condition*. See the [“Pre-existing conditions”](#) section under General exclusions.

**Example:** Your *pet* has dietary related gastroenteritis prior to the *commencement date* of your *first policy period*. This is resolved with medication. Your *pet* does not suffer any further instances of dietary related gastroenteritis until three years later. This *condition* would be a *temporary condition* that has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to the second gastroenteritis episode. It would not be a *pre-existing condition* and therefore would be covered, subject to your policy terms and conditions.

**Treatment** means reasonable and customary treatment including hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures including *consultations* provided by a *vet* to relieve or cure a *specified accidental injury, illness* or *specified dental condition* (where covered) during the *policy period*.

**Note:** For the purposes of *specialised therapies* (if you have *booster care*), *treatment* is limited to those items described in the [“Specialised therapies”](#) section.

**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.

**Note:** For the purposes of *specialised therapies* (if you have *booster care*), a *vet* also includes a qualified animal physiotherapist, a qualified animal chiropractor for chiropractic manipulation, a qualified animal hydro therapist for hydrotherapy, and a *veterinary behavioural specialist* for *treatment* and diagnosis of *behavioural conditions*.

**Vet expenses** means the reasonable and essential expenses incurred in respect of *treatment* provided by a *vet* during the *policy period*, considering the circumstances in which the *treatment* was provided.

**Veterinary behavioural 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 behavioural specialist*.

**Waiting period** means the period that your *pet* is not covered as specified in the Waiting periods section of this booklet, and starts from the *commencement date* of your *first policy period* in which you obtained cover for the applicable *condition* or benefit.

**Note:** For more information, see the ["Waiting periods"](#) section.



# Contact details

## General enquiries, pre-approvals, etc.

Phone: 1300 913 575  
(Monday to Friday 8:00AM to 8:00PM  
(except public holidays))

Email: [cba@petsure.com.au](mailto:cba@petsure.com.au)

Mail: Pet Insurance Distributed by CBA  
Locked Bag 9021, Castle Hill, NSW 1765

Website: <http://www.commbank.com.au/insurance/pet-insurance>

## Privacy enquiries

Phone: 1300 913 575  
(Monday to Friday 8:00AM to 8:00PM  
(except public holidays))

Email: [privacy@petsure.com.au](mailto:privacy@petsure.com.au)

Mail: Privacy Officer  
Locked Bag 9021, Castle Hill, NSW 1765

Website: <http://www.petsure.com.au>

## Complaints

Phone: 1300 913 575  
(Monday to Friday 8:00AM to 8:00PM  
(except public holidays))

Email: [complaints@petsure.com.au](mailto:complaints@petsure.com.au)

Mail: Customer Service Complaints  
Locked Bag 9021, Castle Hill, NSW 1765

Website: <https://petsure.com.au/our-complaints-process/>





