Pet Insurance

Product Disclosure Statement

RACQ
It pays to belong

RPET2 03/17

Your duty of disclosure

You have a duty of disclosure under the Insurance Contracts Act 1984.

What you must tell us before you enter into or vary this insurance contract

Before you enter into or vary an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

What you must tell us before you renew this insurance contract

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. When you renew your policy we may give you a copy of information you have previously told us.

If we provide you with a copy of your information, you must contact us if there has been a change. If there have not been any changes, you must tell us. If you do not contact us, you will be taken to have told us there is no change.

Also, if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to renew the contract of insurance.

Who needs to tell us and why

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

If you do not understand

If you do not understand your duty of disclosure, please contact us on 13 1905.

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 and time we issue a new policy to you, or
- midnight on your renewal date.

What you need to do

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).

Who issues your policy?

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

Our Privacy Statement

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.

Welcome

Welcome to RACQ Insurance and thank you for insuring with us.

We are delighted to have you as a member. We'll do whatever we can to help you with your insurance needs – especially when something happens to your pet and you need to make a claim.

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 a call centre that you can reach 24 hours, every day.

This Product Disclosure Statement, your Certificate of Insurance and any Supplementary Product Disclosure Statement are very 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 can explain them to you.

We're here to help

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:

  Policy enquiries 13 1905

  Claims lodgement and enquiries 13 7202

- Visit any RACQ store during business hours.
- Visit us at racq.com/insurance

You, your, we and us

In this Product Disclosure Statement, **you** or **your** refers to the policyholders shown on the Certificate of Insurance.

We or **us** refers to RACQ Insurance Limited, ABN 50 009 704 152, AFS Licence Number 233082.

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Snapshot

This is a guide to the key features of Pet Insurance. Please read this Product Disclosure Statement for full details.

Your policy

pages 8-12

Type of policy:

- Pet Insurance.

Documents that make up your policy:

- Certificate of Insurance.
- Product Disclosure Statement.
- Any Supplementary Product Disclosure Statement we may issue.

What you're covered for

pages 16-20

1. Illness and Injury cover

We pay 80% of vet costs up to $12,000 if your pet suffers an illness or injury we cover during the period of insurance but after any waiting period that applies.

2. Extra benefits

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

It may also cover

3. Optional benefit

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

Your pet

page 13

What we cover as your pet

- The cat or dog that is shown on your Certificate of Insurance.

Taking care of your pet

- You must take good care of your pet by taking steps to prevent it from getting ill or injured.

What we exclude

Specific exclusions

- The specific exclusions apply to certain parts of your cover for your pet and are shown under the relevant benefit they apply to – see pages 16-20.

General exclusions

- The general things we exclude under your policy are known as general exclusions – see pages 22-25.
- They apply to all parts of your cover for your pet.

What we pay

pages 30-32

We pay

Under the 'Illness and injury cover' we pay:

- 80% of vet costs up to $12,000, **plus**
- any extra benefits paid on top of or part of that cover, **plus**
- any optional benefit paid on top of that cover, **less**
- any relevant excess.

Limits

- Annual limits apply to what we pay under the 'Illness and injury cover' and the extra benefits and optional benefit – see pages 16-20.
- For claims that are less than your excess, see page 32.

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1. Policy summary

Your policy

Type of policy

We offer the following policy:

Pet Insurance	Provides your pet with cover if your pet gets ill or injured, plus it provides 3 extra benefits.
Optional benefit	You can add the optional benefit 'Tender Loving Care' to increase what we pay under your cover (you need to pay more for that benefit).

Your cover

Under your policy, we pay 80% of vet costs up to $12,000 if your pet gets ill or injured. We may also pay for vet or other costs under the extra benefits and any optional benefit. See pages 16-20 for the annual limits that apply to those benefits.

For us to cover you, for an illness or injury or treatment to your pet, your pet must suffer the illness or injury or receive the treatment during the period of insurance and after any waiting period that applies.

Words used in this document

To help you understand some of the words we use in this Product Disclosure Statement, see the definitions on pages 46-48.

Table 1: provides a brief summary of the cover we give you for your pet under your policy. The annual limits shown are the maximum amounts we pay during the period of insurance for all claims you make under the various parts of your cover. For full details about your pet cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

TABLE 1: Summary of Pet Insurance		
Your pet cover		**Page**
Illness and injury cover	We pay 80% of vet costs up to $12,000 if your pet suffers an illness or injury we cover during the period of insurance but after any waiting period that applies.	17
Extra benefits		**Page**
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.	18
Euthanasia costs	We pay 80% of vet costs to euthanise your pet if a vet decides it's essential.	18
Pet abroad	We extend the cover we give you in Australia to cover your pet when it's with you in New Zealand or Norfolk Island.	19
Optional benefit		**Page**
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.	20

What we exclude

Make sure you read what we exclude carefully so you know what your policy doesn't cover. Our aim is to clearly show you what we do and don't cover so there are no surprises when you need to make a claim.

Specific exclusions

The specific exclusions apply to certain parts of your cover for your pet and are shown as crosses (✘) in the section that sets out your cover.

General exclusions

The general things we exclude under your policy are known as general exclusions and are shown on pages 22-25.

What we pay

Illness and injury cover

Under the 'Illness and injury cover' we pay 80% of approved vet costs, less any relevant excess up to the annual limit. The annual limit of $12,000 is the maximum we will pay for each pet in the period of insurance.

- For example, if your approved vet costs come to $1000, you can claim 80% on these costs. This equals $800 less any relevant excess. If, for example, your excess is $100 we will pay you $700 and you will still have $11,300 of your annual limit available for any future claims in the period of insurance.

Extra and optional benefits

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

- For example, under the benefit 'Tender Loving Care' you can claim your pet's council registration or microchipping. The annual limit of $100 is the most you can claim in any period of insurance under this optional benefit.

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

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
- whether the vet or other costs were required and reasonable as assessed by us
- the annual limit that applies to the vet or other costs you are claiming for
- 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.

See pages 30-32 for more details about what we pay including how we settle your claim.

Limits

The annual limit is the maximum amount we pay for each pet under various parts of your cover during the period of insurance for all claims you make.

See pages 16-20 for the limits that apply to the various parts of your cover.

Policy conditions

Contract between you and us

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

More than one policyholder

If more than one person is named as the policyholder on your Certificate of Insurance, then each person is responsible for:

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

Authorisation

If more than one person is named as a policyholder on your Certificate of Insurance, 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).

Your premium

Your premium is the amount you pay us for the cover we provide under your policy. The Certificate of Insurance shows your premium amount and whether you are paying annually or by monthly instalments if you choose the Pay by the Month option.

Amounts shown

All policy limits and amounts shown in this Product Disclosure Statement include any compulsory government statutory charges, levies, duties, Goods and Services Tax (GST) and other taxes that may apply.

In some parts of this Product Disclosure Statement, we give examples to explain how your policy works. In those examples, the $ amounts we show include any government statutory charges, levies, duties and GST. If we pay a claim similar to one of our examples, then we will reduce the actual amount we pay for that claim by the amount of any Input Tax Credits (ITCs) that the policyholder is entitled to claim – see page 31.

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on and from the time and date shown on your Certificate of Insurance.

If you renew your current policy, then your policy for the new period of insurance starts at midnight on the day the previous period of insurance ended.

General policy conditions

General conditions apply to your policy – see pages 40-42. It's important for you to know about those conditions. If you don't comply with any policy condition or term of your policy, it may affect whether we pay your claim or how much we pay for your claim if we decide to pay it.

Special policy conditions

We may agree to waive a pre-existing condition that your pet had:

- before you applied for cover, or
- during any applicable waiting period.

If we agree to do that, we will set out any special policy conditions in your Certificate of Insurance. For more details about asking us to review a pre-existing condition for your pet, see page 14.

Documents that make up your policy

Your policy includes the following 3 key documents. Those documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

Certificate of Insurance

Your Certificate of Insurance shows the type of policy you have with us and also shows these specific details that apply to your policy:

- pet details
- policyholders' address
- period of insurance
- any optional benefit you've chosen
- the annual limits that apply to your policy
- any special policy conditions that apply to your policy
- any excess that applies to your policy, and
- the premium you need to pay.

We give you a Certificate of Insurance when you take out a new policy, renew a current policy or make a change to your policy. When you receive your Certificate of Insurance, you should check the details to make sure they are correct.

Product Disclosure Statement

The Product Disclosure Statement sets out the policy 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 Product Disclosure Statement with your Certificate of Insurance when you take out a new policy with us. You can download a current copy of our Product Disclosure Statement from racq.com/insurance.

Supplementary Product Disclosure Statement

If we need to make a change to the Product Disclosure Statement conditions, we may issue a Supplementary Product Disclosure Statement which sets out the change.

We give you a Supplementary Product Disclosure Statement if we make a change to the Product Disclosure Statement.

Your pet

What we cover as your pet

We cover the pet that is shown on your Certificate of Insurance.

✔ Cats.

✔ Dogs.

We do not cover any other type of pets. For example, your horse.

Your pet must have been over 8 weeks old when your first policy started.

For us to cover your pet for an illness and injury, it must be under 9 years old when your first policy started.

Caring for your pet

You must take good care of your pet by taking steps to prevent it from getting ill or injured. That includes:

- 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.

If you don't care for your pet as set out in this section, then we may not cover your pet or may refuse or reduce what we pay for a claim. For more details, see the general exclusion 'Not caring for your pet' on page 24.

Waiving a pre-existing condition for your pet

We don't cover your pet for a pre-existing condition it had before your first policy started, or during any applicable waiting period for that pet. However, you may ask us to waive a pre-existing condition for your pet as long as your pet has been free of that condition for the last 18 months.

To do that:

- your vet needs to certify and provide (at your expense) records confirming that your pet has been free of clinical signs, symptoms or recurrence of the pre-existing condition (or any related condition) for at least 18 months, and
- you need to complete a 'Pre-Existing Condition Waiver Form'.

  You can get a copy of that form by:
  - visiting an RACQ store
  - visiting racq.com/insurance
  - calling us on 13 1905.

It's up to us whether we decide to waive all or part of the pre-existing condition exclusion.

If we agree to waive the pre-existing condition, then we will send you written confirmation agreeing to cover your pet for that condition under your policy and an updated Certificate of Insurance.

What is a pre-existing condition?

Any illness or injury or any symptoms or signs of an illness or injury that your pet suffered or had in any form before your first policy started or during any applicable waiting period whether or not a vet has diagnosed or treated it. For more details see the definition on page 47.

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2. Your cover

Under your policy, we pay 80% of vet costs if your pet gets ill or injured, up to the $12,000 annual limit. We may also pay for vet or other costs under the extra benefits and any optional benefit.

For us to cover your pet, it must suffer the illness or injury or receive the treatment during the period of insurance and after any waiting period that applies.

The annual limits shown are the maximum amounts we pay for each pet under various parts of your cover during the period of insurance for all claims you make.

We describe what we cover under your policy on pages 17-20. In those pages, we show:

Yes	✔	What we cover.
No	✘	What we don't cover – that is, the exclusions that apply to the cover.
Limits	$	Any annual limits and other limits that apply.

Lifetime cover

As long as you renew your policy each year, we will continue to provide your pet with illness and injury cover for its lifetime. See 'Illness and injury cover' on page 17 for the exclusions and limits that apply.

Illness or injury to your pet

Under your policy, we pay vet costs if your pet suffers an illness or injury we cover during the period of insurance but after any waiting period that applies.

Illness and injury cover

Yes

- ✔ Vet costs to treat your pet if they suffer an illness or injury during the period of insurance and after any waiting period that applies.
- ✔ Vet costs to treat your pet for an illness or injury that continues into the next period of insurance, as long as you renew your policy each year.

No

- ✘ For cats, calicivirus, chlamydia, Feline Immuno Deficiency Virus (FIV) and Feline Infectious Peritonitis (FIP), herpes virus, leukaemia (FeLV), panleukopaenia, viral rhinotracheitis, and all forms of cat flu (but we will cover your cat for those illnesses if it was regularly vaccinated against them).
- ✘ For dogs, canine distemper, infectious canine hepatitis (canine adenovirus), parainfluenza, parvovirus and all forms of kennel cough (but we will cover your dog for those illnesses if it was regularly vaccinated against them).
- ✘ Vet costs to euthanise your pet (but we may cover those costs under the extra benefit 'Euthanasia costs' – see page 18).
- ✘ An illness that your pet gets during a waiting period.
- ✘ A treatment your pet receives during a waiting period.
- ✘ The general exclusions shown on pages 22-25.

Limits

- $ 80% of vet costs up to an annual limit of $12,000.

A waiting period applies when your first policy starts

A waiting period is the period that your pet is not covered for. It starts on the day your first policy started.

The waiting period is:

- 6 months for a cruciate ligament condition or any illness or injury that results from it
- 30 days for any other illness.

For more details, see the definition on page 48.

Extra benefits

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

We pay for an extra benefit either **as part of** or **on top of** your pet cover under the 'Illness and injury cover'. How we pay for each benefit is shown under 'Limits'.

Emergency boarding costs

We pay the costs to board your pet if you are admitted to hospital unexpectedly.

Yes

✔ Costs to board your pet at a licensed cattery or kennel if you are in hospital for 5 or more consecutive days.

No

✘ If you are in hospital:
- to have cosmetic surgery or other types of elective surgery
- because of something that happened or you knew about before the policy started.

✘ If it's reasonable for someone who lives with you to look after your pet while you are in hospital.

✘ The general exclusions shown on pages 22-25.

Limits

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

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

You don't pay an excess

You don't pay an excess when you make a claim under this benefit.

Euthanasia costs

We pay vet costs to euthanise your pet if a vet decides it's essential.

Yes

✔ Vet costs to euthanise your pet if a vet decides it's essential and the humane thing to do for your pet's illness or injury.

No

✘ If your pet needs to be euthanised due to or as a result of an illness or injury we don't cover – see page 17.

✘ Costs:
- for an autopsy on your pet
- to dispose of, bury or cremate your pet.

✘ The general exclusions shown on pages 22-25.

Limits

$ 80% of vet costs.

$ We pay this benefit as part of your 'Illness and injury cover'.

Pet abroad

We extend the cover we give you in Australia to cover your pet when it's with you in New Zealand or Norfolk Island.

Yes

- ✔ Costs for a vet overseas to treat your pet while it is with you in New Zealand or Norfolk Island as set out in 'Illness and injury cover' – see page 17.
- ✔ Costs to board your pet while it is with you in New Zealand or Norfolk Island as set out in 'Emergency boarding costs' – see page 18.
- ✔ Costs to euthanise your pet while it is with you in New Zealand or Norfolk Island as set out in 'Euthanasia costs' – see page 18.

No

- ✘ If you or your pet live permanently outside Australia.
- ✘ If something happens to your pet while it isn't under your direct care.
- ✘ Any costs to return your pet to Australia.
- ✘ If your pet is out of Australia for more than 60 consecutive days.
- ✘ The specific exclusions shown under:
  - 'Illness and injury cover' – see page 17
  - 'Emergency boarding costs' – see page 18
  - 'Euthanasia costs' – see page 18.
- ✘ The general exclusions shown on pages 22-25.

Limits

- $ 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.

Optional benefit

You can add an optional benefit to your policy to increase your pet cover.

If you chose the optional benefit we show it on your Certificate of Insurance.

Additional premium

You need to pay an additional premium for the optional benefit.

Tender Loving Care (TLC)

If you choose this benefit, then we pay up to $100 in total for certain preventative healthcare treatments for your pet. For example, we reimburse part of the costs to vaccinate your pet or for specific food that is prescribed by your vet.

Yes ✔ Up to $100 in total towards the costs for any of these:

- de-sexing
- micro-chipping
- teeth cleaning
- dewclaw removal
- alternative therapies
- heartworm preventative medication
- food that is prescribed by your vet
- council registration fees
- health check ups
- vaccinations.

No ✘ The general exclusions shown on pages 22-25.

Limits $ Up to an annual limit of $100.

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

You don't pay an excess

You don't pay an excess when you make a claim under this benefit.

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3. General exclusions

What we don't cover

This section outlines the general things we don't cover under your policy. They are known as general exclusions.

Specific exclusions also apply to certain parts of your cover for your pet and are shown as crosses (✘) where we describe the cover you have under your policy.

Special policy conditions may also apply to your policy and are set out in your Certificate of Insurance.

General exclusions

These general exclusions apply to all of the cover we provide under your policy.

We don't cover your pet under your policy for vet or other costs which are caused by or arise in connection with any of the following treatments, illnesses, injuries, items, events or circumstances:

Accessories	✘	Accessories for your pet. For example, clothing, bedding, collars, leads and crates.
After hours' treatment and house calls	✘	Additional vet costs for after hours' consultations and 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 their regular business hours).
Alternative therapy	✘	Alternative therapy for your pet. For example, acupuncture, chiropractic treatments, homeopathy and physiotherapy (but we do cover some treatments if you have the optional benefit 'Tender Loving Care').
	✘	Experimental treatment or therapy for your pet.
Behavioural problems	✘	Any illness or injury related to behavioural problems regardless of what causes them. For example, anxiety disorders and any associated condition.
Boarding and transporting	✘	Expenses to board or transport your pet including by ambulance (but we do cover some boarding costs under the extra benefit 'Boarding costs').
Breed	✘	Any breed or cross-breed that is banned by an Australian government, public or local authority.
Breeding	✘	Breeding or obstetrics and any related services.

Commercial or occupational purposes	✘ Any treatment for your pet while it's being used for commercial purposes. For example, breeding, guarding, hunting or racing.
Consequential loss	✘ Any loss or extra cost which indirectly results from anything we cover under your policy. See page 46 for the definition.
Damage caused by your pet	✘ Any claim made against you for loss, injury or damage your pet causes to someone else or their property. ✘ If your pet causes loss, injury or damage to you or your property. ✘ If your pet causes loss or injury to another animal.
Dangerous dog	✘ Your dog is listed as a dangerous dog by a government authority. ✘ Your dog is required to be listed under the relevant legislation that deals with dangerous dogs.
Deliberate acts	✘ Deliberate or malicious acts to your pet by you or anyone living with you.
Dental care	✘ Any dental treatment required for your pet, but we may cover some treatments if: • you have the optional benefit 'Tender Loving Care', or • your pet has a yearly dental examination and you give them any oral treatment your vet recommends.
Elective treatments	✘ 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	✘ Patella luxations (dislocating kneecap). ✘ Elbow dysplasia. ✘ Intervertebral disc disease (IVDD). ✘ Any declared pandemic disease that causes widespread illness, death or destruction to cats or dogs. ✘ Anything caused by endoparasites like worms or ectoparasites like fleas or skin mites (but we do cover injury or illness caused by paralysis ticks).
Excluded services and treatments	✘ Specific tests or procedures to determine your pet's genetic predisposition to injuries or illnesses. ✘ Surgery or treatment costs to transplant or attach an artificial device to organs and limbs.

Food and supplements	✘ Standard or prescription pet food and supplements (but we do cover some costs if you have the optional benefit 'Tender Loving Care'). ✘ Vitamin and mineral supplements (whether your vet recommends it or not).
Grooming	✘ Any grooming costs. For example, grooming, bathing, clipping, de-shedding, fur dying and the use of medicated solutions.
Hospitalisation	✘ Hospital costs if your vet doesn't think it's essential for your pet to go to hospital.
Illegal activities and treatments	✘ Your pet while it's involved in an illegal activity (including organised fighting) or receiving an illegal treatment.
Inconclusive diagnosis	✘ An illness or injury where clinical signs and symptoms match a condition that is not covered under your policy when the vet doesn't diagnose the illness or injury or rule out the condition that is not covered but treats the illness or injury the same way they would treat that excluded condition.
Medications	✘ 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	✘ Your pet gets ill or injured as a result of you not taking good care of it by not: • making sure your pet gets 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 don't take reasonable safety measures to protect your pet from situations that could: • cause it to get an illness or injury • make an illness or injury it has or was treated for worse.

Pre-existing condition	✘	Any pre-existing condition or any related condition (unless we agreed to waive the pre-existing condition in writing – see page 14). See page 47 for the definitions of a pre-existing condition and related condition.
Preventative health care	✘	Any costs for preventative treatments. For example, regular check-ups, vaccinations, flea and heartworm treatments, and flea and tick baths and 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	✘	Training and socialisation programs for your pet.
Treatment not recommended by vet	✘	A treatment that was not recommended by your vet (unless we agreed to cover the treatment before it started).
Treatment recommended by vet that is ignored	✘	Illness or injury that could have been prevented by following recommendations given by your vet.
Unvaccinated pets	✘	Any illness or injury caused by your failure to vaccinate your dog against distemper, hepatitis, kennel cough, parvovirus or any other infection or disease common in your area and recommended by your vet.
	✘	Any illness or injury caused by your failure to vaccinate your cat against chlamydophila, feline enteritis, feline leukaemia virus, feline immunodeficiency virus and feline respiratory disease.

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4. What we pay

Making a claim

How to make a claim

If something happens that affects your pet:

- call us on **13 7202**, or
- visit an RACQ store.

We can help you 24 hours, every day.

When you make a claim, we'll tell you what you need to do to help us process your claim.

Claim form

You can get a claim form by:

- calling us on 13 7202
- visiting an RACQ store
- visiting racq.com/insurance

Your responsibilities

What you must do

1	Complete the claim form	You and your vet must complete the relevant sections and sign the claim form.
2	Provide a full treatment history for your pet	If it's your first claim, you need to attach a full treatment history for your pet from the attending vet and any previous vets. You don't need this report if you are making a claim under the optional benefit 'Tender Loving Care'. We don't cover any costs a vet may charge to provide information to support your claim.
3	Attach original invoices and receipts	You need to attach the original itemised invoices and receipts with your claim form. Keep a copy for your records.
4	Tell us if another policy covers your pet	You must immediately tell us if there is another insurance policy that may cover your pet.

What you must not do

If you are making a claim you must **not**:

- give us false or misleading information – if you or any other person makes a false or fraudulent claim under your policy, we can refuse to pay your claim and may also cancel your policy as allowed by law
- admit liability to anyone.

Our rights

What we may do

- We may contact your current or previous vet to:
  - discuss any details about your claim
  - ask for any information and/or records about your pet.
- We may decline a claim if you or your vet refuse or are unable to give us any information we need to process your claim.

Things you should know

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.
- You don't comply with any condition of your policy or Certificate of Insurance.

What we pay and how we settle your claim

What we pay

Illness and injury cover

Under the 'Illness and injury cover' we pay 80% of approved vet costs, less any relevant excess up to the annual limit. The annual limit of $12,000 is the maximum we will pay for each pet in the period of insurance.

- For example, if your approved vet costs come to $1000, you can claim 80% on these costs. This equals $800 less any relevant excess. If, for example, your excess is $100 we will pay you $700 and you will still have $11,300 of your annual limit available for any future claims in the period of insurance.

Extra and optional benefits

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

- For example, under the benefit 'Tender Loving Care' you can claim your pet's council registration or microchipping. The annual limit of $100 is the most you can claim in any period of insurance under this optional benefit.

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

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
- whether the vet or other costs were required and reasonable as assessed by us
- the annual limit that applies to the vet or other costs you are claiming for
- 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.

We pay up to the annual limit

The annual limit is 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 Certifcate of Insurance. So if we pay you the annual limit for a specific part of your cover, then we won't reimburse any more costs under that part of your cover for the remaining period of insurance. See pages 16-20 for the limits that apply to the various parts of your cover.

Settling 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 send you a letter which sets out how we settled your claim.
- We may reduce the amount we pay you if we consider the vet costs you are claiming were unnecessary or unreasonable – see page 32.
- If we pay you the annual 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 under the 'Illness and injury cover', then we won't pay you any more costs under that cover.
- When we settle your claim, we may deduct any amount you owe us.
- If you or any other person makes a false or fraudulent claim under your policy, we can refuse to pay your claim and may also cancel your policy as allowed by law.
- 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 extra benefits and optional benefit that apply to your claim.
- We deduct any relevant excess from any amount we pay you.

Dealing with claims against others

If something happens that causes illness or injury to your pet, we may:

- take over the matter, commence or defend proceedings or settle any claim in your name – we decide how to commence, defend or settle the claim, and
- represent you in court proceedings about any event covered by your policy.

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

If you're registered for GST or required to be registered for GST, then before you lodge your claim you must tell us your Australian Business Number (ABN) and 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.

You must also tell us whether you would be entitled to claim ITCs and if so what percentage of ITCs you would be able to claim. We will reduce any payment we make to you for your claim by the amount of ITCs you would be entitled to.

Excess

Your Certificate of Insurance shows any excess that applies to your policy.

If you make a claim, we tell you:

- how much your excess is, and
- when and how to pay that excess.

In some cases, we may deduct the excess from the amount we pay you.

Basic excess

Your basic excess is the amount you pay towards your claim. It may only apply to certain claims and situations.

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

- the extra benefit 'Emergency boarding costs'
- the optional benefit 'Tender Loving Care'.

If you make more than one claim for the same illness or injury during the period of insurance, then your excess only applies to your first claim.

You can reduce your premium if you choose a higher excess amount. Contact us if you want to do that.

Claims that are less than your excess

We won't proceed with or pay your claim if the claim amount (as assessed by us) is less than the excess you need to pay.

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

Unreasonable vet costs

We may reduce the amount we pay you if we consider the vet costs you are claiming were:

- for a treatment that was unnecessary
- unreasonable, excessive or higher than the fees normally charged by a general or referral vet practice for the same treatment.

We may get a second opinion from any vet we choose to help us decide whether the treatment and fees charged were required and reasonable. We may then decide to pay your claim based on the cost of the treatment that we believe was necessary or reasonable.

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5. What you pay

Your premium

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

How we calculate your premium

We use a range of factors to calculate your premium. Table 2 shows some of the key factors that affect your premium.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes.

TABLE 2: Premium factors

Key factor	
Age	The age of your pet may affect your premium.
Breed	Certain cat or dog breeds may be prone to genetic health problems.
Excess amount	The amount of excess you choose affects your premium.
Optional benefit	You need to pay extra for the optional benefit.
Other factors	Our claims experience and events that impact the whole insurance industry.
Species	Cat or dog.

Premium discounts

You may be entitled to the premium discounts shown in Table 3. When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and apply the discounts that you're entitled to. We show your discounts on your Certificate of Insurance.

We don't apply any premium discounts we give you to the Pay by the Month fee or to any compulsory government statutory charges, levies, duties, GST or other taxes that are included in your premium.

Visit racq.com/insurance for the details of discount rates.

TABLE 3: Premium discounts

Type of discount	When it applies
Roadside Assistance loyalty discount	If you hold RACQ Roadside Assistance.
Multi policy discount	If you have 3 or more qualifying policies or covers with RACQ Insurance.
Multi pet discount	If you have 2 or more pets insured with RACQ Pet Insurance.

Pay by the Month option

If you want to pay your annual premium by monthly instalments, you can ask us to automatically deduct monthly payments from your account or credit card with a bank, credit union or building society.

Pay by the Month fee

We may charge an annual Pay by the Month fee to set up and manage your direct debit authority. We charge that fee on top of your annual premium and deduct it each month as part of your monthly instalment.

Your Certificate of Insurance shows any annual fee that applies to your policy.

Any premium discounts we give you don't apply to the Pay by the Month fee.

When we deduct your payments

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

- first payment about 14 days after your policy starts
- 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'll deduct your November instalment on 1 December (as November only has 30 days) and deduct your December instalment on 31 December.

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

Policy renewal

Before your policy expires, we send you a renewal Certificate of Insurance so you can check the details that will apply for the new period of insurance.

If you don't want to make a change to your policy we continue to deduct your monthly payments during the next period of insurance.

If you want to make a change to your policy, please contact us.

Cancelling or deferring payments

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

- calling us on **13 1905**, or
- writing to us at:

  Reply Paid 4
  RACQ Insurance - Pay by the Month
  Springwood QLD 4127.

So we can process your request on 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 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. You may need to make an additional payment.
- When you pay the first instalment, your insurance cover starts on and from the time and date shown on your Certificate of Insurance.
- We continue to deduct monthly payments from your account until you tell us to cancel, stop 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.

How to apply for Pay by the Month

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

- 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:
  - 3 or more payment requests from a bank account
  - one payment request from a credit card account.
- If your bank account details change, you need to tell us at least 14 business days before your next payment date.
- If your credit card details change or your credit card is renewed, you must tell us at least 14 business days before your next payment date.
- If a monthly instalment is overdue for 14 days, we may refuse to pay a claim.
- If a monthly instalment is overdue for one month, we automatically cancel your policy.

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6. Other details

General conditions

What you must do

You must do the following:

- Comply with all the policy conditions set out in your Product Disclosure Statement, Supplementary Product Disclosure Statement and Certificate of Insurance.
- Immediately comply with requirements of public authorities.
- Co-operate with us which includes giving us any information, written statements, evidence and help we may need to defend, prosecute and investigate a claim. This may include:
  - asserting rights against any person nominated by us
  - attending interviews with our assessors/investigators
  - assisting any agents we appoint (e.g. solicitors), or
  - attending court to give evidence.

Premium conditions

Paying your premium

Your premium is the amount you pay to get the insurance cover. Your Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments.

If you are paying:

- annually, then you must pay by the due date
- by monthly instalments, then you must make sure that each instalment is paid by the due date.

If you don't pay your premium

If you are paying your premium annually in advance and don't pay your premium by the due date shown on the Certificate of Insurance, 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 by at least one month, then we will cancel your policy from the date that instalment was due.

If we cancel your policy, we will send a letter to your last known address which tells you why and when we cancelled your policy.

Change to 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.

Changes to your policy

Changes that you ask for

You may ask us to make a change to your policy. The change only takes place when we confirm the change in writing to you or show it on a new Certificate of Insurance.

Waiver

A policy condition is only waived if we give you the waiver in writing.

Cancelling your policy

Cancellation by you

You may cancel your policy during the cooling off period (see page 1). If you want to cancel your policy (or cancel the cover under your policy for a pet shown on your Certificate of Insurance) after the cooling off period, you need to call us, tell us in writing or visit us in store. We'll cancel your policy on the date we receive your request.

If you cancel your policy for any reason (except if your pet dies) after we have paid a claim, we will not refund any premium you have already paid us and you must pay any premium to cover the remaining period of insurance. If you pay your premium in monthly instalments, then you are required to pay us the instalments for the remaining period of insurance.

We may also deduct any outstanding premium you owe us from any claim payment we still need to pay you or debit any outstanding premium from your nominated bank account or credit card. This applies even after your policy is cancelled.

If you cancel your policy and we have not paid a claim, we'll refund the portion of your annual premium which covers the remaining period of insurance. If you pay your premium in monthly instalments, then you are not entitled to a refund.

Cancellation fee

If you pay an annual premium, a cancellation fee applies if:

- you cancel your policy during the period of insurance (except if you cancel during the cooling off period), and
- we owe you a premium refund.

If the premium refund that covers the remaining period of insurance is:

- less than $100, we deduct a cancellation fee of $10
- $100 or more, we deduct a cancellation fee of 10% up to a maximum of $80.

You don't have to pay a cancellation fee if you cancel during the cooling off period.

Cancellation by us

We may cancel your policy at any time as allowed by law after giving you notice in writing. When we cancel your policy, we'll refund the portion of your annual premium which covers the remaining period of insurance.

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. You are responsible for making sure your email address is up to date. Please contact us if you need to update your email address.

If you don't comply with the terms of your policy

Breach of your policy

If you fail to comply with any term of your policy, this may affect whether we pay your claim, or, if we decided to pay your claim, how much we pay for your claim.

Avoidance

We may be entitled to avoid your policy from when it started if on your part there is:

- fraud
- misrepresentation when you apply for insurance or renew your policy
- non-disclosure of information.

What we may do if you breach your duty of disclosure

If you or any person covered by your policy does not tell us everything that is relevant
or misleads us before entering into a contract of insurance with us, and each time you
vary or renew your policy, we may:

- refuse to pay a claim or reduce the amount we pay
- cancel your policy, or
- if fraud is involved, treat your policy as if it never existed.

More information

For more information on your duty of disclosure see the inside front cover of this PDS.

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 4217.

The conditions set out below apply:

- If you cease to hold your policy and do not hold any other RACQ eligible products, you will no longer be entitled to be an RACQ member.
- If you are not an RACQ member at the end of your period of insurance, RACQ will not offer to renew your policy.

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 fair and competitive 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

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

Financial Claims Scheme

The Financial Claims Scheme protects general insurance policyholders from potential loss if an institution fails. You may be entitled to a payment under the Financial Claims Scheme if you meet their eligibility criteria. If you want more information about the scheme, you can:

- call **1300 558 849**
- visit the Financial Claims Scheme website at www.fcs.gov.au

Dispute resolution process

RACQ Insurance provides a free and impartial review process established to attend to any complaint you may have in relation to our products, our services or a privacy issue. Our dispute resolution process has 3 key stages which are described below.

1. Make a complaint

Please refer your complaint to us by:

- writing to us at RACQ Insurance - Customer Dispute Resolution Department PO Box 3004, Logan City QLD 4114
- email us at racqidisputeresolution@racq.com.au, or
- telephoning (07) 3361 2141 or 13 7202 outside business hours.

At stage one of our dispute process, your complaint will be reviewed and a response to your complaint provided to you within 15 business days of our receiving notice of the complaint. When you write or call, please provide a telephone number at which you may be contacted.

2. Refer to our Internal Disputes Resolution Committee

If you're not happy with our response, you may ask us to refer your complaint to our Internal Disputes Resolution Committee. That Committee is made up of business representatives from across our organisation that have the appropriate knowledge, skills and authority to deal with your complaint. The committee will review your complaint and provide their decision in writing within 15 business days from the date of your request for a review.

3. Refer to external dispute resolution

RACQ Insurance is a member of the Financial Ombudsman Service Australia (FOS Australia). The FOS is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The FOS will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute review process. If we are unable to resolve your complaint within 45 calendar days of the date we first received your complaint, you can refer your complaint to the FOS, even if we are still considering your complaint.

The FOS only deals with disputes that fall within their 'Terms of Reference'. To find out whether your dispute qualifies for the FOS, you can:

- write to Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001
- call **1800 367 287**
- visit www.fos.org.au, or
- email info@fos.org.au

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Definitions

Accident	An event or incident which you didn't intend or expect.
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 Certificate of Insurance.
Consequential loss	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.
Excess	The amount you pay towards the cost of each claim you make. If you make more than one claim for the same condition during the period of insurance then your excess only applies to your first claim. Your Certificate of Insurance shows the excess that applies to your policy.
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 Certificate of Insurance.
Pet	The cat or dog we cover under your policy. Your pet is shown on your Certificate of Insurance.
Policy	Your policy includes: • the Certificate of Insurance • this Product Disclosure Statement • any issued Supplementary Product Disclosure Statement.

Pre-existing condition	Any illness or injury or any symptoms or signs of an illness or injury that your pet suffered or had in any form before your first policy started or during any applicable waiting period whether or not a vet has diagnosed or treated it. It includes: • any cruciate ligament condition • any skin condition • a latent infectious condition that manifests within a known incubation period indicating clear evidence that the condition had existed before the first policy started or during any applicable waiting period • any illness or injury that is in remission when you applied for your first policy or during any applicable waiting period • any seasonal illness • an illness or injury that is currently or was previously being controlled by medication.
Premium	The amount you pay for the cover we give you under your policy. It includes any compulsory government statutory charges, levies, duties, GST and other taxes that may apply.
Related condition	Any illness or injury that has the same clinical signs and symptoms as a pre-existing condition. If the same illness or injury is diagnosed outside the waiting period but within the period of insurance, then we would consider it to be a related condition and class it as a pre-existing condition. As a result, we would exclude the pre-existing condition and not cover you. For example, if your pet previously had a skin allergy on its back and then suffered a skin allergy on its belly, then we would consider the skin allergy on the belly to be a related condition and not cover it.
Skin condition	Any illness or injury that affects the skin (as an organ) in any way. A skin condition includes skin lumps. We treat a skin condition as one condition.
Treatment	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.

Waiting period	The period that your pet is not covered for (unless we agree to waive the waiting period as shown on your Certificate of Insurance). It starts on the day your first policy started. The waiting period is: • 6 months for a cruciate ligament condition or any illness or injury that results from it • 30 days for any other illness.
We, us	RACQ Insurance Limited – ABN 50 009 704 152, AFS Licence Number 233082.
You, your	The persons shown as the policyholders on the Certificate of Insurance.

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Contact Us

For further information or assistance contact us 24 hours 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. Always read the PDS available from RACQ before selecting a policy.

RACQ

It pays to belong

13 1905 | racq.com/insurance

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.

Motoring ***Insurance*** ***Travel*** ***Finance***

Preparation Date: 20 December 2016 Effective Date: 1 March 2017