Pet Insurance

Product Disclosure Statement (PDS)

RPET2.1224

We’re here to help

Your pet is part of your family. We are glad we are helping you to care for the furry family member that you love so much. You have access to our network of stores and agents throughout Queensland and we have a call centre that you can reach every day. If you have any questions about our products or services or need help to make a claim, you can:

Call us 7 days a week

General enquiries	Claims enquiries
13 1905	**13 7202**

Click-to-chat

racq.com/login **(log in to your account to chat to us)**

Visit any RACQ store

During business hours (check your local store for normal business hours)

Read more about us

Insurance	Membership
racq.com/insurance	**racq.com/membership**

Write to us

General enquiries

PO Box 4, Springwood Queensland 4127

Welcome

What is this document?

This Product Disclosure Statement (PDS) is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase a policy.

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy and what we pay when you make a claim. Unless we tell you otherwise, this PDS applies to any offers of renewal we make to you, or to certain changes that you make to your policy which require us to send you a copy of this PDS.

This PDS, your Certificate of Insurance and any Supplementary Product Disclosure Statement are important documents and you should read them carefully. If you don't understand anything in them, you should consider getting advice or call us so we may assist you.

This PDS is up to date on the date it is prepared. If we need to make changes to this PDS, we may issue a new PDS or a Supplementary Product Disclosure Statement. For changes that are not materially adverse to you, we may notify you of the changes by making details of the update available at **racq.com.au/insurance/insurance-disclosure-documents**. You can also contact us to request a free copy of these changes by calling us on **13 1905**.

Who is this product for?

To understand who this product has been designed for and if the cover is likely to be consistent with your needs, objectives and financial situation, you can review the Target Market Determination document which is available on our website at **racq.com.au/insurance/insurance-disclosure-documents** or you can request a free copy by calling us on **13 1905**.

Who issues your policy?

RACQ Insurance Limited issues your insurance policy and is responsible for the obligations set out in this PDS and any Supplementary Product Disclosure Statement.

Inside

Snapshot of this PDS

This is a guide to the key sections of our Pet Insurance policy. Please read this PDS, your Certificate of Insurance and any Supplementary Product Disclosure Statement for full details.

01 Your policy p.9-15

Who is involved in this contract of insurance, when the policy starts, what happens if you change your mind, as well as the responsibilities you have and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

- If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

We also explain the important documents that make up your policy, which are:

- Product Disclosure Statement (PDS)
- Certificate of Insurance
- Supplementary Product Disclosure Statement

02 Your cover p.17-23

What we consider to be your pet and what you are covered for.

We cover the cat or dog that is shown on your Certificate of Insurance.

Annual limits apply to what we pay under:

- Illness and injury to your pet
- Included benefits
- Optional benefit

Limits and sub-limits also apply to what we pay under 'Illness and injury to your pet' when your claim is for any of the following conditions:

- Cruciate ligament conditions
- Brachycephalic Airway Syndrome (BAS)
- Ingestion of a foreign object

Specific exclusions and limitations apply and are shown under each benefit.

Illness and injury cover

If your pet suffers an illness or injury that we cover during the period of insurance (but after any applicable waiting period), we pay 80% of vet costs, less any relevant excess, up to the annual limit of $12,000.
Note: Limits and sub-limits apply for certain conditions.

Included benefits

We provide 3 included benefits under your policy – we include them as part of your pet cover.

Optional benefit

You can add the optional benefit to your policy to increase your pet cover – you need to pay more for this benefit.

03 General exclusions p.25-30

There are some things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover.

You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'Your cover' section.

04 Claims p.33-36

What happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, what excesses may apply and how we settle your claim.

For further information on the excesses that may apply, please refer to the Additional Information Guide available at **racq.com.au/insurance/insurance-disclosure-documents**.

05 Other information p.37-41

Other important information you should know such as how we handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

For information on how we calculate your premium and what factors may effect your premiums, please refer to the Additional Information Guide available at **racq.com.au/insurance/insurance-disclosure-documents**.

How to read this PDS

We have designed this PDS so it is easy for you to see what is covered and any limits that apply to your cover, what is not covered, your responsibilities and how making a claim works.

Words with special meanings used in this PDS

There are some words used in this PDS that have special meanings. To help you understand how we define these words, see 'Words with special meanings' in the 'Other information' section on pages 40-41.

Amounts shown

All policy limits and amounts shown in this PDS include any government statutory charges, levies, duties, GST and other taxes that may apply.

Symbols with special meanings used in this PDS

There are symbols used in this PDS that have special meanings. To help you understand how we use symbols within the 'Your cover' and 'General exclusions' sections we use the following:

✓	This shows what you are covered for under the policy.
$	These are the limits that apply to the relevant benefit. The limits shown are the maximum amounts we pay for all claims made under the relevant benefit for each pet during the period of insurance.
✕	This is what we don't cover – known as exclusions. You are not covered for these illnesses, injuries or pre-existing conditions, costs or circumstances.
⚠	This relates to additional important information about the cover you have chosen. We also use boxes with this symbol to highlight important and helpful information or to help you navigate around this PDS.

01 Your policy

This section explains who is involved in this contract of insurance, when the policy starts, how to pay your premium and what happens if you change your mind. We also explain the important documents that make up your policy.

Documents that make up your policy

Your policy includes this Product Disclosure Statement (PDS), your Certificate of Insurance and any Supplementary Product Disclosure Statement. These documents show the conditions that apply to your policy. Please read all these documents together to understand how your insurance will apply.

In addition to these you can also read and download a free copy of the Pet Insurance Additional Information Guide available at **racq.com.au/insurance/insurance-disclosure-documents** for information relating to premiums, discounts, excesses and other information or contact us for a copy.

1. Product Disclosure Statement (PDS)

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy and what we pay when you make a claim.

We give you a PDS with your Certificate of Insurance when you take out a new policy with us. You can download a free copy of our PDS from **racq.com.au/insurance/insurance-disclosure-documents**.

2. Certificate of Insurance (COI)

Your COI shows the type of cover that applies to your policy and also shows any specific details that apply to your policy. You should check the details to make sure they are correct.

For example, your policy number, pet details, any special conditions that apply, the premium for your policy and what excesses apply to your policy.

3. Supplementary Product Disclosure Statement (SPDS)

If we need to make a change to the PDS conditions, we may issue an SPDS which sets out the change. If we issue an SPDS, we will give you a copy.

Documents that are not part of your policy

The documents below do not form part of your policy. These documents provide you with general information about the product and may assist you to see if it meets your needs.

Additional Information Guide (AIG)

The AIG contains details about premium calculations, pricing factors, excesses, claim settlement examples, the Financial Claims Scheme and other information that may be relevant to you.

Target Market Determination (TMD)

The TMD describes who the products have been designed for and the different types of cover for you to determine if they will meet your needs.

Contract between you and us

Your policy is a legal contract between you and us. We agree to give you the insurance set out in your policy for the premium you pay us.

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy, unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

More than one policyholder

If more than one person is named as the policyholder on your COI, then each person is jointly responsible for:

- the completeness and accuracy of information in any application forms, statements, claims or documents that are provided by any one of them to us,
- complying with the conditions of your policy and
- the acts and omissions of all policyholders.

If more than one person is named as the policyholder on your COI, then any one policyholder will be taken to be authorised by all policyholders to transact on the policy (including to change or cancel your policy or make a claim under the policy).

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on the date shown on your COI.

If you renew your current policy, then your policy starts at midnight on your renewal date.

Cooling off period

When you take out a new policy or renew a current policy with us, we give you a cooling off period of 21 days. The cooling off period starts from:

- the date we issue a new policy to you or
- midnight on your renewal date.

If you want to cancel your policy during the cooling off period, you must tell us you want to do that. If you cancel your policy during the cooling off period, we refund your premium in full (as long as you haven't made a claim).

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policyholders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You have been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled or voided.
- Your pet has any pre-existing conditions.
- Any details on your COI are no longer accurate and complete including where:
  - You have moved home with your pet.
  - You begin using your pet for commercial or occupational purposes.
  - Your pet's date of birth or breed is incorrect.

If any of these changes occur, we may need to change the premium or excesses that apply to your policy. We may also decide to cancel your policy or decide that we will not offer renewal.

If you do not tell us about these changes, the law may allow us to refuse or reduce a claim, and/or cancel your policy.

If you would like to know more about how this might affect you, please contact us by:

calling us on
13 1905

visiting us online
racq.com/support/faqs

Managing or changing your policy

Changes that you ask for

You may ask us to make a change to your policy. If you do that, then we may charge you an additional premium. The change or addition only takes place when:

- we confirm it in writing to you or show it on a new COI and
- you pay any additional premium that applies.

If you don't pay any additional premium in full within 14 days, we will reduce your period of insurance in line with the premium you paid before you made the change to your policy.

Waiver

A condition of your policy is only waived if we agree to alter your contract in writing.

Renewing your policy

We may offer to renew your current policy. If we do, we will send you a renewal COI before your policy expires. You are responsible for checking the details that apply for the new insurance period and advise us of any changes. Please ensure you check that your level of cover is still right for you.

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue during the next period of insurance. If the information in your renewal is correct and you wish to continue with your automatic renewal arrangement then you have nothing else to do, we will continue to deduct the renewal premium from your account or credit card.

If you do not have an automatic renewal arrangement, you will receive information from us in your renewal outlining how to accept your renewal offer should you wish to do so.

If we decide not to renew your policy, we will provide you with notice of this decision prior to your current policy expiring.

Receiving your documents and notices

If you agree, we may send you your policy documents and notices electronically. We will continue to provide these documents and notices electronically until you tell us otherwise. Each electronic communication will be deemed to be received by you at the time it leaves our information system, unless we receive a failure to deliver notification. You are responsible for making sure your email address is up to date.

Please contact us if you need to update your email address.

Cancelling your policy

Cancellation by you

You may cancel your policy at any time, including during the cooling off period - see page 10. If you want to cancel your policy (or cancel the cover under your policy for a pet shown on your COI) you need to contact us. The cancellation will take effect from:

- the date we receive your request or
- another date you request, if we agree to that date.

Cancellation by us

We can only cancel your policy when we are legally allowed to. We will provide you notice in writing with our reasoning prior to the cancellation.

Premium refunds when a policy is cancelled outside the cooling off period

Annual Premiums
If a policy (or cover under your policy for a pet shown on your COI) is cancelled, we will refund the portion of your annual premium which relates to the remaining period of insurance. If the refund amount is less than $10, we will not provide the refund.

Monthly Instalment Premiums
If you are paying your premium by monthly instalments, we will refund the portion of your most recent monthly instalment which relates to the period between your cancellation date and the date on which cover related to your most recent instalment was due to expire.

If your most recent instalment does not cover the entire period up to your cancellation date, we will deduct an amount from your nominated account to reflect the period up to your cancellation date.

If the refund amount is less than $10, we will not provide the refund. If any amount you owe us is less than $10, you do not need to pay that amount.

Your premium

Your premium is the amount you pay for the cover we give you under your policy. It includes any government statutory charges, levies, duties, GST or other taxes that may apply.

For information on how we calculate your premium and discounts which may apply, please refer to the AIG available at **racq.com.au/insurance/insurance-disclosure-documents**.

Paying your premium

If you want to pay your annual premium by monthly instalments, you can ask us to deduct monthly payments from your account or credit card with a bank, credit union or building society. There is a higher premium if you choose to pay in monthly instalments, rather than annually. The additional premium may be referred to as a fee in other policy documents.

Your COI shows your premium amount and whether you are paying annually or by monthly instalments under the Pay by the Month option.

If you are paying:

- annually, then you must pay by the due date or
- by monthly instalments, then you must make sure that you have enough money in your account to cover each instalment on your payment date.

Automatic renewal of premium payment

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue.

If you don't pay your premium

If you are paying your premium annually in advance and you don't pay the full amount by the due date shown on your COI, then your policy won't be valid and you won't be covered. In that case, you need to reapply for cover.

If you are paying your premium by monthly instalments and any instalment payment is overdue for at least 14 days, we may refuse to pay a claim.

If, after the first instalment is paid, any following instalment is overdue for one month, we may immediately cancel your policy. If we cancel your policy, we will contact you by your preferred method of communication, letting you know the reason why and when we cancelled your policy. If unsuccessful, we will then send a letter to your last known address.

Changing your premium in our renewal offer

If you make a claim after we send you an offer to renew your policy but before the renewal date, then we may need to increase the premium in our renewal offer.

When we deduct your payments for Pay by the Month

Once you give us your account or credit card details, we deduct your:

- first payment approximately 14 days after your policy starts and
- second and following payments on your monthly payment date.

Depending on your payment date, we may deduct 2 payments in a month. For example, if your payment date is the 31st of each month, then we will deduct your November instalment on 1st December (as November only has 30 days) and deduct your December instalment on 31st December.

If your payment date falls on a non-business day (e.g. a weekend or public holiday), then your financial institution may not process the payment request until the next business day. If you're not sure when the debit will be processed to your account, you should contact your financial institution.

Cancelling or deferring payments for Pay by the Month

You can ask us to cancel your direct debit authority or to defer an individual payment by:

calling us on
13 1905

visiting us online (if you are registered for online services)
racq.com.au/login

visiting an RACQ store

For us to process your request in time, we must receive it at least 14 days before your next payment date.

Conditions for Pay by the Month

The following terms and conditions apply when you choose to pay your premium through the Pay by the Month option:

- If you make any changes to your policy which affect your premium, then we may increase or decrease your payment amount in line with your new premium. You may need to make an additional payment.
- If your premium changes when we offer to renew your policy, then we may increase or decrease your payment amount in line with your new premium.
- When you pay the first instalment, your insurance cover starts from the first day of the period of insurance shown on your COI.
- If you have an automatic renewal arrangement, we will continue to deduct payments from your account or credit card until you tell us that you want to cancel or change that arrangement.
- If your financial institution rejects a payment request, we will either try to debit the payment from your account again or contact you to arrange another way to pay it. The date of our second payment request is fixed and can't be changed.
- If another payment falls due after your financial institution rejects a payment request but before you pay the missed instalment, we may deduct 2 instalments on your next payment date.
- We may cancel the direct debit arrangement if your financial institution rejects:
    - 1 payment request from a credit card account or
    - 3 or more payment requests from any other type of account.
- If your bank account or credit card details change, you must tell us at least 7 days before your next payment date.

How to apply for Pay by the Month

If you would like to pay your premium by monthly instalments that are deducted from your account, call us on **13 1905** or visit an RACQ store.

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02 Your cover

This section explains what we consider to be your pet and what you are covered for.

We cover the cat or dog that is shown on your COI.

Annual limits apply to what we pay under the 'Illness and injury to your pet' cover as well as the included benefits and the optional benefit.

Limits and sub-limits also apply to what we pay under 'Illness and injury to your pet' when you claim for certain conditions.

Specific exclusions and limitations apply and are shown under each benefit.

Your pet

We cover the pet shown on your COI. This section outlines what we include as your pet under your policy.

Your pet

Your pet is shown on your COI. Your COI may show more than one pet.

You can apply to insure one or more of the following:

- ✓ Cats
- ✓ Dogs

Your pet must be aged over 8 weeks but under 9 years old at the time we first cover your pet on a new or existing RACQ Pet Insurance policy. We will ask you to confirm your pet's age and other eligibility requirements when you take out your policy.

Pre-existing conditions

We do not cover your pet for any pre-existing conditions. A pre-existing condition is any illness or injury, including any symptoms or signs of an illness or injury, that your pet had and you knew about, or that a reasonable person in the circumstances could have been expected to know about:

- before your cover commences or
- that present during any period where your pet is not covered under any RACQ Pet Insurance policy.

A pre-existing condition includes any illness or injury, or symptoms or signs of an illness or injury, that present during any waiting period that applies to your pet, whether or not a vet had provided a diagnosis or any treatment prior to the policy starting.

However, if your pet's vet certifies that any previous episode of signs or symptoms was not caused by the illness or injury for which you are making a claim, then we will not consider this illness or injury to be a pre-existing condition and we will not apply the pre-existing condition exclusion to your claim.

Waiving a pre-existing condition for your pet

We don't cover your pet for any pre-existing conditions it had before your cover commences or that present during any waiting period that applies to your pet. However, you may ask us to waive a pre-existing condition for your pet as long as it has been free of that condition for at least the last 18 months and the condition is not lifelong with no cure.

To do that:

- your vet needs to certify and provide (at your expense) complete records to confirm that your pet has been free of clinical signs, symptoms or recurrence of the pre-existing condition for at least the last 18 months and to certify the condition is not lifelong with no cure and
- you need to complete a 'Pre-existing Condition Waiver Form'.

You can get a copy of this form by:

visiting an RACQ store

visiting **racq.com/insurance**

calling us on **13 1905**

Once we have received your completed form and the required information from your vet, we will provide you with written confirmation of our agreement to cover your pet for that condition, along with an updated COI.

Summary of cover under your policy

The table below provides a brief summary of the cover we give you. The limits shown are the maximum amounts we pay for all claims you make for each pet during the period of insurance. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Summary of cover		Page
Your pet cover		
Illness and injury to your pet	If your pet suffers an illness or injury that we cover during the period of insurance (but after any applicable waiting period), we pay 80% of vet costs less any relevant excess, up to the annual limit of $12,000. **Note:** Limits and sub-limits apply for the conditions listed under the 'Illness and injury to your pet' section.	20
Included benefits		
Emergency boarding costs	We pay up to $1,000 to board your pet if you are admitted to a hospital unexpectedly. You don't pay an excess when you make a claim on this benefit.	21
Euthanasia costs	We pay 80% of vet costs, less any relevant excess, to euthanise your pet if a vet decides it is essential.	22
Pet abroad	We extend the cover we give you in Australia to cover your pet when it is with you in New Zealand or Norfolk Island.	22
Optional benefit		
Tender loving care (TLC)	We pay up to $100 for your pet to receive certain preventative healthcare treatments. You don't pay an excess when you make a claim on this benefit.	23

Your pet cover

If your pet suffers an illness or injury that we cover during the period of insurance (but after any applicable waiting period), we pay 80% of vet costs less any relevant excess, subject to the limits and sub-limits listed under 'Illness and injury to your pet'.

Your policy provides an annual limit of $12,000. We will not pay more than this amount during any one period of insurance.

Illness and injury to your pet

You are covered for:

- Vet costs to treat your pet if it suffers an illness or injury during the period of insurance after any waiting period that applies.
- Vet costs to treat your pet for an illness or injury that we covered under one period of insurance and which continues to require treatment in the following period of insurance. Cover for this continuing treatment will be provided as long as we continue to offer this pet insurance product and your policy is renewed each year with no gap or break in cover.

Limit:

- 80% of vet costs less any relevant excess, subject to any limits or sub-limits shown below and the annual limit of $12,000.
- If your vet costs are for ingestion of a foreign object, you are limited to claiming one occurrence per period of insurance.
- The sub-limits below apply to all vet costs during the period of insurance after diagnosis of the following conditions:
  - Cruciate ligament conditions: up to an annual limit of $2,600 for all claims combined
  - Brachycephalic Airway Syndrome (BAS): up to an annual limit of $2,000 for all claims combined

These sub-limits are paid as part of your 'Illness and injury to your pet' cover annual limit of $12,000.

You are not covered for:

- Herpesvirus, calicivirus, panleukopenia, chlamydophila, feline immunodeficiency virus (FIV) and feline leukaemia virus (FeLV) for your cat, (but we will cover your cat for those illnesses if it was regularly vaccinated against them).
- Distemper, adenovirus (infectious canine hepatitis), parvovirus, parainfluenza and all forms of kennel cough for your dog (but we will cover your dog for those illnesses if it was regularly vaccinated against them).
- An illness that your pet suffers during a waiting period.
- A treatment your pet receives during a waiting period.
- The general exclusions shown on pages 25-30.

What is a waiting period?

A waiting period is a period of 21 days, during which time your pet is not covered for any illness. It starts from the commencement date of your policy (except where it is a renewal), as shown on your COI.

Any illness, or symptoms or signs of any illness, that present during this period will be excluded from cover under your policy unless we have agreed to waive the waiting period as shown on your COI.

Included benefits

We provide 3 included benefits as part of your policy. You don't need to pay more for these benefits – we include them as part of your cover.

Making a claim for an included benefit

Unless we state otherwise in the benefit, the benefit applies to any illness or injury covered under your 'Illness and injury to your pet' cover.

The general exclusions shown on pages 25-30 apply to all included benefits.

Emergency boarding costs

You are covered for:

The costs to board your pet at a licensed cattery or kennel if you are unexpectedly admitted to hospital for 5 or more consecutive days.

We pay this benefit on top of your 'Illness and injury to your pet' cover.

Limit:

$ Up to an annual limit of $1,000.

You are not covered for:

These costs if you are in hospital:

- to have an elective surgery.
- because of something that happened or you knew about, before the policy started.

These costs if someone who lives with you is able to look after your pet while you are in hospital.

You don't have to pay an excess

You don't have to pay an excess when you make a claim under 'Emergency boarding costs'.

Euthanasia costs

You are covered for:

Vet costs to euthanise your pet if a vet recommends that, on the basis of your pet's illness or injury, it should be euthanised.

Limit:

80% of vet costs, less any relevant excess. We pay this benefit as part of your 'Illness and injury to your pet' cover annual limit of $12,000.

You are not covered for:

The costs of euthanasia where a vet has recommended your pet be euthanised as a result of an illness or injury not covered by this policy.

The costs for an autopsy on your pet.

The costs to dispose of, bury or cremate your pet.

Pet abroad

You are covered for:

The following types of cover while you are temporarily in New Zealand or Norfolk Island, as if your pet was in Australia:

- 'Illness and injury to your pet'
- 'Emergency boarding costs'
- 'Euthanasia costs'

Limit:

Up to the limits shown under each part of your cover in Australian $ at the exchange rate that applied on the day you paid for the vet or other costs.

You are not covered for:

You or your pet living permanently outside Australia.

Something happening to your pet while it isn't in your direct care.

Any costs to return your pet to Australia.

Your pet being out of Australia for more than 60 consecutive days.

Anything which is not covered under:

- 'Illness and injury to your pet'
- 'Emergency boarding costs'
- 'Euthanasia costs'

Optional benefit

You can choose to add this optional benefit to your policy. You will have to pay an additional premium if you select it. We show this optional benefit, if we've agreed to cover it, on your COI.

The general exclusions shown on pages 25-30 apply to the optional benefit.

Tender loving care (TLC)

You are covered for:

Any of the following costs incurred by you for your pet during the period of insurance:

- de-sexing
- micro-chipping
- teeth cleaning
- alternative therapies, including but not limited to acupuncture, chiropractic treatments, homeopathy, physiotherapy, laser therapy or hydrotherapy
- heartworm preventative medication
- food that is prescribed by your vet
- council registration fees
- health check-ups by your vet
- vaccinations

We pay this benefit on top of your 'Illness and injury to your pet' cover.

Limit:

Up to an annual limit of $100.

You don't have to pay an excess

You don't have to pay an excess when you make a claim under 'Tender loving care (TLC).'

Your Cover

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03 General exclusions

This section explains the general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover. You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'Your cover' section.

General exclusions

We will not cover you under your policy for any of the following treatments, illnesses, injuries, items, events or circumstances:

Accessories

You are not covered for:

- Accessories for your pet. For example, clothing, bedding, collars, leads or crates.

After hours treatment and house calls

You are not covered for:

- Additional vet costs for after hours consultations or house calls if the vet doesn't believe it was an emergency (but we do cover the amount the vet would have charged you for a consultation during regular business hours).

Alternative therapy

You are not covered for:

- Alternative therapy for your pet. For example, acupuncture, chiropractic treatments, homeopathy, physiotherapy, laser therapy or hydrotherapy (but we do cover some treatments if you have the optional benefit 'Tender loving care').
- Experimental treatment or therapy for your pet.

Behavioural issues

You are not covered for:

- Any illness, injury or treatment related to your pet's behavioural issues regardless of what causes them. For example, anxiety disorders, aggression, compulsive disorders, phobias, hypersexuality, and any associated conditions.

Boarding and transporting

You are not covered for:

- Expenses to board or transport your pet including by ambulance (but we do cover some boarding costs under the included benefit 'Emergency boarding costs').

Breeding

You are not covered for:

- Vet or other costs which are caused by or arise in connection with breeding or obstetrics, including pregnancy, delivery or the post delivery period. For example, caesarean surgery, mastitis, artificial insemination, semen collection, breeding injuries, progesterone tests, pregnancy ultrasound, pregnancy x-rays, dystocia (trouble giving birth) and suprelorin (hormone) implants.

Commercial or occupational purposes

You are not covered for:

- Vet or other costs which are caused by or arise in connection with your pet while it is being used for commercial or occupational purposes. For example, breeding, guarding, hunting or racing.

Damage caused by your pet

You are not covered for:

- Any claim made against you for loss, injury or damage your pet causes to someone else or their property.
- Loss, injury or damage to you or your property that your pet causes.
- Loss or injury to another animal that your pet causes.

Dangerous dog

You are not covered for:

- Your dog being listed as a dangerous dog by a government authority.
- Your dog being required to be listed under the relevant legislation that deals with dangerous dogs.

Deliberate acts

You are not covered for:

- Vet or other costs which are caused by or arise in connection with deliberate or malicious acts to your pet by you or anyone living with you.

Dental care

You are not covered for:

Any dental treatment required for your pet, except where:

- you have the optional benefit 'Tender loving care'.
- the treatment is required because of an accidental injury to your pet's teeth. For example, a fractured tooth due to trauma.

Elective treatments

You are not covered for:

A treatment or surgery that's not essential for your pet's survival or part of the regular treatment that a vet may recommend for a condition, even though it may help your pet (but we do cover some costs if you have the optional benefit 'Tender loving care').

Excluded conditions

You are not covered for:

Patella luxations. Patella luxation can be described as a dislocating kneecap and can be due to a congenital abnormality of the bones in the hind legs or the consequence of trauma.

Elbow dysplasia. Elbow dysplasia can be described as abnormal development and degeneration of the elbow joint. This condition is primarily genetic, but environmental factors, such as a fast growth rate, high levels of exercise or a trauma, can contribute to the development of the condition.

Intervertebral disc disease (IVDD). IVDD can be described as a slipped disc, ruptured disc, herniated disc or bulging disc. The condition can be genetic or can be the consequence of a trauma, for example, a forceful jump or a bad landing.

Any declared pandemic disease that causes widespread illness, death or destruction to cats or dogs.

Anything caused by endoparasites (for example worms, heartworm, lungworm, toxoplasma, giardia and coccidia) or ectoparasites (for example fleas, ticks and mites), but we do cover injury or illness caused by paralysis ticks.

Excluded services and treatments

You are not covered for:

Specific tests or procedures to determine your pet's genetic predisposition to injuries or illnesses. For example, MDR1 genetic testing or PennHip x-rays.

Surgery or treatment costs to transplant or attach an artificial device to organs or limbs. For example, total hip replacement or pacemaker.

Food and supplements

You are not covered for:

- Standard or prescription pet food and supplements (but we do cover some costs if you have the optional benefit 'Tender loving care').
- Nutraceuticals and dietary supplements (whether your vet recommend them or not) such as minerals, vitamins, herbal products, dietary enzymes, dietary fibre, probiotics, fatty acids and other dietary supplements.

Grooming

You are not covered for:

- Any grooming costs, including grooming, bathing, clipping, de-shedding, fur dying and nail clipping.

Hospitalisation

You are not covered for:

- Hospital costs if your vet doesn't recommend your pet to go to hospital.

Illegal activities and treatments

You are not covered for:

- Vet or other costs which are caused by or arise in connection with your pet while it is involved in an illegal activity (including organised fighting) or receiving an illegal treatment.

Indirect loss

You are not covered for:

- Any loss or extra cost which indirectly results from anything we cover under your policy. For example, lost pay because you don't go to work and stay home to care for your pet after it suffers an illness we cover.

Medications

You are not covered for:

- Medicines not registered or approved by a relevant governing authority in Australia.
- Medicines that continue for more than 30 days after the period of insurance ends (but we do cover them in your next period of insurance if you renew your policy).

Not caring for your pet

You are not covered for:

An illness or injury your pet suffers as a result of you not taking good care of your pet. This includes not:

- making sure your pet has their recommended vaccinations.
- making sure your pet has a yearly dental examination and giving your pet any oral treatment your vet recommends.
- giving your pet treatments to prevent fleas, heartworm and worms.
- regularly washing your pet.
- giving your pet food and fresh water every day.
- regularly exercising your pet.

Not protecting your pet

You are not covered for:

Situations where you don't take reasonable safety measures to protect your pet that could:

- cause it to suffer an illness or injury.
- worsen an illness or injury it has or was treated for.

Pre-existing condition

You are not covered for:

Any pre-existing condition (unless we agreed to waive the pre-existing condition in writing).

Preventative health care

You are not covered for:

Any costs for preventative treatments. For example, regular check-ups, vaccinations, flea and heartworm treatments, flea and tick baths/sprays (but we do cover some treatments if you have the optional benefit 'Tender loving care' or if they are immediately applied as a part of a treatment plan).

Training and social programs

You are not covered for:

Training and socialisation programs for your pet.

Treatment not recommended by your vet

You are not covered for:

- A treatment that was not recommended by your vet (unless we agreed to cover the treatment before it started).

Treatment recommended by your vet that is ignored

You are not covered for:

- An illness or injury that could have been prevented by following recommendations given by your vet.

Unvaccinated pets

You are not covered for:

- Any illness or injury caused by your failure to adequately vaccinate your dog against:
  - parvovirus
  - adenovirus (infectious canine hepatitis)
  - distemper
  - bordetella bronchiseptica (kennel cough)
  - parainfluenza virus (kennel cough)

  or any other preventable infectious disease common in your area or recommended by your vet.

- Any illness or injury caused by your failure to adequately vaccinate your cat against:
  - feline herpesvirus (viral rhinotracheitis)
  - calicivirus
  - panleukopenia (feline enteritis)
  - chlamydophila
  - feline immunodeficiency virus (FIV)
  - feline leukaemia virus (FeLV)

  or any other preventable infectious disease common in your area or recommended by your vet.

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04 Claims

This section explains what happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim and how we settle your claim. For details of the types of excesses that may apply to your claim, please refer to the AIG available at **racq.com.au/insurance/insurance-disclosure-documents**.

Making a claim

If you need to make a claim on your policy, there are certain steps you are required to take and responsibilities that you have so we can manage your claim and make a stressful time as easy as we can for you.

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy, unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

How to lodge your claim

Lodge your claim online at
racq.com/insurance

Call us on
13 7202

Visit any RACQ store
during business hours

For any other claim enquiries, you can also email **claims@racq.com.au**.

Claim responsibilities

What can affect your claim

- You don't give us all of the information we need to process your claim.
- You or your vet don't cooperate with us and refuse or are unable to give us any information we need to process your claim.
- You don't provide the original itemised invoices and receipts for the treatment received by your pet.
- Your pet has a pre-existing condition not covered on your policy.
- You don't comply with any condition of your policy or COI.

Lodging and assessing your claim

What you need to do

You must:

- contact us and lodge your claim over the phone or complete your claim online.
- send us any original itemised invoices, receipts or documents we require.

What we will do

We will:

- tell you what you need to do to help us process your claim.
- obtain and review your pet's full treatment history and identify any pre-existing conditions your pet may have if this is your first claim under your RACQ Pet Insurance policy.
- where relevant, contact your current or previous vet to:
  - discuss any details about your claim.
  - ask for any information and/or records about your pet.
- if appropriate, decline a claim if you or your vet refuse or are unable to give us any information we need to process your claim.
- accept your claim if it meets the terms and conditions of your policy or decline your claim and provide you with a clear explanation for our decision.

What you must not do

You must not:

- give false or misleading information.

If you are making a claim you must not give us false or misleading information. If you make a false or fraudulent claim under your policy, we can reduce the amount we pay you, refuse to pay your claim and may also cancel your policy as allowed by law.

If any other person makes a false or fraudulent claim under your policy, we may reduce the amount we pay them or refuse to pay their claim.

Settling your claim

What we pay

What we pay for your claim is based on the following:

- whether your policy covers your pet's illness or injury or the treatment it receives.
  To enable us to determine if the illness or injury is covered by the policy, we require a conclusive diagnosis from your vet.
- the overall annual limit and any limits or sub-limits that apply to the vet costs or any other costs you are claiming.
- whether any excess applies to your claim and how much your excess is.
- other limits, specific exclusions or general exclusions that apply to your cover.

Illness and injury cover

The 'Illness and injury to your pet' cover provides an annual limit of $12,000 for all claims combined. We will not pay more than this amount for each pet during any one period of insurance.

Under this cover, we pay 80% of vet costs less any relevant excess, subject to any limits or sub-limits shown below and the annual limit of $12,000:

- If your vet costs are for ingestion of a foreign object, you are limited to claiming one occurrence per period of insurance.
- The sub-limits below apply to all vet costs during the period of insurance after diagnosis of the following conditions:
  - Cruciate ligament conditions: up to an annual limit of $2,600 for all claims combined
  - Brachycephalic Airway Syndrome (BAS): up to an annual limit of $2,000 for all claims combined

Included and optional benefits

Under the included benefit 'Emergency boarding costs' and the optional benefit 'Tender loving care', we pay 100% of vet costs or other costs up to the applicable annual limit. You don't need to pay any excess under these benefits.

Under the included benefit 'Euthanasia costs' we pay 80% of vet costs, less any relevant excess, to euthanise your pet. We pay this benefit as part of your 'Illness and injury to your pet' cover annual limit of $12,000.

How we settle your claim

- We will settle your claim directly with you – we won't deal with or pay the vet or other service provider.
- We will write to you and explain how we calculated your claim payment.
- If we pay you the maximum limit that applies to a specific part of your cover, then we won't reimburse any more costs for that part of your cover during the remaining period of insurance.
  For example, if we have already reimbursed you $12,000 for claims you made for your pet under the 'Illness and injury to your pet' cover, then we won't pay you any more costs under that cover.
- If we pay you contrary to the policy conditions, that doesn't mean we are waiving our rights to apply your policy conditions to any paid claims or future claims for that illness or injury or any related illness or injury.
- We also pay any included benefits and optional benefit that apply to your claim.
- We deduct any relevant excess from any amount we pay you.

If you're registered or required to be registered for GST

Each time you make a claim you must tell us the percentage of Input Tax Credits (ITCs) you are entitled to claim on your premium for the period of insurance during which the incident happened. If you do not tell us the correct percentage of ITCs, you may have to pay GST, penalties and interest. We will not cover you for these amounts.

Excesses

Your excess is the amount you contribute towards the cost of each claim you make. Your COI shows the type and amount of excesses that apply to your policy. More than one excess may apply to a single claim.

Types of excesses	
Basic excess	Your basic excess applies for each new individual injury or illness your pet is treated for even if your pet was treated during the same consultation or under the same general anaesthetic for more than one condition.
Additional excess	The additional excess is paid on top of the basic excess.

Paying your excess

When you make a claim, we will:

- let you know the excesses that apply and
- deduct any relevant excess from the amount we pay you.

There are circumstances where you may not be required to pay any excess when making a claim.

This may occur:

- where you need to make more than one claim for the same illness or injury. If so, any relevant excess will only be payable on the first claim as long as the subsequent claims relate to costs incurred during the same period of insurance.

You also don't need to pay an excess when you make a claim under these benefits:

- the included benefit 'Emergency boarding costs'
- the optional benefit 'Tender loving care'

Claims that are less than your excess

We won't proceed with your claim if the total amount you are claiming is less than the excesses that apply to your claim.

For example, if you make a claim for vet costs of $150 and your excess is $200, we won't proceed with your claim as the excess is higher than the vet costs.

Further excess information

For further Information regarding excesses and how they are applied, please refer to the AIG available at **racq.com.au/insurance/insurance-disclosure-documents**.

05 Other information

This section explains other important information you should know such as how we handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

Dispute resolution process

RACQ Insurance provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue.

We can provide additional support to people who are experiencing vulnerability and we recommend you let us know about your circumstances so we can do our best to support you. You can find further information on how we can support you on **racq.com/support/supporting-vulnerability**.

It is important we know about your concern as soon as possible so we can work with you to resolve the issue using the following steps:

1. Let us know about your complaint

Please refer your complaint to us by:

visiting us online
racq.com/contact-us/feedback-and-complaints

writing to us at
RACQ Insurance – Member Relations
PO Box 3004, Logan City QLD 4114

emailing us at
racqidisputeresolution@racq.com.au

calling us on
13 1905 or **13 7202** for insurance claims

2. Reviewing your complaint

When you lodge your complaint with us, we would appreciate you providing us with your contact details and preferred contact time. This will enable us to acknowledge your complaint, provide you with updates on the progress of the review and contact you with a decision in line with our complaints management policy. You can find further information on our complaints management policy by visiting **racq.com/contact-us/feedback-and-complaints**.

3. Refer to external dispute resolution

We expect that together, we can find a fair and balanced outcome. However, if you are not happy with our decision or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers (RACQ Insurance).

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider your complaint after we have first had the opportunity to resolve your complaint through our internal dispute resolution process.

To find out whether your complaint qualifies for the AFCA, you can:

write to
Australian Financial Complaints Authority Limited,
GPO Box 3, Melbourne, VIC 3001

call **1800 931 678**

visit **www.afca.org.au**

email **info@afca.org.au**

Personal information

The personal information you give us is used to set up and administer your policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining premiums.

If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim.

Our Privacy Statement

RACQ collects, holds, uses and discloses your personal information in a number of ways. RACQ is bound by the Privacy Act 1988 (Cth) (Act) and the Australian Privacy Principles contained within the Act.

To obtain a copy of the RACQ Group Privacy Statement visit our website at **racq.com/insurance** or **racq.com/privacy**. You can also call us on **13 1905** or email us on **privacy@racq.com.au** to request a copy.

General Insurance Code of Practice

The General Insurance Code of Practice sets standards for insurers. RACQ Insurance is a signatory to the General Insurance Code of Practice.

You can get a copy of the General Insurance Code of Practice from the Insurance Council of Australia by:

calling
1300 728 228

visiting
www.insurancecouncil.com.au

RACQ membership

By entering into this policy, you agree to become a member of the Royal Automobile Club of Queensland Limited ACN 009 660 575 (RACQ).

As an RACQ member, you may vote at RACQ general meetings and agree to the constitution of RACQ and any rules made under the constitution, which may vary from time to time. The RACQ constitution and rules are available at **racq.com**.

RACQ members enjoy wide-ranging benefits. You can find out more about the specific rewards, discounts and privileges RACQ membership offers by:

- visiting us at **racq.com/membership**
- calling us 7 days a week on **13 1905**
- visiting one of our RACQ stores
- writing to us at **PO Box 4, Springwood Queensland 4127**

The conditions set out below apply:

If you cease to hold and do not renew your policy and do not have any other RACQ eligible products, you will no longer be entitled to be a RACQ member.

Words with special meanings

Word or term	Special meaning
Accident	Any event or incident a person would not reasonably expect or intend.
Annual limit	The maximum amount we pay for each pet under various parts of your cover during the period of insurance for all claims you make. These amounts are shown under each part of your cover in this PDS and on your COI.
Brachycephalic Airway Syndrome (BAS)	The anatomical abnormalities and upper airway disorders commonly found in brachycephalic dogs and cats including: • stenotic nares • elongated soft palate • everted laryngeal saccules • enlarged tonsils • laryngeal collapse • hypoplastic and/or collapsing trachea or any complications associated with them.
Conclusive diagnosis	A diagnosis from a vet that specifies the illness or injury being treated. If the diagnosis is inconclusive, but it does state the most likely cause of the illness or injury being treated, then we will accept the diagnosis as being conclusive.
Excess	The amount you contribute towards the cost of each claim you make. Your COI shows the type and amount of excesses that apply to your policy. More than one excess may apply to a single claim.
Foreign object	Any non-food based items including rocks, sticks, string, paper, rubber, toys or items of clothing but does not include toxins (such as baits, plants or medications).
Illness	A medical condition which reduces your pet's standard of living or normal healthy state.
Injury	Damage caused to your pet solely and directly from an accident. This does not include gradual deterioration or damage occurring over time.
Period of insurance	The period we cover under your policy which is shown on your current COI.
Pet	The cat or dog we cover under your policy. Your pet is shown on your COI.
Policy	Your policy includes: • this Product Disclosure Statement • your Certificate of Insurance • any Supplementary Product Disclosure Statement we have issued

Word or term	Special meaning
Pre-existing conditions	Any illness or injury, including any symptoms or signs of an illness or injury, that your pet had and you knew about, or that a reasonable person in the circumstances could have been expected to know about: • before your cover commences or • that present during any period where your pet is not covered under any RACQ Pet Insurance policy. A pre-existing condition includes any illness or injury, or symptoms or signs of an illness or injury, that present during any waiting period that applies to your pet, whether or not a vet had provided a diagnosis or any treatment prior to the policy starting.
Premium	The amount you pay for the cover we provide you under your policy. It includes any government statutory charges, levies, duties, GST and other taxes that may apply.
Sub-limit	The maximum we will pay for all claims you make for certain conditions for each pet during the period of insurance, as shown under the 'Illness and injury to your pet' cover.
Treatment, treat, treated	The care a vet gives to your pet to relieve or cure an illness or injury. It includes reasonable and customary examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures. It also includes services provided under the optional benefit 'Tender loving care'.
Vet	A licensed and registered veterinarian, veterinary specialist, animal hospital, animal clinic or animal surgery.
Vet costs	The amount you pay a vet to treat your pet's illness or injury.
Waiting period	A waiting period is a period of 21 days, during which time your pet is not covered for any illness. It starts from the commencement date of your policy (except where it is a renewal), as shown on your COI. Any illness, or symptoms or signs of any illness, that present during this period will be excluded from cover under your policy unless we have agreed to waive the waiting period as shown on your COI.
We, us, our	RACQ Insurance Limited – ABN 50 009 704 152, AFS Licence Number 233082.
You, your	The persons shown as the policyholders on the COI.

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Contact us

For further information or assistance contact us every day on **13 1905**, visit **racq.com/insurance** or drop into your local RACQ store.

Insurance products issued by RACQ Insurance Limited. Conditions may apply. This is general advice only and does not take into account your personal objectives, financial situation or needs and may not be right for you. Always read the PDS and applicable SPDS available from RACQ before selecting a policy.

RACQ Insurance Limited

ABN 50 009 704 152
AFS Licence Number 233082
2649 Logan Road, Eight Mile Plains, QLD 4113

RACQ Insurance products are sold by RACQ Operations Pty Ltd ABN 80 009 663 414 and its Related Bodies Corporate (as that term is defined in the Corporations Act 2001 (Cth)) and through a network of RACQ Insurance authorised representatives.

Preparation Date: 24/07/2024 Effective Date: 09/12/2024