



# AFS-PetMed MEDICAL INSURANCE FOR PETS

## CONTENTS

1. Welcome	1
2. Definitions and Interpretations Used in This Policy	1
3. Our Contract With You	2
4. Duty Of Disclosure	2
5. What is Covered by Your AFS-PetMed Policy	3
6. General Conditions	3
7. Important Information	3
8. General Exceptions	3
9. Exclusions and Limitations	4
10. Claims Procedure	4
11. Paying Your Premiums	5
12. Cancelling Your Policy	5



Underwritten By  
AFS General Insurance Pty Ltd  
ABN 78 090 584 473

Locked Bag No. 42, Castle Hill NSW 1765  
Tel: 1300 363 552 Fax: (02) 9843 2271  
Effective Date: May 2002

## 1. WELCOME

This is your policy document and it contains all the details you need to know about what is covered, the exclusions and limitations to the coverage, the terms and conditions of the policy and how to make a claim. We have written the policy in plain language to help you understand your insurance cover as well as your rights and obligations under this policy.

**Please read the policy very carefully and make certain that this policy provides all the protection you need. Please contact us if you have any questions.**

Please check every Certificate of Insurance you receive from us and verify that the details on the Certificate of Insurance are accurate. We will issue you with a new Certificate of Insurance when you start your policy, or when the details of your policy vary. You should always keep the Certificate of Insurance and this document in a safe place for future reference.

You can contact us by telephone on 1300 363 552 or by email at [petmed@afsfinancial.com.au](mailto:petmed@afsfinancial.com.au) or by mail at: Locked Bag No 42 Castle Hill Post Office, NSW 1765

### 1.1 Your Cooling Off Rights (Free Look Period)

You can return your policy to us within 14 days of the commencement or renewal of your cover. This date is documented on your Certificate of Insurance. If we receive your written request to do this within the 14 day period, we will give you a full refund (less any taxes or duties payable that we are unable to have refunded).

You cannot use this right where before the 14 day period ends you have exercised any of your rights or powers under the policy (e.g. you have made a claim). After the cooling off period ends you still have cancellation rights under the policy. These rights are documented in section 12 of this policy.

### Contacting us and Confirming Transactions

You can contact us by telephone on 1300 363 552 or by email at [petmed@afsfinancial.com.au](mailto:petmed@afsfinancial.com.au).

If you need confirmation of any policy transaction please contact us on 1300 363 552.

## 2. DEFINITIONS AND INTERPRETATIONS USED IN THIS POLICY

Certain words and expressions used in this policy have a specific meaning.

**Accident or Accidental** means a sudden, unforeseen, and uncertain event causing injury.

**Alternative Therapies** include, but are not restricted to treatments involving homeopathic remedies, acupuncture, chiropractic treatments and physiotherapy.

**Certificate of Insurance** means the Certificate issued when you start your policy, or when the details of your policy vary. This certificate contains your details, your pet(s) details, and the schedule of benefits payable under your policy.

**Clinical Signs** are changes in a pet's normal healthy state, its bodily functions or its behaviour.

**Chronic Condition** is a condition which, having developed, is incurable and is likely to continue for the remainder of the pet's life.

**Condition** means all manifestations of clinical signs resulting from the same diagnostic classification or disease process, regardless of the number of incidents or areas of the body affected. For example, all types and occurrence of cancer that occur in the same animal are considered the one condition.

**Congenital Defect** is a condition present at, and existing from, the time of birth. Examples of congenital problems include cleft palate, hydrocephalus and congenital heart problems.

#### **Effective Date/Commencement**

**Date/Inception Date** means the date when the insurance cover commences.

**Excess** is the amount specified in the Certificate of Insurance for which you must pay towards a claim.

**Hereditary Defect /Hereditary Condition** means that there is there is a significant genetic component in the development of that particular condition, in a particular breed or type of animal. Examples of hereditary conditions include hip dysplasia, entropion eye problems, and dislocating knee caps in certain breeds of dogs.

**Injury** means a physical and bodily injury which happens accidentally to the animal as a result of external, violent and visible means and which results solely and directly and independently of any other causes including any known or unknown pre-existing physical, congenital or heritable condition.

To be eligible for benefit the injury must occur on or after the effective date of the individual insurance for the injured pet.

**Insured** means the policyholder noted on the Certificate of Insurance.

**Insured Pet/Animal** means the Canine (dog) / Feline (cat) listed on the Certificate of Insurance and belonging to the policy holder.

**Insurer** means AFS General Insurance Pty Ltd.

**Maximum Benefit Payable** means the total compensation payable for all accidents or illnesses during any one policy period.

**New Pandemic Disease** means any new disease that causes widespread illness in dogs or cats.

**Policy Aggregate** means the total compensation payable for all injuries or sicknesses occurring during any one policy period.

**Policy Document** means this document that sets out the general terms and conditions of your Pet Insurance Policy.

**Policy Period** means the period specified on your Certificate of Insurance. If this insurance policy is cancelled, the policy period terminates when the cancellation becomes effective.

**Recurring Condition** is a condition that is curable, but may "recur" for any reason.

**Sickness/Illness** means a sickness, illness or disease which is not caused by Injury suffered by the Insured Pet and first manifesting itself on or after the commencement date of insurance as shown on the original certificate of insurance.

**Treatment** means any examination, consultation, hospitalisation, surgery, X-rays, medication, approved alternative therapies, nursing and care provided by a veterinary practice

**Veterinary Expenses/Fees** means the reasonable normal customary expenses incurred and paid in respect of treatment or services given by any legally qualified Veterinarian at a Veterinary Surgery or Practice. If fees charged are considered to be excessive or unreasonable, then benefits will be paid on the reasonable, customary and normal fees for that condition.

**Veterinarian/Veterinary Surgeon** means a legally licensed Veterinarian, currently registered and practising pursuant to the applicable laws of Australia

**Veterinary Surgery/Veterinary Practice** means a legally registered Veterinary hospital, clinic, centre or surgery.

**We, Our, Us** means AFS General Insurance Pty Ltd ABN 78 090 584 473.

**You, Your, Yours** means the Insured noted on the Certificate of Insurance.

References to the singular include the plural, and vice versa and monetary references are references to Australian currency.

### 3. OUR CONTRACT WITH YOU

Your insurance policy is a contract of insurance between you and us.

The contract comprises the following documents:

- This insurance policy including all endorsements issued by us;
- The latest Certificate of Insurance we provide to you.

Read these documents together because they establish the terms and conditions of your insurance policy.

In return for a payment of premium we will provide insurance cover as detailed in this policy, your Certificate of Insurance and any endorsements issued by us. This policy provides details of the cover available for your pet(s). Your Certificate of Insurance sets out the level(s) of cover you have selected, the limits of cover, the period of insurance and the excess payable by you for claims.

We will give you a current Certificate of Insurance:

- When your policy starts; or
- If any of the terms and conditions or insured details that apply to your policy are changed.

### 4. THE DUTY OF DISCLOSURE

We rely upon the information you provide us to decide whether to insure you and the terms on which we will insure you.

Australian law requires you to tell us about certain matters so we can make that decision. This is known as your Duty of Disclosure.

To comply with your Duty of Disclosure **when first entering into an insurance contract with us**, you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you.

To comply with your Duty of Disclosure **when you renew, extend, reinstate or make changes to your policy**, you must tell us everything that you know and which a reasonable person in the circumstances could be expected to know is relevant to our decision whether to insure you and, if so, on what terms.

You do not have to tell us anything that is common knowledge, that decreases the risk we are insuring, that we already know or should know through our business or that we indicate we do not want to know.

If you fail in your Duty of Disclosure we may be entitled to reduce or deny any claim you may make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements we may avoid your contract and treat your policy as if it never existed. We also may be entitled to reclaim any payments already made to you in respect of claims.

## 5. WHAT IS COVERED BY THIS AFS-PETMED POLICY

Your AFS-PetMed policy provides financial protection for veterinary expenses incurred for treatment of your pet as a result of sudden and unexpected injury or illness. If you have selected Routine Care Cover (Option 1) your policy will provide a range of pet care benefits as detailed in the benefit table attached to your Certificate of Insurance.

The cover provided is subject to the terms and conditions detailed in this policy and is limited to the cover selected by you and the pet(s) nominated for insurance as shown on your current Certificate of Insurance.

## 6. GENERAL CONDITIONS

The following conditions apply to all sections of the policy, unless the contrary is stated and agreed by us, or the condition is altered or amended under any particular section of the policy:

- 6.1** To the best of your knowledge at the commencement of this insurance, the Insured Animal must be in sound health and free from any injury, physical disability and/or congenital or hereditary defect whatsoever. In situations where an animal has a pre-existing condition prior to joining, claims for further episodes of the pre-existing condition are not included in the policy
- 6.2** The Insured Animal must have been vaccinated/ boosted within the last twelve months against the following diseases:
- If the Insured Animal is a dog:
- distemper, hepatitis and parvovirus.
- If the Insured Animal is a cat:
- feline infectious-enteritis, (panleukopaenia) and feline respiratory complex.
- The Insured Animal must be vaccinated/boosted against rabies

if required by legislation or if advised by your Veterinary Surgeon.

- 6.3** You or your nominated dependant must be the sole owner of the Insured Animal.
- 6.4** You must provide proper care and attention for the Insured Animal at all times.
- 6.5** The most that we will pay for treatment of a recurring or chronic condition is the maximum benefit amount shown on the Certificate of Insurance which was current at the time when the recurring or chronic condition first manifested.
- 6.6** Once we have paid the maximum benefit for treatment of a recurring or chronic illness or condition we will not pay for any further treatment of that condition during the remainder of the policy period.
- 6.7** The maximum benefit payable under your policy is restricted to the benefit shown on your Certificate of Insurance at the time the condition first manifested.
- If you transferred the Insured Animal on renewal to a plan with higher benefits, those benefits will not apply if the condition being claimed for, first manifested during the previous period of insurance.
- 6.8** If a claim arises under this policy and there is any other insurance or arrangement in place covering the same incident we will only contribute our equitable proportion of benefits, costs and expenses incurred.
- 6.9** You agree that your veterinarian (either current or previous) is authorised to release information or records to us regarding any Insured Animal covered by this policy. You also agree that you will pay any fee charged by your veterinarian for the provision of this information and the completion of a claim form.
- 6.10** If you disagree with a decision made by our veterinary advisers and that disagreement cannot be resolved, an independent veterinarian mutually agreed upon by both parties will be appointed. This independent veterinarian will act as an expert and his decision will be binding on both parties.

## 7. IMPORTANT INFORMATION

- 7.1** All Insured Animals must be permanently, positively identifiable by means of a microchip or an official tattoo scheme recognised by us prior to treatment that results in a claim.
- 7.2** If required, you must agree to submit the Insured Animal to an examination by a qualified veterinarian selected by us.
- 7.3** Membership is only valid from the 1st of a month and unless stated otherwise in your benefit schedule a 30 day waiting period applies with effect from this date.
- 7.4** If we revise the terms and conditions of our policy and that revision results in extended or broadened cover without any additional premium then we will apply that extended or broadened cover to your policy.
- 7.5** We encourage you to read your Certificate of Insurance and understand what is covered under the plan you have nominated. If you wish to upgrade or downgrade your level of cover, this may only be done in the first 14 days of cover. After this time, you will then have the opportunity to change your level of cover on your anniversary date. The normal 30 day Waiting period will apply if cover is upgraded.
- 7.6** This is an annual contract of insurance with the option of paying monthly. If you cancel your policy after a claim has been made the remainder of the annual premium is payable. This outstanding premium may be deducted from any payment due to you. When premiums are paid monthly, claims will only be paid on the understanding that the remaining monthly payments for that policy year will be collected.

## 8. GENERAL EXCEPTIONS

What we will not pay:

- 8.1** Claims for any animal less than eight (8) weeks of age or older than eight (8) years of age when your policy first commenced unless otherwise stated.
- 8.2** Claims which arise either directly or indirectly from a condition, disease, injury, infirmity or weakness which either existed or showed clinical signs of existing on or before the date on

which we agreed to cover the Insured Animal.

- 8.3** Claims for the recurrence of a condition or disease which manifested prior to the inception of this policy.
- 8.4** Claims arising from, or as a result of, any excluded or pre existing condition.
- 8.5** Any claims resulting from malicious or wilful injury or from the gross negligence of you, any member of your family or household or your employee.
- 8.6** Any expenses incurred for the treatment of animals used for commercial purposes unless specifically agreed to by us in writing. This includes but is not limited to police or guard dogs, search/rescue and customs/quarantine dogs, animals used for racing, laboratory testing or experimentation, commercial breeding or any animal leased or rented out.
- 8.7** Any loss arising directly out of infringement of laws or by-laws pertaining to the well being and safeguarding of animals.
- 8.8** Unless agreed to by us any claim arising, or treatment rendered, outside of Australia.
- 8.9** Unless agreed to by us claims for any animal imported from outside of Australia.
- 8.10** Any claim for illness or accident incurred or showing clinical signs within the first 30 days of membership, or any further claim for a recurrence of that illness or injury.
- 8.11** Claims for any animal that is not permanently, positively identifiable by means of a microchip or an official tattoo scheme recognised by us.
- 8.12** Any excess or deductible applicable for each claim as shown on your Certificate of Insurance.
- 8.13** Diagnostic tests:
- for conditions excluded or limited by this policy.
  - for complications of conditions excluded or limited by this policy.
  - which do not result in a diagnosis of an illness or condition
- 8.14** Claims for treatment and services provided by a non-registered veterinarian or by a person other than a veterinarian.

- 8.15** More than 80% of Veterinary Expenses as defined in this policy, less the Excess (if applicable) shown in your Certificate of Insurance. The maximum amount we will pay is the applicable annual limit shown on your Certificate of Insurance.

Settlement of your claim will be calculated as follows:

Veterinary fee claimed:	\$370.00
80% of this amount:	\$296.00
Less Excess: (if applicable)	\$25.00
Benefit Payable:	<u>\$271.00</u>

**Note:** Benefits payable under the Routine Care cover option are payable subject to the limits as shown on the benefit table attached to your Certificate of Insurance.

## 9. EXCLUSIONS AND LIMITATIONS

Unless stated on your Certificate of Insurance we will not pay for:

- 9.1** Routine examinations or vaccinations.
- 9.2** Claims not received within 60 days of treatment
- 9.3** Preventative treatment of, or conditions relating to, endoparasites and ectoparasites, including heartworm, paralysis ticks, verminosis and fleas.
- 9.4** Congenital or Hereditary defects conditions or diseases or conditions directly caused by such defects and diseases.
- 9.5** Elective procedures and cosmetic surgeries including but not limited to tail docking, dewclaw removal, skin fold resection, ear cropping or nail clipping.
- 9.6** Spaying, castration or treatment for cryptorchidism.
- 9.7** Breeding, obstetrics or conditions relating to or resulting from breeding.
- 9.8** Boarding or transport expenses.
- 9.9** Special diets, pet food, vitamins, mineral supplements, grooming costs and bathing (including medicated baths), products for flea and tick control.
- 9.10** Behavioural problems, training or therapy.
- 9.11** Any dental work including but not limited to Orthodontics, Gingivitis, teeth cleaning/scaling, endodontics and removal of deciduous teeth.

- 9.12** Non-essential hospitalisation, house calls unless it is deemed by the veterinarian that moving the animal would seriously endanger its health. Our liability in respect of house calls is limited to the amount that would have been payable if the treatment had been provided at a veterinary surgery.

- 9.13** Hip dysplasia, elbow dysplasia and related conditions.

- 9.14** Entropion and Ectropion

- 9.15** Preventable diseases:

- For dogs including distemper, infectious canine hepatitis, parainfluenza, parvovirus and bordetella.
- For cats including viral rhinotracheitis, calicivirus, panleukopaenia, chlamydia and leukaemia.

- 9.16** The cost of euthanasia, autopsy, disposal, cremation or burial of the animal.

- 9.17** Any accidental injury other than accidental injury caused by:

- an accident involving a motor vehicle;
- an accident resulting in a fracture or broken bone;
- an accident resulting in a burn or electrocution;
- falling from an elevated position;
- actions of another dog or cat;
- an accident resulting in lacerations, abrasions or wounds;
- ingestion of a foreign object requiring surgical or endoscopic removal.

- 9.18** The cost of kennelling or cattery fees incurred if you are hospitalised because of pregnancy, cosmetic surgery or any illness known or foreseeable prior to the commencement of this insurance policy.

- 9.19** The cost for any treatment your insured pet has received after the policy period has ended.

## 10. CLAIMS PROCEDURE

### 10.1 What You Need to Do

- All claims must be submitted and received by us within sixty (60) days of the veterinary expense being incurred.
- All claims must be submitted on an AFS-PetMed form that is available from our office. **NOTE:** Faxed claims will NOT be accepted.

- The original itemised account and receipt for payment must accompany the completed claim form. Photocopies are not acceptable.
- Both you and the attending Veterinarian must sign the claim form.
- Incomplete claim forms will be returned to you and this will result in delays in processing your claim.
- If your claim relates to boarding kennel or cattery fees incurred whilst you are in hospital you need to:
  - submit a copy of your hospital account to us, and
  - obtain and submit receipted accounts from the boarding kennel/cattery detailing boarding dates and expenses incurred.
- You must take all reasonable precautions to protect the Insured Animal from aggravation of the illness or injury.
- You must allow us access to all veterinary medical records to support the claim. You may be asked to provide this information.

## 10.2 What We Will Do

- We will deal directly with you regarding settlement of the claim.
- We will reimburse you, not the Veterinarian.
- If the claim resulted from the wrongful actions of a third party, upon payment of benefits, we will exercise our rights of subrogation in respect of recovery action against that party. This may entail legal proceedings being issued in your name.
- We will process claims daily to provide the best possible service. We will send you a letter regarding the settlement of your claim and that letter will provide details of how your claim has been dealt with.
- Our claims assistance telephone number is 1300 363 552 and we are available between 9.00am and 4.00pm Monday to Friday. (Sydney Time)

## 11. PAYING YOUR PREMIUMS

Your policy will not operate until you have paid your premium or your first instalment if you choose to pay by monthly instalments. The premium is payable when you take out a new policy and when you renew your policy.

If you make changes to your policy within the first 14 days of inception you may need to pay an additional premium or you may be entitled to a refund.

You may choose to pay the premium

- annually, by cheque, credit card or direct debit;
- monthly, by credit card or by direct debit.

If your payment is dishonored by your financial institution, this policy will not operate and you will not be covered in the event of a claim. An administration fee of \$15 is charged on all dishonored payments. Therefore, please ensure we are advised of any changes to your billing details prior to the due date of the next premium.

### 11.1 Paying by Monthly Instalments

You may choose to pay your premium by monthly instalments by credit card or by direct debit from your bank account on 1st working day of each calendar month. When premiums are paid monthly, claims will only be paid on the understanding that the remaining premium for that policy year will be collected.

Rebates for routine health items as allowed for on the Certificate of Insurance may not be paid until the aggregate monthly premium payments are greater than the rebate to be paid to you.

### 11.2 Renewal

The policy will continue for a minimum of twelve months (whether paid in full or in monthly instalments) and will thereafter automatically renew on an annual basis until cancelled by either party in writing.

### 11.3 Paying On The Due Date

Please note the following consequences of any failure to pay an instalment by the due date:

- If your instalment is not paid on the due date and remains in arrears for more than 14 days we may refuse any claim you wish to make under this policy; and

- If your instalment payment is not paid on the due date and remains in arrears for more than one month we may cancel your policy.

## 11.4 Amendments to Your Records

Please inform us in writing of any change to the following:

- Your banking arrangements if you are paying your premium by direct debit from your bank account.
- Your address, title, name or if you wish to add or withdraw a pet from your policy.

## 12. CANCELLING YOUR POLICY

### 12.1 How you may cancel

- You may cancel your policy at any time by writing to us and telling us that you want to cancel it.
- This is an annual contract of insurance with the option of paying monthly. If you cancel your policy after a claim has been made, the balance of the annual premium is payable. This may be deducted from any claim due to you, or from your nominated credit card or bank account.
- Claims are paid on the understanding that the remaining monthly payments for that policy year will still be collected.
- If you have paid an annual premium, and you have not made a claim, we will refund any premium you have paid less an amount that covers the period for which you were insured and administrative costs. There is no refund if you have been paying monthly.

### 12.2 How we may cancel

We may cancel your policy if you:

- Fail to comply with the policy terms and conditions;
- Fail to pay your premium;
- Failed to comply with your duty of disclosure or misrepresented information when you entered into this insurance contract;
- Make a fraudulent claim.

If we cancel your policy we will refund any unused premium and send you a cancellation letter by ordinary mail.

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## PRIVACY POLICY

We recognise that your privacy is very important to you. We are committed to protecting the privacy of your personal information in accordance with National Privacy Principles. We generally collect personal information to provide the various products and services we offer. We may also use your personal information for direct marketing purposes unless you advise us otherwise. We never sell or rent your Personal Information. You may reasonably obtain access to your Personal Information we hold. Our detailed Privacy Policy is available on our website at [www.afsgi.com.au](http://www.afsgi.com.au) or by contacting our Customer Care personnel on 1300363552 or emailing us at [privacy@afsfinancial.com.au](mailto:privacy@afsfinancial.com.au)



### OFFICE HOURS:

**Claims :**

9am - 4pm

**Existing Membership:**

8:30am - 5:30pm

**Monday - Friday**

Sydney Time



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GENERAL INSURANCE

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