

trupanion™

We've got your pet covered for life.

Your pet's insurance policy



1300 328 042 | [TRUPANION.COM.AU](https://www.trupanion.com.au)

Combined Policy Terms and Conditions, Product Disclosure Statement, and Financial Services Guide. Effective Date: 12 February 2019

TRU_AU (E) 00001 (V01.201903)



Welcome to the Trupanion family!

We are pleased that you chose our insurance for your much-loved pet. We think you will be happy with the insurance coverage, how quickly we respond to you, and the pet-loving attitude of all of us here — from our Member Experience team, to our claims handlers, to our Leadership team.

Our mission is to help the pets we all love get the best veterinary care possible. We want to help ease your worries about the cost of treatment or the details of what's covered should the worst happen. When you need us, we'll do our best to be there.

You will find all the information you need about your pet's insurance coverage in this document. We recommend you take time to familiarise yourself with the details of this policy.

Thank you for choosing Trupanion,



DR. STEPHEN ROSE | VETERINARIAN & GENERAL MANAGER, TRUPANION AUSTRALIA

Trupanion Insurance is issued by:

The Hollard Insurance Company Pty Ltd (Hollard)
ABN 78 090 58 4 473, AFSL 241436
Level 12, 465 Victoria Avenue,
Chatswood, NSW 2067
Ph: 02 9253 6600

Trupanion Insurance is distributed and promoted by:

Trupanion Australia Pty Ltd (Trupanion Australia)
ACN 626 393 628, Hollard's Authorised Representative
No. 1268213
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Port Macquarie, NSW 2444
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Your pet policy explained

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What's this booklet for?

A. This policy booklet has three parts:

I. INSURANCE POLICY - TERMS AND CONDITIONS

The policy terms and conditions have been written in plain language to help you understand the insurance coverage and your rights and obligations under this policy. You should carefully read these terms and conditions and the Product Disclosure Statement in this booklet before making any decision about whether to purchase this policy. You do have a cooling off period of 30 days after you purchase this policy if you decide it does not suit your needs. Your pet insurance policy includes this booklet and the Certificate of Insurance we issue to you when we accept your application. The Certificate of Insurance will include details of premium, your details, and that of your insured pet.

II. PRODUCT DISCLOSURE STATEMENT (PDS)

The PDS is designed to help you understand what you need to know about this policy so you can decide whether to purchase this insurance. The PDS has been prepared by Hollard, who is the insurer and product issuer. Hollard has sole responsibility for the PDS, for each Trupanion Insurance Policy issued, and for the assessment and payment of claims. The PDS describes the main features and benefits of this policy. Any information contained in the PDS is general information only and does not consider your individual objectives, financial situation or needs. You should consider the appropriateness of this general information for your personal and financial circumstances.

III. FINANCIAL SERVICES GUIDE (FSG)

The FSG contains important information about the services provided by Trupanion Australia, Trupanion USA and other persons or entities listed in the FSG, how they are remunerated for their services, and their dispute resolution procedures. The FSG is designed to assist you in deciding whether to use their services. Trupanion Australia and Trupanion USA and other persons or entities providing services are responsible for information relevant to them in the FSG and Hollard has reviewed and signed off this FSG.

B. DEFINITIONS - WORDS AND EXPRESSIONS WITH SPECIAL MEANING

Where words or expressions used in this Booklet have special meaning, we have provided a full explanation under SECTION 8 on page 14.

C. REFERENCES TO:

- I. We, our, us, insurer, issuer and Hollard mean The Hollard Insurance Company Pty Ltd.
- II. You and your mean the applicant for a Trupanion Insurance Policy and, if a policy is issued, the insured.

D. QUESTIONS?

Call or email our friendly Member Experience team 24/7, 365 days a year on:

Phone: 1300 328 042 | Email: MemberExperience@Trupanion.com.au



SECTION 1:

Insurance agreement

In return for your timely and successful monthly premium payment, we agree to cover eligible veterinary treatment costs incurred, less any excess and subject to your co-payment, following an illness or injury to your insured pet occurring during the insured month, in accordance with the terms and conditions contained in this policy.

In addition to the coverage provided in the paragraph above, you may choose to purchase (or discontinue) additional optional coverage benefit(s) in accordance with the terms and conditions in this policy. However, this benefit coverage(s) will be subject to excluding any relevant pre-existing conditions (the subject of coverage) and does not commence until 30 days after the optional benefit coverage endorsement has been added to your Certificate of Insurance.

A. MEMBER-INITIATED CHANGES:

I. EXCESSES:

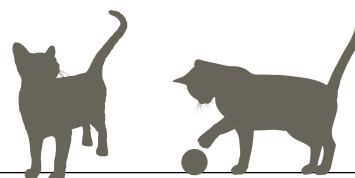
1. The excess you select is defined as the monetary amount that you pay for an illness or injury prior to coverage.
2. Once you meet the excess amount for a specific illness or injury, this policy will pay out all future losses for that specific illness or injury, subject to all other terms and conditions of this policy.
3. You may increase or decrease your excess at any time after your policy commencement date.
4. Your new excess amount will become effective 30 days after your next monthly billing date for illnesses and 5 days after your next billing date for injuries.
5. Claims submitted after an excess change for the treatment of illnesses or injuries that exist at the time of or before the effective date described above will be subject to the higher excess amount.

II. ADDITION AND REMOVAL OF OPTIONAL BENEFIT COVERAGE ENDORSEMENT:

1. You may add or remove the optional benefit coverage endorsements at any time after your policy commencement date.
2. The optional benefit coverage will become effective 30 days after your next monthly billing date for illnesses and 5 days after your next monthly billing date for injuries.
3. We do not provide coverage for claims associated with the optional endorsements that exist at the time of or before the effective date described above.
4. Optional benefit coverage provided by an endorsement will end when the endorsement has been removed.

B. DEFINITIONS (there are additional definitions within SECTION 8 on page 14)

- I. CO-PAYMENT means your portion of the fees/costs of covered veterinary treatment. Your co-payment amount is shown on your Certificate of Insurance.
- II. COVERAGE means in most cases we will pay the treating veterinary hospital directly their fees, less your excess (if applicable) and your co-payment. For those veterinarians who we do not have a prior existing relationship with (through the GapOnly™ network), we will reimburse you the fees, subject to your selected excess and co-payment.
- III. EXCESS means the first amount of a claim we do not pay and that you have agreed you will pay the veterinarian. This amount will be shown on your Certificate of Insurance and is deducted before the application of your co-payment.
- IV. ILLNESS means any sickness, disease, or any change to your pet's normal healthy state not caused primarily by an injury.
- V. INJURY means physical harm or injury arising from an accident. An accident is a single specific, unpredictable, and unintended event which occurs with no deliberate cause. It is not more directly related to an underlying disease process.
- VI. INSURED MONTH means any month during the policy period, shown on the Certificate of Insurance, where payment of monthly premium has been paid to us.
- VII. INSURED PET means a domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons and named on your Certificate of Insurance.
- VIII. MONTHLY PREMIUM PAYMENT means we have received payment from you of the full monthly premium amount shown on your Certificate of Insurance. Our policy is an annual policy which commences on the date we agree with you. We will issue you with this booklet and a Certificate of Insurance which will show the commencement and end date of the policy. We only accept premium payment monthly, not on an annual basis.
- IX. TERMS AND CONDITIONS mean this pet insurance policy's terms and conditions which are set out in this booklet.
- X. VETERINARY TREATMENT COSTS means the standard fees/costs that the treating veterinarian would charge, regardless of whether that pet owner has insurance coverage.



SECTION 2:

Policy benefits in detail

A. TRUPANION COVERAGE: We insure your pet for the actual cost of veterinary treatment for illnesses and injuries. In addition, we provide the following additional benefits:

B. DENTAL COVERAGE

- I. WHAT IS COVERED: Veterinary treatment required due to dental illness and/or dental injury, subject to the conditions and exclusions below and all other terms and conditions of this policy.
- II. CONDITIONS: Things you must do to receive dental illness and injury coverage:
 1. If for any reason your pet's teeth have not been examined by a veterinarian within the 12 months prior to the policy commencement date, dental coverage starts from the date of your pet's first dental examination after the policy commencement date. Any existing dental illness or dental injury found at this first examination will not be eligible for dental coverage.
 2. Your pet's teeth must be examined by a veterinarian at least once every 12 months to ensure ongoing policy coverage.
 3. You must follow your veterinarian's advice about ongoing dental care for your pet.
 4. If your veterinarian recommends your pet undergo dental prophylaxis (scale and polish), this must be performed by or under the direct supervision of a veterinarian within the recommended timeframe. If your veterinarian does not provide a recommended timeframe, then the specified treatment must be completed within 90 days of the date of their initial recommendation.

We recommend you have your pet's teeth examined by your veterinarian as soon as possible from the commencement date of your policy to ensure coverage.

III. EXCLUSIONS - WHAT IS NOT COVERED:

1. Veterinary treatment for dental illness if your pet has any signs or evidence of periodontal disease, periodontitis, gingivitis, tartar, or stomatitis prior to the policy commencement date or during any applicable waiting periods.
2. Dental prophylaxis treatment costs (scale and polish) at any time.
3. Toothbrushes, toothpastes, dental foods, chews, rinses, or preventative dental care at any time or for any reason.
4. Open or closed root planing at any time or for any reason.
5. Any veterinary treatment related to retained deciduous teeth if your policy commenced when your pet was 6 months of age or older.
6. Veterinary treatment relating to resorptive lesion(s) if your pet has had any sign or evidence of resorptive lesion(s) prior to the policy commencement date or during any applicable waiting periods.
7. Veterinary treatment costs for teeth other than canine and carnassial teeth will be pro-rated to the estimated extraction cost.

C. PRESCRIPTION FOOD, HERBAL THERAPY, AND SUPPLEMENTS

I. WHAT IS COVERED:

1. **PRESCRIPTION FOOD:** 50% of the cost of prescription food is eligible when recommended by your veterinarian for the treatment of illnesses and/or injuries covered by this policy for up to two months of normal feeding from the date of onset of the condition. We do not cover the cost of prescription food when consumed by your pet for maintenance or for routine or preventative care for any reason at any time.
2. **HERBAL THERAPY:** We cover the cost of herbal therapy which involves the use of herbs, either as single products or in combination with other herbs, for medicinal purposes. This herbal therapy must be recommended or prescribed under the supervision of a veterinarian with training and experience in herbal medicine for pets.
3. **SUPPLEMENTS:** We cover the cost of dietary supplements, including vitamins and nutraceuticals, manufactured and labelled with ingredient analysis that are recommended by your veterinarian in the treatment of illnesses and/or injuries covered by this policy, but not for routine or preventative care.

D. OPTIONAL BENEFIT COVERAGE ENDORSEMENTS

The following optional benefits are available. Coverage is subject to an additional premium and, if provided, the relevant coverage(s) will be shown on the optional benefit endorsement with which we will provide you. A summary of these optional coverage(s) are provided below. Please contact us and request a copy of the full Optional Benefit Coverage Endorsement(s) wordings so you can consider the coverage provided within these optional coverages.

I. RECOVERY AND COMPLEMENTARY CARE ENDORSEMENT:

1. Rehabilitative therapy;
2. Acupuncture;
3. Hydrotherapy;
4. Chiropractic;
5. Behavioural modification and therapy;
6. Homeopathy; and
7. Naturopathy.

II. PET OWNER ASSISTANCE PACKAGE ENDORSEMENT:

1. Liability coverage for third-party property damage;
2. Advertising and reward;
3. Boarding fees;
4. Holiday vacation cancellation costs; and
5. Cremation or burial fees.

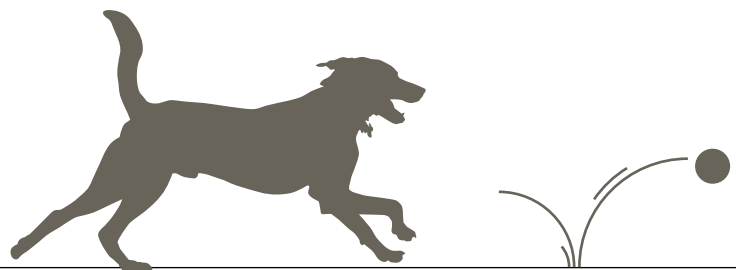
All benefits are subject to the terms and conditions of this policy.

SECTION 3:

General conditions of coverage

- A. Coverage under the policy is provided on the basis that you have paid or will pay us the premium for the coverage provided. The amount you pay is shown on your Certificate of Insurance and includes all premium, administrative fees, commissions, and any applicable government taxes, fees and/or charges.
- B. The premium is payable when you take out a new policy and when you renew (annually) your policy. Once your pet is accepted and as long as you continue to renew your policy, your pet will be covered for eligible veterinary treatment expenses for life. For your convenience and to ensure continuity your policy will auto renew each anniversary, we reserve the right to alter the policy terms and conditions at that time and you will be notified of changes ahead of renewal.
- C. Your premium will be collected monthly by instalment by credit card or direct debit when available.
- D. Your policy coverage will not commence until you have paid your first monthly premium instalment unless otherwise noted on your Certificate of Insurance.
- E. No coverage will be provided for any treatment costs or losses incurred during any period in which your policy is not in force.
- F. Your ongoing monthly premium instalments must be paid on or before the monthly due date.
- G. If we do not receive your instalment premium on the due date, we will send you a notice in writing (email is our preferred method of communicating with you) regarding your non-payment at least 14 calendar days before any cancellation by us for non-payment.
- H. If after sending you this notice, we do not receive the instalment payment, we will send you a second notice in writing cancelling your policy in accordance with the law.
- I. If any premium instalment remains unpaid for 14 days or more, we may also refuse to pay a claim.
- J. It is important that you contact us if your bank or credit card details change, including updating us on any new expiry date on your card.
- K. If we cancel your policy due to non-payment of a premium instalment, you need to be aware that you may be refused coverage in the future under any policy administered by Trupanion Australia.
- L. **TREATMENT BY A REGISTERED VETERINARIAN:** All treatments must be endorsed and provided by a veterinarian registered in Australia with the necessary training and experience or staff under a veterinarian's direct supervision.
- M. **POLICY COVERAGE IN AUSTRALIA ONLY:** Coverage for treatments provided under this policy is limited to when your pet is within Australia. If your pet travels outside of Australia, you will not have coverage for that period under this policy.

- N. **HOW WE ASSESS VETERINARY INVOICES:** Where your veterinary invoice lists treatment items which are applicable to more than one illness or injury and a cost breakdown is not provided on the invoice, we will prorate the invoice items evenly among the related illnesses or injuries.
- O. **TRANSFERABILITY:** You must be the owner and in possession of the insured pet. If you transfer ownership of the pet to a different owner, we are happy to arrange for continued coverage if we are contacted within 30 days from the date ownership transfers, and the new owner agrees to enter into a policy of insurance with us.
- P. **CANCELLATION:** You may cancel your policy at any time by contacting us and requesting cancellation. Premium payment amounts will be prorated and refunded if applicable. Your policy will also be cancelled if your pet dies. Please notify us and we will arrange an appropriate cancellation.
- Q. **INSURANCE FRAUD:** Insurance fraud unfairly increases premiums for all members. If any member makes a claim that involves false, misleading, and/or dishonest information, we may not pay the claim, we may void any and all policies you hold with us, and we may be required by law to report it to governmental authorities.
- R. **CARE FOR YOUR PET:** Illnesses or injuries to your pet that arise from your repeated negligent and/or reckless activity may be excluded by us. We will notify you in writing that claims that arise from that activity will no longer be covered. If there is a repeated activity that is to be excluded from your policy, we will notify you in writing (to the last email address you provided us) at least 30 days before the change takes effect.
- S. **OUR RIGHT OF RECOVERY:** If we have the right to recover any amount under the policy in relation to a claim from any other person, you must cooperate with us in any action we may take.
- T. **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 4:

Things you must do

- A. You must act prudently in the care and protection of your pet. You must protect your pet from exacerbation and/or recurrence of any injury and/or illness after its initial occurrence and provide proper maintenance/preventative care.
- B. We do not pay claims for illnesses that result from failure to comply with the vaccination guidelines described below, unless your veterinarian has advised against the vaccination for medical reasons:
 - I. Dogs should be vaccinated for distemper, hepatitis, parainfluenza, bordetella, parvovirus, and any other condition for which vaccination was recommended by your veterinarian.
 - II. Cats should be vaccinated for panleukopenia, rhinotracheitis, calicivirus, and any other condition for which vaccination was recommended by your veterinarian.
- C. You must administer appropriate prophylactic (preventative) medication as recommended by your veterinarian to protect against illness. We do not pay claims for illnesses or injuries that result from your failure to comply with this requirement.

For example, if you fail to administer tick prevention recommended by your veterinarian and your pet suffers tick paralysis symptoms requiring treatment, we may decline coverage.





SECTION 5:

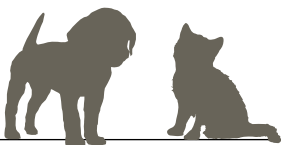
Our claims process

- A. You must submit a fully completed claim form and supporting invoice(s) for each and every illness or injury for which a claim is made within 90 days of the treatment date. You can submit a claim online at Trupanion.com.au/claim or you may contact our Member Experience team at 1300 328 042 and we will email a claim form to you.
- B. You may have your claims paid directly to the treating veterinarian if an arrangement to do so exists between us and the treating veterinarian through the GapOnly™ network. If your pet is treated at a veterinary facility and no such arrangement exists, we will pay you directly.
- C. We require complete veterinary history/records associated with your pet to process any claim. You agree to provide to us all veterinary history/records associated with your pet. You authorise us from the time that your policy commences and any time thereafter to contact any and all veterinary hospitals to obtain all available records that exist for your pet. You authorise any and all veterinary hospitals to release to us all records that exist for your pet. Failure or refusal to disclose a complete veterinary history for your pet when requested may result in the delay of your claim(s).
- D. If we pay a claim for any illness or injury that is not eligible under the policy terms and conditions, that payment by us does not waive our right to apply the terms and conditions of this policy appropriately to any other submitted claims, even if the effect of us doing so is to exclude a claim that is similar to the ineligible claim we previously paid.

SECTION 6:

Eligible claims - What you pay

- A. Examination fees (see definition);
- B. Excess (if you choose to have one);
- C. Co-payment (10% of the eligible claimed amount); and
- D. Costs not covered by this policy.





SECTION 7:

What we do not cover

A. WAITING PERIODS:

- I. Illnesses that occur or reoccur within the 30 days following the policy commencement date are deemed pre-existing conditions and not eligible for coverage.
- II. Injuries that occur within the 5 days following the policy commencement date are deemed pre-existing conditions and not eligible for coverage.

B. PRE-EXISTING CONDITIONS:

- I. Illnesses or injuries for which signs or evidence of their potential manifestation prior to the policy commencement date.
- II. Illnesses or injuries masked or controlled by treatment or medication at any time during the 18 months prior to the policy commencement date.
- III. Illnesses or injuries that occurred or began prior to the policy commencement date and would have been observable or reasonably known to be present by you or your veterinarian or that are evidenced by the presence of typical signs, even if they are not noted in your pet's veterinary records.
- IV. The actual cost of treatment for the following if signs or evidence presented on either side of your pet prior to the policy commencement date through to and including the 30 days after the policy commencement date: luxating patella, glaucoma, entropion, ectropion, elbow dysplasia, cataracts, prolapse of the tear gland of the third eyelid (cherry eye), and disease, weakness, instability, tear, partial tear, or rupture of the cranial cruciate ligament.
- V. Hip dysplasia if there was any sign or evidence of the potential manifestation of the condition any time prior to the policy commencement date or if the condition was reasonably known to be present by you, even if not noted in your pet's veterinary records.
- VI. Illnesses or injuries that arise from a repetitive and specific activity that leads to veterinary treatment of your pet (e.g., ingestion of foreign materials and bite wounds) if the same or similar activity occurred more than once within the 18 month period prior to the policy commencement date.
- VII. The actual cost of treatment for any cutaneous or subcutaneous mass if cutaneous or subcutaneous mass(es) of the same type (determined by diagnostic testing or medical records descriptions) occurred prior to the policy commencement date through to and including the 30 days after the policy commencement date.
- VIII. The actual cost of treatment relating to intervertebral disc disease if there was any sign or evidence of the potential manifestation of it in any part of the spine prior to the policy commencement date or during any applicable waiting periods.

- C. OTHER EXCLUSIONS: We do not cover at any time or for any reason the costs, fees, or expenses associated with:
- I. Examinations;
 - II. Administrative charges;
 - III. Processing of insurance claims and transmission of veterinary records;
 - IV. Preventative care;
 - V. 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.
 - VI. Breeding, illnesses or injuries related to breeding, whelping, and queening;
 - VII. Elective, cosmetic, or preventative procedures, including but not limited to: tail docking, ear cropping, declawing, dew claw removal, and microchip implantation;
 - VIII. Vaccinations, titre tests, flea control, tick control, heartworm medication, and deworming;
 - IX. Boarding, medical boarding, or transport expenses;
 - X. Complications or sequelae to illnesses, injuries, procedures, diagnostic tests, treatments, and/or medications excluded or restricted by this policy;
 - XI. Anal gland expression;
 - XII. Bedding, housing, crates, cages, ramps, feeding bowls/platforms, feeding, exercise, non-prescribed special diets, raw food diets, pet foods, routine or preventative supplements (unless covered under the additional benefit PRESCRIPTION FOOD, HERBAL THERAPY, AND SUPPLEMENTS), bathing (including bathing intended as treatment for an eligible condition), non-medicated shampoo, grooming, nail trims, ear cleaning, ear irrigation, toys, clothes, leashes, collars, electronic or other wearables, non-hospital based diagnostic equipment or treatment equipment, and/or treats;
 - XIII. Any illness or injury resulting from activities related to training, commercial or occupational purposes, including but not limited to: racing, breeding, organized fighting, law enforcement, guarding, or pig hunting dogs. Guide Dogs and Assistance Dogs are exempt from this exclusion;
 - XIV. Desexing at any time or for any reason unless recommended by your veterinarian following an illness or injury that involves damage to the reproductive organs;

- XV. Parasite control, including but not limited to: internal or external parasites;
- XVI. Cremation and burial (unless you have selected and paid for the Pet Owner Assistance Package Endorsement);
- XVII. Optional benefit coverage not selected, paid for, and shown on your Certificate of Insurance;
- XVIII. Any claim for loss that arises from a nuclear reaction, radiation, radioactive contamination, or the discharge of a nuclear device or a chemical, biological, biochemical, or electromagnetic weapon, device, agent, or material, whether controlled or uncontrolled, accidental, or otherwise;
- XIX. Any claim for loss that arises from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, strikes, riots, civil commotion, and any declared pandemic disease that causes widespread illness affecting dogs or cats; or
- XX. Treatment based on your decision to pursue a course of treatment other than that which was recommended to you by your veterinarian unless agreed to by us prior to treatment.



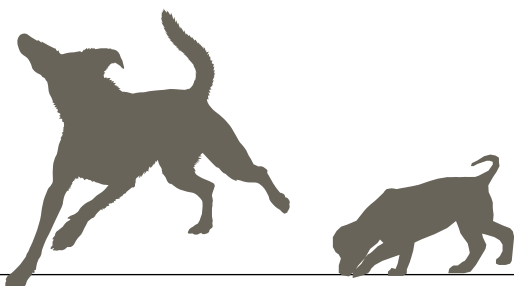


SECTION 8:

Definitions

These words are used throughout this policy have the following special meanings:

- A. **ACTUAL COST OF TREATMENT** means the fees/costs that the treating veterinarian would charge, regardless of whether that customer has insurance coverage.
- B. **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, policy commencement date, any agreed optional coverages, insured pet, and your details.
- C. **CO-PAYMENT** means your portion of the fees/costs of covered veterinary treatment. Your co-payment amount is shown on your Certificate of Insurance.
- D. **CONDITION** means any disease, disorder, sickness, illness, and/or syndrome characterised by a loss of normalcy and that is manifest by clinical signs or symptoms.
- E. **COVERAGE** means in most cases we will pay the treating veterinary hospital directly their fees, less your excess (if applicable) and your co-payment. For those veterinarians who we do not have a prior existing relationship with (through the GapOnly™ network), we will reimburse you the fees, subject to your selected excess and co-payment.
- F. **DENTAL PROPHYLAXIS** means scaling, cleaning, and polishing of the teeth as well as associated fees (including but not limited to: anesthesia, pre-anesthetic blood work, and fluids).
- G. **EXAMINATION, EXAM** means an examination performed by or under the supervision of a veterinarian, including a physical, physical consultation, inpatient examination, in-hospital examination, health certificate, consultation, office visit, office call, office fee, referral, telemedicine exam/consult, or recheck.
- H. **EXCESS** means the first amount of a claim we do not pay and that you have agreed you will pay the veterinarian. This amount will be shown on your Certificate of Insurance and is deducted before the application of your co-payment.
- I. **HOSPITAL** means all veterinary facility types and/or means by which a pet receives veterinary care. The term hospital includes, but is not limited to: veterinary teaching hospital, veterinary hospital, veterinary clinic, mobile and/ or house call veterinary practice, specialty veterinary hospital, referral veterinary hospital, veterinary care centre, and veterinary specialty centre.
- J. **ILLNESS** means any sickness, disease, or any change to your pet's normal healthy state not caused primarily by an injury.
- K. **INJURY** means physical harm or injury arising from an accident. An accident is a single specific, unpredictable, and unintended event which occurs with no deliberate cause. It is not more directly related to an underlying disease process.
- L. **INSURED MONTH** means any month during the policy period, shown on the Certificate of Insurance, where payment of monthly premium has been paid to us.



- M. **INSURED PET** means a domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons and named on your Certificate of Insurance.
- N. **MEDICATION** means any medicine legally prescribed and recommended by your veterinarian and approved by an applicable governmental authority for use by veterinarians.
- O. **MONTHLY PREMIUM PAYMENT** means we have received payment from you of the full monthly premium amount shown on your Certificate of Insurance. Our policy is an annual policy which commences on the date we agree with you. We will issue you with this booklet and a Certificate of Insurance which will show the commencement and end date of the policy. We only accept premium payment monthly, not on an annual basis.
- P. **PET** means a domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons. We do not provide insurance for other animals, birds, or reptiles which may be your pet.
- Q. **POLICY COMMENCEMENT DATE** means the date and time your coverage under this policy commences. These details will be shown on your Certificate of Insurance.
- R. **PRESCRIPTION FOOD** means a diet formulated, tested, and manufactured with guaranteed analysis and safety standards to aid as part of the treatment of specific medical conditions. A veterinarian must prescribe and dispense the diet. Prescription foods do not include general maintenance diets, puppy or kitten diets, homemade diets, or raw food diets, even if prescribed and dispensed by a veterinarian.
- S. **TERMS AND CONDITIONS** mean this pet insurance policy's terms and conditions which are set out in this booklet.
- T. **VACCINATION** and derivations thereof means the administration of a legally approved commercial vaccine by a veterinarian in accordance with the manufacturer's recommendations to prevent disease.
- U. **VETERINARIAN** means any veterinarian or veterinary specialist other than yourself who is licensed in and currently registered in Australia.
- V. **VETERINARY TREATMENT** means proven and accepted forms of care as documented in Your Pet's medical records, including but not limited to: diagnostic tests, surgeries, procedures, Medications, supplements, Prescription Foods, orthotic devices, prosthetic devices, carts, and nursing care.
- W. **VETERINARY TREATMENT COSTS** means the standard fees/costs that the treating veterinarian would charge, regardless of whether that pet owner has insurance coverage.
- X. **WE, US, INSURER** means The Hollard Insurance Company Pty Ltd, (Hollard) or Trupanion Australia Pty Ltd, (Trupanion Australia) as Hollard's agent as applicable.
- Y. **YOU, YOUR** means the pet owner named and shown on the Certificate of Insurance.



SECTION 9:

Product disclosure statement (PDS)

- A. The Hollard Insurance Company Pty Ltd (Hollard) is responsible for the Product Disclosure Statement (PDS) and is the insurer of each Trupanion policy issued.
- B. The PDS is designed to help you understand the Trupanion policy so that you can decide whether to proceed with this coverage. Any information contained in the PDS is general information only and does not take into account your individual objectives, financial situation or needs. Please read this PDS and the preceding Trupanion Insurance Policy terms and conditions before making any decision about whether to purchase this Trupanion policy. Note that you have a cooling off period and certain cancellation rights.
- C. Trupanion Australia has been given a binding authority by Hollard which authorises it to enter into, vary, and cancel policies and assess and pay claims on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. Trupanion Australia does not act for you. Trupanion Australia has an arrangement with Trupanion USA to provide these services. Hollard has appointed both Trupanion Australia and Trupanion USA as its Authorised Representatives. Additionally, Trupanion Australia is authorised to distribute and promote this policy, and may also appoint (with Hollard's consent) partners or affiliates as an Authorised Representative of Hollard to also promote and distribute this policy.
- D. THIS PDS CONTAINS IMPORTANT INFORMATION ABOUT:
- I. Significant features and benefits of this policy;
 - II. Your Duty of Disclosure when applying for this policy;
 - III. Our internal and external dispute resolution procedures; and
 - IV. Your cooling off rights when purchasing this policy.
- E. This PDS provides a summary of the significant features and benefits of this policy. We also require you to read the Trupanion Insurance Policy terms and conditions in this booklet to understand the insurance provided (including what terms, conditions, exclusions, and limitations may apply to your insurance).
- F. 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 and Trupanion Insurance Policy terms and conditions, we will provide you with a new Trupanion policy booklet.
- G. PROTECTION FOR YOUR PETS
- Subject to the terms, conditions, exclusions, and limitations that apply to your insurance (set out in this booklet) this policy provides:
- Financial protection for costs for veterinary treatment costs incurred, less selected excess subject to co-payment, following an illness or accidental injury to your insured pet occurring during the insured month, in accordance with the terms and conditions contained in this policy which occurs or first shows clinical signs within the policy period, and after any applicable waiting period.

H. UNDERSTANDING THE LIMITS OF INSURANCE

This policy transfers many of the financial risks pet owners face for veterinary treatment costs from the insured to the insurer. However, this policy does not cover every circumstance or expense and we have certain terms, conditions, exclusions, and limitations that help keep premiums low. These include, but are not limited to: conditions such as pregnancy, elective procedures, grooming, and injuries or illnesses that showed signs or symptoms (or that a reasonable person in your circumstances should have been aware of) prior to the policy commencement date or during the applicable waiting periods.

I. YOUR DUTY OF DISCLOSURE

- I. 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.
- II. You do not need to tell us anything that:
 1. Reduces the risk we insure you for; or
 2. Is common knowledge; or
 3. We know or should know as an insurer; or
 4. We waive your duty to tell us about.

J. IF YOU DO NOT TELL US SOMETHING:

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

K. CALCULATING YOUR PREMIUM

- I. Your premium is calculated when your policy begins and at each policy anniversary (and if you vary or extend coverage) and is printed on the relevant Certificate of Insurance. The premium 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). Other costs will depend on what level of excess you have chosen, the age of the pet the time of policy commencement, member and pet's location, and the breed and sex of pet we insure. The amount also includes allowances for government fees, taxes and charges (including stamp duty and GST).

L. 30-DAY COOLING OFF PERIOD

- I. 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 this 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.
- II. You cannot return this policy if you have exercised any of your rights under the policy, e.g., you have made a claim within the 30 day cooling off period. After the cooling off period ends, you can cancel at any time by contacting us.

M. YOUR PRIVACY

- I. Hollard, Trupanion Australia, and Trupanion USA (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 (Cth) 1988. In connection with each recipient.
- II. Personal information is collected in various ways, including via telephone, our website, hard copy forms, and 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;
- III. Personal information is collected that is reasonably necessary 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;
- IV. If you do not consent to us collecting and using 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;

- V. We may collect your personal information so 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);
- VI. 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 or other dispute resolution providers, government bodies, regulators, law enforcement agencies, and any other parties where required by law;
- VII. Your personal information may also be disclosed to some of our service providers who are located overseas, including but not limited to: the United States of America, Canada, and 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 Act. By proceeding to acquire our services and products, you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.
- VIII. 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:

Website: www.hollard.com.au | 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

N. CODE OF PRACTICE

- I. Hollard is a member of the Insurance Council of Australia and also a signatory of the General Insurance Code of Practice (Code).
- II. The objectives of the Code are:
 - 1. Commit insurers to high standards of service;
 - 2. Promote better, more informed relations between insurers and their customers;



3. Maintain and promote trust and confidence in the general insurance industry;
4. Provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
5. Promote continuous improvement of the general insurance industry through education and training.

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

O. GOODS AND SERVICES TAX (GST)

- I. All monetary limits in your policy are inclusive of GST. Any claim payments made under this policy will be based on GST inclusive costs up to the relevant amount covered.

P. IF YOU HAVE A COMPLAINT

- I. 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 328 042 | Email: MemberExperience@Trupanion.com.au
Mail: Customer Complaints
Trupanion Australia
P.O. Box 5469
Port Macquarie, NSW 2444
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 we will escalate your complaint for review by our Internal Disputes Resolution team. All escalated matters will be acknowledged within two (2) 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: If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.
Website: www.afca.org.au | Phone: 1800 931 678 | Email: Info@afca.org.au
Mail: Australian Financial Complaints Authority
G.P.O. Box 3
Melbourne, VIC 3001

Q. FINANCIAL CLAIMS SCHEME AND COMPENSATION ARRANGEMENTS

- I. 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.
- II. The Insurance Act contains standards designed to ensure that under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient, and competitive financial system. Because of this, Hollard is 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. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.
- III. If Hollard were to fail and was unable to meet our obligations under your policy, a person entitled to claim under insurance coverage 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 www.fcs.gov.au and the APRA hotline on 1300 558 849.

R. AUTHORISED FOR ISSUE

- I. This PDS including the policy terms and conditions was prepared by Hollard. Trupanion Australia and Trupanion USA 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 the PDS.

S. IF YOU HAVE ANY QUESTIONS

- I. Contact us for more information, to confirm policy transactions, or if you have any questions. Our lines are open 24 hours a day, 7 days a week. Alternatively, you can email or write to us.

Phone: 1300 328 042 | Email: MemberExperience@Trupanion.com.au

Address: Trupanion Australia Pty Ltd.

P.O. Box 5469

Port Macquarie, NSW 2444



SECTION 10:

Financial services guide (FSG)

- A. Trupanion Australia and Trupanion USA are responsible for this FSG as it relates to the financial services provided by respectively by them. This FSG provides you with information about the financial services that Trupanion Australia and Trupanion USA provide in relation to this policy 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.
- B. IN THIS FSG:
- I. Hollard means The Hollard Insurance Company Pty Ltd.
 - II. Trupanion Australia means Trupanion Australia Pty Ltd.
 - III. Trupanion USA means Trupanion Managers USA, Inc.
 - IV. You, and your means the applicant for a Trupanion policy and, if a policy is issued, the insured.
- C. This policy is promoted by Trupanion Australia, issued by Hollard and administered by Trupanion Australia and Trupanion USA. Full contact details for these companies are set out in this booklet.
- D. The Trupanion Insurance Policy terms and conditions and PDS are set out in this booklet. The information contained in this booklet sets out the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to purchase this policy. Before you decide whether to purchase this policy, you should read this booklet carefully and use it to decide whether to proceed and purchase the product.
- E. About Hollard, Trupanion Australia, Trupanion USA and other relevant persons/ organisations
- I. Hollard holds an Australian Financial Services Licence (AFSL) No. 241436 and is authorised to provide advice and deal in relation to all general insurance products. Hollard is the insurer and issuer of this policy. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.
 - II. Trupanion Australia, Authorised Representative No. 1268213 and Trupanion USA, Authorised Representative No. 1268214 under Hollard's AFSL are authorised to provide general advice on general insurance products, promote, distribute, arrange, and administer Trupanion policies and claims which are insured by and issued by Hollard. Trupanion Australia and Trupanion USA are agents for Hollard and do not act for you or provide personal advice.

F. IMPORTANT INFORMATION YOU SHOULD KNOW

- I. We do not and will not consider whether this policy is appropriate for your personal objectives, financial situation or needs. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. We recommend you consider the appropriateness of any information given to you, and coverage under this policy, having regard to your personal circumstances before buying a Trupanion policy. Please read the Trupanion Insurance Policy terms and conditions and PDS in this booklet to determine if the product is right for you. The information in this booklet will 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.

G. HOW EACH PARTY IS PAID FOR ITS SERVICES

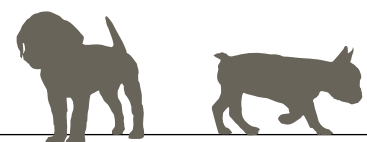
- I. When you purchase a Trupanion policy you pay the premium to Hollard for the product. This amount is provided to you before the product is purchased.
- II. Trupanion Australia receives a portion of the underwriting profit from Hollard of any underwriting profit. Hollard retains a licence fee of not more than six (6) percent calculated on the premium paid.
- III. Trupanion Australia will pay Trupanion USA a service fee to cover the administrative services they provide including arranging, issuing, providing customer service assistance, and assessing and paying claims for policy holders provided by Trupanion USA. Any service fee paid by Trupanion Australia is not an additional cost payable by you.
- IV. Trupanion Australia staff and the staff of any distribution partners appointed to promote this policy receive a salary from their employer including any bonuses based on their performance criteria. These payments are not an additional charge to you and not in addition to the cost of your premium.
- V. 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.

H. COMPENSATION ARRANGEMENTS

- I. 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.
- II. Refer to the "Financial Claims Scheme and Compensation Arrangements" section in the PDS for further information on Hollard's compensation arrangements.

- III. Trupanion Australia and Trupanion USA have Professional Indemnity Insurance in place which meets the legislative requirements covering the activities and includes conduct of any employees who are no longer employed by Trupanion Australia or Trupanion USA (respectively), but were so at the time of the relevant conduct.
- I. YOUR PRIVACY
- I. Refer to the "Your Privacy" section in the PDS for further information on what we do with your information.
- J. HOW ARE COMPLAINTS RESOLVED?
- I. Refer to the "If you have a complaint" section in the PDS for further information on how a complaint is dealt with.
- K. CONTACT DETAILS AND OFFICE HOURS
- I. Our lines are open 24 hours a day, 7 days a week. Alternatively, you can email or write to us.
Phone: 1300 328 042 | Email: MemberExperience@Trupanion.com.au
Address: Trupanion Australia Pty Ltd
P.O. Box 5469
Port Macquarie, NSW 2444
- L. AUTHORISED FOR ISSUE
- I. This FSG was prepared by Trupanion Australia and Trupanion USA (as it relates to the financial services provided by them), and Hollard has authorised the distribution of this FSG.

Please retain this document for your future reference.



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