



PetsOnMe

Pet Insurance

Combined Financial Services Guide and
Product Disclosure Statement

 1300 489 873

 www.petsonme.com.au

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Product Disclosure Statement (PDS)

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PART A:
PRODUCT
DISCLOSURE STATEMENT

This document is a Product Disclosure Statement (PDS) for our Pet Insurance Policy. This PDS was prepared on 1 September 2021 and is issued by:

Pacific International Insurance Pty Ltd
PO Box 550
Kotara NSW 2289
contactus@pacificins.com.au

The PDS has been prepared to assist you in understanding the key features of the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium will be calculated. You should read it carefully.

This PDS also provides full details of the terms, conditions and limitations of the insurance cover. Any advice contained in this PDS is general only and does not take into account your individual circumstances. Please feel free to contact us if you have any questions that require clarification.

Pets On Me Pet Insurance is designed to help you cover unexpected and expensive vet bills if your pet becomes ill or injured. Pet Insurance does not generally cover pre-existing conditions and there are exclusions and limits. In most cases, we will settle your claim by way of cash reimbursement. You can get reimbursed for preventative care, such as vaccinations and check-ups, depending on the coverage/plan you choose.

We have designed this document to help you clearly understand the terms of your policy, but if you are unsure about anything please call us on 1300 489 873 and our friendly team will be happy to explain.

Important Information About Us

WHO WE ARE:

Pets On Me Insurance Pty Limited is underwritten by Pacific International Insurance Pty Ltd (ABN 83 169 311 193) (Pacific) and distributed by Pets On Me Insurance Pty Limited (ABN 42 650 975 554 | A.R. No. 1288975) (Pets On Me Insurance) as an Authorised Representative of Steadfast IRS Pty Limited (ABN 95 159 898 398 | AFS Licence No. 435538).

CONTACT:

You may contact us any time on our website at petsonme.com.au, or by emailing us at insurance@petsonme.com.au.

GENERAL ADVICE WARNING:

Any advice that we provide in this PDS is general advice only, and does not consider your individual objectives, financial situation, or needs. You should assess whether our insurance is appropriate for you considering these factors and consider talking to an advisor before deciding to purchase this insurance.

HOW WE OPERATE:

We conduct our business primarily online and digitally (including via email and SMS text) to keep our costs to a minimum so that we can offer you a lower premium.

We rely on our ability to communicate with you digitally so that you can buy and manage your policy through an online account with us.

ONLINE & DIGITALLY:

- We can quote and sell our insurance;
- You can review and update your policy through your online account;
- We can send payment requests, documents, notices, digital links to notices and documents
- Answer questions and do most other communications via e-mail or SMS (we

- try our best not to use paper); and
- You can report a claim to us. You can also call us on 1300 489 873.

Our product is not for everyone.

You need to feel comfortable making transactions online and obtaining important insurance documents from our website or via email and SMS. You are responsible for message rates and data charges that you may incur in connection with SMS texts that you may receive from us. You can access your policy and account information at any time via our website and download and print documents you may need (for example, a current insurance certificate).

Duty of Disclosure

THE IMPORTANCE OF ANSWERING OUR QUESTIONS CORRECTLY

We may ask You questions before We agree to insure You. We may also ask You questions before We agree to renew, extend, vary or reinstate Your Policy.

It is important You answer these questions truthfully, accurately and completely because they form the basis of Our decision whether to provide insurance to You and on what terms. There may be circumstances where We later investigate whether the information given to Us was true.

You have a duty to Us when answering Our questions and providing Us with information, including when You use a broker to act on Your behalf. If You are not sure how to answer a question or need assistance with answering Our questions, please contact Us.

WHAT IS YOUR DUTY?

You have a duty to take reasonable care not to make a misrepresentation to Us. This duty applies to consumer insurance contracts, such as this policy.

A misrepresentation includes a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

If someone assists You to answer Our questions, You are responsible for the information they give Us.

WHEN DOES THE DUTY APPLY?

This duty applies until We enter into the contract of insurance with You.

It applies again before We agree to renew, extend or vary Your Policy and before any reinstatement.

WHAT HAPPENS IF YOU DO NOT COMPLY WITH THE DUTY?

If You make a misrepresentation in breach

of the duty, this can have serious impacts on Your Policy. Under the Insurance Contracts Act 1984 (Cth), We may:

- cancel Your Policy;
- reduce the amount We pay in respect of a claim; or
- if the misrepresentation is fraudulent, We may do any of the above and treat Your Policy as if it never existed.

GUIDANCE FOR ANSWERING OUR QUESTIONS

Here are some tips on how to answer Our questions:

- Think carefully about each question before You answer. If You are unsure what the question is asking, please contact Us for guidance before You respond.
- Answer every question that We ask You.
- Answer truthfully, accurately and completely. If You are unsure about whether You should include information, please include it or contact Us for further guidance.
- Review Your answers carefully before submitting them. If someone else helped You to complete the form, please check every answer and make any necessary corrections before submitting it.

Eligibility for Cover:

Eligibility or acceptance criteria is dependent on the plan you select.

THESE ARE AS FOLLOWS:

- Accident Plan: 8 weeks – 12 years of age
- Classic/Deluxe Plan: 8 weeks – 8 years & 11 months of age.
- Select breed dogs older than 6 years will only qualify for the Accident Plan.
- If the pet is older than 9 years, they can only qualify for Accident Plan.

THE FOLLOWING DOGS ARE NOT ELIGIBLE FOR COVER:

- Dogs used for law enforcement or security purposes.
- Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.

THE FOLLOWING CATS ARE NOT ELIGIBLE FOR COVER:

- Any breed of cat that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Savannah Cat, Chausie Cat, Safari Cat or Bengal Cat or crosses of those breeds.

What You Are Covered For:

You are covered for the events (subject to the limits/any applicable waiting periods) as stated in your Certificate of Insurance for the plan you have chosen. Your cover option will reflect in your Certificate of Insurance i.e. Accident Plan, Classic Plan or Deluxe Plan.

Taking Due Care:

You and your family members must take all steps to maintain the health and wellbeing of your insured pet and prevent any injury, illness, and loss.

This includes all vaccinations and/or any normal treatment recommended by a veterinarian. We may ask you to provide proof when you make a claim.

Third Party Liability Cover:

You are covered (subject to the limits stated in your Certificate of Insurance) for amounts you may become legally liable to pay for:

- Loss of or damage to property; death or bodily injury to any person.
- Physical loss of or damage to property occurring during the period of Insurance and which is caused by an accident involving your pet, and the incident occurred in Australia.

PLEASE NOTE THE FOLLOWING EXCLUSIONS APPLY:

In respect to loss of or damage to property:

- The property is not owned by you, your family or anyone residing with you;
- The property is not held in trust by you, or in your custody or control.

In respect to death or bodily injury to any person:

- The injury was not suffered by you or a member of your family residing with you;

Third Party Liability Cover is subject to a 21-day waiting period.

This policy does not cover any loss, damage, or liability if you are covered for that same loss, damage, or liability to any extent under any insurance policy with

another insurer. We will not contribute towards a claim under any other policy with another insurer.

Cover Options:

We offer three Pet Insurance plans to suit your individual needs.

Your selected option and the applicable limits will be reflected in your Certificate of Insurance.

ACCIDENT PLAN:

Covers Veterinary expenses incurred as a result of accidental injury to the insured pet(s).

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured pet's accidental injury subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.
- Third party liability
- Tick Paralysis
- Non-elective euthanasia

CLASSIC PLAN:

Cover for Veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured pet's accidental injury or illness subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.
- Third party liability
- Tick Paralysis
- Non-elective euthanasia
- Hereditary condition Treatment (annual)

The **Wellness Benefit** is an optional cover in addition to this plan.

IT INCLUDES COVER FOR THE FOLLOWING:

- Advertising and reward in the event of the insured pet(s) going missing
- Cremation
- Annual vaccinations
- De-sex / micro-chip
- Boarding fees
- Death from illness

These benefits are subject to a 21-day waiting period.

If you have selected this optional cover, the limits to each benefit will be outlined in your Certificate of Insurance.

DELUXE PLAN:

Cover for Veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured pet's accidental injury or illness subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.
- Third party liability
- Ticks Paralysis
- Hereditary Condition Treatment (annual)
- Non-elective euthanasia
- Dental Illness

Subject to the limit as shown on your Certificate of Insurance, cover applies to certain treatments for Dental Illness.

The Wellness Benefit is an optional cover in addition to this plan.

IT INCLUDES COVER FOR THE FOLLOWING:

- Advertising and reward in the event of the insured pet(s) going missing
- Cremation

- Annual vaccinations
- De-sex / micro-chip
- Boarding fees
- Death from illness

These benefits are subject to a 21-day waiting period.

If you have selected this optional cover, the limits to each benefit will be outlined in your Certificate of Insurance.

DENTAL COVER PROVIDED:

We will pay for expenses incurred as a result of your insured pet requiring treatment for the following conditions:

- Abscesses
- Gingivitis
- Tooth removal due to the following where it is medically required:
 - Cavities
 - Tooth fracture
 - Dental disease as a result of infection
 - Retained deciduous teeth

We will not pay any benefits for Dental Illness unless documentation is provided to us on submission of a claim showing annual dental checks have been performed at a medical facility.

These benefits are subject to a 6-month waiting period for Dental Illness.

DENTAL COVER NOT PROVIDED:

We will not pay for expenses incurred as a result of your insured pet requiring treatment for the following:

- Orthodontic treatment
 - Crowns
 - Root canal
 - Cosmetic dental surgery
 - Corrective treatment
 - Odontoclastic resorptive lesions
 - Any elective dental treatment, checks or cleaning
-

Summary of Benefits:

PLAN	ACCIDENT	CLASSIC	DELUXE
Accident Cover*	✓	✓	✓
Illness Cover*		✓	✓
Hereditary Conditions		✓	✓
Third Party Liability	✓	✓	✓
Prescribed Medication	✓	✓	✓
Radiology	✓	✓	✓
Pathology	✓	✓	✓
Operating Theatre Costs	✓	✓	✓
Hospitalisation	✓	✓	✓
Non-Elective Euthanasia	✓	✓	✓
Other Costs: Vet visits & medically required non-elective procedures.	✓	✓	✓
Dental Illness			✓
Tick Paralysis	✓	✓	✓

Wellness Benefit:

(Optional cover available to Classic & Deluxe plans)

Advertising & Reward		✓	✓
Boarding Fees		✓	✓
Cremation		✓	✓
Desex & Microchip		✓	✓
Replacement for loss due to illness		✓	✓
Vaccination		✓	✓



Accident and Illness cover limits are subject to the overall benefit limits. Wellness Benefit is an optional cover and extra premium is applicable.

Waiting Periods:

Accident	0 Days
Illness	21 Days
Wellness Benefit	21 Days
Third Party Liability	21 Days
Poisoning, Intervertebral disc disease, Ingestion of a foreign object, Tick Paralysis (Ixodes Holocyclus)	21 Days
Hereditary Conditions	90 Days
Cruciate Ligament, Patella Luxation	90 Days
Dental Illness	6 Months

Excess:

The excess is the amount you pay towards your bill which we will deduct from the amount payable to you for every treatment claimed.

This policy is designed to help cover vet fees for accidents, injury, or illness, however there are some conditions and treatments not covered:

THERE IS NO COVER FOR THE FOLLOWING:

- Diagnosis or treatment of pre-existing conditions.
- Diagnosis or treatment of congenital conditions.
- Diagnosis or treatment of the insured pet's injury that was caused intentionally by you or any other resident of your household.
- Diagnosis or treatment of an insured pet for conditions arising due to neglect, such as but not limited to malnutrition, long term exposure to parasites including ectoparasites, where preventative treatments have not been used (unless you have received instruction from a vet not to administer preventative medication).
- Special diets, pet foods, or dietary or nutritional supplements used to treat or manage a condition or to preserve or improve general nutrition or health, even if prescribed by a veterinarian.
- Creams, ointments, shampoos (and other applications not limited to these) used to treat or manage a condition.
- Diagnosis, treatment, training, or therapy that results from behavioural / Psychological conditions or a psychiatric disorder.
- Diagnosis or treatment of paralysis ticks or parasites where preventative treatments have not been used or kept up to date.
- Diagnosis or treatment of cherry eye (except where cherry eye has occurred as a result of an injury as confirmed by a vet)
- Diagnosis or treatment of mange
- Diagnosis or treatment of conditions that are prevalent for particular breeds (such as brachycephalic syndrome), as determined and confirmed by a vet.
- Diagnosis and treatment of conditions that develop as a result of not following a vet's recommendation (such as splinting a broken leg and not investigating the effect on growth plates, resulting in limb deformity or other complications).
- Diagnosis or treatments that are experimental, under investigation, or otherwise not generally accepted in the Australian Veterinary medical community.
- Elective or preventative procedures or cosmetic surgeries, apart from the optional Wellness Benefit under the Classic and Deluxe Plans.
- Any cost relating to statutory quarantine.
- Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.
- Any breed of cat that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Savannah Cat, Chausie Cat, Safari Cat or Bengal Cat or crosses of those breeds.
- The replacement of a pet in the event of your insured pet's accidental death.
- Diagnosis or treatment of the insured pet for any condition resulting from or associated with breeding or pregnancy including caesarean section, dystocia, or termination of pregnancy.
- Pets used for law enforcement or security purposes.
- Your premium has not been paid by you in advance and is not up to date or has lapsed.
- Claims caused by or contributed to by risks in the nuclear industry in general. These risks include, ionising, radiation, radioactive contamination from any nuclear fuel or nuclear waste, burning of nuclear fuel, radioactive, toxic, and explosive or other dangerous properties of any part of nuclear machinery, nuclear weapons, nuclear reaction, nuclear fission, and nuclear radiation.
- Any declared pandemic disease that

4. WHAT YOU ARE NOT COVERED FOR

causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.

- Costs relating to joint replacements, implants, prosthetics, artificial limbs, or organ transplant surgery.
- Costs relating to your pet fighting with any other animal, where the pet has displayed a history of fighting with or aggression towards any other animal or person prior to the policy start date. For pets that did not previously display a history of fighting or aggression prior to inception onto the policy, we will only cover two occurrences of injury or illness as a result of fighting with any other animal for the life of the policy. Unless it is proven that the pet had attended and completed behavioural therapy training since the last incident.
- Treatment or allergic conditions or skin conditions caused by substances or chemicals used in products to maintain the cleanliness of the pet, or for the treatment of ectoparasites on the pet.
- Costs relating to the treatment of the pet caused through hunting, racing, or arranged or organised fighting.
- Cost for treatment due to the pet being overweight or obese.
- Costs for treatment of, or complications arising from, your pet being malnourished or underweight, unless the pet's weight condition is as a result of an injury or illness covered under this policy.
- Elective diagnosis or treatment including but not limited to debarking, tagging or routine health checks.
- Organ transplants, stem cell transplants or joint replacements.
- Any declared epidemic causing widespread illness to dogs or cats.
- Experimental treatment, or treatment or medication which is not approved by the Australian Pesticides and Veterinary Medicines Authority.
- Treatment of the following, unless your pet's vaccination was current at the time of the condition as evidenced by a vet:
 - Canine parvovirus
 - Canine distemper
 - Canine infectious hepatitis
 - Kennel cough
 - Leptospirosis, or treatment for Feline Viral rhinotracheitis
 - Feline calicivirus and feline Panleukopenia
 - Feline immunodeficiency virus (FIV)
 - Feline leukaemia virus (FeLV)
 - Feline chlamydiosis
- Any amounts charged by your vet for providing information in relation to your claim for the destruction of your pet due to any court or council order.
- Brachycephalic airway syndrome (elongated soft palate, stenotic nares, everted laryngeal sacculles, laryngeal collapse, and tracheal hypoplasia).
- Any health condition where the diagnosis is inconclusive, but where the treatment is similar to a treatment typically applied to a health condition which is not covered by your policy.
- Dental care of any kind including dental diseases, gingivitis, teeth cleaning/ scaling, orthodontics removal of deciduous teeth or any oral disease (except for those treatments listed and provided by a vet under the Deluxe Plan), unless the dental damage is as a result of an accident.
- Grooming and bathing (including medicated baths), boarding or transport expenses.
- Equipment or devices for at home use, including but not limited to Elizabethan collars and cages.
- House calls and out of hours treatment will be limited to the amount that would have been payable had the qualifying treatment been provided during normal consultation hours.
- Autopsy, disposal, post-mortem, burial, or cremation of a deceased pet (except for those benefits listed where you have selected the Wellness Benefit).
- Unless otherwise approved in writing by us, medication not approved and registered for animal consumption in Australia by the Australian Pesticides and Veterinary Medicines Authority.
- Any fee charged by your vet for the

provision of any information in relation to a claim made under this policy, or assistance provided to you in the completion of any form relating to the policy, or administration or account fees, or postage or couriers, commercial or occupational purposes.

- Any treatment provided outside of Australia or by a policy holder, family member or friend (regardless of whether they are a vet).
- Any claim caused by any illness that you are aware of before the policy start date or injury to your insured pet suffered before the policy start date.
- Any event which has in any way resulted from an illegal activity and/or non-compliance with any common laws of Australia.
- Anything which is caused in any way by participation in war, riot, civil commotion, terrorism, natural disaster or catastrophe, or similar events.

The following specific plan exclusions are also applicable:

ACCIDENT PLAN:

Any condition caused by:

- Ectoparasites, such as fleas and ticks (other than Paralysis Tick), with the exception of skin and ear mites.
- Endoparasites, such as intestinal worms.
- Diagnosis or treatment of any illness/disease or any condition caused by or resulting from an illness/disease.
- Diagnosis or treatment of pre-existing and hereditary conditions.
- Diagnosis, treatment, or preventive diagnosis or treatment of the insured pet for internal or external parasites including fleas, heartworms, and roundworms.
- Medication prescribed more than one year after the insured pet's injury.
- Boarding, transportation, grooming, or bathing. Boarding includes medical boarding, and bathing includes medicated baths or dips.
- Routine examinations, preventive treatment (including vaccines) or

diagnostics associated with preventive treatment.

- You will be responsible for any excess stated in your Certificate of Insurance for every event giving rise to a claim.
 - For a hospitalisation claim to be considered under “accidental cover” the invoice must reflect a charge for accommodation or overnight stay and a procedure must have been completed or treatment for a diagnosed condition must have been completed.
 - A diagnosis must be done within 48 hours from the time of the event giving rise to a claim.
 - At our expense we may require the insured pet to undertake a medical examination to validate a claim.
 - It is your responsibility to seek medical attention immediately once you become aware of any condition that requires medical treatment or your insured pet shows signs of an injury, illness, or accident. We will not be liable for any costs incurred consequential to you not having sought medical attention timeously.
 - We reserve the right to claim from you any amount that you receive from a third party as payment or compensation for an event covered and for which a payment has been made by us under this policy.
 - It is your duty to declare all medical and health information regarding your insured pet when applying for this policy. It is your responsibility to obtain and supply any medical history reports from any veterinarian or facility if requested by us.
 - This policy only covers insured events occurring within Australia.
 - Your cover is limited to one Pets On Me Insurance policy per insured pet.
 - There is no cover for any additional medical costs incurred as a result of pre-existing injuries.
 - During the period of insurance, we will cover only one occurrence of ingestion of a foreign object that causes a blockage or obstruction requiring endoscopic removal or surgery, within a 12-month period.
 - Any waiting period indicated on the Certificate of Insurance does not apply if you are moving to us from another insurer with no interruption in cover, and where that policy was current for a period of at least 12 months. We may require proof of your previous insurance policy and details of any past claims, on submission of a new claim with us.
 - If any additional pet(s) are included in the cover during the period of insurance, any applicable waiting period will apply from the commencement date that the additional pet(s) are included.
-

Please check your policy by reading the appropriate sections and general exclusions before submitting your claim.

Please note your limitations, conditions and exclusions that may affect your claim.

You can register a claim on the Pet On Me Insurance website by accessing the Managed Portal or email us at claims@petsonmeinsurance.com.au

We will require a copy of the itemised invoice and other supporting documents including all necessary information we reasonably ask for to support your claim, including but not limited to your pet's clinical notes, medical reports, receipts, itineraries, police reports and any other documentation necessary to assess your claim.

You will be reimbursed for the expenses incurred subject to the terms and conditions of this policy and your Certificate of Insurance less any excess applicable.

When an insured event giving rise to a potential claim occurs, you must do the following:

- report the claim as soon as practicable and possible, but no later than 30 days after the event giving rise to the claim.
- all documentation and information which you provide as evidence or support of any claim must be true and correct.

Please take note of these important terms:

We settle your claims in the following ways:

- we will pay directly into a bank account in the policy holder name and always in Australian Dollars. We do not contract any third-party service providers on

your behalf nor will we ever indemnify you against claims from any third-party service providers.

- the most we will pay for any one claim is the amount stated as the cover limit in your Certificate of Insurance. We will not pay any interest on the amounts insured under this policy.
- you must provide us, at your own expense, with any information and assistance that we may reasonably require to facilitate the application of this policy or to settle a claim.
- even if you have already claimed and there is information outstanding from you (or the Veterinary surgeon) which is needed to finalise the claim, your claim is no longer valid after 12 months from the date of the event which caused your claim, unless we agree.

If we do not pay your claim and you disagree with our decision or if you are not happy with the amount we agree to pay for your claim under this policy you can write to us about your complaint. When settling claims disputes please refer to our compliments / complaints section on our website www.petsonme.com.au

You must give us accurate and complete information.

Before you complete the purchase of your policy, and before each renewal, 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 (for the initial purchase) or to renew the policy.

Also, before a renewal, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to material we may cancel your policy as if it never existed.

ABOUT THIS POLICY

This policy consists of this document, the information provided to us when you applied for pet insurance and the Certificate of Insurance issued to you. This insurance commences at the date and time you pay the premium and covers the plan shown on your Certificate of Insurance.

This document has been arranged on the basis you or your representative has agreed to the qualifying statements online or verbally through our call centre.

You must pay your insurance premium by the date stated on the Certificate of Insurance. You cannot make a claim unless you have paid your premium. If you do not pay your premium your policy will cease to operate.

PREMIUM AND PAYMENT TERMS

The amount that we charge you for this insurance when you first acquire your policy and when you renew your policy is called the premium. The premium is the total amount that we calculate when

considering all of the factors which make up the risk, including the age or breed of your insured pet. The premium for certain breeds may be higher due to the increased health risks of certain breeds.

The total cost of your policy is shown on your certificate of insurance and is made up of your premium plus government taxes such as, GST, stamp duty and emergency services levies (if relevant).

If there is a change in your premium this is payable in accordance with any payment terms agreed between us.

All premiums will be charged to your nominated credit/ debit card or direct debited from your bank account on the agreed date.

Your premium must always be paid on or before its due date. If the date on which the premium is to be charged falls on a day other than a business day, it will be done on the next available business day.

If there are insufficient funds or if your payment is dishonoured when the premium is due, we may notify you by email, SMS, or phone as a courtesy, and attempt to collect your premium again as soon as practical.

We may charge your account again within fourteen (14) calendar days unless you advise us to charge an alternative credit/debit card.

Please note all recovery/bank charges for non-payment of premium are always for your account, and if we have to attempt to charge your account more than once, there may be additional fees charged.

You need to update the payment information immediately if there are any changes to the nominated credit/debit cards provided, or if these are stopped, or your account closed.

You must provide alternative credit/debit card details at least seven (7) business days before your next debit date.

We reserve the right to make any changes to your premium should there be any changes to your policy.

Any changes will be communicated to you in writing at least 30 days before it becomes effective.

Claims are paid on the basis that you have paid all owing premiums for that period of insurance.

If you do not pay your premium by the due date, we may reject your claim.

We reserve the right to deduct any premium amount that you owe us from any claim payment or other payment we make to you if applicable.

If the unpaid premium remains in arrears for more than forty-five (45) days after the due date, we may cancel your policy.

Should you wish to stop any future payments please notify us at insurance@petsonme.com.au

CHANGES IN YOUR CIRCUMSTANCES

Whenever Your (or Your insured pet's) circumstances change, you must let us know as soon as you are aware of the change and no more than 30 days after the change happened.

Any changes which will be updated in a new Certificate of Insurance which will be emailed to you. If you are not sure whether a change may affect your cover, please contact us on insurance@petsonme.com.au to enquire.

MAKING CHANGES TO YOUR POLICY

Policy changes may be made at any time, but the consequences of making a change will be different depending on whether you do so with effect from your policy renewal or at another time. In particular:

- you can upgrade to a higher plan at any time up until your pet reaches its 9th birthday, or if your pet is a select breed, up to its 6th birthday.
- upgrades are not allowed after your pet has reached the upper age limit, whichever limit is relevant.
- a claim waiting period applies when you upgrade your pet's policy from an Accident Plan to a Classic Plan, and from a Classic Plan to a Deluxe Plan.
- if you need to make a claim for a newly qualifying condition that first started (or for which signs or symptoms first showed) during that claims waiting period, the benefit limits of the Accident Plan will continue to apply to that condition and the same would apply for a Classic Plan to a Deluxe Plan upgrade.
- policy downgrades may be made for pets of any age.

CHANGES TO YOUR PETS COVER AND RENEWAL

A Certificate of Insurance will be issued if your cover is upgraded or downgraded during the policy period, you will be issued a new Certificate of Insurance.

We are not obliged to renew or issue you a new policy and any decision to renew or issue a policy is at our sole discretion not more than every 12 months. We may also change the terms and conditions of the policy and premiums. We will notify you in writing if this is to occur and if you decide not to renew your policy you will need to call us on 1300 489 873 or notify us via email insurance@petsonme.com.au

CANCELLATION BY YOU

If you cancel your policy, we will refund any premium you have paid, less an amount that covers the period for which your pet was insured. The cancellation will be effective from the date that we receive cancellation notification from you over the phone or in writing.

CANCELLATION BY US

We can cancel your policy in any way permitted by law with immediate effect, with no refund of premium paid, if you:

- are found to have misrepresented yourself, or your pet.
- have not complied with the terms of this policy.
- have not paid your premium for a period of 45 days or longer.
- fail to tell us anything you should tell us when you apply for this policy, or when you change or reinstate this policy
- have made a fraudulent claim under this policy or under some other contract of insurance (whether with us or some other insurer) that provides insurance cover during any part of the period of the policy.
- if your policy is cancelled, we are entitled to keep a pro rata proportion of the premium for any period during which the policy has been in force.

COOLING OFF PERIOD

Under Australian law, you have cooling-off rights and may cancel your policy within 14 days from the date the policy was sold to you. If you wish to exercise your cooling off rights, please email us within this 14 day period at insurance@petsonme.com.au. If you have not made a claim, then we will refund in full the money you have paid.

PRIVACY POLICY

We respect your privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how we treat your privacy, and it is recommended that you read the policy in conjunction with this notice.

We collect personal information to assess your request for insurance, to administer your policy, provide other insurance services as requested by you, and also to notify you about other Pets on Me Insurance services or promotions from time to time. At the time of collecting your information we will inform you of the purpose for the collection and the consequences if you choose not to provide the information.

In order to provide our insurance services

we may need to share your information with third parties including your agent and our reinsurers and claims providers (for a full list see our privacy policy).

In accordance with our privacy policy you may obtain access at any time to information that we or our service providers hold on you. If you would like to contact us about privacy, or would like to obtain a copy of the privacy policy you may do so through one of the following means:

- Online: www.petsonme.com.au
- By phone: 1300 489 873
- By email to insurance@petsonme.com.au
- By Post: Privacy Officer,
PO Box 550,
Kotara, NSW 2289

If you have a Complaint:

STAGE 1

If you have a complaint, including in relation to our service, the cover provided under your policy, or the way you have been treated, we encourage you to let the person with whom you have been dealing know so that they can assist in resolving the matter. If they are unable to resolve your matter, then you may escalate the matter by lodging your dissatisfaction with us. You can contact us by telephone, by mail at our contact details listed below, or by emailing us at resolutions@petsonme.com.au. We will respond to your request, within fifteen (15) business days if we have all the information we need and have completed any investigation required.

STAGE 2

If you get our response and feel your issue has still not been resolved to your satisfaction, you can contact the Pets On Me Insurance Internal Dispute Resolution (IDR) representative at

resolutions@petsonme.com.au or our mailing address and request that the IDR representative review your dispute. You can also access the IDR representative through your claims officer.

EXTERNAL DISPUTE RESOLUTION

If you disagree with the Pets On Me Insurance IDR representative's decision, or your concerns have not been resolved within 30 days you may contact the Australian Financial Complaints Authority (AFCA) for a review of our decision. AFCA is an independent external dispute resolution service. You can contact the service at 1800 931 678 (free call) or by email at info@afca.org.au. You can also visit the AFCA website at afca.org.au. There is no charge for this service.

Get in touch with us:

- www.petsonme.com.au
- insurance@petsonme.com.au
- PO Box 550, Kotara NSW 2289

THE GENERAL INSURANCE CODE OF PRACTICE

We are a member of the Insurance Council of Australia (ICA) and has adopted its General Insurance Code of Practice. This code provides information and education about insurance and sets forth standards of customer service and procedures to promote better relations between customers and insurers. It addresses insurance buying, claims handling, catastrophe and disaster response, education, and dispute resolution.

For more information about the Code, you can access a copy of it at codeofpractice.com.au.

FINANCIAL CLAIMS SCHEME

We are authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards and practices to ensure that financial promises made by us are met. The protection provided under the Federal Government's Financial Claims

Scheme applies to us. If we are unable to meet our financial obligations a person may be entitled to payment under this Scheme. Information about this Scheme can be obtained from the website at fcs.gov.au or by calling 1300 55 88 49.

UPDATING YOUR PDS

If we change anything about this insurance in the future, the PDS may also change. If the change is relatively small and will not affect your decision to buy or renew this cover, we will list the details at petsonme.com.au. If we make a substantial update to the product, we will send you a new PDS or Supplementary PDS, explaining the changes we have made. We will tell you in any renewal notice we send you if the terms of your policy will change on renewal and how you can get details of the changes. You agree to review those changes and, if you do not agree to those changes, to tell us (by logging in to your account on our website or in writing) and to cancel your policy. Unless you tell us that you do not agree to those changes, we will assume that those changes are acceptable to you and renew your policy on the terms of the renewal notice.

Accident/Accidental Injury - an unforeseen event, which could not reasonably have been expected to occur. The event must result in injury or poisoning caused directly and independently of all other causes by some external and visible means arising from this event.

Address - the address that is shown on your Certificate of Insurance, where your pet normally resides in Australia.

Alternative Treatment - means acupuncture, chiropractic manipulations, homeopathy, hydrotherapy, massage therapy, osteopathy, behavioural therapy, Bowen therapy, herbal therapy, laser therapy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by, or supervised by a vet to treat.

Behavioural or Psychological conditions - means any behavioural or psychological problem and any associated treatment, products or medications, training, socialisation, behavioural therapy, or psychological therapy.

Benefit limit - means the maximum amount payable for the plan selected.

Breeding or Obstetric conditions - means health conditions relating to or arising from breeding or obstetrics, including artificial insemination, caesareans, contraceptives or contraceptive procedures, and phantom pregnancy.

Certificate of Insurance - first issued to you or any further certificates issued following a change to the policy (whichever applies at the time of the event).

Chronic condition - means a health condition, diagnosed by a Veterinarian, and has one or more of the following:

- Has no widely accepted cure.
- May continue indefinitely.
- May require longer than 3 months of

medication, monitoring, treatment, consultations, check-ups, examinations, or tests, or

- May return or relapse after intervals of remission in between.

Condition - any illness, ailment, injury, lesion, disorder, or disease.

Congenital - means a congenital anomaly or developmental defect which is present at birth or that develops during the first months of life or later in your pet's life. It may not show symptoms right away.

Cosmetic treatment - means any surgery or procedure or other treatment of any kind that improves, alters or enhances appearance, whether or not undertaken for other medical, physical, functional, psychological or emotional reasons, and includes tail docking, tattooing or costs associated with grooming, including where your pet requires sedation or general anaesthetic to undergo the grooming procedures.

Dental - treatment of an oral disease such as routine dental care or, unless a serious and traumatic accident occurs, and the dental treatment is carried out directly to repair serious injuries to your pet's face.

Epidemic - means a sudden development and rapid spreading of a contagious disease affecting dogs or cats in a region where it developed in an endemic state or within a previously unscathed community.

Excess - an excess is the amount you must pay when you make an insurance claim. Pets On Me Insurance will pay the amount of the claim that is over the excess, subject to the benefit limits. Where the amount of the claim is less than the excess, no payment will be made Pets On Me Insurance. The amount of the excess payable will vary according to the plan type you have chosen. Please refer to the terms and conditions of the policy and your Certificate of Insurance.

Exclusions - means conditions, treatments or events that are not covered by this policy.

Family - any person related to the insured pet's owner, means your spouse, defacto partner, civil union partner, fiancé(e), parent, stepparent, child, stepchild, foster child, sibling, or step-sibling, grandparents.

Hereditary condition - means a genetic condition which is passed down through your pet's bloodline, and which is commonly breed specific. These include, but are not limited to, hip dysplasia, elbow dysplasia, displacement of the patella, entropion and ectropion.

Illness - means a sickness or disease as diagnosed by a veterinarian; or signs and symptoms which are indicative of a sickness or disease; and which is not an injury.

Injury - physical harm or damage to part of your insured pet's body caused by an unforeseen physical action or force originating from outside the pet's body. This does not include any injury or trauma that occurs gradually or over a period of time.

Medical Expenses - the costs resulting from treatment for a disease or an accident by a registered veterinarian or other medical practitioner, in the form of medication or therapy, in a medical facility, medical practice or at home.

Medical facility - an institution for health care providing Veterinary treatment by specialised staff and equipment, for sick or injured pets where they are given surgical or medical treatment, and which provides for longer-term patient stays.

Month to month - means cover that renews monthly upon payment of the monthly premium by You. Month to month will renew every month upon payment of the monthly premium when you set up

the policy and can be cancelled at any time just like a monthly subscription.

PDS - Product Disclosure Statement
Period of insurance - the period shown on your Certificate of Insurance.

Pet - means a domestic breed of dog or cat ordinarily residing with you in Australia, which is primarily a companion animal or assistance animal and whose name and description is reflected in your Certificate of Insurance.

Policy Start / Inception date - the date that the insurance cover and waiting periods start. This date is stated in your Certificate of Insurance.

Pre-existing conditions - means any condition, illnesses and injuries that existed or occurred prior to the policy start date of your insurance (or the end of any applicable Waiting period). We consider something as Pre-existing if diagnosed by a Vet, or if your pet is showing any symptoms.

Premium - the amount you pay for your policy. This amount is shown in your Certificate of Insurance and includes all government taxes and/or charges and any loadings that may apply based on the age and/or breed of your insured pet. You can choose to pay annually or month to month. If you choose to pay annually a discount will apply on the base premium.

Select Breeds - means certain breeds that are subject to increased health risks and that may attract a higher premium.

Third party liability - means your legal liability for payment of compensation in respect of physical loss of or damage to property, death, bodily injury to any person which is caused by an accident involving your pet.

Treatment - means reasonable, customary and essential examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures provided in a registered animal care facility by a vet, or a Veterinary nurse or technician under vet supervision, that is medically justifiable and necessary as a result of an unforeseen accident, illness or other insured event, suffered by your pet, named on the policy, during the period of cover. To be claimable, treatment must have been conducted within the terms of reference of the Australian Veterinary Association.

Vet Expenses - means the reasonable, customary, and essential expenses incurred for the treatment of your pet for an injury or an illness during your period of cover.

Vet/Veterinarian - means either a registered veterinarian or a specialist veterinarian who is licensed in Australia, and who is practicing at a Veterinary clinic or hospital.

Waiting periods - the period(s) stated in your policy that must pass from the policy start /inception date before your cover will begin, or from the policy start/inception date that any additional pet(s) are included during the period of insurance.

We, us or Our - Pets On Me Insurance, a product underwritten by Pacific International Insurance Pty Ltd.

Wellness Benefit - additional benefits as listed in the table in the Certificate of Insurance.

Working dog - means a dog which is primarily kept and used to carry out work or an occupation and which is not kept first and foremost as a companion animal or assistance animal. Working dogs may include (but are not limited to): police dogs, dogs used by security, customs,

and the armed forces, hunting dogs or farm dogs.

You or your - the person or persons named on your Certificate of Insurance as the Insured.

PART B:

FINANCIAL

SERVICE GUIDE

Our Financial Services Guide (FSG)

In this Financial Services Guide (FSG) We, Our & Us means Pets On Me Pty Limited.

THE PURPOSE OF THIS GUIDE

This FSG is designed to assist you in deciding whether to use any of our services and contains important information about:

- The services we offer you
- How we and our associates are paid
- Any potential conflicts of interest we may have
- What to do in the event of a complaint

This FSG applies from 01st September 2021 and remains valid unless a further FSG is issued to replace it.

How to Contact us

You can contact us for further information and/or give us instructions in person, by post, phone, fax or email on the below contact details.

PETS ON ME INSURANCE PTY LIMITED

- 290 Victoria Street, Darlinghurst NSW 2010
- Tel: 1300 489 873
- Email: insurance@petsonme.com.au

STEADFAST IRS PTY LIMITED

- Level 12, 122 Arthur Street, North Sydney NSW 2060
- PO Box 84 North Sydney NSW 2059
- Tel: 02 9957 2544
- Fax: 02 8072 2169
- Email: enquiries@steadfast-irs.com.au

Further information can also be found on the Pets On Me Insurance website www.petsonme.com.au/pet-insurance or the Steadfast IRS website www.steadfast-irs.com.au

Who we are

Pacific International Insurance Pty Ltd (Pacific) ABN 83 169 311 193 | AFSL 523921 is the Insurer and issuer of this policy.

Pets On Me Insurance Pty Limited (Pets On Me) ABN 42 650 975 554 is an Authorised Representative (Number 1288975) of Steadfast IRS Pty Limited and is authorised to deal in and provide general advice on general insurance products. Pets on Me distribute this product on behalf of Pacific.

Steadfast IRS Pty Limited (Steadfast IRS) ABN 95 159 898 398 are an Australian Financial Services Licensee (AFSL 435538) and is responsible for the financial services that Pets On Me provide to you. Steadfast IRS are also responsible for the content of this FSG. The distribution of this FSG by Pets On Me is authorised by Steadfast IRS.

The financial services referred to in this FSG are offered by Pets On Me Insurance Pty Limited as a Corporate Authorised Representative of Steadfast IRS Pty Limited.

SERVICES THAT WE PROVIDE

Pets On Me Insurance Pty Limited is authorised to provide general financial advice and deal in general insurance products, to retail clients under the Steadfast IRS Pty Limited Australian Financial Services Licence. Pets On Me is not authorised to provide personal advice to anyone. Any advice that Pets On Me provide will not take into account your personal objectives, financial situation or needs.

WHO WE ACT FOR WHEN PROVIDING OUR SERVICES

We usually provide financial services on your behalf.

If we act as an agent of an insurer, we will explain and highlight this to you in advance.

Information for Retail Clients

The following information relates specifically to our Retail clients. The Corporations Act 2001 (Cth) defines a Retail Client as:

- Individuals or a small business that employs less than 20 people, or if a manufacturing business, employs less than 100 people.

And

- When the services that we provide are in relation to one or more of these types of insurances: Motor vehicle, Home buildings/contents, Sickness and Accident, Consumer Credit, Travel, Personal and Domestic Property or Medical Indemnity.

PRODUCT DISCLOSURE STATEMENT

The first section of this document is a Product Disclosure Statement (PDS). This will contain information about the policy to help you to make an informed decision about purchasing that product.

YOUR DUTY OF DISCLOSURE

Refer to “Section 2: Duty of Disclosure” of this document for details on your Duty of Disclosure

Our Remuneration

HOW EACH PARTY IS PAID

The premium for this product is paid directly to Pacific International. The amount of premium payable will be provided to you before you purchase the product.

Pets On Me Insurance Pty Limited may receive a commission of up to 30% from the insurer, which is a percentage of the premium less stamp duty, Fire/Emergency Services Levy, GST and any other government charges and levies.

Our remuneration is for the policy period and we are entitled to retain our commission, even when the policy has been amended or cancelled. If there is a refund or reduction of your premium as a result of a cancellation or alteration to your policy, we may retain our commission or charge you a cancellation fee equal to the reduction in commission.

REFERRERS & OTHER MATERIAL RELATIONSHIPS

In some cases, another person or company may introduce you to us or be otherwise material to the service we provide to you. In return, we may pay commission to them, or pay them an agreed fee. If we do, the amount is paid out of Our commission or fees, generally in the range of 0% to 10%.

EMPLOYEE SALARIES & BENEFITS

Our employees are paid a market salary and may also receive a bonus based on performance. Bonus' do not have any relationship to the sale of this product.

Our employees may also receive non-monetary benefits such as entertainment at sporting events, hospitality including lunches and attendance at sponsored functions. We have compliance policies in place to ensure these benefits do not conflict with your interests.

Other Important Information

UTMOST GOOD FAITH

Every contract of insurance is subject to the doctrine of utmost good faith, which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Insurers.

PRIVACY NOTICE

Pets On Me Insurance Pty Limited maintains a record of your personal profile, including details of insurance policies that we distribute for you.

We and Steadfast IRS are committed to the protection of your privacy and handle your personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth).

A copy of Steadfast IRS privacy policy is available on request or on our website www.petsonme.com.au/pet-insurance.

CONFLICTS OF INTEREST

We have a conflicts management policy in place for identifying and managing actual or potential conflicts of interest. Where our own interests conflict with any duty we owe you, we will not proceed until we have fully informed you of this conflict and you have provided us with your informed consent.

OUR INSURANCES

Steadfast IRS has a professional indemnity insurance policy (PI Policy) in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. This policy covers claims relating to our conduct, and that of our representatives, both past and present.

What to Do if You Have A Complaint

1. Contact us or Steadfast IRS and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved, please contact the Steadfast IRS Complaints Officer on 02 9957 2544 or put your complaint in writing and send it to the Steadfast IRS Complaints Officer on the contact details at the beginning of this FSG. Steadfast IRS will try and resolve your complaint quickly and fairly.

3. Steadfast IRS is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers.

THE AFCA CAN BE CONTACTED AT:

- **Mail:** Australian Financial Complaints Authority Limited, GPO Box 3 Melbourne VIC 3001
- **Phone:** 1800 931 678
- **Email:** info@afca.org.au
- **Website:** www.afca.org.au

For complaints about the insurance policy or claims handling service provided by the insurer, please refer to the "If you have a complaint" section of the PDS within this document.



PetsOnMe

Contact us at petsonme.com.au
or email us at insurance@petsonme.com.au
PO Box 550, Kotara NSW 2289