

Guardian Pet Insurance Bronze Accident & Illness Cover Supplementary Product Disclosure Statement (“SPDS”)

Notice of Policy Changes & Amendments

Issue Date: 13 February 2020

This notice supplements and sets out important changes made to the combined Product Disclosure Statement (PDS), Policy Terms and Conditions and Financial Services Guide (Policy Booklet) for Guardian Pet Insurance Bronze Accident & Illness Cover with an issue date of 9 December 2019. It is important that you read this SPDS and the Policy Booklet together, to familiarise yourself with the PDS and Policy Terms and Conditions as they now apply.

Except where specifically noted in the following table, all other information in your Policy Booklet (dated 9 December 2019), remains valid and enforceable.

Section	Description of Change
<p>Section 2.2 – Illness Cover (page 25-26)</p>	<p>Replace the entire ‘What you are covered for’ section with the following:</p> <p>What you are covered for</p> <p>We will pay you the Benefit Percentage for Vet Expenses incurred by you for Treatment provided during the Policy Period up to the Benefit Limits, as a result of your Pet suffering an Illness. An Annual Condition Limit applies to each Illness Condition you claim.</p> <p>Examples of Illnesses covered, subject to any policy exclusions that may apply, include but are not limited to:</p> <ul style="list-style-type: none"> • cancer Treatments; • Skin Conditions; • eye/ear Conditions; • ingestion of a foreign object; • gastrointestinal problems; • hereditary and congenital Conditions (excluding Pre-existing Conditions); • intervertebral disc disease (IVDD); or • tick paralysis. <p>Note: The Waiting Period for Illness Conditions is 30 days from the Commencement Date of your first Policy Period.</p> <p>Under ‘When you are not covered’, remove the following:</p> <p>5. more than one incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period;</p>
<p>Section 4 – General Exclusions (what we do not cover) (page 28)</p>	<p>Under ‘Certain Treatments and Conditions’, replace point I. with the following:</p> <p>I. Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion. Exceptions to this include:</p> <ul style="list-style-type: none"> • vaccination reactions; • desexing procedure complications; and • reactions to flea/tick/worm control products.

If you have any questions regarding this change, you can contact us either via phone: 1300 709 431 between 8am - 8pm (AEST) Monday to Friday or via email: guardian@petsure.com.au



Guardian Pet Insurance

Bronze Accident & Illness Cover

Our more basic and economical
level of cover



Guardian Pet Insurance is issued by The Hollard Insurance Company Pty Ltd (**Hollard**) ABN 78 090 584 473, AFSL 241436 of Level 12, 465 Victoria Avenue, Chatswood NSW 2067.

Guardian Pet Insurance is a trading name of and is arranged and promoted by Greenstone Financial Services Pty Ltd (**GFS**) ABN 53 128 692 884, AFSL 343079 of 58 Norwest Boulevard, Norwest, NSW 2153, trading as Guardian Insurance (**Guardian**).

Guardian Pet Insurance is administered through PetSure (Australia) Pty Ltd (**PetSure**) ABN 95 075 949 923, AFSL 420183 of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067.

Welcome to Guardian Insurance

At Guardian Insurance we are focused on providing a wide range of insurance products with benefits for Australian families at all stages of their lives.

When you choose Guardian Insurance you'll find all our communications are straightforward, and our insurance consultants are professionals who are here to work with you in a way that suits your needs.

Guardian Pet Insurance is a trading name of Greenstone Financial Services (GFS).

When you choose Guardian, you can rest assured that your benefits are secure for the long term.

IMPORTANT NOTE

It's important to be aware that Guardian Pet Insurance Bronze Accident & Illness Cover (Guardian Bronze Cover) has a 60% Benefit Percentage and a \$2,000 Annual Condition Limit and is designed to be a basic and economical plan which provides a contribution towards Vet Treatment costs, rather than full coverage. This means your out-of-pocket expenses will be at least 40%, and more if the \$2,000 Annual Condition Limit or overall annual Benefit Limit is reached. Some exclusions also apply, which you can read about in **'Section 2 – Your Cover'** and **'Section 4 – General Exclusions'**. This is described in more detail, with examples, in the Frequently Asked Questions on pages 8 – 10.

Guardian Pet Insurance has other higher levels of Cover available offering, up to an 80% Benefit Percentage. You can find more information about these plans at **guardianinsurance.com.au**

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Introduction

This Policy Booklet contains three parts:

- Your Product Disclosure Statement (PDS)
- Your Policy Terms and Conditions; and
- Our Financial Services Guide (FSG).

Product Disclosure Statement

The PDS is designed to help you understand what you need to know about Guardian Bronze Cover so that you can decide whether to proceed with this Cover. The PDS has been prepared by Hollard, who is the insurer and product issuer. Hollard has sole responsibility for the PDS, for each Guardian Pet Insurance policy issued, and for the assessment and payment of claims.

The PDS describes the main features and benefits of Guardian Bronze Cover. Any information contained in the PDS is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this general information, you should consider the appropriateness of the general information having regard to your individual objectives, financial situation, and needs.

Policy Terms and Conditions

The Policy Terms and Conditions of Guardian Bronze Cover have been written in plain language to help you understand the insurance cover offered, as well as an insured's rights and obligations under the policy, including the level of benefits payable.

You should carefully read the PDS and the Policy Terms and Conditions in this booklet before making any decision about whether to purchase Guardian Bronze Cover.

Note: You have a 30-day cooling off period and certain cancellation rights as described in these Policy Terms and Conditions.

Financial Services Guide

The FSG contains important information about the services provided by GFS and other persons or organisations listed in the FSG in relation to Guardian Pet Insurance, how they are remunerated in relation to the services offered, and their internal and external dispute resolution procedures. It is designed to assist you in deciding whether to use any of their services. GFS and other persons or organisations providing the services are responsible for information relevant to them in the FSG.

If you have any questions:

Contact our friendly customer service team by:

Phone: 1300 709 431
Monday to Friday
(except public holidays)
8am to 8pm (AEST)

Mail: Guardian Pet Insurance
Locked Bag 9021
Castle Hill NSW 1765

Website: guardianinsurance.com.au

Email: guardian@petsure.com.au

Where words or expressions used in the PDS and Policy Terms and Conditions have a special meaning, we have used the same terms in both sections. Refer to **'Section 1 – Definitions'** on page 21 for a full explanation.

In addition, references to:

- **we, our, us, insurer** and **Hollard**, mean The Hollard Insurance Company Pty Ltd.
- **you** and **your** mean the applicant for a Guardian Pet Insurance policy and, if a policy is issued, the insured.



Frequently Asked Questions

Information about insurance coverage in this section is a summary only. You should read the Combined PDS, Policy Terms and Conditions and FSG for full details of the Policy Terms and Conditions, Waiting Periods and exclusions.

What does Guardian Bronze Cover provide?

Guardian Bronze Cover provides a payment (of up to 60%) towards eligible Vet Expenses incurred in the event of Accidental Injuries and Illnesses with an Annual Condition Limit of \$2,000 per Condition and an overall annual Benefit Limit of \$12,000. This means your out-of-pocket expenses will be at least 40%, and more if the \$2,000 Annual Condition Limit or overall annual Benefit Limit is reached. Some exclusions also apply, which you can read about in **'Section 2 – Your Cover'** and **'Section 4 – General Exclusions'**.

For examples of how claim benefits are calculated, please see page 34.

What is the Annual Condition Limit?

This limit applies to each Condition for which you claim eligible Vet Expenses. In each Policy Period, we will not pay more than the Annual Condition Limit shown on your Certificate of Insurance for any one Condition. Refer to the example on this page.

There is no limit on the number of Conditions you can claim for in each Policy Period, as long as these do not exceed the overall annual Benefit Limit (refer to **'What is the overall annual Benefit Limit?'** on page 9). The Annual Condition Limit resets on renewal each year.

Note: Benefits cannot be accumulated across Policy Periods.

The following is an example claim for a diabetes Condition in one Policy Period:

Total amount of eligible Vet Expenses incurred (over a number of Vet visits)	\$2,100
Total amount claimable after 60% Benefit Percentage is applied	\$1,260
Annual Condition Limit	\$2,000
Total claim benefit payment	\$1,260
Your out-of-pocket expenses	\$840
Annual benefit remaining for the same Condition	\$740

Once the Annual Condition Limit is reached, no further Vet Expenses for diabetes will be paid until your policy is renewed.

What is the overall Benefit Limit?

The overall annual Benefit Limit is the maximum benefit that can be paid to you in any one Policy Period, for all Conditions in totality. We will not pay more than the overall annual Benefit Limit shown on your Certificate of Insurance in any Policy Period. The overall annual Benefit Limit resets on renewal each year.

Note: Benefits cannot be accumulated across Policy Periods.

What Waiting Periods apply?

The Waiting Periods that apply are:

- 30 days – for Conditions covered under **'Section 2.2 – Illness Cover'**.
- 6 months – for cruciate ligament Conditions (may be waived on application, refer to the **'Waiting Period'** definition on page 23).

Note: There is no Waiting Period for Accidental Injury Cover (except cruciate ligament Conditions), which will be covered from 11:59pm on the Commencement Date of your policy.

What exclusions apply?

As with most insurance products, there are certain situations in which you will not be covered. There are some general exclusions such as Conditions which occurred prior to the Commencement Date of your policy or during any applicable Waiting Period, dental procedures, fractured teeth, routine care, preventative Treatments, some Elective

Treatments and procedures, breeding or obstetrics. There may also be specific exclusions which may apply to specific levels of Cover.

It is important that you read all of your policy documentation for full details (including **'Section 2 – Your Cover'** to **'Section 3 – Additional Benefits'**), your Certificate of Insurance and **'Section 4 – General Exclusions'** on page 27).

What is a Pre-existing Condition?

If any symptoms or signs of a Condition occur or the Condition exists in any form prior to taking out your policy or during the applicable Waiting Period, then it will be considered to be a Pre-existing Condition and it will not be covered (refer to the **'Pre-existing Condition'**, **'Bilateral Condition'** and **'Related Condition'** definitions on pages 21 to 23).

For example: If your Pet shows first signs of diabetes prior to taking out your policy or within the Waiting Period, then diabetes will be considered to be a Pre-existing Condition and all expenses incurred for diabetes will not be covered.

What is a Bilateral Condition?

A Bilateral Condition is a Condition affecting body parts of which the Pet has at least two (e.g. cruciate ligaments).

When applying the \$2,000 Annual Condition Limit or a policy exclusion (such as for Pre-existing Conditions), a Bilateral Condition will be considered a single Condition.

For example: If your Pet displays symptoms or signs of a cruciate ligament Condition in the left leg prior to taking out your policy or during the Waiting Period (a Pre-existing Condition), Vet Expenses for a subsequent cruciate ligament Condition in the right leg will not be covered (refer to the **'Bilateral Condition'** definition on page 21).

Will I have lifelong Cover for my Pet?

Once your Pet is accepted for Cover and as long as you continue to renew your policy and pay your premiums without a gap in Cover, your Pet will be covered for eligible Vet Expenses for life, with Cover subject to the applicable terms and conditions of the policy for each renewal period. You can apply for Guardian Bronze Cover as long as your Pet is over eight weeks old and younger than 16 years of age.

Are x-rays, blood tests and other diagnostic tests covered?

Yes, you can claim for diagnostic expenses in relation to eligible Conditions covered by your policy and up to your applicable Annual Condition Limit. This means that elective or routine tests are not covered, nor are any tests related to a Pre-existing Condition or other policy exclusion.

What kind of Vet Consultations can I claim under my policy?

You can claim for Consultations in relation to Conditions covered by your policy.

For example: Under Guardian Bronze Cover you can claim for Consultation fees in relation to any eligible Accidental Injury or Illness Condition.

Note: Routine health checks and vaccination visits are not covered under Guardian Bronze Cover.

A Sub-limit applies to the Consultation fees that your Vet charges. This Sub-limit is stated on your Certificate of Insurance. When claiming for an eligible Condition, this limit only relates to the Consultation fee, and not any of the Treatments or medications your Pet may receive during the visit.

What are the claim requirements for adopted Pets?

Generally, for the first claim we require veterinary history for the life of your Pet. For adopted Pets, if you can provide us with proof of adoption or transfer of ownership papers we will only request veterinary history from the date you took ownership onwards. Refer to **'Section 7 – Claims'** for full details on how to submit a claim and required documents.

Benefit Summary

Feature	Guardian Bronze Cover
Entry age (for new applications)	From 8 weeks of age and younger than 16 years of age.
Lifelong Cover	 Provided there is no break in Cover. Policy terms and conditions may vary across each Policy Period.
Benefit Percentage The percentage of eligible Vet Expenses covered	60%
Overall annual Benefit Limit See page 21 for the definition of Benefit Limit	\$12,000
Annual Condition Limit See page 21 for the definition of Annual Condition Limit	\$2,000
Excess	\$0
Covers Accidental Injuries See page 21 for the definition of Accidental Injury	 Up to the Annual Condition Limit for each Accidental Injury.
Covers Illnesses See page 22 for the definition of Illness	 Up to the Annual Condition Limit for each Illness Condition.
Consultation fees annual Sub-limit	\$300
Emergency boarding annual Sub-limit	\$500
Waiting Periods See page 23 for the definition of Waiting Period	30 days for Illness Conditions. 6 months for cruciate ligament Conditions (may be waived on application, refer to the ' Waiting Period ' definition). No Waiting Period for Accidental Injuries specified in Section 2.1 .

Full details are specified in the Policy Terms and Conditions (pages 19-36)

Product Disclosure Statement (PDS)

Hollard is solely responsible for the PDS and is the insurer under each Guardian Pet Insurance policy issued. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel Guardian Pet Insurance policies on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure does not act for you. GFS is authorised to distribute and promote Guardian Pet Insurance but does not issue policies and is not involved in the assessment or payment of claims.

This PDS contains important information about:

- significant features and benefits of Guardian Pet Insurance;
- your Duty of Disclosure when applying for Guardian Pet Insurance;
- our internal and external dispute resolution procedures; and
- your cooling off rights when purchasing Guardian Pet Insurance.

Note: While this PDS provides a summary of the significant features and benefits of Guardian Pet Insurance, you must also read the Policy Terms and Conditions in this booklet to understand the insurance provided (including what terms, conditions, exclusions and limitations may apply to your Cover).

Sometimes we need to change the wording of the policy before it is issued to you because your insurance varies depending on a number of factors. We do this by adding what is called an endorsement. You will find

any endorsements that apply to your policy printed on your Certificate of Insurance.

We may need to update this PDS from time to time if certain changes occur and where required by law. If the change results in a material change from the PDS you hold, we will provide you with a new PDS or supplementary PDS.

Protection for your Pets

Subject to the terms, conditions, exclusions and limitations that apply to your Cover (as set out in this document), Guardian Pet Insurance provides:

- a. financial assistance towards Vet Expenses in respect of the insured Pet resulting from sudden and unexpected Accidental Injury or Illness (depending on the level of Cover selected by you) occurring or first showing symptoms or signs within the Policy Period and after any applicable Waiting Period; and
- b. cover for eligible Vet Expenses (as well as allowing you to use the services of any Vet in Australia and, in some cases, overseas).

'Vet Expenses' are defined in '**Section 1 – Definitions**' on page 23 and may be subject to stated limits and applicable Waiting Periods.

Understanding the limits of the insurance

Guardian Pet Insurance transfers some of the financial risks Pet owners face for Vet Expenses from the insured to the insurer. However, Guardian Pet Insurance does not

cover every circumstance or expense and we have certain terms, conditions, exclusions and limitations like other forms of general insurance. These include, but are not limited to, Conditions such as pregnancy, Elective Treatments and procedures, Pet foods/diets, grooming and medical Conditions that are present or that you were aware of (or that a reasonable person in your circumstances should have been aware of) prior to the policy Commencement Date or that arise during the applicable Waiting Period.

Maximum monetary limits also apply to the amount of benefits payable in any one Policy Period. This includes:

- overall annual Benefit Limit;
- Sub-limits; and an
- Annual Condition Limit.

You should be aware that this means there will also be a significant portion of the Vet bill that you need to pay yourself in addition to the portion that is covered. In the case of Guardian Bronze Cover, this will be least 40% of the eligible Vet Expenses, and more if the \$2,000 Annual Condition Limit or overall annual Benefit Limit is reached.

See the **'Benefit Limit(s)** and **Sub-limit(s)'** and **'Annual Condition Limit'** definition in **'Section 1 – Definitions'** on page 21 and your Certificate of Insurance for more information.

Full details are specified in the **'Policy Terms and Conditions'** on pages 19 to 36.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- a. reduces the risk we insure you for;
- b. is common knowledge;
- c. we know or should know as an insurer; or
- d. we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, 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 cancel your contract.

Calculating your premium

Your premium is calculated when your Guardian Pet Insurance policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance.

The premium for new policies is calculated based on a number of factors. Some are pre-set and don't vary for each insured (e.g. amounts we take into account for certain internal costs and expenses). Others can affect the premium amount up or down depending upon whether we believe it increases or decreases the risk to us. These factors include the Cover you have chosen, the Benefit Percentage applicable to the Cover you have chosen, the species, breed and age of your Pet and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage.

Further information about renewal premiums, including how they are also calculated (and additional factors taken into account), can be found under **'Automatic renewal of your Policy'** on page 19. The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information using our contact details on page 7.

Minimum premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a pre-determined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.

Cooling off period

You have a full 30 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Guardian Pet Insurance policy. This is known as the 'cooling off' period. During this time you may cancel the policy simply by contacting us. If we receive your request to cancel your policy within the 30-day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received since commencement or renewal, less any costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.

You cannot cancel your Guardian Pet Insurance policy if you have exercised any of your rights or powers under the policy (e.g. you have made a claim) within the 30 day

cooling off period. After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in **'Section 6 – Cancellation'** on page 31.

Your privacy

Hollard, GFS and PetSure (each a **"Recipient"** and referred to as **"we"**, **"us"** or **"our"** in this privacy section) are subject to the Australian Privacy Principles under the Privacy Act 1988 (Cth).

In connection with each Recipient:

- personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;
- personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (e.g. processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing

you with a policy, managing claims, processing payments), processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party), quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;

- if you do not consent to us collecting using, and/or disclosing all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;
- we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided in this section);
- where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing

companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law; and

- your personal information may also be disclosed to some of our service providers who are located overseas including (but not limited to) the Philippines. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Privacy Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Privacy Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can

request a copy. If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Privacy Officer at:

Hollard

Phone: (02) 9253 6600
Email: privacy@hollard.com.au
Mail: Hollard Privacy Officer
The Hollard Insurance
Company Pty Ltd
Locked Bag 2010
St Leonards NSW 1590
Website: hollard.com.au

GFS

Phone: (02) 8886 8300
Email: privacy@greenstone.com.au
Mail: Greenstone Financial
Services Pty Ltd
58 Norwest Boulevard,
Norwest NSW 2153
Website: greenstone.com.au

PetSure

Phone: (02) 9842 4800
Email: privacy@petsure.com.au
Mail: PetSure Privacy Officer
PetSure (Australia) Pty Ltd
Locked Bag 9021
Castle Hill NSW 1765
Website: petsure.com.au

Code of Practice (Code)

Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice. The objectives of the Code are to:

- commit insurers to high standards of service;
- promote better, more informed relations between insurers and their customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- promote continuous improvement of the general insurance industry through education and training.

You can obtain a copy of the Code from the Insurance Council of Australia website at **insurancecouncil.com.au**.

Goods and Services Tax (GST)

All monetary limits in your policy are inclusive of GST. In the event of a claim, if you are not registered for GST, we will reimburse you the GST component in addition to the amount we pay you.

If you are registered for GST, we will not pay you the GST component, you will need to claim the GST component from the Australian Taxation Office.

You must advise us of your correct input tax credit percentage where you are registered as a business and have an Australian Business Number. You are liable to us for any GST liability we incur arising from your incorrect advice or inaction.

If you have any questions

For more information about Guardian Pet Insurance, to confirm policy transactions, or if you have any questions about the information contained in the PDS or Policy Terms and Conditions, please call us on **1300 709 431**. Monday to Friday 8am to 8pm (AEST).

Alternatively, you can write to:

Guardian Pet Insurance
Locked Bag 9021
Castle Hill NSW 1765

If you have a complaint

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps.

1 – Immediate response

Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern we will treat it as a complaint and take steps to resolve your matter as soon as possible. Please contact us using one of the following means:

Phone: **1300 709 431**
Monday to Friday
(except public holidays)
8am to 8pm (AEST)

Writing: Customer Service Complaints
Guardian Pet Insurance
Locked Bag 9021
Castle Hill NSW 1765

Please supply your policy number to enable the enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2 – Internal dispute resolution

If we haven't resolved your matter to your satisfaction, at your request (refer to contact details provided for '1 – Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated matters will be acknowledged within two business days of being escalated. After full consideration of the matter a written final response will be provided that will outline the decision reached and the reasons for the decision.

3 – External dispute resolution

In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within 45 days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:

Australian Financial Complaints Authority

Mail: GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Website: afca.org.au
Email: info@afca.org.au

Financial Claims Scheme and Compensation Arrangements

Hollard is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.

The Insurance Act contains standards designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system. Because of this we are exempted by the Corporations Act 2001 (Cth) from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

If we were to fail and were unable to meet our obligations under your policy, a person entitled to claim under insurance Cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at **[fcs.gov.au](https://www.fcs.gov.au)**.

Authorised for issue

This PDS including the Policy Terms and Conditions was prepared by Hollard. GFS and PetSure have given their consent to all statements by or about them in the form and context in which they are included and have not withdrawn as at the date of the PDS.

These statements appear throughout this PDS.

Policy Terms and Conditions

The Guardian Pet Insurance Policy

Upon acceptance of application for your Cover, you will be issued a Certificate of Insurance. We will issue a new Certificate of Insurance:

- on renewal of your policy each year; or
- if you or we change your Cover.

Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 14 or due to the operation of the cancellation provisions of the policy as explained in **'Section 6 – Cancellation'** on page 31. We also have certain cancellation rights at law. For your convenience and to ensure continuity of Cover for your Pet, we will automatically renew your policy each year, refer to **'Automatic renewal of your policy'** on this page, unless you advise us otherwise.

Your policy comprises the Certificate of Insurance, PDS, Policy Terms and Conditions, FSG and any endorsements issued by us from time to time.

The basis on which we insure you

Subject to the Policy Terms and Conditions, we will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet for covered Accidental Injury or Illness Conditions up to the specified Benefit Percentage, but subject to the overall annual Benefit Limit, Annual Condition Limit or Sub-limit, provided that:

- you have paid or agreed to pay the premium to us for the Cover provided;

- the Accidental Injury or Illness Conditions (whichever is applicable) arose during the Policy Period; and
- the Treatment occurred during the Policy Period.

Where we agree to provide Cover under the policy we rely on the representations made by you during your application for insurance.

Coverage under the policy will depend on the level of Cover you have chosen. Your Certificate of Insurance will state the plan and policy benefits applicable to your Pet.

Additional and optional benefit(s) may also be provided if specified on your Certificate of Insurance.

Automatic renewal of your policy

We will advise you regarding renewal of your policy prior to the expiration of the current policy, and your renewal premium will also be adjusted accordingly.

Every year, we review the cost of everyone's insurance with regards to a combination of factors as well as claims inflation across all our insured Pets. These factors include your Pet's age and breed, as well as data relating to the health of Pets that are a similar age and breed. Your premium takes into account the average cost of care for Pets like yours.

We may also change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet.

Unless you notify us otherwise, your Cover will be automatically renewed on the terms contained in the renewal offer and we will deduct/charge the renewal premium from your nominated account/credit card unless you tell us not to. If the account/credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.

We require you to notify us should you decide not to renew your policy.

Should you renew your policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your Duty of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.

Delivery of your policy documents and policy related communications

Unless you tell us otherwise or we tell you it is no longer suitable we will send your policy documents and policy related communications electronically. This includes email and/or other methods of electronic communication. You will need to provide us with your current email address and your mobile phone number. Each electronic communication will be deemed to be received by you on the transmission date recorded in our systems. Where we deliver your policy documents and policy related communications by mail in printed form all such communications will be deemed to have been successfully delivered once mailed by us to your last notified postal address.

Some important things you should know

Benefits do not accumulate across Policy Periods. The policy benefits will expire at the end of each Policy Period and your Benefit Limits, Sub-limits and Annual Condition Limits will reset on renewal.

Your rights and duties under the policy cannot be transferred without our prior written consent.

It is a condition of Cover that your Pet must regularly reside with you and be under your regular care and supervision at the physical address you provided to us.

It is important to remember that insurance policies cannot cover every scenario and have certain limits. In addition, you should be aware that there will also be a significant portion of the Vet bill that you will need to pay yourself in addition to the portion that is covered. In the case of Guardian Bronze Cover, this will be least 40% of the eligible Vet Expenses, and more if the \$2,000 Annual Condition Limit or overall annual Benefit Limit is reached.

Section 1 – Definitions

When interpreting these Policy Terms and Conditions:

- references to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa; and
- monetary references are in Australian dollars (AUD).

Words that are capitalised have the special meaning explained below:

Accidental Injury means physical harm or injury arising from an accident. For the purposes of this policy, an accident is:

- a single specific, unpredictable, unusual and unintended external event which occurs at a particular time and place, with no apparent or deliberate cause but with marked effects; and
- is independent of any other cause including any Pre-existing Condition.

Note: Conditions covered by the Accidental Injury Cover Section of the policy are specified in '**Section 2.1 – What you are covered for**' on page 24.

Annual Condition Limit means the limit applied to each Condition for which you claim. We will not pay more than the Annual Condition Limit shown on your Certificate of Insurance for any one Condition. There is no limit on the number of Conditions you can claim in each Policy Period, subject to the overall annual Benefit Limit.

Note: The Annual Condition Limit resets on renewal of the policy.

Benefit Limit(s) and **Sub-limit(s)** mean the applicable amount(s) payable in any one

Policy Period, in relation to the relevant Cover as specified on your Certificate of Insurance (determined as follows):

- if a Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on your Certificate of Insurance, we will not pay more than that amount (subject also to the overall annual Benefit Limit not having been exceeded); and
- we will never pay more than the overall annual Benefit Limit specified on your Certificate of Insurance.

Note: Benefit Limits and Sub-limits reset on renewal of the policy. The overall annual Benefit Limit means the maximum benefit that can be paid to you in any one Policy Period, for all Conditions in totality.

Benefit Percentage means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limits. The Benefit Percentage for Guardian Bronze Cover is 60%, meaning we will reimburse you for up to 60% of the eligible Vet Expenses (subject to the Benefit Limits and Annual Condition Limit).

Note: Refer to page 34 for an example of how claim payments are calculated.

Bilateral Condition means any Condition affecting body parts of which the Pet has at least two, one each side of the body (e.g. ears, eyes, knees and elbows).

Note: When applying a Benefit Limit, Annual Condition Limit or exclusion, a Bilateral Condition will be considered a single Condition.

For example: If your Pet displays symptoms or signs of an elbow dysplasia Condition in

the left elbow prior to the Commencement Date of the policy or during the Waiting Period, Vet Expenses for a subsequent elbow dysplasia Condition in the right elbow will not be covered.

Certificate of Insurance means the relevant certificate we provide outlining the key details of the contract of insurance between you and us, and identifying the policy number, Cover, Commencement Date, End Date, insured Pet, schedule of benefits including Benefit Limits, Sub-limits and the Annual Condition Limit.

Commencement Date means 11:59pm on the date when Cover for your Pet first started as shown on your Certificate of Insurance.

Condition means any Accidental Injury, or any manifestation of an Illness, including but not limited to any:

- Skin Condition;
- Bilateral Condition;
- Related Condition; or
- Recurring Condition.

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

Cover means the Cover applicable to the policy you have selected. Information about the Cover can be found in '**Section 2 – Your Cover**'.

Note: The Cover applying to your Pet is shown on your Certificate of Insurance. The Cover includes the '**Additional Benefits**' explained in **Section 3** on page 26.

Elective Treatment means a Treatment or surgery that is beneficial to your Pet but is not essential for your Pet's survival or does not form part of the Treatment for a Condition. Refer to '**Section 4 – General Exclusions**' on page 27.

End Date means 11:59pm on the date upon which your policy terminates and benefits cease.

Note: The End Date is shown on your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the End Date.

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

Illness means a sickness or disease which:

- is not included under Accidental Injury Cover; and
- is independent of any Pre-existing Condition.

Pet means a dog or cat covered under the policy and named on your Certificate of Insurance.

Policy Period means the time during which we provide Cover as specified on your Certificate of Insurance.

Pre-existing Condition means any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date or during any applicable Waiting Period, including but not limited to:

- any cruciate ligament Condition;
- a Recurring Condition;
- any Skin Condition (as defined);

- latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Commencement Date;
- any Condition in remission at the time of the insurance application;
- any seasonal Condition; or
- Conditions currently or previously being controlled by medication(s) or by a prescription diet;

and whether or not diagnosed or treated by a Vet. (If your Pet has a Pre-existing Condition, please also refer to definitions for a '**Related Condition**' and a '**Bilateral Condition**').

Recurring Condition means a Condition that is curable but may relapse repeatedly with intervals of remission in between.

Note: A Recurring Condition will still be subject to the Annual Condition Limit.

For example: If your Pet requires Treatment for an ear infection, and this infection resolves, but months later another ear infection occurs, these expenses would be subject to the one Annual Condition Limit.

Related Condition means a Condition that has the same signs or symptoms, diagnostic classification or results from the same disease process as a Pre-existing Condition for the insured Pet. Even if this Condition showed first signs or symptoms during the Policy Period (outside of the Waiting Period), it is still considered to be a Pre-existing Condition regardless of the number of areas of your Pet's body affected.

For example: If your Pet suffers from arthritis in its legs prior to the Commencement Date of the policy or during the Waiting Period, all future occurrences of arthritis for example in

the back or neck, will be considered to be Related Conditions and will not be covered.

Skin Condition means any Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever.

Note: For the purposes of the policy Skin Conditions are:

- deemed to include skin lumps; and
- regarded as one Condition.

Treatment means reasonable and customary examinations, Consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, illness or Accidental Injury during the Policy Period.

Vet means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in Australia (with the exception of additional benefits provided under '**Section 3.3 – Pet Overseas Travel Insurance**').

Vet Expenses means the reasonable, customary and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Policy Period.

Waiting Period means a period starting from the Commencement Date of the first Policy Period during which a Condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance.

Note: The Waiting Period for:

1. Conditions covered under '**Section 2.2 – Illness Cover**' on page 25 are subject to 30 days; and

2. cruciate ligament Conditions and any Conditions arising therefrom irrespective of cause or origin, are subject to six months, unless:
 - a. we have received a completed and signed 'Cruciate Ligament Exam Form' from your Vet within 14 days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date; and
 - b. you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Exam Form'. Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision.

Section 2 – Your Cover

Guardian Bronze Cover is applicable if:

- it is shown on your Certificate of Insurance; and
- your Pet was over eight weeks old and younger than 16 years of age at the Commencement Date.

Pets over 16 years of age will not qualify for Guardian Bronze Cover where there has been a break, lapse or change in Cover after reaching 16 years of age.

The Cover applying to your Pet is shown on your Certificate of Insurance. The Cover includes the emergency boarding, essential euthanasia and pet overseas travel insurance benefits explained in '**Section 3 – Additional Benefits**' on page 26.

2.1 Accidental Injury Cover

What you are covered for

We will pay you the Benefit Percentage for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limits, as a result of your Pet suffering an Accidental Injury in one of the circumstances described below. An Annual Condition Limit applies to each Accidental Injury you claim.

To qualify for Cover under this section of the policy, the Accidental Injury must have occurred during the Policy Period and:

1. be a direct consequence of at least one of the following:
 - a. a motor vehicle incident;
 - b. a burn or electrocution; or
 - c. an allergic reaction to an insect or spider bite other than tick or flea bites;
 or;
2. result in:
 - a. a bone fracture;
 - b. snake bite toxicity;
 - c. a traumatic ligament or tendon injury;
 - d. bite wound or fight wound abscesses; or
 - e. lacerations or abrasion of tissue, skin or mucous membrane due to external violence.

Note: There is no Waiting Period after the Commencement Date of your Policy for Accidental Injury items other than cruciate ligament Conditions, where a six month Waiting Period applies. This may be waived on application, refer to the '**Waiting Period**' definition on page 23.

When you are not covered

We will not pay any Vet Expenses attributable to or resulting from:

1. a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period;
2. patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object and intervertebral disc disease (IVDD) under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered (where eligible) under **'Section 2.2 – Illness Cover'** (and will be subject to the 30-day Waiting Period for Illness Cover);
3. any dental Treatment, including fractured teeth; and
4. any of the excluded matters listed in **'Section 4 - General Exclusions'** on page 27.

2.2 Illness Cover

What you are covered for

We will pay you the Benefit Percentage for Vet Expenses incurred by you for Treatment provided during the Policy Period up to the Benefit Limits, as a result of your Pet suffering an Illness. An Annual Condition Limit applies to each Illness Condition you claim.

Examples of Illnesses covered, subject to any policy exclusions that may apply, include but are not limited to:

- cancer Treatments;
- Skin Conditions;
- eye/ear Conditions;

- ingestion of a foreign object*;
- gastrointestinal problems;
- hereditary and congenital Conditions (excluding Pre-existing Conditions);
- intervertebral disc disease (IVDD); or
- tick paralysis.

* We will only cover one incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period.

Note: The Waiting Period for Illness Conditions is 30 days from the Commencement Date of your first Policy Period.

When you are not covered

We will not pay any Vet Expenses attributable to or resulting from:

1. a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period;
2. an Illness caused by:
 - a. endoparasites, such as intestinal worms; or
 - b. ectoparasites, such as ticks (other than paralysis ticks) and fleas, with the exception of skin and ear mites.
3. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:
 - a. for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or
 - b. for cats: parvovirus infections (including feline panleukopenia),

chlamydia, feline leukaemia virus (FeLV), feline immuno deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;

4. any declared widespread pandemic disease that affects dogs or cats;
5. more than one incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Policy Period;
6. any tick preventative Treatments or measures (e.g. tick baths, sprays, etc.) whether recommended by your Vet or not; or
7. any of the excluded matters listed in **'Section 4 – General Exclusions'** on page 27.

Section 3 – Additional Benefits

The following Additional Benefits under this section are included in the Benefit Limit and will provide benefits up to the Annual Condition Limits or Sub-limit as shown on your Certificate of Insurance.

3.1 Emergency Boarding

What you are covered for

We will pay you the Benefit Percentage up to the emergency boarding Sub-limit for the cost of boarding your Pet at a licensed kennel or cattery in the following scenarios:

1. if you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for five or more consecutive days during the Policy Period; or

2. if you, (the insured and sole carer of the Pet) require emergency accommodation due to family violence.

When you are not covered

We will not pay for any costs under this benefit:

1. if you are hospitalised for:
 - a. cosmetic surgery or other forms of elective surgery;
 - b. pregnancy; or
 - c. any sickness known or foreseeable prior to the Commencement Date;or
2. if someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital.

3.2 Essential Euthanasia

What you are covered for

We will pay you the Benefit Percentage for Vet Expenses incurred by you up to the Annual Condition Limit to euthanase your Pet during the Policy Period provided that this was deemed a humane and essential course of action by the Vet, and as a result of a Condition covered under your policy. Your overall annual Benefit Limit also applies.

The eligible Vet Expenses which relate to euthanasia will be subject to the Annual Condition Limit of the covered Condition which led to the euthanasia.

For example: If your Pet is euthanised as a result of a snake bite, Vet Expenses in relation to the euthanasia will be subject to the Annual Condition Limit for the snake bite.

When you are not covered

We will not pay any Vet Expenses incurred by you during the Policy Period for:

1. voluntary euthanasia (i.e. non-essential euthanasia);
2. euthanasia attributable to or resulting from an event or circumstances specified within **Section 2.1** and **2.2 'When you are not covered'** and in '**Section 4 – General Exclusions'** on this page;
3. an autopsy; or
4. disposal, burial or cremation of a deceased Pet (unless coverage for this expense is noted on your Certificate of Insurance).

3.3 Pet Overseas Travel Insurance

What you are covered for

We will pay for Vet Expenses incurred for the Treatment of your Pet whilst it is overseas with you in New Zealand or Norfolk Island, subject to:

1. the Cover selected, the Benefit Percentage, your Annual Condition Limit and the overall annual Benefit Limit as shown on your applicable Certificate of Insurance; and
2. the payment of the benefits under this section to you in AUD at the exchange rate applicable on the date your claim is received by us.

When you are not covered

We will not pay any Vet Expenses incurred by you during the Policy Period for:

1. any amount if you or your Pet live permanently outside of Australia;

2. any benefit under this section where the Pet has been (or is going to be) out of Australia for a period of more than 60 consecutive days;
3. exchange commissions or bank charges incurred for foreign payments made by you for the Treatment of your Pet;
4. claims incurred for any Condition arising when your Pet was not under your direct care;
5. costs covered by any other insurance policy covering the same risk; or
6. any travel or repatriation charges to return your Pet to Australia.

Section 4 – General Exclusions (what we do not cover)

The intention of Guardian Pet Insurance is to help Cover unforeseen Vet Expenses associated with Pet ownership. However not all expenses are covered.

Unless stated on your Certificate of Insurance, Vet Expenses and/or costs related to the following are not covered:

1. **Pre-existing Conditions** – a **Related Conditions** or **Conditions arising** within the applicable Waiting Period. Refer to page 22 for the definition of '**Pre-existing Condition**'. and '**Pre-existing Condition review**' on page 30.
2. **Dental care** – dental procedures, dental diseases, gingivitis, Treatment of teeth fractures, teeth cleaning/scaling, orthodontics, removal of deciduous or fractured teeth or any oral disease (with the exception of oral tumours).

3. Certain Treatments and Conditions

- a. any Vet Expense relating to regular, prescription or dietary Pet food or treats, special diets, raw food diets, vitamins, nutraceuticals or mineral supplements, whether recommended by your Vet or not;
- b. preventative procedures and Treatments (including but not limited to vaccinations, flea/tick/ worm control);
- c. grooming and bathing of your Pet, and injuries sustained (such as lacerations and cuts) while your Pet is being groomed by you or any other person;
- d. non-medicated bathing or grooming products including but not limited to shampoos and conditioners;
- e. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;
- f. accessories such as but not limited to pill poppers, cage hire, crates, bedding and collars;
- g. training, socialisation, therapy and alternative therapies (including but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy) whether recommended by your Vet or not;
- h. Treatment for Accidental Injuries or Illnesses that occur while your Pet is used for (or as a direct result of) hunting, commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Conditions that occur during or as a result of guide dog or assistance dog duties are exempt from this exclusion;
- i. Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);
- j. cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;
- k. a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);
- l. Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion;
- m. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
- n. the provision of medication(s) for your Pet that covers a period of more than 30 days beyond the policy End Date;
- o. your decision to pursue a course of Treatment other than that which was recommended to you by your Vet

unless specifically authorised by us prior to Treatment. For example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;

- p. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer;
- q. cryptorchidism (undescended testicles); or
- r. breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.

4. Certain services and procedures

- a. transport or boarding expenses other than the benefits provided in '**Section 3.1 – Emergency Boarding**' on page 26, regardless of reason;
- b. ambulance fees and non-essential hospitalisation;
- c. additional costs associated with house calls, phone Consultations and out-of-hours Treatment unless the Vet believes an emergency Consultation was necessary, in which case our liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal Consultation hours;
- d. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or
- e. the following items and any associated expenses:

- i. any trial or experimental procedures and Treatments;
- ii. organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;
- iii. external fixtures (such as wheelchairs);
- iv. prosthetics (including but not limited to hip replacements and elbow replacements); or
- v. 3D printing.

5. Elective Treatments and procedures

- a. routine examinations and health checks, cosmetic procedures, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and
- b. tail docking and debarking.

6. Your Pet not being protected due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or illness (such as ingestion of hazardous substances or from aggravating a treated Condition).

7. Policy conditions

- a. any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or
- b. Condition specifically excluded on your Certificate of Insurance.

Pre-existing Condition review

You may apply to us to review a Pre-existing Condition exclusion provided that your Vet certifies and provides (at your expense) veterinary records verifying that your Pet has been free of signs, symptoms or recurrence of the Pre-existing Condition (or any Condition(s) arising directly therefrom) up to the date of receipt of your Review Application Form, which shall be no less than a period of 18 months from the original policy Commencement Date.

Your request for this review must be made in writing after the completion of the 18 month period using our prescribed 'Review Application Form'. The Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us in writing. Agreement to lift all or part of the exclusion(s) is at our sole discretion and we are not obligated to provide reasons for declining a request.

Section 5 – Premiums

Cover under the policy is provided on the basis that you have paid or agreed to pay us the premium for the Cover provided.

The amount you pay is shown on your Certificate of Insurance and includes all premium, administration fees, commissions and any applicable government taxes, fees and/or charges.

5.1 Paying your premium

1. The premium is payable when you take out a new policy and when you renew your policy.
2. You may choose to pay the premium:
 - a. annually by credit card or direct debit;
or

- b. monthly or fortnightly by instalment by credit card direct debit or debit card direct debit.

3. When premiums are paid monthly or fortnightly by instalment, claims are paid on the basis that you agree to pay the remaining premiums for that Policy Period.

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

5.2 Paying on the due date

1. Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments);
2. Your premium must be paid on or before its due date;
3. Where you have an instalment policy and we have not received an instalment payment, we will send you a notice in writing (either via mail, email or text message) regarding your non-payment at least 14 calendar days before any cancellation is made by us for non-payment. If after sending the above notice we do not receive the instalment payment, we will send you a second notice in writing (either via mail, email or text message), either:
 - a. prior to cancellation, informing you that your instalment policy is being cancelled for non-payment if the unpaid premium remains in arrears for more than 30 days; or
 - b. within 14 days after cancellation by us, confirming our cancellation of your instalment policy.

4. If at least one instalment has remained unpaid for a period of at least 14 days then we may refuse to pay your claim(s);
5. If we cancel your policy due to non-payment of an instalment premium you need to be aware that:
 - a. no benefits or entitlements can be paid under the policy for any Treatment that occurred after the cancellation date;
 - b. you may be refused Cover in the future under any policy administered by PetSure; and
 - c. any application for general insurance products in the future may be affected because you had a policy cancelled as a result of unpaid premiums.

Section 6 – Cancellation

6.1 Cancellation by you

You may cancel your policy with us at any time by contacting our customer service team. Our contact details are set out on page 7. The cancellation will be effective once we provide you our confirmation of your cancellation request. These cancellation provisions also apply to policies cancelled where you have entered into a new policy because you change your level of Cover or type of policy.

6.2 Cancellation during the cooling off period

If you cancel your policy during the 30-day cooling off period, and no claim has/is to be made by you, we will refund any premiums you have paid since the Policy Commencement Date (or renewal date), less

any costs incurred by us which we are unable to recover, and any taxes or duties that we are unable to refund. You cannot return your policy during the cooling off period if a claim has/is to be made by you.

6.3 Cancellation where no claims have been made

Provided no claim has been made, if you cancel the policy for whatever reason after the cooling off period and you have paid the annual premium in full, we will refund the premium less:

- a. the amount covering the period you were insured for; and
- b. any government or statutory charges we are unable to recover.

If you have been paying your premium by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premium instalments will be deducted.

6.4 Cancellation after a claim has been made

If you cancel your policy for whatever reason (other than your Pet passing away) after having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid if it has not already been paid. Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to your nominated bank/credit card account. This clause survives termination of this contract. If you cancel your policy because your Pet has passed away and after having made a claim, your policy will be cancelled in the same way as set out above in **'6.3 Cancellation where no claims have been made'**.

6.5 Cancellation by us

We may cancel your policy where the law allows us to do so. If we cancel your policy, we may refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.

If you advise us that your Pet has passed away, your policy will be cancelled in accordance with **'6.3 Cancellation where no claims have been made'**. For more information about cancellations refer to **'Section 5 – Premiums'** on page 30.

Section 7 – Claims

7.1 How to make a claim

Should you need to submit a claim, your Vet may be able to do this for you electronically, at the time of your visit. If you elect to have your Vet submit your claim on your behalf, we will still communicate with you regarding the status of your claim. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.

Alternatively, you can submit your claims online through the secure Pet Portal:

<https://portal.petsure.com.au/guardian/login>

Simply upload your documentation and click **submit** (from your computer or your mobile device).

You can also complete a paper claim form and send your original documentation via post. If you choose to claim via post, the attending Vet must complete all sections on the claim form where designated and both you and the attending Vet must sign the claim form.

All claims must be completed carefully and honestly.

Claim forms are available by calling us on **1300 709 431** or visiting **guardianinsurance.com.au/claims**

7.2 Important claim information

1. Unless we agree otherwise, all claims must include itemised tax invoice(s), payment receipt(s) and applicable Consultation notes. If submitting a claim by post all claim documentation must be originals and must be accompanied by a completed claim form.
2. Incomplete claim forms will be returned to you and this may result in a delay in processing your claim. We recommend that you retain copies of all documentation for your records.
3. If submitting a claim for the first time, please include a full veterinary history from the attending Vet and any previous Vets who have treated your Pet whilst in your care. Failure to include this may result in delays in processing your claim
Note: For adopted Pets, veterinary history is only required from the date you took ownership. If you can provide us with proof of adoption or transfer of ownership papers, we will only request veterinary history from the date you took ownership onwards.
4. All claims should be submitted to us and received within 90 days of the relevant Treatment being provided and all accounts must be paid in full prior to submission of your claim.
5. You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet is

authorised to release information and/or records to us about your Pet.

6. Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).
7. You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the policy.
8. You agree that we have the right to decline processing of a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.
9. We will not reimburse you for the provision of any information required in the purchase and administration of the policy nor for the assistance provided to you in the completion of any forms relating to the policy including the provision of any information in relation to a claim made under this policy.

7.3 Processing of your claim

1. We will deal directly with you regarding settlement of the claim. In the instance your Vet submits your claim on your behalf, they may receive status updates, or when agreed to by us, payment on your behalf.
2. Unless we agree otherwise, we will pay you, not the Vet.
3. If the Vet Expenses:
 - a. are considered by us to be excessive or unreasonable;

- b. are higher than the Vet Expenses normally charged by a general or referral practice;
- c. in our opinion may not be required; or
- d. are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices;

then claim payments will be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition. We reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree that the Treatment provided, or fees charged were reasonable, we may decide to pay only the cost of the Treatment that was necessary and/or reasonable to treat the Condition (as advised by the Vet from whom we have requested the second opinion).

4. We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
5. If you submit a fraudulent claim, or solicit your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied, and we may cancel your policy altogether. We may also be entitled to reclaim any payments already made to you in respect of such claims.
6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.

7. In the event that we pay a benefit contrary to the 'Policy Terms and Conditions' for whatever reason, this will not constitute a waiver retrospectively as they stand to any paid claims or to any future claims for that or any Related Condition. We also reserve our right to recover from you any benefit amount received by you as a result of such error.

7.4 Examples of how we settle your claim

Example 1 – Annual Condition Limit not reached

The following calculations provide examples of how claims will be settled where Cover is provided (these examples are indicative of the manner of calculation only and include GST):

Total amount of eligible Vet Expenses incurred	\$3,000
Total amount claimable after 60% Benefit Percentage is applied	\$1,800
Annual Condition Limit	\$2,000
Total claim benefit payment	\$1,800
Your out-of-pocket expense	\$1,200
Annual benefit remaining for the same Condition	\$200

Once the Annual Condition Limit is reached, no further Vet Expenses for the particular Condition will be paid until you renew your Policy.

Example 2 – Annual Condition Limit reached

Total amount of eligible Vet Expenses incurred (over a number of Vet visits)	\$5,000
Total amount claimable after 60% Benefit Percentage is applied	\$3,000 (However as this is subject to Annual Condition Limit of \$2,000, the total amount claimable is \$2,000)
Annual Condition Limit	\$2,000
Total claim benefit payment	\$2,000
Your out-of-pocket expenses	\$3,000
Annual benefit remaining for the same Condition	\$0

Once the Annual Condition Limit is reached, no further Vet Expenses for the particular Condition will be paid until you renew your Policy.

7.5 Our rights of recovery

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

7.6 Other insurance arrangements

If we accept your claim and there is any other similar insurance under which you are entitled to claim, you are required to advise us at the time you submit your claim if you hold such other insurance. Total benefits paid to you across all insurance cannot exceed your actual expenses.

Section 8 – Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders.

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

1. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;
2. make a statement in support of a claim knowing the statement to be false in any respect;
3. solicit your Vet to behave in a fraudulent manner regarding a claim;
4. submit a document in support of a claim knowing the document to be forged or false in any respect; or
5. make a claim in respect of any loss or damage caused by your wilful act or with your connivance.

then:

1. we shall not pay the claim;
2. we shall not pay any other claim which has been or will be made under the policy;
3. we may at our option cancel the policy;
4. we may at our option cancel any other Pet Insurance policies you hold which are issued by Hollard;
5. we may be entitled to reclaim any payments already made to you in respect of such claims;

6. we may not make any refund of premium already paid;
7. we may inform the police of the circumstances; and
8. we may pursue legal proceedings.

Section 9 – Direct Debit Request Summary

When you provide us with your bank account details, you are instructing us to directly debit the relevant premiums calculated by us from your nominated account.

If your premium cannot be paid (e.g. there is not enough money in your nominated account) your bank may dishonour that payment, and you may be charged a dishonour fee by your bank. Neither Hollard, GFS nor PetSure will be responsible for dishonour fees charged by your bank or financial institution. If your direct debit is dishonoured we will automatically retry for the outstanding amount within 14 days, and you may be charged a dishonour fee by PetSure.

If you have concerns about the operation of the direct debit authority or you subsequently need to change any aspects of the authority, please notify us. Our contact details are on page 7.

Section 10 – General Information

Changing your level of Cover

1. If you opt to transfer your Pet to a level of Cover with higher or additional benefits (including but not limited to a higher Benefit Percentage or Benefit Limit) then a new policy will be issued to you and your previous policy will be cancelled.

2. The additional or higher benefits will not apply to claims for Conditions first noted, diagnosed, or treated prior to the policy upgrade. In such cases, benefits will be restricted to the lesser of the maximum benefits payable under the:
 - a. current level of Cover; or
 - b. policy that applied during the policy period in which such Condition(s) was/were first noted, diagnosed, or treated.
3. If you opt to transfer your Pet to a level of Cover with additional benefits, then the applicable 30-day Waiting Period for the new level of Cover will apply.
4. You cannot change your level of Cover in a Policy Period if a claim has been paid.
5. If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover.

For the sake of clarity, maximum benefits referenced in this section include taking the following factors into consideration:

- the policy Benefit Limit (including the overall annual Benefit Limit);
- applicable Sub-limits;
- your Annual Condition Limit (which applies for each covered Condition);
- applicable Benefit Percentage; and
- any applicable policy exclusions.

Financial Services Guide (FSG)

GFS, Hollard, and PetSure are responsible for this FSG as it relates to the financial services provided by them. This FSG provides you with information about the financial services that they provide in relation to Guardian Pet Insurance (to help you decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG:

- **Hollard** means The Hollard Insurance Company Pty Ltd;
- **GFS** means Greenstone Financial Services Pty Ltd;
- **PetSure** means PetSure (Australia) Pty Ltd; and
- **You** and **your** means the applicant for a Guardian Pet Insurance policy and, if a policy is issued, the insured.

Guardian Pet Insurance is promoted by GFS, issued by Hollard and administered by PetSure. Full details about these companies are given at the start of this booklet on page 2.

The Guardian Pet Insurance PDS including the Policy Terms and Conditions are set out in this booklet. The Guardian Pet Insurance PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to purchase it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.

About Hollard, PetSure GFS, and other relevant persons/ organisations

Hollard is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal in relation to all general insurance products. Hollard is the insurer and issuer of Guardian Pet Insurance policies. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

Only Hollard can issue, vary and cancel Guardian Pet Insurance policies, which it does through an arrangement with PetSure, explained below.

GFS is an Australian Financial Services Licensee (AFSL 343079) and is authorised to deal in and provide general advice regarding general insurance products. GFS promotes Guardian Pet Insurance and isn't the insurer. GFS doesn't act for you and doesn't provide personal advice about Guardian Pet Insurance.

PetSure, a subsidiary company of Hollard, is an Australian Financial Services Licensee (AFSL 420183) authorised to deal in and provide general advice on general insurance products. It administers Pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard. PetSure does not act for you. PetSure has also been appointed by

Hollard as its agent to manage, administer and settle claims made under Guardian Pet Insurance policies. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.

Important information you should know

The organisations in this section have not and will not consider whether Guardian Pet Insurance is appropriate for your personal objectives, financial situation or needs as they do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal objectives, financial situation or needs. Therefore you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying Guardian Pet Insurance. You need to read the PDS including the Policy Terms and Conditions to determine if the product is right for you. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How each party is paid for its services

When you purchase a Guardian Pet Insurance policy you pay the premium to Hollard for the product. This amount is provided to you before the product is purchased.

GFS may receive a commission of up to 39% of the net premium (this is the premium less any government taxes and charges) for promoting Guardian Pet Insurance policies.

This commission is used by GFS to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to GFS.

GFS' agents are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales. This is also dependent on qualitative performance indicators or quantitative performance measures being met.

PetSure receives a portion of the underwriting profit, if any, for administering Guardian Pet Insurance products. You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service. However, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details of GFS and PetSure are set out on page 2.

Compensation arrangements

The Corporations Act 2001 (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies.

To this end, GFS and PetSure have Professional Indemnity Insurance in place which meets the legislative requirements covering their activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by GFS or PetSure or its authorised representatives but were so at the time of the relevant conduct.

Refer to **'Financial Claims Scheme and Compensation Arrangements'** on page 17 in the PDS for further information on Hollard's compensation arrangements.

Your privacy

Refer to **'Your privacy'** on page 14 of the PDS for further information on what we do with your information.

How are complaints resolved?

Refer to **'If you have a complaint'** on page 17 of the PDS for further information on how complaints are dealt with.

Contact details and office hours

Phone:

1300 709 431

Monday to Friday (except public holidays)

8am to 8pm (AEST)

Mail:

Guardian Pet Insurance

Locked Bag 9021

Castle Hill NSW 1765

Web:

guardianinsurance.com.au

Please retain this document for your future reference.

Authorised for issue

This FSG was prepared by GFS and PetSure (as it relates to the financial services provided by them) to be issued on 9 December 2019 and Hollard has authorised the distribution of this FSG by them.

For more information call 1300 709 431

Lines are open Monday to Friday (except public holidays)
8:00am – 8:00pm (AEST) or visit
guardianinsurance.com.au