

trupanion™

A better kind of pet insurance.

Your Pet's Trupanion Insurance Policy



1300 328 042 | TRUPANION.AU

Combined Financial Services Guide and Product Disclosure Statement

Preparation Date : 20 March 2026 TRU032601H





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 & CEO, TRUPANION AUSTRALIA

This Trupanion Insurance is issued by:

The Hollard Insurance Company
Pty Ltd (Hollard)
ABN 78 090 58 4 473, AFSL 241436
Locked Bag 2010
St Leonards, NSW 1590
Ph: 02 9253 6600

Trupanion Insurance is distributed and administered by:

Trupanion Australia Pty Ltd (Trupanion Australia) ABN 33 626 393 628, Hollard's Authorised Representative No. 1268213 P.O. Box 5469 Port Macquarie, NSW 2444 Ph: 1300 328 042	PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923 AFSL 420183 Level 1 465 Victoria Ave, Chatswood, NSW 2067 Ph: 02 9842 4800
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Your pet insurance 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, the Product Disclosure Statement and Financial Services Guide 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 Your 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 responsibility for the PDS, for each Trupanion Insurance Policy issued, and has delegated responsibility for the assessment and payment of claims to Trupanion Australia and PetSure. The PDS describes the main features and benefits of this policy. Any advice contained in the PDS is general advice only and does not consider Your individual objectives, financial situation or needs and because of that, You should, before acting on the general advice, consider the appropriateness of the general advice having regard to Your objectives, financial situation and needs.

III. FINANCIAL SERVICES GUIDE (FSG)

The FSG contains important information about the services provided by Trupanion Australia and PetSure 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 Our services. Trupanion Australia and PetSure 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.

C. REFERENCES TO:

- I. We, Our, Us, Insurer, Issuer or Hollard means The Hollard Insurance Company Pty Ltd and, where applicable, Trupanion Australia Pty Ltd, as Hollard's agent.
- II. You and Your mean the applicant for a Trupanion Insurance Policy and, if a policy is issued, the insured Pet owner named and shown on the Certificate of Insurance.

D. QUESTIONS?

Call or email our friendly Member Experience team on:
Phone: 1300 328 042 | Email: MemberExperience@Trupanion.au

SECTION 1:

Insurance agreement

Premiums must be paid on or before the due date. We agree to cover eligible Veterinary Treatment Costs incurred during the Policy Period, in relation to an Illnesses and/or Injury to your Pet that occurred after the first Policy Commencement Date and after any applicable Waiting Period, subject to Your Benefit Percentage, any Excess and the Terms and Conditions of this policy, for example, exclusions.

In addition to the Coverage provided in the paragraph above, You may choose to purchase (or discontinue) additional optional benefit(s) Coverage in accordance with the Terms and Conditions in this policy (refer to Section 8 for further details). However, this optional benefit(s) Coverage will be subject to any limits that may apply as shown on Your Certificate of Insurance and excludes any relevant Pre-Existing Conditions (the subject of the optional benefit(s) Coverage).

A. MEMBER-INITIATED CHANGES:

I. EXCESSES:

1. The Excess You select is defined as the first amount of a claim We do not pay and that You have agreed You will pay the Veterinarian to obtain Coverage. This amount will be shown on Your Certificate of Insurance and is deducted after the application of Your Benefit Percentage.
2. Once You pay the Excess amount for a specific Condition, We will pay out all future losses for that specific Condition, subject to the application of Your Benefit Percentage and all other Terms and Conditions of this policy.
3. If you have not made a claim, You may increase Your Excess at any time after Your Policy Commencement Date. If you have made a claim during a Policy Period, You will need to wait until Your next policy renewal to increase Your Excess. You are only able to decrease Your Excess within 30 days of Your first Policy Commencement Date and if You have not made a claim. After that, your excess cannot be decreased, including on policy renewal.
4. Veterinary Treatment Costs incurred after an Excess change for the treatment of Illnesses or Injuries that exist at the time of or before the effective date of the change will be subject to the higher Excess amount that applied after the change.

II. PURCHASE OF OPTIONAL BENEFIT COVERAGE ENDORSEMENT:

1. You may only purchase an optional benefit(s) when You first apply for a Trupanion Insurance Policy for Your Pet or within 30 days of Your first Policy Commencement Date if you have not made a claim.
2. We do not provide Coverage under optional benefits for Illnesses or Injuries which are Pre-Existing Conditions to Your Insured Pet prior to the commencement of any optional benefit purchased by you or within any applicable Waiting Period.





SECTION 2:

Policy benefits in detail

- A. **TRUPANION COVERAGE:** We agree to cover eligible Veterinary Treatment Costs incurred during the Policy Period in relation to an Illness and/or Injury to Your Insured Pet that occurred after the first Policy Commencement Date and after any applicable Waiting Period, subject to Your Benefit Percentage, any Excess and the Terms and Conditions of this policy, for example, exclusions.
- B. **DENTAL COVERAGE**
- I. **WHAT IS COVERED:** We provide cover for eligible Veterinary Treatment Costs incurred during the Policy Period in relation to Dental Illness and/or Dental Injury occurring after the first Policy Commencement Date and after any applicable Waiting Period, subject to: Your Benefit Percentage; any Excess and the Terms and Conditions of this policy, for example, exclusions.
- II. **CONDITIONS:** Things You must do to receive Dental Illness and Dental 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 first Policy Commencement Date, dental Coverage starts from the date of Your Pet's first dental Examination after the first Policy Commencement Date. In this case, any existing Dental Illness or Dental Injury found at this first Examination will not be eligible for dental Coverage.
 2. Ongoing Dental Illness and Dental Injury cover is conditional on Your Pet's teeth being Examined by a Veterinarian at least once every 12 months.
 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 Treatment (e.g. 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.
- 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, which will be pro-rated to the estimated extraction cost.

C. HERBAL AND DIETARY SUPPLEMENTS

I. WHAT IS COVERED:

1. **HERBAL SUPPLEMENTS:** We cover the cost of herbal supplements which involves the use of herbs, for medicinal purposes incurred during the Policy Period, when prescribed by Your Veterinarian for the treatment of Illnesses and/or Injuries that occur after the first Policy Commencement Date, after any applicable Waiting period and during a Policy Period, subject to Your Benefit Percentage, any Excess and the Terms and Conditions of this policy, for example, Waiting Periods and exclusions.

EXCLUSIONS – WHAT IS NOT COVERED

- i. Any exclusions in Section 7 - What We do not cover; and
 - ii. The cost of herbal supplements for routine or preventative care.
2. **DIETARY SUPPLEMENTS:** We cover the cost of dietary supplements, including vitamins and nutraceuticals, manufactured and labelled with ingredient analysis incurred during the Policy Period, that are recommended by Your Veterinarian in the treatment of Illnesses and/or Injuries that occur after the first Policy Commencement Date, after any applicable Waiting Period and during a Policy Period, subject to Your Benefit Percentage, any Excess and the Terms and Conditions of this policy, for example, Waiting Periods and exclusions.

EXCLUSIONS – WHAT IS NOT COVERED

- i. Any exclusions in Section 7 - What We do not cover; and
- ii. The cost of dietary supplements for routine or preventative care.

See Section 3 M. for details of how We assess veterinary invoices in relation to the herbal and dietary supplements.



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 Certificate of Insurance with which We will provide You. Please also refer to Section 8 of this booklet for further details regarding the scope of both optional benefit Endorsements.

I. RECOVERY AND COMPLEMENTARY CARE ENDORSEMENT:

1. If the Recovery and Complementary Care Endorsement is shown on Your Certificate of Insurance and Your Pet requires any of the following Veterinary Treatments listed below as recommended by Your Vet, in relation to an Illness, Injury, Dental Illness or Dental Injury that occurs after the first Policy Commencement Date, after any applicable Waiting Period and during a Policy Period, We will cover the cost of these treatments incurred during the Policy Period, subject to Your Benefit Percentage, any Excess and the Terms and Conditions in this policy, for example, Waiting Periods and exclusions. See page 19 for full details of this optional benefit.

Veterinary Treatments under the Recovery and Complementary Care Endorsement include the following:

- I. rehabilitative therapy;
 - II. acupuncture;
 - III. hydrotherapy;
 - IV. chiropractic treatment;
 - V. behavioural modification and therapy;
2. The Recovery and Complementary Care Endorsement does not cover the following:
 - i. anything listed in Section 7 – What We do not cover.

II. PET OWNER ASSISTANCE PACKAGE ENDORSEMENT:

1. If the Pet Owner Assistance Package Endorsement is shown on Your Certificate of Insurance We will cover the cost of the following items incurred during the Policy Period, connected to Your Pet or in relation to an Illness, Injury, Dental Illness or Dental Injury that occurs after the first Policy Commencement Date, after any applicable Waiting Period and during a Policy Period, subject to Your Benefit Percentage, any Excess and the Terms and Conditions in this policy, for example, Waiting Periods and exclusions:
 - i. Liability coverage for third-party property damage;
 - ii. Advertising and reward;
 - iii. Boarding fees;
 - iv. Holiday vacation cancellation costs; and
 - v. Cremation or burial fees.
2. The Pet Owner Assistance Package Endorsement does not cover the following:
 - i. anything listed in Section 7 – What We do not cover.

All benefits are subject to the Terms and Conditions of this policy.



Search by pet name, breed, location or phone number

8:00 am **Rocky** **Cash Bell** **Lady** **Olivia Noe** **Claim Decision Available for muffin** [View Decision](#) 8:00 to 9:00 AM

[Offer Certificate](#) [Offer Certificate](#)

8:00 am No appointments for this time

8:00 am **Christmas** **Peter Guard** **Sydney** **Jenny Davies** **Shana** **Mauraen Lambert** **Claim Processed** Pay to Check Post [In Review](#) [Offer Certificate](#)

9:00 am **Muffin** **Emmy Fields** [View Decision](#) 8:00 to 9:00 AM

10:00 am **Sandy** **W. M. Simpson** **Ginny** **Michael Hart** [Offer Certificate](#) [In Review](#)

SAVE MORE BUYING FROM YOUR

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 Your policy annually or it is replaced in accordance with terms set out below.
- C. AUTO RENEWAL OR REPLACEMENT OF YOUR POLICY:

Annual renewal of Your policy

As long as We continue to issue this product, We'll generally offer renewal of Your policy every year. This renewal will be subject to the applicable Terms and Conditions of the policy for each policy period at that time and You will be notified of any changes ahead of renewal. Your Premium will change as may the Terms and Conditions of the policy at the time of renewal, based on a combination of factors, including the risk associated with insuring pets like Yours.

Offer of replacement policy from PetSure

In the event that Hollard no longer issues this Trupanion product, Hollard may:

- arrange to provide You with an offer of a replacement policy; or
- arrange for PetSure to provide You with an offer of a replacement policy,

together with its applicable Terms and Conditions for You to consider. For Your convenience, the replacement policy will automatically commence when this policy is due to expire, unless You instruct Us beforehand otherwise.

Unless You've told Us beforehand that You've chosen not to automatically renew or not automatically accept the offer of a replacement policy, Your policy will automatically renew or, where applicable, Your replacement policy will automatically commence on those terms.

Where You have opted out of auto renewal or automatic acceptance of the offer of replacement, You'll need to contact Us after You've received Your offer if You'd like to accept the policy terms.

Any renewal or replacement policy offer notice You receive will also remind You:

- that You can opt out of the auto renewal or automatic policy replacement process at any time in the future;
- to check the information included on Your Certificate of Insurance is correct; and
- to review Your insurance policy to consider if the Coverage is still right for You.

Unless You opt out of the auto renewal or automatic acceptance of the offer of a replacement policy or tell Us that You don't want to renew or replace Your policy, PetSure (if it is the replacement policy Issuer) or Hollard (if it is the renewal or replacement policy issuer) will deduct/charge the Premium from Your nominated account or credit card on any auto renewal or replacement policy, as applicable.

- D. For Your convenience and to ensure continuity We will give You at least fourteen (14) days' notice prior to the end of Your anniversary that Your policy will auto-renew. You still retain Your existing right to cancel Your policy at any time. You may opt out of auto-renewal at any time by contacting Us. We reserve the right to alter the policy Terms and Conditions at that time and You will be notified of changes ahead of renewal.
- E. Your Premium can be paid annually or in monthly or fortnightly installments via direct debit or credit card. You must have sole authority as the account holder of the direct debit bank account and agree to the Direct Debit Request Service Agreement.
- F. Your Premium must be paid on or before the due date. You must pay the missed payment(s) when asked.

- G. If Your policy is paid by installment and We haven't received Your Premium on the due date, We will send You notice in writing (email is Our preferred method of communicating with You) regarding Your non-payment at least fourteen (14) calendar days before any cancellation by Us for non-payment.
- H. If after sending You this notice referred to in paragraph I above, 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 fourteen (14) days or more, We reserve the right to reduce any claim made on the policy by the amount of any outstanding Premium.
- 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 outside of Australia is not covered.
- 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 Conditions for the purpose of determining policy Coverage.
- O. TRANSFERABILITY: You must be the owner 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. We may also cancel Your policy where the law allows Us to. In those cases, We will retain the proportion of Premium that is equivalent to the period that You have been insured, less non-refundable taxes and charges, and refund any remaining amount to You. Your policy will also terminate if Your Pet dies. Please notify Us and We will arrange for a refund on the same basis.
- Q. INSURANCE FRAUD: Insurance fraud unfairly increases Premiums for all members. If any member makes a claim (or influences a veterinarian to make a claim, alter or omit records) that involves false, misleading, and/or dishonest information, We may be entitled to not pay the claim and cancel all policies You hold with Us in accordance with applicable law. We may also report the matter to police or governmental authorities.
- R. CARE FOR YOUR PET: Illnesses or Injuries to Your Pet that arise from Your repeated negligence 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 insurance under which You may be entitled to make a claim for an Injury or Illness covered under this policy, You are required to advise Us at the time You submit Your claim. Total benefits paid to You across all available insurances cannot exceed Your actual expenses.

SECTION 4:

Things you must do

- A. You must act prudently in the care and protection of Your Pet, including by following Your Veterinarian's advice regarding Your Pet's treatment, preventative care and diagnostics and regularly scheduled wellness Exams. 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. You must administer Vaccinations and preventative 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 could have been prevented by Veterinary Treatment recommended by a Veterinarian, vaccination or preventative Medication, if You did not provide that preventative care to Your Pet.

For example, if You fail to administer tick prevention and Your Pet suffers from tick paralysis symptoms requiring treatment, We may decline Coverage in accordance with the applicable law.

- D. If You provide a 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.
- E. 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 Condition or item for which a claim is made. You can submit a claim through the secure Member Portal at Members.Trupanion.au or You may contact Our Member Experience team on 1300 328 042 and We will email a claim form to You. All accounts must be paid to Your veterinarian in full before making a claim.
- B. Your veterinarian may be able to submit your claim electronically at the time of Your visit. If they agree and are able to do this, You're authorising Us to receive each claim submitted by your veterinarian on Your behalf.
- C. Your veterinarian may also be able to submit your claim via the GapOnly® service. 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.

If Your Veterinarian is not part of the GapOnly® network, You may direct Us on the claim form to pay the treating Veterinarian if We have an arrangement to do so with Your Hospital.

D. If We are unable to pay Your Veterinarian directly, You must pay Your Pet's invoice upfront and submit a fully completed claim form and supporting invoice(s) for each eligible Condition to receive payout from Us as a reimbursement. You can submit Your invoice online by visiting [Trupanion.au](https://www.trupanion.au). We can send Your payouts fastest by depositing them directly into Your bank account.

E. If We pay a claim for any condition 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.

F. 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 relevant and available veterinary history/records associated with Your Pet.

You authorise Us from the time that Your policy commences and at 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 relevant and available veterinary Hospitals to release to Us all relevant and available 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 relevant and 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).

G. Vulnerable customers. 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 vulnerable members who may be experiencing vulnerability due to their circumstances, including domestic family violence. Please refer to the "Vulnerable Members and Financial Hardship" Policy on Our website or contact Us for details.

SECTION 6:

Eligible claims - What You pay

- A. Examination and consultation fees (see definition);
- B. Costs above the Benefit Percentage shown on Your Certificate of Insurance;
- C. Excess (if You choose to have one) Refer to Section 1.A.1.1 and A.1.2 for more information on how an Excess is applied per Condition for life; and
- D. Costs not covered by this policy.





SECTION 7:

Exclusions - What We do not cover

A. WAITING PERIODS:

- I. Illnesses that occur or reoccur within the 30 days following the first Policy Commencement Date are deemed Pre-Existing Conditions and not eligible for Coverage.
- II. Injuries that occur within the 5 days following the first Policy Commencement Date are deemed Pre-Existing Conditions and not eligible for Coverage.

B. PRE-EXISTING CONDITIONS:

- I. We do not cover Pre-Existing Conditions, which are Conditions that first existed or occurred prior to Your first Policy Commencement Date (or for the purpose of an optional benefit, the commencement of that benefit) or within any applicable Waiting Period for which You were aware, or a reasonable person in Your circumstances could be expected to have been aware, of signs or symptoms of the Condition, irrespective of whether the underlying cause of those signs or symptoms has been diagnosed. Examples of Pre-Existing conditions include but are 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.

A Pre-Existing Condition also includes a Medically Related condition of a Pre-Existing Condition. For more information refer to Section 9 – Definitions.

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 conditions that are not Medically Related and 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 toenail 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. If a Pre-Existing Condition can affect body parts on both sides of Your Pet's body (for instance eyes, hips, knees, and elbows), that will be considered a single Condition for the purpose of the Pre-Existing Condition exclusion in clause B.I above.

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 left 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. Conditions 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, travel or postage;
- III. Experimental Treatments;
- IV. Processing of insurance claims and transmission of veterinary records;
- V. Preventative care;
- VI. Illnesses (including treatment or diagnostics) that could have been prevented by Vaccination, preventative Medication, or Veterinary Treatment recommended by Your Veterinarian if You did not provide that preventive care to Your Pet;

Example 1: If You provide a 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: No cover will be provided for paralysis tick treatment if You do not administer an available tick preventative Medication to Your Pet unless advised against it by Your Veterinarian or in accordance with the manufacturers guidelines.

Example 3: We will cover 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 conditions (such as ingestion of hazardous substances) or from aggravating a treated condition.
- VIII. Breeding, illnesses or injuries related to reproduction, 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. Training and socialisation;
- XIII. Complications or sequelae to Illnesses, Injuries, procedures, diagnostic tests, treatments, and/or medications excluded by this policy. However, if Your Pet receives Veterinary Treatment for dental prophylaxis, desexing, gastropexy 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;
- XIV. Anal gland expression;
- XV. Cloning and Cloned pets;
- XVI. Genetic and or chromosome testing;
- XVII. Bedding, housing, crates, cages, ramps, feeding bowls/platforms, feeding, exercise, nonprescribed special diets, raw food diets, Pet foods, routine or preventative supplements (unless covered under the additional benefit HERBAL AND DIETARY 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;
- XVIII. 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;
- XIX. 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;
- XX. Parasite control, including but not limited to: internal or external parasites;
- XXI. Cremation and burial (unless you have selected and paid for the Pet Owner Assistance Package Endorsement);
- XXII. Any procedures or treatments related to the manipulation, modification, or alteration of heart valves, chordae tendineae, or other heart structures including open-heart surgery (with the exception of balloon valvuloplasty) and the implantation, repair or replacement of pacemakers;
- XXIII. Optional benefit not selected, paid for, and shown on Your Certificate of Insurance;
- XXIV. 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;
- XXV. 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;
- XXVI. Veterinary treatments or diagnostics in the absence of signs or evidence indicating a condition;
- XXVII. Any consequential loss including, but not limited to, economic loss, loss of enjoyment or other losses not specifically mentioned in the policy.



Section 46 of the Insurance Contracts Act 1984 (Cth) applies to this insurance contract. Under section 46, We cannot rely on a provision in Our insurance contract which would exclude Our liability by reference to a Pre-Existing defect or imperfection, if at the time of entering into the insurance contract You were not aware of the defect or imperfection, and a reasonable person in the circumstances could not have been expected to be aware of the defect or imperfection. We will apply section 46 in considering claims under this insurance contract in relation to Pre-Existing Conditions.



SECTION 8

OPTIONAL BENEFITS

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 Certificate of Insurance which We will provide You.

Recovery and Complementary Care Endorsement

THIS OPTIONAL BENEFIT ENDORSEMENT CHANGES YOUR TRUPANION INSURANCE POLICY.

The Recovery and Complementary Care Endorsement is an optional benefit You can add to Your Trupanion Insurance Policy. If You have the Recovery and Complementary Care Endorsement and Your Pet requires any of the following Veterinary Treatments listed below as recommended by Your Vet, in relation to an Illness, Injury, Dental Illness or Dental Injury that occurs after the first Policy Commencement Date, after any applicable Waiting Period and during a Policy Period, We will cover the cost of these treatments incurred during the Policy Period, subject to Your Benefit Percentage, any Excess, any applicable limit that may be shown on Your Certificate of Insurance and the Terms and Conditions in this policy, for example, Waiting Periods and exclusions.

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 TREATMENT

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. PRESCRIPTION FOOD

Any Prescription Food recommended by Your Veterinarian to treat your Pet for a covered Condition subject to the Benefit Percentage, any Excess, and the limit shown on Your Certificate of Insurance.

All other policy exclusions, Terms and Conditions apply.

Pet Owner Assistance Package Endorsement

THIS OPTIONAL BENEFIT ENDORSEMENT CHANGES YOUR TRUPANION INSURANCE POLICY.

We cover the cost of the following items incurred during the Policy Period in relation to Your Pet, that occurs after the first Policy Commencement Date, and after any applicable Waiting Period up to the limits stated below, subject to Your Benefit Percentage, any Excess, and the Terms and Conditions in this policy, for example, Waiting Periods and exclusions.

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 defense, 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 first pay 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 pay 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 four (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 cancellation expenses. You are not able to recover this benefit 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 exclusions, Terms and Conditions apply.



SECTION 9: Definitions

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

- A. **BENEFIT PERCENTAGE** means the percentage of each claim for eligible Veterinary Costs and eligible costs for other covered items which we reimburse, subject to any applicable Excess. The benefit percentage is shown on Your Certificate of Insurance.
- 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, Benefit Percentage, Excess, any agreed optional benefits and any applicable limits, Insured Pet, and Your details.
- C. **CONDITION** means any Injury, Illness, or Dental Injury and/or Dental Illness, and any manifestation of an Injury, Illness or Dental Injury and/or Dental Illness.
- D. **COVERAGE** means eligible Veterinary Treatment Costs incurred during a Policy Period including any costs incurred for items related to optional benefits. The amount payable is subject to Your Benefit Percentage and Excess, following a Condition to Your Insured Pet that first occurred after the first Policy Commencement Date, after any applicable Waiting Period, in accordance with the Terms and Conditions in this policy.
- E. **DENTAL ILLNESS** means any signs or evidence of resorptive lesion(s), periodontal disease, periodontitis, gingivitis, tartar, or stomatitis.
- F. **DENTAL INJURY** means injury to teeth, gums, root or nerves and the supportive structures that surround them.
- 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. **ENDORSEMENT** means the optional benefits that can be added to Your insurance contract that changes the terms of Your policy.
- I. **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, wellness examination, general health checks, progress review or recheck.
- J. **EXCESS** means the first amount of a claim We do not pay and that You have agreed You will pay the Veterinarian to obtain Coverage. This amount will be shown on Your Certificate of Insurance and is deducted after the application of Your Benefit Percentage.
- K. **EXPERIMENTAL TREATMENT** means any Veterinary Treatment, diagnostic, Medication, supplement, herb, or other therapy not generally proven and accepted by the veterinary medical community as effective and proven specifically for dogs and/or cats for Your Pet's covered Condition. This includes any treatment:
 - 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.
- L. **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.



- M. ILLNESS means any sickness, disease, or any change to Your Pet's normal healthy state not caused primarily by an Injury, and includes Dental Illness.
- N. INJURY means physical harm or Injury arising from an accident. An accident is a single specific, unexpected, and unintended event which occurs with no deliberate cause and includes Dental Injury. It is not more directly related to an underlying disease process.
- O. MEDICALLY RELATED means signs or evidence that are reasonably connected based on well-recognised current veterinary knowledge and practice.
- P. MEDICATION means any medicine legally prescribed and recommended by Your Veterinarian and approved by an applicable governmental authority for use by Veterinarians.
- Q. PET means a domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons covered under the policy and named on your Certificate of Insurance. Note that We do not provide insurance for other animals, birds, or reptiles which may be Your pet.
- R. POLICY COMMENCEMENT DATE means the date and time Your Coverage under this policy starts. These details will be shown on Your Certificate of Insurance.
- S. POLICY PERIOD means the time during which We provide Coverage as specified on Your Certificate of Insurance.
- T. PRE-EXISTING CONDITION means a Condition that first existed or occurred prior to Your first Policy Commencement Date (or for the purpose of an optional benefit, the commencement of that benefit) or within any applicable Waiting Period for which you were aware, or a reasonable person in your circumstances could be expected to have been aware, of signs or symptoms of the Condition, irrespective of whether the underlying cause of those signs or symptoms has been diagnosed. A Pre-Existing Condition also includes a Medically Related condition of a Pre-Existing Condition.
- U. PREMIUM means the fortnightly, monthly or annual Premium amount that is shown on Your Certificate of Insurance that You are required to pay. Our policy is an annual policy which commences on the date We agree with You. We will issue You with this digital booklet and a Certificate of Insurance which will show the commencement and end date of the policy.
- V. 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.
- W. TERMS AND CONDITIONS mean this pet insurance policy's Terms and Conditions which are set out in this booklet.
- X. 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.
- Y. VETERINARIAN means any veterinarian or veterinary specialist who is licensed in and currently registered in Australia.
- Z. VETERINARY TREATMENT means proven and accepted forms of care to relieve or cure an illness or injury, Dental Illness or Dental Injury 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.
- AA. VETERINARY TREATMENT COSTS means the reasonable, customary and essential incurred expenses during the Policy Period for Veterinary Treatment, considering the circumstances in which the treatment was provided and/or standard fees/costs that the treating Veterinarian would charge, regardless of whether that Pet owner has insurance Coverage.
- AB. WAITING PERIOD means the period that Your Pet is not covered as specified in Section 7: What We do not cover section of this document and in Section 8: Optional Benefits. Waiting Periods will start either from the first Policy Commencement Date or the date at which the Coverage was added to the policy.



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 Pet Insurance policy issued before 23 March 2026.
- 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 advice 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 Insurance policy. Note that You have a cooling off period (refer to L below) 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, subject to the limits of authority agreed with Hollard. Trupanion Australia does not act for You. Hollard has appointed Trupanion Australia as its Authorised Representative. Additionally, Trupanion Australia is authorised to distribute and promote this policy, and may also appoint Trupanion Australia's partners or affiliates as an Authorised Representative of Hollard to also promote and distribute this policy.

PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel policies on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure has an arrangement in place with Hollard and Trupanion Australia and is authorised to administer Trupanion Insurance policies. PetSure does not act for You.

- 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 only. You should read the Trupanion Insurance Policy Terms and Conditions in this booklet to understand the insurance provided (including what Terms and 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 that happens, We will issue You with a new PDS or a Supplementary PDS or other compliant document to update the relevant information (except in limited circumstances). Where the information isn't materially adverse from the point of view of a reasonable person considering whether to buy or continue to hold this insurance, We may issue You with notice in a different form, including but not limited to disclosure updates on the Hollard, PetSure and/or Trupanion Australia website.

G. PROTECTION FOR YOUR PETS

Subject to the Terms and Conditions, exclusions, and limitations that apply to Your insurance (set out in this booklet) this policy provides financial assistance for eligible Veterinary Treatment Costs incurred, subject to a Benefit Percentage and less any Excess, following certain Illness or Injury to Your Insured Pet occurring during the period of insurance, in accordance with the Terms and Conditions contained in this policy which occurs or first shows observable signs or would be reasonably known within the period of insurance, and after any applicable Waiting Period.

Refer to Sections 1 and 2 of the policy Terms and Conditions for full details of policy cover provided.

This policy also offers two additional optional benefits which may be purchased for additional Premium, relating to Recovery and Complementary Care and Pet Owners Assistance Package. Refer to Sections 2 and 8 of the policy Terms and Conditions for full details of those optional benefits.

H. UNDERSTANDING THE LIMITS OF INSURANCE

This policy transfers many of the financial risks Pet owners face for eligible Veterinary Treatment Costs from the Insured to the Insurer. However, this policy does not cover every circumstance or expense and We have certain Terms and Conditions, exclusions, and limitations that help keep premiums low.

These exclusions include, but are not limited to, conditions such as pregnancy, reproduction, elective procedures, grooming, examinations and consultations, and injuries or illnesses that first existed or occurred prior to the first Policy Commencement Date or during any applicable Waiting Periods where You were aware, or a reasonable person in Your circumstances could be expected to have been aware, of signs or symptoms of the Condition. Refer to Section 6 and 7 of the policy Terms and Conditions for full details of the policy exclusions.

I. YOUR DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

It is Your responsibility to answer the questions We ask of You as honestly, accurately and completely as You can. You must also take reasonable care not to make any misrepresentations to Us. We will use Your answers to decide whether We can insure You, on what terms and for what Premium. If You breach this responsibility, Your policy may be cancelled or treated as if it never existed, or Your claim may be denied or not paid in full.

If You are not sure of the answers to any of Our questions, You should take the time to find out before providing a response. In answering the questions, You are answering for yourself and anyone else to whom the questions apply.

This responsibility applies when You enter into, vary, renew or reinstate an insurance policy with Us. This includes checking if any information as set out in Your Certificate of Insurance has changed or is inaccurate or incomplete. If You do not correct the information, We will take it that You agree with the information and that Your answers are current, accurate and complete.

If any of Our questions are not clear to You and You need help, You can contact Us on 1300 328 042.

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

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 amount also includes allowances for government fees, taxes and charges (including stamp duty and GST). 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 factors such as the level of Excess You have chosen, Your and Your Pet's location, and Your Pet's age and breed.

When calculating Your premium on renewal or for a replacement policy, We also consider how much Your premium was previously, including any discounts that may have been applied. This means that We may limit movements up or down.

K. DIGITAL ONLY DELIVERY OF DOCUMENTS

- I. A feature of the Trupanion product and service is that it is digital only, which includes policy documentation and other correspondence such as claims outcome letters and renewal notices.
- II. It is not suitable for customers who do not want or are unable to receive a digital only product.
- III. If the customer wishes to opt out of dealing with Trupanion online, they will need to cancel their product as it will no longer be suitable for them.

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 (less any applicable taxes or administrative fees that We are unable to recover).
- 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

Hollard, Trupanion Australia and PetSure (each a “Recipient” and referred to as “We”, “Us” or “Our” in this Privacy section) are subject to the Australian Privacy Principles under the Privacy Act (Cth) 1988.

In connection with each recipient.

- I. Personal information is collected in various ways, including via telephone, Our website, hard copy forms, member portal, digital advertising, social media and email. Whenever You deal with Us, We will collect this information directly from You unless it is unreasonable or impractical 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, insurers, insurer’s appointed service providers including claims assessors, external dispute resolution bodies or regulators, another party involved in a claim, data partners, as authorised by the Privacy Commissioner, analytic consultants and other similar organisations, family members, any other organisation or person where You have authorised them to provide Your personal information to Us, or consented to Us obtaining personal information from them, and/or Our legal or other advisers.
- II. 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 (for example, processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing You with a policy, managing claims, processing payments, providing to You and administering Our customer loyalty or rewards programmes, and providing You with access to Our GapOnly® claims system), providing You with online veterinary consultations and/or other veterinary or pet related services; 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 communications about products and services (of Ours or a third party), quality assurance and training purposes, and performing administrative operations (including accounting and risk management). You are always in control of the direct marketing communications.

- III. 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. If You provide personal information to Us about another person, You must ensure that You have received permission from that individual for Us to collect, use, and share, their personal information in accordance with this Privacy Collection Notice. If You have not done, or will not do, so, You must tell Us before You provide the relevant personal information to Us.
- IV. 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.
- V. 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, South Africa and Philippines. Details of who they are may change from time to time. 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:

For Trupanion Australia

Email : privacy@trupanion.au

Phone : 1300 328 042

Mail: Trupanion Privacy Officer

P.O. Box 5469

Port Macquarie NSW 2444

Website : www.trupanion.au

For PetSure

Email: privacy@petsure.com.au

Phone: (02) 9842 4800

Mail: PetSure Privacy Officer

PetSure (Australia) Pty Ltd

Locked Bag 9021

Castle Hill NSW 1765

Website: www.petsure.com.au

For Hollard

Email: privacy@hollard.com.au

Phone: (02) 9253 6600

Mail: Hollard Privacy Officer

The Hollard Insurance Company Pty Ltd

Locked Bag No. 2010

St Leonards, NSW 1590

Website: www.hollard.com.au



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. IMMEDIATE RESPONSE: Usually when You have a complaint We'll take steps to resolve it as soon as possible. We'll acknowledge Your complaint within one business day of receiving it. Please contact Us using one of the following means:

Phone: 1300 328 042

Email: MemberExperience@Trupanion.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.

- II. 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. 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.

- III. EXTERNAL DISPUTE RESOLUTION: If an issue has not been resolved to Your satisfaction, or a final response has not been provided to You within 30 days, 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. Should Hollard or PetSure be unable to meet its obligations to You under the policy, You may be entitled to a payment under the Financial Claims Scheme (the Scheme). Access to the Scheme is subject to eligibility criteria. Further information about the Scheme can be obtained at www.fcs.gov.au.

R. AUTHORISED FOR ISSUE

- I. This PDS including the policy Terms and Conditions was prepared and issued by Hollard. Trupanion Australia and PetSure have given their consent to all statements by or about them in the form and context in which they are included in this policy and have not withdrawn that consent as at the date of the PDS.

S. IF YOU HAVE ANY QUESTIONS

Contact Us for more information, to confirm policy transactions, or if You have any questions please calls us. Alternatively, You can email or write to Us.

Phone: 1300 328 042

Email: MemberExperience@Trupanion.au

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



SECTION 11:

Financial Services Guide (FSG)

- A. Hollard, Trupanion Australia and PetSure are responsible for this FSG as it relates to the financial services provided respectively by them. This FSG provides You with information about the financial services that they 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 (ABN 78 090 584 473, AFSL 241436).
 - II. PetSure means PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183).
 - III. Trupanion Australia means Trupanion Australia Pty Ltd (ABN 33 626 393 628, Authorised Representative Number 001268213).
 - IV. 'You', or 'Your' means the applicant for a Trupanion Insurance policy and, if a policy is issued, the Insured owner named and shown on the Certificate of Insurance.
- C. This policy is promoted by Trupanion Australia, issued by Hollard and administered by Trupanion Australia and PetSure. 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, PetSure and other relevant persons/organisations
- I. Hollard holds an Australian Financial Services Licence (AFSL) No. 241436 and is authorised to provide advice on, deal in and provide a claims handling and settling service 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. PetSure and Hollard are related bodies corporate as defined in section 50 of the Corporations Act 2001 (Cth). PetSure is an Australian Financial Services Licensee (AFSL) No. 420183 and authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel policies on behalf of Hollard as if it were Hollard, subject to the limits of authority agreed with Hollard. PetSure has an arrangement in place with Hollard and Trupanion Australia and is authorised to administer Trupanion Insurance policies including the assessing and settling of claims. PetSure does not provide personal advice and does not act for You.
 - III. Trupanion Australia Authorised Representative No. 1268213 is authorised to provide general advice on general insurance products, promote, distribute, arrange, and administer Trupanion policies which are Insured by and issued by Hollard. Trupanion Australia is an agent for Hollard and does not act for You or provide personal advice.

F. IMPORTANT INFORMATION YOU SHOULD KNOW

- I. The organisations in this section have not and will not consider whether this policy is appropriate for Your personal objectives, financial situation or needs. Any advice 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 advice given to You, and Coverage under this policy, having regard to Your personal circumstances before buying a Trupanion Insurance policy. 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 this Trupanion Insurance policy You pay the Premium to Hollard for the product. The amount of Premium payable is provided to You before the product is purchased.
- II. Trupanion Australia receives a portion of the underwriting profit made from Hollard in relation to the Trupanion Insurance policy. Where an underwriting profit is made, Hollard retains a licence fee of not more than six (6) percent calculated on the net Premium paid. Any amount over that percentage is paid to Trupanion Australia.
- III. In an arrangement between Hollard, PetSure and Trupanion Australia, Hollard will pay PetSure a service fee to cover administrative services and claims they provide in relation to Trupanion Insurance policies, including fees for providing customer service assistance to policy holders. These fees are not an additional charge to You and not in addition to the cost of Your Premium.
- IV. Trupanion Australia and staff receive a salary from their employer including any bonuses based on 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. OUR 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. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover. Hollard is exempt from this requirement because they are insurance companies supervised by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements under insurance legislation regulated by APRA. In accordance with section 912B of the Corporations Act, Trupanion has Professional Indemnity Insurance in place in relation to the financial services it provides when distributing insurance products issued by Hollard, including where its employees or representatives, past or present, are negligent in providing financial services on behalf of Hollard.

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. You can contact Us to give instructions by contacting Us on the details below. You can phone, email or write to Us.

Phone: 1300 328 042

Email: Enquiries@Trupanion.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 PetSure (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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