

A man with a beard, wearing a blue t-shirt and black shorts, is running barefoot on a green lawn. To his right, a young boy in red shorts is also running barefoot. On the left, a small, fluffy, light-brown dog is running towards them. In the background, there is a two-story house with white siding and a brown lower section, surrounded by trees and bushes. The scene is brightly lit, suggesting a sunny day.

# trupanion™

A better kind of pet insurance.

Your pet's insurance policy

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

Combined Policy Terms and Conditions, Product Disclosure Statement, and Financial Services Guide. Effective Date: 5 October 2021  
TRU\_AU (E) 00002 (VOI.202110)







# 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**

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**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:**  
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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 9 on page 22.

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](mailto: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 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 endorsement 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 9 on page 22)

- 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 to pay directly, 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

**What's the problem we're solving?** Trupanion pet insurance exists to help pet owners budget for unexpected veterinary costs when their pet gets sick or hurt. The wide variance in veterinary costs between treating a lucky pet and an unlucky pet (one that is less sick than the average versus more sick than the average pet), makes it very difficult for a responsible, loving pet owner to budget for their pet's specific needs. Even if a pet owner knew the exact cost of the unexpected care for their pet's injuries and illnesses, they still won't know when in their pet's life those unexpected costs will occur.

**How is your monthly cost determined?** To keep our pricing promise, your monthly cost will be guaranteed not to change (except for changes you may initiate) more than once in any 12-month consecutive period. Your monthly cost will be evaluated at renewal according to any changes in the cost of veterinary care for your pets pricing group (age at joining Trupanion, breed, gender, and location). We do not change prices because your pet is a year older or because you have or have not claimed with us. To view more details as to how we price your premium, please visit [Trupanion.com.au/pricing-promise](https://trupanion.com.au/pricing-promise).

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, resorptive lesions, 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 costs for teeth other than canine and carnassial teeth will be pro-rated to the estimated extraction cost.

#### C. HERBAL AND DIETARY SUPPLEMENTS AND PRESCRIPTION FOOD

##### 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 SUPPLEMENTS:** We cover the cost of herbal supplements 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. You will find detailed wording of this endorsement on page 18 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 :** Coverage for treatments provided under this policy is limited to when your pet is within Australia. If you and your pet moves to Canada or USA as an added benefit of being a member of Trupanion and due to our global relationships, you can contact us to transfer your policy without losing the benefit of record of Pre-Existing conditions and enrolment date (start of your 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. Administer vaccinations and preventive veterinary treatment or medication as recommended by your veterinarian to protect against illness.
- C. **We do not pay for illnesses (including treatment or diagnostics) that can be prevented by vaccination, preventative medication, or veterinary treatment if you did not provide that preventative care to your pet.** If you provide vaccine for your pet per the recommendations of your veterinarian and your pet still contracts an illness that the vaccine intended to prevent, we will cover the cost of treating that illness.

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

- D. Act prudently in the care and protection of your pet. as such, you must follow your veterinarian's advice regarding your pet's treatment, diagnostics, and regularly scheduled wellness exams.

If your pet receives veterinary treatment for dental prophylaxis, desexing (spay/castration), vaccinations, or gastropexy per the recommendations of your veterinarian and there are complications from that veterinary treatment, we will cover the cost to treat those complications for your pet.







## 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. You can submit a claim online at [Trupanion.com.au/](https://Trupanion.com.au/) claim or you may contact our Member Experience team on 1300 328 042 and we will email a claim form to you.
- B. Through our integration with the GapOnly veterinary hospital network we aim to pay invoices directly to hospitals at the time of your pet's discharge or checkout. You often pay only your share of the invoice instead of paying the full invoice upfront and waiting for reimbursement.  
  
To find out if your hospital is one with our software, visit [Trupanion.com.au/members/partnered-veterinary-hospitals/](https://Trupanion.com.au/members/partnered-veterinary-hospitals/). If your hospital does not have Trupanion's GapOnly software yet you can request we reach out to your veterinarian from that page, and we will contact them about installing the free software.  
  
If your veterinarian does not have our software, you may direct us on the claim form to pay the treating veterinarian if we have an arrangement to do so with your hospital.
- C. If we are unable to pay your veterinarian directly, you must pay your pet's invoice and submit a fully completed claim form and supporting invoice(s) for each eligible illness or injury to receive payout from us. You can submit your invoice online by visiting [Trupanion.com.au](https://Trupanion.com.au/). We can send your payouts fastest by depositing them directly into your bank account.
- 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.
- E. We require complete veterinary history/records associated with your pet to process any claim.

### **Your commitment to us**

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).

### **Our commitment to you**

We agree to minimise the time spent by you filling out lengthy claim forms and veterinary history records. We agree to contacting any and all veterinary hospitals to obtain all available records that exist for your pet. We recognise there are legitimate reasons why you may not know your pet's complete veterinary history (e.g., your pet's history prior to adoption).

## 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: We do not cover pre-existing conditions, which are defined as:

- I. Illnesses or injuries that occurred or began prior to your first policy commencement date or within any applicable waiting period that would have been observable by the presence of typical signs or reasonably known to be present by you or your veterinarian (even if they are not noted in your pet's veterinary records), including but not limited to:
  - Hip dysplasia;
  - Cutaneous or sub-cutaneous mass/es of the same type (determined by diagnostic testing or veterinary medical record descriptions);
  - Intervertebral disc disease.

To illustrate how pre-existing conditions are considered;

Your pet displays a typical sign of 'limping' pre-policy commencement. You visit your local veterinarian and your pet is diagnosed and successfully treated for a pulled toe nail.

Other medically unrelated conditions that may also present with the typical sign of 'limping', include:

- Tendonitis,
- Osteoarthritis,
- Infection of the joints, muscles or tendons,
- Trauma causing broken bones,
- Osteosarcoma (bone cancer).

Trupanion, as part of the claims handling process, will assess whether the pre-policy 'typical signs' are Medically Related to the claimed condition. In this example, a pulled toe nail that presented with the typical sign of limping is not Medically Related to any subsequent 'post-policy' claims for tendonitis, osteosarcoma or any other condition listed above, and as such these conditions would be covered if they presented 'post-policy' commencement (following waiting periods).

- II. Illnesses or injuries that occurred or began prior to your first policy commencement date or within any applicable waiting period that presented on either side of your pet's body (i.e., eyes, hips, knees, and elbows).

**Example 1:** If your pet displays typical signs of a sore left elbow (medically referred to as elbow dysplasia) prior to the first policy commencement date or during applicable waiting periods, subsequent elbow dysplasia in the right elbow will be considered a pre-existing condition and not covered.

**Example 2:** If your pet displays typical signs of a dislocated kneecap (medically referred to as luxating patella) prior to the first policy commencement date or during applicable waiting periods, subsequent luxating patella in the right kneecap will be considered a pre-existing condition and not covered.



- III. Illnesses or injuries that arise from a repetitive and specific activity that leads to veterinary treatment of your pet, if the same or similar activity occurred more than once within the 18 month period prior to the first policy commencement date or within any applicable waiting period.
 

**Example 1:** A puppy eats a sock and requires treatment prior to the start of a policy. 3 months later, after the start of the policy, the puppy eats another sock, this would be covered.

**Example 2:** Within the 18 months prior to starting a policy, a dog has two separate episodes of treatment because it had eaten a sock. This indicates that the dog has an increased and predictable reason for treatments associated with ingestion of foreign bodies and any future claims for ingestion of foreign bodies would not be covered.

**Example 3:** A cat has had no symptoms or treatment associated with any fight wounds before starting a policy. All future treatments (after waiting periods are applied) for fight wounds would be covered.

**Example 4:** A cat has two separate episodes of a cat fight abscess within 18 months prior to starting a policy. This indicates that the cat has an increased and predictable reason for treatments associated with cat fights and any future claims for cat fights would not be covered.
- 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, shipping costs, or postage;
  - III. Experimental Treatments
  - IV. Processing of insurance claims and transmission of veterinary records;
  - V. Preventative care;
  - VI. We do not pay for illnesses (including treatment or diagnostics) that can be prevented by vaccination, preventive medication, or veterinary treatment if you did not provide that preventive care to your pet.
 

**Example 1:** If you provide vaccine for your pet per the recommendations of your veterinarian and your pet still contracts an illness that the vaccine intended to prevent, we will cover the cost of treating that illness.

**Example 2:** Not covering paralysis tick treatment if you do not administer an available tick preventative to your pet unless advised against by your veterinarian.

**Example 3:** Covering kennel cough treatment if your pet had been given the kennel cough vaccination per the manufacturers and/or veterinarians guidelines and yet, needed treatment for the condition.
  - VII. 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. We recognise that our members may find themselves in difficult circumstances, particularly when a claim event occurs. We have developed a process to provide additional support to our members who may be experiencing vulnerability due to their circumstances, including domestic family violence. Please refer to our website link [Trupanion.com.au/Vulnerable-Members-And-Financial-Hardship](http://Trupanion.com.au/Vulnerable-Members-And-Financial-Hardship) for further information.

- VIII. Breeding, illnesses or injuries related to breeding, whelping, and queening;
- IX. Elective, cosmetic, or preventative procedures, including but not limited to: tail docking, ear cropping, declawing, dew claw removal, and microchip implantation;
- X. Vaccinations, titre tests, flea control, tick control, heartworm medication, and deworming;
- XI. Boarding, medical boarding, or transport expenses, travel or mileage fees;
- XII. Complications or sequelae to illnesses, injuries, procedures, diagnostic tests, treatments, and/or medications excluded by this policy. If your pet receives veterinary treatment for dental prophylaxis, desexing or vaccinations as per the recommendations of your veterinarian and there are complications from that veterinary treatment, we will cover the cost to treat those complications for your pet as per the policy terms.
- XIII. Anal gland expression;
- XIV. Cloning;
- XV. Cloned pets;
- XVI. 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 HERBAL AND DIETARY SUPPLEMENTS AND PRESCRIPTION FOOD), 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;
- XVII. Any illness or injury resulting from activities related to 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;
- XVIII. 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;
- XIX. Parasite control, including but not limited to: internal or external parasites;
- XX. Cremation and burial (unless you have selected and paid for the Pet Owner Assistance Package Endorsement);
- XXI. Optional benefit coverage not selected, paid for, and shown on your Certificate of Insurance;
- XXII. 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;
- XXIII. 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
- XXIV. Veterinary treatments or diagnostics in the absence of signs or evidence indicating an illness or injury.





## SECTION 8

# OPTIONAL BENEFIT

### Recovery and Complementary Care Endorsement

THIS OPTIONAL BENEFIT ENDORSEMENT CHANGES YOUR TRUPANION POLICY.

For an additional premium and when your Certificate of Insurance shows you have this Optional Benefit, this RECOVERY AND COMPLEMENTARY CARE ENDORSEMENT applies and your policy coverage is extended to include the following:

A. REHABILITATIVE THERAPY

Rehabilitative therapy is the use of therapeutic exercises and other healing modalities to help pets recover from acute and chronic health conditions resulting from illness, trauma, or surgery. It must be recommended by your veterinarian and provided by or under the direct supervision of a veterinarian.

B. ACUPUNCTURE

The insertion of needles into specific points on the body to cause a desired healing effect provided by or under the direct supervision of a veterinarian.

C. HYDROTHERAPY

Hydrotherapy involves the use of water to aid in the healing and/or conditioning of a patient. Pets either swim in a pool or tank for prescribed periods of time or walk on an underwater treadmill. Hydrotherapy is used in the treatment of osteoarthritis, orthopaedic conditions, neurological conditions, and muscle, ligament, and other soft tissue injuries. It must be recommended by your veterinarian and provided by or under the direct supervision of a veterinarian.

D. CHIROPRACTIC

Chiropractic adjustments include spinal manipulation and/or manual therapy recommended and performed by a veterinarian.

E. BEHAVIOURAL MODIFICATION AND THERAPY

A systematic approach to changing behaviour, including a pet's reaction to a situation, a person, a thing, an animal, etc., provided by or under the direct supervision of a veterinarian.

F. HOMEOPATHY

A system of health care that concentrates on care of the whole animal by methods that are specific, gentle, and sympathetic to the body's needs. Homeopathy is based on the utilisation of specially prepared, refined dilutions of natural substances intended to trigger a healing response in a patient. Homeopathic care must be provided by or under the direct supervision of a veterinarian.



#### G. NATUROPATHY

Naturopathy is a system of treatment for disease that avoids drugs and surgery and emphasizes the use of natural agents (air, water, and herbs) and physical means (tissue manipulation and electrotherapy). Naturopathy is a holistic approach founded on the belief that diet, mental state, exercise, breathing, and other natural factors are central to the origin and treatment of disease. Most naturopathic doctors use a variety of therapies and techniques (such as nutrition, behaviour change, herbal medicine, homeopathy, and acupuncture). Naturopathic care must be provided by or under the direct supervision of a veterinarian.

All other policy provisions apply.

## OPTIONAL BENEFIT

### Pet Owner Assistance Package Endorsement

THIS OPTIONAL BENEFIT ENDORSEMENT CHANGES YOUR TRUPANION POLICY.

For an additional premium and when your Certificate of Insurance shows you have this Optional Benefit, this PET OWNER ASSISTANCE PACKAGE ENDORSEMENT applies, and your policy coverage is extended to include the following:

- A. THIRD PARTY PROPERTY DAMAGE LIABILITY COVERAGE – MAXIMUM BENEFIT \$25,000
- I. We will pay all sums, up to \$25,000, that you become legally liable to pay as compensatory damages because of unintentional property damage arising out of the actions of your pet named in the policy. The most we will pay for any event(s) arising directly or indirectly from one original accident/occurrence is \$25,000 in total, including:
    1. All compensatory damages in respect of one accident or occurrence, regardless of the number of insureds against whom claims are made or actions are brought; and
    2. All costs we incur for defence, investigation, negotiation, and claim settlement.
  - II. You must not admit responsibility, agree to pay any claim, or negotiate with any other person following an incident. If a claim is made against you, we will defend you, even if the claim is groundless, false, or fraudulent. We reserve the right to select legal counsel, investigate, negotiate, and settle any claim if we decide this is appropriate. We will pay only for the legal counsel we select.
  - III. You are responsible to reimburse us \$500 or the actual amount of the loss or damage, whichever is less, for loss or damage to property resulting from any one accident or occurrence. If you have any other insurance with liability coverage, (such as a homeowners or contents insurance policy) that also applies to such a claim, you must tell us at the time you make a claim under this Endorsement.
  - IV. We do not insure claims for property damage caused by:
    1. Any intentional or criminal act or failure to act by you or by any other person at your direction; or
    2. Any pet with a prior history of causing injury to persons or damage to property, when such prior history was known or ought to have been known to you.
  - V. We do not insure claims for property damage to property owned by or in the care, custody, or control of you or a member of your household or family member, except for unintentional property damage to premises owned by others, or their contents you are using, leasing, renting, or have in your custody or control.

**B. ADVERTISING & REWARD – MAXIMUM BENEFIT \$500**

- I. If your pet is lost or stolen, we will pay up to \$500 for the cost of local newspaper advertising, including any reward incurred by you in order to recover your pet.
- II. We will not pay for:
  - 1. More than the maximum benefit per occurrence;
  - 2. Any reward that we have not agreed to before you advertise it;
  - 3. Any reward not supported by a signed receipt from the person who found your pet; or
  - 4. Any reward paid to a person living with you or employed by you or other member of your family.

**C. BOARDING FEES – MAXIMUM BENEFIT \$500**

We will pay up to \$500 for the cost of boarding your pet at a boarding licensed kennel or cattery to look after your pet if you are hospitalised for more than 4 days following an accident or illness, that began more than 30 days after the commencement date of this policy. We will not pay more than \$25 per day or more than the maximum benefit in any occurrence.

**D. HOLIDAY VACATION CANCELLATION COSTS – MAXIMUM BENEFIT \$1000**

If your pet requires urgent, lifesaving medical treatment, we will pay up to \$1000 for travel and accommodation expenses you are not able to recover while you are on holiday vacation or up to 7 days before you leave for a vacation holiday.

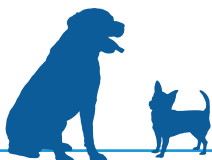
**E. CREMATION OR BURIAL – MAXIMUM BENEFIT \$100**

We will pay up to \$100 for cremation or burial expenses should your pet die from an accident or illness.

**HOW TO MAKE A CLAIM FOR ANY OF THE ABOVE OPTIONAL BENEFITS:**

Please call Trupanion on 1300 328 042 for a special claim form. Fill out the claim form and return it with all required paperwork as outlined on the form.

All other policy provisions apply.



## SECTION 9:

# 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 ILLNESS** means any signs or evidence of resorptive lesion(s), periodontal disease, periodontitis, gingivitis, tartar, or stomatitis.
- G. **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).
- H. **EXAMINATION, EXAM** means an examination performed by or under the supervision of a veterinarian, including, but not limited to, a physical, physical consultation, inpatient examination, in-hospital examination, health certificate, consultation, office visit, office call, office fee, referral, telemedicine exam/consult, or recheck.
- I. **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.
- J. **EXPERIMENTAL TREATMENT** means any veterinary treatment, diagnostic, medication, supplement, herb, or other therapy not generally accepted by the veterinary medical community as effective and proven specifically for dogs and/or cats for your pet's covered condition. This includes those:
  - I. Not widely recognised in veterinary-specific peer-reviewed journals as conforming to accepted veterinary medical practices;
  - II. Currently in clinical trials or in need of further study; and/or
  - III. Rarely used, novel, unknown, or lacking authoritative evidence of safety and efficacy.
- K. **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.
- L. **ILLNESS** means any sickness, disease, or any change to your pet's normal healthy state not caused primarily by an injury.
- M. **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.

- N. 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.
- O. 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.
- P. MEDICALLY RELATED means signs or evidence that are reasonably connected based on well-recognised current veterinary knowledge and practice.
- Q. MEDICATION means any medicine legally prescribed and recommended by your veterinarian and approved by an applicable governmental authority for use by veterinarians.
- R. 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.
- S. 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.
- T. POLICY COMMENCEMENT DATE means the date and time your coverage under this policy commences. These details will be shown on your Certificate of Insurance.
- U. 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.
- V. TERMS AND CONDITIONS mean this pet insurance policy's terms and conditions which are set out in this booklet.
- W. 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.
- X. VETERINARIAN means any veterinarian or veterinary specialist who is licensed in and currently registered in Australia.
- Y. 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.
- Z. VETERINARY TREATMENT COSTS means the standard fees/costs that the treating veterinarian would charge, regardless of whether that pet owner has insurance coverage.
- AA. WE, US, INSURER means The Hollard Insurance Company Pty Ltd, (Hollard) or Trupanion Australia Pty Ltd, (Trupanion Australia) as Hollard's agent as applicable.
- AB. YOU, YOUR means the pet owner named and shown on the Certificate of Insurance.





## SECTION 10:

# 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 to take reasonable care not to make a misrepresentation 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 TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

- I. Before you enter into this contract of insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth).
- II. The duty to take reasonable care not to make a misrepresentation applies until the contract is entered into for the first time (or renewed, varied, extended or reinstated as applicable).

What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.

- III. If you are not sure of the answers to any of our questions, you should take the time to find them. It is also important to understand that, in answering the questions, you are answering for yourself and anyone else to whom the questions apply. If any of our questions are not clear to you and you need help, please contact us.

What that means is that you need to take reasonable care to review the information included in your policy documentation (e.g. your renewal notice or Certificate of Insurance) and to inform us of any changes, where the information is no longer honest, accurate and complete. If you are not sure if any of the information remains honest, accurate and complete, you should take the time to find out.

- IV. It is also important to understand that, in reviewing the information, you are doing so for yourself and anyone else to whom the information applies. If you need to inform us of changes to the information set out in your policy documentation (e.g., your renewal notice or Certificate of Insurance) or if any of it is not clear to you and you need help, please contact us.
- V. If you do not contact us, we will take it that you agree that the information remains honest, accurate and complete, so it is essential that you contact us if you have any doubts.
- VI. If you do not comply with your duty to take reasonable care not to make a misrepresentation or if you do not take reasonable care in answering our questions or inform us of changes to the information set out in your policy documentation, you may breach your duty.

If that happens, your policy may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.



J. 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).

K. 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 (less any applicable taxes or administrative fees allowable by law).
- 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.

L. 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. 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;
- VI. 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.
- VII. 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](http://www.hollard.com.au) | Phone: (02) 9253 6600  
Email: [Privacy@hollard.com.au](mailto:Privacy@hollard.com.au)  
Mail: Hollard Privacy Officer  
The Hollard Insurance Company Pty Ltd  
Locked Bag 2010  
St Leonards, NSW 1590



Search by cat name, breed or location in phone number

Claim Decision Available for mufin

Time	Cat Name	Breed	Status	Action
8:00 am	Rocky	Can Ball	Available	Offer Certificate
8:00 am	Lady	Gloster Noir	Available	Offer Certificate
8:00 am	Christmas	Peter Damsel	Claim Processed	View Decision
8:00 am	Sydney	Sammy Davies	In Review	
8:00 am	Shana	Mauswerk Landweil	Available	Offer Certificate
8:00 am	Mufin	Exotic Fields	Available	View Decision
10:00 am	Sandy	W. St. Augustine	Available	Offer Certificate
10:00 am	Ginny	Blue Head Point	In Review	

SAVE MORE BUYING FROM YOUR

#### M. 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](http://www.insurancecouncil.com.au)

#### N. 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.

#### O. 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](mailto: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 one (1) 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](http://www.afca.org.au) | Phone: 1800 931 678 | Email: [Info@afca.org.au](mailto:Info@afca.org.au)

Mail: Australian Financial Complaints Authority  
G.P.O. Box 3  
Melbourne, VIC 3001

P. 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](http://www.fcs.gov.au) and the APRA hotline on 1300 558 849.

Q. 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.

R. 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](mailto:MemberExperience@Trupanion.com.au)

Address: Trupanion Australia Pty Ltd.  
P.O. Box 5469  
Port Macquarie, NSW 2444





## SECTION 11:

# 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: [Enquiries@Trupanion.com.au](mailto:Enquiries@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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