

Pet Insurance Policy

Product Disclosure Statement (PDS)



RACQ
It pays to belong

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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. This PDS applies to any offers of renewal we make unless we tell you otherwise.

This PDS, 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 may assist you.

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/insurance, or you can request a 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 Statements.

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 24 hours a day, 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
Policy enquiries **13 1905**
Claims enquiries **13 7202**



Visit any RACQ store
during business hours



Visit us at
racq.com/insurance

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 Statements for full details.

1. How your policy works

p.11-13

Who is involved in this contract of insurance, when the policy starts and what happens if you change your mind.

We also explain the other important documents that make up your policy.

The documents that make up your policy are:

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

2. What your cover includes

p.15-21

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.

Specific exclusions apply to policy benefits and are shown under the relevant benefit they apply to.

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

Illness and injury cover

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

Included benefits

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

Optional benefit

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

3. What your cover does not include

p.23-29

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 'What your cover includes' section.

4. What you are responsible for

p.31-36

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, it may affect whether we pay your claim.

5. What you need to know about claiming

p.39-44

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, how we settle your claim, and what excesses may apply to your claim.

6. Other information

p.47-53

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

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.

Coloured tabs to assist navigation

You can use the coloured tabs down the side of the page to help you navigate through the sections of this PDS. These can be helpful when flicking between sections of the PDS.

Helpful tips and other information boxes

If there is information within the PDS that we feel needs to be brought to your attention, we utilise the below highlighted boxes.

Helpful tips example



We use boxes like this one to highlight important and helpful information, or to help you navigate around this PDS.

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 52-53.

You and your



Refers to the policyholders shown on the Certificate of Insurance.

We, our or us



Refers to RACQ Insurance Limited, ABN 50 009 704 152, AFS Licence number 233082.

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 'What your cover includes' and 'What your cover does not include' sections we use the following:



This shows what you are covered for under the policy.



These are the annual limits that apply. The annual limits shown are the maximum amounts we pay for each pet during the period of insurance for all claims you make under the relevant benefit.



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.

You should read these exclusions carefully to ensure you understand what your policy doesn't cover you for.



This relates to additional important information about the cover you have chosen.

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.

Inside

Welcome.....	3
What is this document?.....	3
Who is this product for?.....	3
Who issues your policy?.....	3
We're here to help.....	3
Snapshot of this PDS.....	4
How to read this PDS.....	6
Coloured tabs to assist navigation.....	6
Helpful tips and other information boxes.....	6
Words with special meanings used in this PDS.....	6
Symbols with special meanings used in this PDS.....	7
Amounts shown.....	7
1. How your policy works.....	11
Contract between you and us.....	12
More than one policyholder.....	12
When your policy starts.....	12
Cooling off period.....	12
Documents that make up your policy.....	13
2. What your cover includes.....	15
Your pet.....	16
Your pet.....	16
Pre-existing conditions.....	16
Waiving a pre-existing condition for your pet.....	16
Summary of cover under your policy.....	17
Your pet cover.....	18
Illness and injury to your pet.....	18
Included benefits.....	19
Making a claim for an included benefit.....	19
Emergency boarding costs.....	19
Euthanasia costs.....	20
Pet abroad.....	20
Optional benefit.....	21
Tender loving care (TLC).....	21
3. What your cover does not include.....	23
General exclusions.....	24
Accessories.....	24
After hours treatment and house calls.....	24
Alternative therapy.....	24
Behavioural issues.....	24

Boarding and transporting	24
Breeding	25
Commercial or occupational purposes	25
Damage caused by your pet	25
Dangerous dog	25
Deliberate acts	25
Dental care	26
Elective treatments	26
Excluded conditions	26
Excluded services and treatments	26
Food and supplements	27
Grooming	27
Hospitalisation	27
Illegal activities and treatments	27
Indirect loss	27
Medications	27
Not caring for your pet	28
Not protecting your pet	28
Pre-existing condition	28
Preventative health care	28
Training and social programs	28
Treatment not recommended by your vet	29
Treatment recommended by your vet that is ignored	29
Unvaccinated pets	29

4. What you are responsible for 31

General conditions	32
Your duty of disclosure	32
What you must do if your circumstances change	33
If you don't comply with the terms of your policy	33
Caring for your pet	33
Your premium	33
Managing or changing your policy	35
Cancelling your policy	36

5. What you need to know about claiming 39

Making a claim	40
How to lodge your claim	40
Claim responsibilities	41
Lodging and assessing your claim	41
Settling your claim	42
Your excess	44
Paying your excess	44
Basic excess	44
When you don't need to pay an excess	44
Claims that are less than your excess	44

6. Other information 47

Dispute resolution process 48

1. Make a complaint..... 48

2. Refer to our Group Member Advocate Office 48

3. Refer to external dispute resolution..... 48

Premium & discount guide..... 49

How we calculate your premium 49

What discounts can be applied to your premium..... 50

Personal information..... 50

Our Privacy Statement..... 50

General Insurance Code of Practice 51

Financial Claims Scheme..... 51

RACQ membership 51

Words with special meanings..... 52

Index 54

1.

How your policy works

This section explains who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind.

We also explain the other important documents that make up your policy.

Contract between you and us

Your insurance 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.

More than one policyholder

If more than one person is named as the policyholder on your Certificate of Insurance, 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 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, 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 time and date shown on your Certificate of Insurance.

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 and time 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).

Documents that make up your policy

Your policy is made up of the 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 the documents carefully and keep them in a safe place.

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 current copy of our PDS from racq.com/insurance.

2. Certificate of Insurance

Your Certificate of Insurance shows the cover that applies to your policy and also shows any specific details that apply to your policy.

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

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.

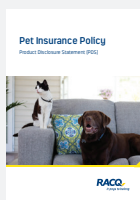
When you receive your Certificate of Insurance, you should check the details to make sure they are correct. If the details are incorrect, please contact us.

3. Supplementary Product Disclosure Statement

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

If we issue any Supplementary Product Disclosure Statements, we will give you a copy.

Sample documents



1. Product Disclosure Statement (PDS)



2. Certificate of Insurance



3. Supplementary Product Disclosure Statement

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2.

What your cover includes

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 Certificate of Insurance.

Specific exclusions apply to certain parts of your cover for your pet and are shown under the relevant benefit they apply to.

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

Your pet

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

Your pet

Your pet refers to the pet shown on your Certificate of Insurance.

You may have more than one pet shown, these can be either:



Cats



Dogs

We do not cover any other type of pet.

For us to cover your pet for an illness or injury it must be over 8 weeks old and under 9 years old when your first RACQ Pet Insurance policy starts. We will ask you to confirm that your pet meets these eligibility requirements when you first take out your policy.

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 to your pet' cover on page 18 for the exclusions and limits that apply.

Pre-existing conditions

We do not cover your pet for any:

- illness or injury; or
- symptoms or signs of an illness or injury

that your pet suffered or had in any form before your first RACQ Pet Insurance policy started.

We will also regard a condition as being pre-existing if the condition, or any symptoms or signs of the condition, occur during any applicable waiting period – whether or not a vet has diagnosed or treated it before your first policy started.

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 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 and the condition is not lifelong with no cure.

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 for at least 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

We will waive the pre-existing condition if your vet certifies your pet has been symptom free for 18 months and the condition is not lifelong with no cure. We will send you written confirmation agreeing to cover your pet for that condition under your policy and an updated Certificate of Insurance.

Summary of cover under your policy

The table below provides a brief summary of the cover we give you. The annual limits shown are the maximum amounts we pay during the period of insurance for all claims you make under the relevant benefits. 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	We pay 80% of vet costs less any relevant excess, up to \$12,000, if your pet suffers an illness or injury that we cover. The illness or injury must occur during the period of insurance and after any waiting period that is applicable.	18
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.	19
Euthanasia costs	We pay 80% of vet costs, less any relevant excess, to euthanise your pet if a vet decides it's essential.	20
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.	20
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.	21

Your pet cover

Under your policy, we pay 80% of vet costs less any relevant excess, if your pet suffers an illness or injury that we cover, up to the \$12,000 annual limit.

For us to cover your pet, it must suffer the illness or injury after any waiting period that applies.

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 was covered under an earlier policy with us and continues to require treatment during the next period of insurance, as long as you renew your policy each year.

Limit:

-  80% of vet costs, less any relevant excess, up to an annual limit of \$12,000.

You are not covered for:

-  Herpesvirus, calicivirus, panleukopenia, chlamydia, 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 24-29.

A waiting period applies when your first RACQ Pet Insurance policy starts



A waiting period is 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 RACQ Pet Insurance policy started.

The waiting period is 21 days for any illness.

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 24-29 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:



If you are in hospital:

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



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. 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:



Your pet to be euthanised as a result of an illness or injury not covered by this policy – see page 26.



The costs for an autopsy on your pet.



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

Pet abroad

You are covered for:



If your pet is with you while you are in New Zealand or Norfolk Island, we will temporarily provide the same cover for your pet, as if it was within Australia, for the following:

- 'Illness and injury to your pet' – see page 18
- 'Emergency boarding costs' – see page 19
- 'Euthanasia costs' – see page 20.

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:



If you or your pet live permanently outside Australia.



If something happens to your pet while it isn't in your direct care.



For any costs to return your pet to Australia.



If your pet is out of Australia for more than 60 consecutive days.



For anything not covered under:

- 'Illness and injury to your pet' – see page 18
- 'Emergency boarding costs' – see page 19
- 'Euthanasia costs' – see page 20.

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 Certificate of Insurance.

The general exclusions shown on pages 24-29 apply to the optional benefit.

Tender loving care (TLC)

You are covered for:



We will pay for any of the following incurred by you for your pet in 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, and
- 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).'

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What your cover does not include

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 'What your cover includes' section.

General exclusions

These general exclusions apply to all the cover we provide under your policy, and they apply in addition to the specific exclusions found within the 'What your cover includes' section.

We don't 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 or injury or treatment related to 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's 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:

- ⊗ If your dog is listed as a dangerous dog by a government authority.
- ⊗ If your dog is 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', or
 - your pet has a yearly dental examination and you give them any oral treatment your vet recommends.

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.
-  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's 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, and
- 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, or
- make an illness or injury it has, or was treated for, worse.

Pre-existing condition

You are not covered for:



Any pre-existing condition (unless we agreed to waive the pre-existing condition in writing – see page 16).

Preventative health care

You are not covered for:



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

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) and 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), and feline leukaemia virus (FeLV), or any other preventable infectious disease common in your area or recommended by your vet.

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4.

What you are responsible for

This section explains 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, it may affect whether we pay your claim.

General conditions

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

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 provide 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 something 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.

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.

What you must do if your circumstances change

You must tell us as soon as reasonably possible if any of the following occur:

- You begin using your pet for commercial or occupational purposes, or
- Your pet passes away.

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

You must comply with all the policy conditions set out in your Product Disclosure Statement, any Supplementary Product Disclosure Statement and Certificate of Insurance.

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 decide to pay your claim, how much we pay for your claim.

Avoidance

We may be entitled to treat your policy as if it did not exist from when it started if on your part there is:

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

Caring for your pet

You must take good care of your pet by taking steps to prevent it from suffering an illness or injury. 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, and
- regularly exercising your pet.

If you don't care for your pet as set out in this policy, 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 28.

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 more information about how your premium is calculated and discounts which may apply, review the 'Premium & discount guide' section of the PDS on page 49.

Paying your premium

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. 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 Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments if you choose 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.

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 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 for one month, we may immediately cancel your policy. If we cancel your policy, we will send a letter to your last known address which tells you the reason why and when we cancelled your policy.

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'll deduct your November instalment on 1 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 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 to your account, you should contact your financial institution.

Cancelling or deferring payments for Pay by the Month

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.

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 Certificate of Insurance.
- We continue to deduct monthly payments from your account until you tell us 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 details change, you need to tell us at least 7 days before your next payment date.
- If your 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 automatically deducted from your account, call us on 13 1905 or visit an RACQ store.

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 Certificate of Insurance, 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 Certificate of Insurance before your policy expires. You are responsible for checking the details that apply for the new insurance period and advising us of any changes. If you do not contact us with any changes and you have set up automatic deductions, we will deduct your new premium payments during the next period of insurance.

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.

You can contact us by:



visiting an RACQ store



visiting racq.com/insurance



calling us on 13 1905

Cancelling your policy

Cancellation by you

You may cancel your policy at any time, including during the cooling off period. If you want to cancel your policy (or cancel the cover under your policy for a pet shown on your Certificate of Insurance) you need to call us or tell us in writing. 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 Certificate of Insurance) 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.

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What you need to know about claiming

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, how we settle your claim, and the excess that may apply to your claim.

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.

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

We can help you 24 hours a day, every day.

Lodge	Assess	Settle
• 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.	• If this is your first claim with RACQ, we will contact your current and previous vet to obtain and review your pet's full vet treatment history. • We may discuss any details about your claim with your current and previous vet. • We will identify any pre-existing conditions your pet may have. • We will accept your claim if it falls within the terms and conditions of your policy. • If we decline your claim, we will provide a clear explanation of why your claim isn't covered.	• We will let you know the outcome of our assessment. • We will deduct any relevant excess from your claim payment. • We will organise your claim payment if we accept your claim.

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 Certificate of Insurance.

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, and
- 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,
- 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.
- if this is your first claim under your RACQ Pet Insurance policy we will obtain and review your pet's full treatment history and identify any pre-existing conditions your pet may have,
- 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,
- 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 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, and
- other limits, specific exclusions or general exclusions that apply to your cover.

Illness and injury cover

Under the 'Illness and injury to your pet' cover we pay 80% of 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.

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.

Calculating the claimable amount

To determine the claimable amount, we:

1. calculate 80% of the vet costs, then
2. deduct the policy excess.

Claim Example



Your pet has vet bills of \$1000, and your excess is \$100.

Your claim payment would be calculated as follows:

80% of vet bills	\$800
Less policy excess	<u>-\$100</u>
Claimable amount	\$700

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 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 for your pet under the 'Illness and injury to your pet' 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 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.

Your excess

Your excess is the amount you pay towards the cost of each claim you make. Your Certificate of Insurance shows any excess that applies to your policy.

Paying your excess

If you make a claim, we will let you know:

- how much your excess is, and
- deduct any relevant excess from the amount we pay you.

Basic excess

An excess is payable 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. For example, your pet has treatment for both lameness and a lump removal during the same consultation or general anaesthetic, this will be classed as two separate conditions, and two excesses will be payable.

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

When you don't need to pay any excess

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

- the included benefit 'Emergency boarding costs', or
- 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.

Claims that are less than your excess

We won't proceed with or pay your claim if the claim amount 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.

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Other information

This section explains other important information you should know such as how we calculate your premium, 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 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



emailing us at
racqidisputeresolution@racq.com.au



calling us on
1300 851 381 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 Group Member Advocate Office

If you're not happy with our response, you may ask us to refer your complaint to our Group Member Advocate Office. The Group Member Advocate Office works independently of our Insurance business and has the appropriate knowledge, skills and authority to deal with your complaint. The Group Member Advocate Office 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 Australian Financial Complaints Authority (AFCA). The AFCA is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The AFCA will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute resolution 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 AFCA, even if we are still considering your complaint.

The AFCA only deals with complaints that fall within their 'Complaint Resolution Scheme Rules'. 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

Premium & discount guide

How we calculate your premium

To calculate your premium, we assess the likelihood of you making a claim according to various items of information about your policy which we call premium rating factors. The importance of the premium rating factors we use, and the way in which we combine them to determine your premium varies from person to person and may change over time. The table below shows significant premium rating factors that might affect your premium.

Your premium also includes any discounts to which you may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes to your circumstances. Even if you do not make any changes to your policy, your renewal premium may change. We may choose to limit the amount of any premium increase or decrease you experience on renewal. Your renewal premium may change because the premium is affected by other factors including:

- the cost of claims we have paid and expect to pay in the future,
- new data we have collected on premium rating factors,
- changes to the cost of running our business, or
- changes in government statutory charges.

The table below shows significant premium rating factors that might affect your premium. This is not an exhaustive list of our premium rating factors.

Premium rating factors	
You	
Claims history Premiums may be lower if you have not made insurance claims in the past.	✓
Age Premiums may be higher for older owners whose pets tend to require more medical treatments than those belonging to younger owners of the same species.	✓
Your pet	
Characteristics of your pet The characteristics of your pet including the species (ie cat or dog), breed and age can affect the likelihood and cost of medical treatments, which may impact your premium. For example, higher premiums may apply for certain cat or dog breeds prone to genetic health problems. Lower premiums may apply for younger healthier pets.	✓
Address and location Premiums may be higher for areas where pet illness or injury occurs more often, or medical treatments are more expensive.	✓
Your policy choices	
Excess amount You may choose to lower or increase your basic excess. By lowering your basic excess you will increase your premium and by increasing it you will reduce your premium.	✓
Optional benefits Choosing to take up the Tender loving care (TLC) optional benefit will increase your premium.	✓

Premium rating factors (continued)

Your policy choices (continued)

Premium payment frequency

There is an additional premium if you choose to pay in monthly instalments, rather than paying them upfront. The additional premium may be referred to as a fee in other policy documents.



What discounts can be applied to your premium

You may be entitled to the premium discounts shown in the table below. When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and then reduce the premium by applying the discounts that you're entitled to. We will show the types of discounts applied to your premium on your Certificate of Insurance.

We don't apply any premium discounts to additional premiums arising from your choice to pay premiums by monthly instalments, nor to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance.

Premium discounts

Roadside Assistance loyalty discount

If you hold RACQ Roadside Assistance (excludes Business Roadside Assistance)



Multi policy discount

If you have 3 or more qualifying policies with RACQ Insurance



Multi pet discount

If you have 2 or more pets insured with RACQ Pet Insurance



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

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 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

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

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 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 Certificate of Insurance.
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 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: • this Product Disclosure Statement, • your Certificate of Insurance, and • any Supplementary Product Disclosure Statements we have issued.
Pre-existing conditions	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 RACQ Pet Insurance policy started or during any applicable waiting period. We will also regard a condition as being pre-existing if the condition or any symptoms or signs of the condition occur during any applicable waiting period - whether or not a vet has diagnosed or treated it before your first policy started.
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.
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	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 starts. The waiting period is 21 days for any illness.
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 Certificate of Insurance.

Index

- a**
 - accessories 24
 - accident 52
 - additional premium 21
 - alternative therapy 24
 - annual limit 18, 19, 20, 21, 42, 43
 - australian financial complaints authority (afca) 48
 - avoidance 33
- b**
 - basic excess 49
 - behavioural issues 24
 - boarding 17, 19, 20, 24, 42, 44
 - breach of your policy 33
 - breed 49
 - breeding 25
- c**
 - cancellation by us 36
 - cancellation by you 36
 - cancelling your policy 36
 - caring for your pet 28, 33
 - certificate of insurance 12, 13, 15, 16, 17, 18, 21, 41, 44, 52, 53
 - claims 12, 17, 43, 52
 - code of practice 51
 - commercial or occupational purposes 25, 33
 - complaints 47, 48
 - conclusive diagnosis 42
 - conditions 12, 13, 16, 24, 26, 31, 40, 41, 43, 44, 51, 52
 - contract 11, 12, 32, 35
 - cooling off period 12, 36
- d**
 - damage caused by your pet 25
 - dangerous dog 25
 - deferring payments 34
 - definitions (see 'words with special meanings') 47
 - deliberate acts 25
 - dental care 26
 - discounts 33, 49, 50, 51
 - dispute resolution process 48
 - disputes 47
 - documents that make up your policy 13
 - duty of disclosure 32
- e**
 - elective treatments 26
 - emergency boarding costs 19
 - euthanasia costs 20
 - excess 17, 18, 19, 21, 39, 40, 42, 43, 44, 49
 - exclusions 13, 15, 16, 17, 18, 19, 21, 23, 24, 42
 - external dispute resolution 48
- f**
 - fee 33, 50
 - financial claims scheme 51
 - food and supplements 27
- g**
 - general conditions 32
 - general exclusions 18, 19, 21, 23, 24, 42
 - general insurance code of practice 51
 - grooming 27
 - gst 43, 52
- h**
 - hospitalisation 52
 - house calls 24

i

illegal activities and treatments 27
illness 16, 17, 18, 20, 24, 26, 27, 28, 29, 42, 43, 44, 52, 53
illness and injury cover 16
incident 43, 52
included benefits 15, 19, 43
injury 15, 16, 17, 18, 19, 20, 21, 24, 25, 26, 28, 29, 42, 43, 44, 52, 53
insurance contracts act 32
internal dispute resolution 48

l

lifetime cover 16
limits 15, 16, 17, 20, 42

m

medications 27
multi pet discount 50
multi policy discount 50

n

not caring for your pet 28
not protecting your pet 28

o

occupational purposes 25, 33
optional benefits 42
our rights 43

p

personal information 47, 50
pet 13, 15, 16, 17, 18, 19, 20, 21, 24, 25, 26, 27, 28, 40, 41, 42, 43, 44, 52, 53
pet abroad 17, 20
policy changes (see "changes that you ask for") 35
policyholder 12
pre-existing condition 16, 17, 28, 41, 52
premium 12, 13, 21, 43, 44, 47
premium discounts 50

preventative treatments 28
product disclosure statement 13, 33, 52

r

racq membership 51
renewal 12, 34, 35, 49
responsibilities 31, 39, 40, 41

s

settling your claim 42
species 49
specific exclusions 23, 24, 42
supplements 27

t

training and social programs 28
transporting 24
treatment 18, 24, 26, 27, 28, 29, 40, 41, 42, 44

u

unvaccinated pets 29

v

vet 16, 17, 18, 20, 21, 24, 26, 27, 28, 29, 40, 41, 42, 43, 44, 52, 53
vet costs 17, 18, 20, 24, 42, 44

w

waiting period 16, 17, 18, 52, 53
waiver 16, 35
what we pay 13, 15, 33
when your policy starts 12

y

your responsibilities 6, 39

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