



PetsOnMe

# Pet Insurance

Combined Financial Services Guide and  
Product Disclosure Statement



1300 489 873



[www.petsonme.com.au](http://www.petsonme.com.au)

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# PRODUCT DISCLOSURE STATEMENT

## Product Disclosure Statement (PDS).

You should always read your PDS before you buy any insurance product.

### This PDS is to help you understand:

- what's covered, what's not covered;
- who Pets On Me Insurance Pty Limited are, and;
- what happens if you need to claim.

If you buy this insurance, your policy is made up of the PDS, any supplementary PDS and your Insurance Certificate. It's your Insurance Certificate that shows your personal insurance details, so check that to make sure everything is correct.

The information in this PDS is current as of 1 August 2023. If we make any changes, we'll let you know.

You can find the latest info at [petsonme.com.au](https://petsonme.com.au). Or contact us and we'll send it to you.

### Who are we?

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

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

Ardent Risk Management Group Pty Ltd ABN 93 667 782 061 are an Australian Financial Services Licensee (AFSL 550275) and is responsible for the financial services that Pets On Me provide to you.

### GENERAL INFO - WHAT ARE WE ABOUT?

Pets On Me policies are for pet lovers who just want straight up, simple insurance.

No bells. No whistles. No fancy pants stuff you don't need.

### LET'S CONNECT

Because we're all about keeping things easy, you can buy and manage your policy online.

#### Once you login, you can:

- access your policy information (including documents)
- change your personal or billing info
- lodge a claim.

And yes, it really is as easy as it sounds. Why do we work mostly online? Because it keeps our costs down, and that means we can keep your premiums low.

#### When we need to connect with you, we'll:

- send policy documents or important notifications by email or SMS.
- receive and respond to your enquiries by email.

#### Need to connect with us fast?

- jump onto [petsonme.com.au](https://petsonme.com.au) (usually the fastest) | chat to us on 1300 489 873
- email [insurance@petsonme.com.au](mailto:insurance@petsonme.com.au).

It's important that you receive all documents in relation to your policy.

You need to let us know if you change your contact details because we consider any info we send as received once it leaves our information system(s). If you're expecting info from us and you never get it, contact us to check everything is up to date and correct. So, if you've changed email and/or phone numbers, let us know.

### COOLING OFF

You've got 14 days (known as 'the cooling off period') after we issue your policy to cancel and get a full refund of your premiums. The cooling off period applies to new policies and on the annual renewal of your policy. This gives you time to read the PDS and check if the policy is right for you.

If you claim within the first 14 days, the cooling off period lapses and your policy is in full force.

### WORKING TOGETHER

You need to be honest, truthful and straightforward when giving us information. You must not behave in a threatening, hostile, abusive, or dangerous way. We'll do the same.

## DEFINITIONS (A-E)

These are the words that have specific meanings in your PDS.

### Accident

A single, sudden (not occurring gradually over time), uninterrupted and unexpected event that causes Accidental Injury, which originates outside of the pet's body, is fortuitous and unforeseen, not caused by pre-mediation, intentional or neglect by you or the pet's veterinary team and which does not occur during an excluded activity.

### Accidental Injury

Physical harm or injury to part of your insured pet's body caused by accident and not by any other potential supervening cause.

Conditions that are not considered as accidental injury include illness, hereditary conditions, congenital abnormalities, chronic conditions, luxating patella, Cruciate ligament rupture or strain, degenerative joint disease, hip/elbow dysplasia, hyperextending hocks or any condition that is subject to a specified exclusion or waiting period stated in this policy document.

### Address

The address that is shown on your Insurance Certificate, where your pet normally resides in Australia.

### Alternative Treatment

Non-conventional methods to address the health of your pet including but not limited to, acupuncture, chiropractic manipulations, homeopathy, hydrotherapy, massage therapy, osteopathy, Bowen therapy, herbal therapy, laser therapy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by, or supervised by a vet to treat.

### Behavioural Or Psychological Conditions

Any changes in the insured pet's normal behaviour resulting from a mental, emotional or psychiatric disorder (conditions such as stress, anxiety, aggression) as diagnosed by a vet, and any associated treatment, products or medications, training, socialisation, behavioural therapy, or psychological therapy.

### Benefit Limit

The maximum amount payable for the plan selected.

### Breeding Or Obstetric Conditions

Health conditions relating to or arising from breeding or obstetrics, including artificial insemination, caesareans, contraceptives or contraceptive procedures, and phantom pregnancy.

### Chronic Condition

A persistent or long-lasting health condition, diagnosed by a veterinarian, and has one or more of the following:

- has no widely accepted cure.
- may continue indefinitely.

- may require longer than 3 months of medication, monitoring, treatment, consultations, check-ups, examinations, or tests, or
- may return or relapse after intervals of remission in between.

### Claim Limit

The maximum amount payable per claim for a specific event, condition, treatment, or series of treatments. (Each new event, condition, illness, or accidental injury will be considered a new claim and the per claim benefit limit will be applied to each new claim.)

### Condition

Any illness, ailment, injury, lesion, disorder, or disease.

### Congenital

A health condition, disease or physical abnormality, congenital anomaly or developmental defect which is present at birth, acquired during the prenatal stage of development or that develops during the first months of life or later in your pet's life. It may not show symptoms right away.

### Cosmetic Treatment

Any elective surgery or procedure or treatment of any kind that improves, alters or enhances appearance, undertaken for any reason. Includes but, is not limited to any costs associated with tail docking, tattooing or grooming, whether performed by a veterinarian or not.

### Dental

Treatment of conditions in the oral cavity (mouth). Treatment could relate to cosmetic treatment, a congenital, chronic, or hereditary condition, an illness, or an accidental injury.

### Epidemic

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

### Excess

An excess is the amount you must pay when you claim for a new event, condition, illness or accidental injury. We will pay the amount of the claim that is over the excess, subject to the benefit limits. Where the amount of the claim is less than the excess, no payment will be made by us. The amount of the excess payable will vary according to the plan type you have chosen. Please refer to the terms and conditions of the policy and your Insurance Certificate.

### Exclusions

Means conditions, treatments or events that are not covered by this policy.

## DEFINITIONS (F-T)

These are the words that have specific meanings in your PDS.

### Family

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

### Hereditary Condition

A genetic condition which is passed down through your pet's bloodline, and which is commonly breed specific.

### Illness

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

### Ingestion Of Foreign Object

Means swallowing or absorbing a foreign object into the body requiring removal, surgery or hospitalisation until the foreign object has passed.

### Injury

Physical harm or damage to your insured pet's which arises solely and directly from an accident.

### Insurance Certificate

The document that defines your cover. The details on your Insurance Certificate may change when your policy is renewed. We may also refer to Insurance Certificate as a "Certificate of Insurance".

### Life Threatening Condition

Means any condition which puts your pet in immediate danger of death, or any condition where the risk of your pet dying is imminent unless appropriate treatment is administered to either cure the condition or to prolong the life of your pet, as diagnosed and confirmed by your vet and recognised by our veterinary experts as being such a condition.

### Non-Elective Euthanasia

Intentionally ending the pet's life to relieve the pet's pain and suffering, as recommended and administered by a veterinarian and supported by medical evidence to our satisfaction.

### Ongoing Condition

A persistent and lasting condition which may have a pattern of relapse and remission or no commonly accepted cure; or a condition for which more than three months of treatment, tests or medication is required; or an ongoing condition as determined by us.

### Period Of Insurance

Commences at 23:59 on the start date and finishes at 23:59 on the end dates as listed on your Insurance Certificate.

### Pet

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

### Policy

Is a contract between you and us. Your insurance policy contains all relevant terms and conditions. It consists of this PDS, any Supplementary PDS, and the current Insurance Certificate.

### Policy Start / Inception Date

The date and Australian Eastern Standard Time that the insurance cover and waiting periods start. This date is stated in your Insurance Certificate.

### Pre-Existing Conditions

Any diagnosis, symptoms or visible signs of a condition, illness or injury that your pet suffered or had in any form prior to the time you purchased your insurance, or prior to the policy start or the end of any applicable waiting period.

### Premium

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

### Select Breeds

Means certain breeds that are subject to increased health risks (as determined by us) and that may attract a higher premium.

### Supplementary PDS

A separate document that updates, corrects, or adds to this PDS.

### Third Party Liability

Means your legal liability for payment of compensation in respect of physical loss of or damage to property, death, bodily injury to any person which is hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures provided in a registered animal care facility by a vet, or a veterinary nurse or technician under vet supervision, that is medically justifiable and necessary as a result of an unforeseen accident, illness or other insured event, suffered by your pet, named on the policy, during the period of cover. To be claimable, treatment must have been conducted within the terms of reference of the Australian Veterinary Association, to our satisfaction.

## DEFINITIONS (V-Z)

These are the words that have specific meanings in your PDS.

### Vet Expenses

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

### Vet/Veterinarian

Means either a registered veterinarian or a specialist veterinarian who is licensed in Australia, and who is practicing at a veterinary clinic or hospital.

### Waiting Periods

The period(s) stated in your policy that must pass from the policy start /inception date before your cover will begin, or from the policy start/inception date that any additional pet(s) are included during the period of insurance. We will not pay for costs relating to the Investigation, diagnosis and treatment of any condition where symptoms present during the applicable waiting period. If the diagnosis is inconclusive but where the symptoms are similar to that of a condition where a waiting period is applicable, then no costs will be

considered until such time that the condition is confirmed.

### We, us or Our

Pets On Me Insurance, a product underwritten by Pacific International Insurance Pty Ltd.

### Working Dog

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

### You And Your

The person shown as the policyholder on the current Insurance Certificate. Only one person can be listed as a policyholder on any policy.

## DUTY NOT TO MISREPRESENT

**There's stuff you need to tell us. It must be accurate and correct to the best of your knowledge.**

You should know that under the [Insurance Contracts Act 1984 \(Cth\)](#) it is your duty to take reasonable care not to make a misrepresentation with anything you tell us.

This applies to all policies including renewal, or if you extend, vary, or reinstate your insurance contract.

### What Happens If You Don't Tell Us?

If you don't take this reasonable care, we can cancel your policy or reduce the amount we pay if you make a claim.

Or both.

If you deliberately try to deceive us (act fraudulently), we can refuse to pay a claim and treat the policy as if it never existed.

## TYPES OF COVER

The type of cover you choose (one of the 3 below), and applicable limits are shown on your Insurance Certificate.

Pet Cover		
• <b><u>Accident Plan</u></b>	• <b><u>Classic Plan</u></b>	• <b><u>Deluxe Plan</u></b>

## PET COVER

### Accident Plan

Covers the percentage (highlighted in your Insurance Certificate) of veterinary expenses incurred as a result of accidental injury to the insured pet(s).

#### Cover Provided:

Veterinary treatment expenses incurred for the diagnosis and/ or treatment of the insured pet's accidental injury subject to the maximum cover per category, as listed in the benefit table on your Insurance Certificate.

- Third party liability
- Non-elective euthanasia

### Classic Plan

Covers the percentage (highlighted in your Insurance Certificate) of veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

#### **Cover Provided:**

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

### Deluxe Plan

Covers the percentage (highlighted in your Insurance Certificate) of veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

#### **Cover Provided:**

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

## ADDITIONAL BENEFITS

Additional covers come with your policy. You don't pay more for them, and you can't remove them. They're just part of the policy.

### Dental Illness Cover

The Dental Cover Benefit is an additional benefit to the [Deluxe Plan](#). This benefit is also shown on your Insurance Certificate.

#### **Additional Benefit Provided:**

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

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

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

These benefits are subject to a 180 days waiting period for Dental Illness.

#### **Not Provided:**

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

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

## Summary Of Additional Benefits Table

Coverage	Accident Plan	Classic Plan	Deluxe Plan
Accident Cover *	✓	✓	✓
Illness Cover *		✓	✓
Hereditary Conditions		✓	✓
Third Party Liability	✓	✓	✓
Prescribed Medication	✓	✓	✓
Radiology	✓	✓	✓
Pathology	✓	✓	✓
Operating Theatre Costs	✓	✓	✓
Hospitalisation	✓	✓	✓
Non-Elective Euthanasia	✓	✓	✓
Other Costs: Vet visits & medically required non-elective procedures.	✓	✓	✓
Dental Illness			✓

\* **Accident Cover** and **Illness Cover** limits are subject to the overall benefit limits.

## WAITING PERIODS

### Summary Of Waiting Periods Table

Waiting periods are always subject to the coverage limits, exclusions and conditions as outlined in this document.

Coverage	Waiting Period
Illness, Poisoning, Intervertebral disc disease, Ingestion of a foreign object,	21 Days
Third Party Liability	180 Days
Cruciate Ligament(s) / Patella Luxation(s), and Hereditary Conditions	180 Days
Dental Illness	180 Days

## EXCESS

You're responsible for paying the excess. An excess is the amount you pay towards your claimable percentage expenses which we will deduct from the amount payable to you for every covered claim.

## ELIGIBILITY FOR COVER

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

### *Pet Age Acceptance Criteria:*

- [Accident Plan](#): 6 weeks – 12 years of age
- [Classic Plan](#) and [Deluxe Plan](#): 6 weeks – 9 years of age
- Select breed dogs older than 6 years will only qualify for the [Accident Plan](#)
- If the pet is older than 9 years, they can only qualify for [Accident Plan](#).



## WHAT YOU'RE COVERED FOR

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

## TAKING DUE CARE

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

This Includes:

- keeping your pet up to date with all vaccinations recommended by a veterinarian, any Government authority and/or generally accepted guideline group or association.
- providing routine and preventative treatment as recommended by a veterinarian.
- seeking treatment for your pet as soon as possible after your pet first displays any signs or symptoms of any illness or injury.
- compliance with any regulations, conditions and/or common laws set by any government authority,
- protecting your pet from ingestion of any object, substance, plant, or food that could result in poisoning or internal obstruction.
- protecting your pet from injuries inflicted from fighting with other animals, such as but not limited to keeping your cat indoors overnight when the cat has displayed a history of fighting with or being injured by other cats in the area following the vet's instructions in the care of the pet after to treatment.

We may ask you to provide reasonable proof of the above when you make a claim. If you have not satisfied these conditions, and if this has in any way caused or contributed to your claim, we may refuse to pay, or we may reduce the amount we pay in relation to that claim.

## THIRD PARTY LIABILITY COVER

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

- physical loss of or damage to property, death, bodily injury to any person occurring during the period of insurance and which is caused by an accident involving your pet, and the incident occurred within Australia.

### **Please Note The Following Exclusions Apply In Respect To Third Party Liability Cover:**

We will not pay for any claims, costs, or losses for:

- Property that is owned, held in trust, in your custody, controlled by you, your family or anyone residing with you.
- Property that is rented by you, your family or anyone residing with you, including but not limited to:
  - the home you normally reside in and/or have signed a tenancy agreement for (regardless of the lease being current or not, including temporary or holiday accommodation)
  - a rental vehicle, caravan or trailer; furniture, appliances or equipment
  - the property is not owned or rented by a person looking after your pet with your permission, regardless of whether or not they receive remuneration in this regard
- Injury suffered by you, a member of your family or anyone residing with you.
- Injury to your employees or anyone who works for you, or damage to their property.
- An accident which takes place when your pet is in the care of a business or a professional and you are paying for their services. For example, but not limited to, when your pet is in the care of a pet minder, trainer, a pet sitter or at the grooming parlour or boarding kennel.
- An accident that happens in an area or place where dogs/cats are specifically prohibited, unless your pet escapes and enters the area outside of your control.

### **Please Note the Following Conditions Apply In Respect To Third Party Liability Cover:**

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

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

You must not admit responsibility, agree to pay any claim or negotiate with any person following an incident which may give rise to a claim.

You must immediately send us any writ, summons or legal documents you receive and you or any other person on your behalf must not respond to any of these documents.

You agree to provide us with any information connected with the claim we reasonably ask for including details of your pet's history and your circumstances.

You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements, and go to court if needed.

You must allow us to take charge of your claim and allow us to prosecute in your name for our benefit.

If more than one of the pets insured under the policy are involved in, or contribute towards, an accident which is covered under the policy, only one maximum benefit will apply to the accident for all the pets.

If a business or a professional is being paid to care for your pet in any way (for example, but not limited to a pet minder, trainer, dog walker, or a groomer) it is your responsibility to:

- Make sure the business/person has the appropriate third-party liability insurance cover, and
- Tell them if your pet has any behavioral problems or requires and special handling so they are able to handle your pet in an appropriate manner.

Your applicable excess must be paid to us before we will settle or make payment to a third party, unless we have agreed in writing.

Any additional fees or loss incurred due to delays caused by your failure to meet any of the above conditions will not be covered by us.

## **MAKING A CLAIM**

### **THINGS YOU NEED TO KNOW WHEN YOU LODGE A CLAIM**

We know you want your claim settled quickly and easily. We want the same. That's why we ask for information and documents, and we need them ASAP. Every claim is different, but we'll only ever ask for information we need to settle your claim.

You need to check your policy by reading the appropriate sections and [general exclusions](#) before submitting your claim. Please note your limitations, [conditions](#) and exclusions that may affect your claim.

You can register a claim on the [petsonme.com.au](https://petsonme.com.au) website by accessing the Manage Portal or email us at [claims@petsonmeinsurance.com.au](mailto:claims@petsonmeinsurance.com.au)

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

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

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

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

## HOW A CLAIM IS SETTLED

Once we've accepted your claim and have all the information we need, we'll settle the claim in the following ways:

- we will pay directly into an Australian bank account in the policy holder name and always in Australian Dollars. We do not contract any third-party service providers on your behalf, nor will we ever indemnify you against claims from any third-party service providers
- the most we will pay for any one claim is the amount stated as the cover limit in your Insurance Certificate. We will not pay any interest on the amounts insured under this policy
- you must provide us, at your own expense, with any information and assistance that we may reasonably require to facilitate the application of this policy or to settle a claim
- even if you have already claimed and there is information outstanding from you (or the veterinary surgeon) which is needed to finalise the claim, your claim is no longer valid after 12 months from the date of the event which caused your claim, unless we agree.

If we do not pay your claim and you disagree with our decision or if you are not happy with the amount, we agree to pay for your claim under this policy you can write to us about your complaint. When settling claims disputes please refer to [How We Handle Complaints](#).

## GENERAL EXCLUSIONS

It's important for you to read this part as well so there's no surprises when you lodge a claim.

A Policy Exclusion is something your policy doesn't cover and that we won't pay for.

### EXCLUSIONS:

**We will not pay for any claims, costs or losses under any section of this policy directly and indirectly arising from, related to or associated with:**

- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to a Pre-existing condition.
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to a condition and/or secondary condition/s that occur as a result of a primary condition, treatment or procedure, where the primary condition, treatment or procedure is not covered under the policy.
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to congenital conditions.
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to the insured pet's injury that was caused intentionally by you or any other member of your household.
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to an insured pet for conditions arising due to neglect, such as but not limited to malnutrition, long term exposure to parasites, including ectoparasites, where preventative treatments have not been used (unless you have received instruction from a vet not to administer preventative medication).
- Costs, such as, but not limited to, diagnosis, investigation and treatment of hereditary conditions where symptoms presented prior to your pet's 2nd Birthday.
- Special diets, pet foods, or dietary or nutritional supplements used to treat or manage a condition or to preserve or improve general nutrition or health, even if prescribed by a veterinarian.
- Creams, ointments, shampoos (and other applications not limited to these) used to treat or manage a condition.
- Diagnosis, treatment, training, or therapy that results from behavioural / psychological conditions or a psychiatric disorder (conditions such as stress, anxiety, aggression).
- Diagnosis or treatment of paralysis ticks or parasites where preventative treatments have not been used or kept up to date.
- Diagnosis or treatment of cherry eye (except where cherry eye has occurred as a result of an injury as confirmed by a vet).
- Diagnosis or treatment of mange.
- Diagnosis or treatment of conditions that develop over time (such as arthritis, glaucoma and presbycusis), as determined and confirmed by a vet.
- Diagnosis and treatment of conditions that develop as a result of not following a vet's recommendation (such as splinting a broken leg and not investigating the effect on growth plates, resulting in limb deformity or other complications).
- Diagnosis or treatments that are experimental, investigational, or otherwise not generally accepted in the Australian veterinary medical community.
- Elective or preventative treatments and procedures, or Cosmetic surgeries.

## EXCLUSIONS:

**We will not pay for any claims, costs or losses under any section of this policy directly and indirectly arising from, related to or associated with:**

- Any cost relating to statutory quarantine.
- Any breed of dog or cat that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed.
- The replacement of a pet in the event of your insured pet's accidental death.
- Diagnosis or treatment of the insured pet for any condition resulting from or associated with Obstetric conditions, breeding or pregnancy including caesarean section, dystocia, or termination of pregnancy.
- Pets used for law enforcement or security purposes.
- Costs relating to joint replacements, implants, prosthetics, artificial limbs, organ transplant surgery or stem cell transplants surgery.
- Costs relating to your pet fighting with any other animal, where the pet has displayed a history of fighting with or aggression towards any other animal or person prior to the policy start date. For pets that did not previously display a history of fighting or aggression prior to inception onto the policy, we will only cover two occurrences of injury or illness as a result of fighting with any other animal for the life of the policy. Unless it is proven that the pet had attended and completed behavioural therapy training since the last incident.
- Treatment or allergic conditions or skin conditions caused by substances or chemicals used in products to maintain the cleanliness of the pet, or for the treatment of ectoparasites on the pet.
- Costs relating to the treatment of the pet caused through hunting, racing, or arranged or organised fighting.
- Cost for treatment due to the pet being overweight or obese, including conditions where the pet's excessive weight has caused, contributed or exasperated the condition.
- Costs for treatment of, or complications arising from, your pet being malnourished or underweight, unless the pet's weight condition is as a result of an injury or illness covered under this policy.
- Elective diagnosis or treatment including but not limited to debarking, tagging or routine health checks.
- Experimental treatment, or treatment or medication which is not approved by the Australian Pesticides and Veterinary Medicines Authority.
- Any Treatment, expenses or events occurring after your policy end date, unless you have renewed your pet's policy without any lapse in cover.
- Treatment of the following, unless your pet's vaccination was current at the time of the condition as evidenced by a vet:
  - Parvovirus
  - Canine distemper
  - Canine infectious hepatitis
  - Kennel cough
  - Leptospirosis, or treatment for Feline Viral rhinotracheitis
  - Feline calicivirus, feline Panleukopenia and cat flu
  - Feline immunodeficiency virus (FIV)
  - Feline leukaemia virus (FeLV)
  - Feline chlamydiosis
  - Feline peritonitis (FIP)
  - Any other disease that there is a known vaccine and vaccination is recommended by a veterinarian or by the Australian Government.
- Any amounts charged by your vet for providing information in relation to your claim for the destruction of your pet due to any court or council order.
- Brachycephalic airway syndrome (elongated soft palate, stenotic nares, everted laryngeal sacculles, laryngeal collapse, and tracheal hypoplasia).
- Any health condition where the diagnosis is inconclusive, but where the treatment is similar to a treatment typically applied to a health condition which is not covered by your policy.
- Dental care of any kind including but not limited to dental diseases, gingivitis, teeth chipping or fractures, teeth cleaning/ scaling, orthodontics, removal of deciduous teeth or any oral disease (except for those treatments listed and provided by a vet under the [Deluxe Plan's Dental Illness Cover](#)), Unless the dental damage is as a result of an accidental injury where there is trauma visible to the surrounding tissue within the mouth or face.
- Grooming and bathing (including medicated baths), boarding or transport expenses.
- Equipment or devices for at home use, including but not limited to Elizabethan collars (note we will pay for an Elizabethan collar up to the value of \$25) and cages.
- Autopsy, disposal, post-mortem, burial, or cremation of a deceased pet.

## EXCLUSIONS:

**We will not pay for any claims, costs or losses under any section of this policy directly and indirectly arising from, related to or associated with:**

- Unless otherwise approved in writing by us, medication not approved and registered for animal consumption in Australia by the Australian Pesticides and Veterinary Medicines Authority.
- Any fee charged by your vet for the provision of any information in relation to a claim made under this policy, or assistance provided to you in the completion of any form relating to the policy, or administration or account fees, or postage or couriers, commercial or occupational purposes.
- Any treatment provided to your pet outside of Australia or by a policy holder, family member or friend (regardless of whether they are a vet).
- Any claim caused by any illness that you are aware of before the policy start date or injury to your insured pet suffered before the policy start date, or before you purchased the insurance policy for that pet.
- Any event which has in any way resulted from an illegal activity and/or non-compliance with any common laws of Australia.
- Anything which is caused in any way by natural catastrophe.
- Anything which is caused in any way by natural disaster.
- Anything which is caused in any way by acts of, or through participation in, riot, civil commotion, terrorism or any similar event.
- Anything which is caused in any way by acts of, or through, participation in war, whether declared or not.
- Any declared pandemic disease that causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.
- Any declared epidemic disease that causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.
- Anything which is caused by any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system (where a computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility).
- Anything which is caused by any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data (where data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used accessed, processed, transmitted or stored by a computer system).
- Your premium has not been paid by you in advance and is not up to date or has lapsed.
- Anything which is caused in any way by the nuclear industry in general. These risks include ionising, radiation, radioactive contamination from any nuclear fuel or nuclear waste, burning of nuclear fuel, radioactive, toxic, and explosives or any other dangerous properties of any part of nuclear machinery, nuclear weapons, nuclear reaction, nuclear fission and nuclear radiation.

The following specific plan exclusions are also applicable:

## ACCIDENT PLAN EXCLUSIONS:

**We will not pay for any condition caused by:**

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

## CONDITIONS

As well as [exclusions](#), there are a number of conditions that apply to your policy.

### CONDITIONS:

#### *These Conditions Are As Follows:*

- You will be responsible for the excess stated on your Insurance Certificate for every event giving rise to a claim.
- **Ongoing Conditions:**
  - Where your pet has been diagnosed with an ongoing condition, the maximum amount we will pay during the pet's lifetime for the ongoing condition or for any related conditions, will be the benefit limit, claim limit or sub-limit that applied in the period of cover when the ongoing condition first presented. When the relevant benefit limit has been exhausted for the ongoing condition, we will not pay any further amounts for that condition, even if you continue to renew your pet's cover or upgrade your plan.  
Ongoing conditions may include (but are not limited to) the following conditions:
    - Asthma, Diabetes, skin allergies, heart or kidney disease, osteoarthritis etc.
- For a hospitalisation claim to be considered under the [Accident Plan](#) the invoice must reflect a charge for accommodation or overnight stay and a procedure must have been completed or treatment for a diagnosed condition must have been completed.
- A diagnosis must be done within 48 hours from the time of the event giving rise to a claim.
- At our expense we may require the insured pet to undertake a medical examination to validate a claim.
- The maximum we will pay for a Consultation fee where the consultation took place between 9am – 5pm on weekdays is \$80.00. The maximum we will pay for a Specialist Consultation, House call, or a consultation fee where the consultation took place outside of business hours between 5pm – 9am or at any time on a weekend or public holiday is \$200.00.
- It is your responsibility to seek medical attention immediately once you become aware of any condition that requires medical treatment or your insured pet shows signs of an injury, illness, or accident. We will not be liable for any costs incurred consequential to you not having sought medical attention timeously.
- We reserve the right to claim from you any amount that you receive from a third party as payment or compensation for an event covered and for which a payment has been made by us under this policy.
- It is your duty to declare all medical and health information regarding your insured pet when applying for this policy. It is your responsibility to obtain and supply any medical history reports from any veterinarian or facility if requested by us.
- This policy only covers insured events occurring within Australia.
- Your cover is limited to one Pets On Me Insurance policy per insured pet.
- There is no cover for any additional medical costs incurred as a result of pre-existing injuries.
- During the period of insurance, we will cover only one occurrence of ingestion of a foreign object that causes a blockage or obstruction requiring endoscopic removal or surgery, within a 12-month period.
- Any waiting period indicated on your Insurance Certificate does not apply if you are moving to us from another insurer with no interruption in cover, and where that policy was current for a period of at least 12 months. Where the cover is of a similar level of cover, for example if your previous policy only covered accidental injury and you purchase a higher level of cover which provides cover for illness, then the waiting period for Illness will apply. We may require proof of your previous insurance policy and details of any past claims, on submission of a new claim with us.
- If any additional pet(s) are included in the cover during the period of insurance, any applicable waiting period will apply from the commencement date that the additional pet(s) are included.

## ELECTRONIC COMMUNICATIONS AND TRANSACTIONS

We keep our premiums competitive by operating mainly online.

Because we communicate mostly by email and SMS, you need a current email address and mobile phone number to buy a Pets On Me insurance policy. That way, we know you're getting important information from us.

If your email address or mobile phone number changes during the policy period, logon to your policy portal at [petsonme.com.au](http://petsonme.com.au) or contact us to update your details. If we don't have your correct email address or mobile phone number, you may not receive your policy renewal.

#### **When Buying Insurance From Us, You Agree:**

- that information and notices we're legally required or authorised to give you in writing will be sent to you via **digital link**. This link lets you access the information or notices directly. We can also deliver them via email and SMS, but only where the process is permitted by law at the time, we give you the information or notice to receive the forms from us

- to receive correspondence, notices and documents **via digital link, email or SMS**, or to make them available to you online; and
- to make every effort to update your policy information, confirm transactions, and report claims on our website.

## PREMIUM AND PAYMENT TERMS

The amount that we charge you for this insurance when you first acquire your policy and when you renew your policy is called the premium. The premium is the total amount that we calculate when considering all of the factors which make up the risk, including the age or breed of your insured pet. The premium for certain breeds may be higher due to the increased health risks of certain breeds.

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

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

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

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

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

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

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

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

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

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

Any changes will be communicated to you in writing before it becomes effective.

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

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

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

If the unpaid premium remains in arrears for more than twenty-eight (28) days after the due date, we may cancel your policy.

Should you wish to stop any future payments please notify us at [insurance@petsonme.com.au](mailto:insurance@petsonme.com.au)

## CHANGES IN YOUR CIRCUMSTANCES

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

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

## MAKING CHANGES TO YOUR POLICY

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

- you can upgrade to a higher plan at any time up until your pet reaches its 9th birthday, or if your pet is a select breed, up to its 6th birthday.
- upgrades are not allowed after your pet has reached the upper age limit; whichever limit is relevant.
- the claim waiting periods start again when you upgrade your pet's policy. If you need to make a claim for a qualifying condition that first started (or for which signs or symptoms first showed) during the claims waiting period, the benefit limits of the previous plan listed on your policy immediately prior to upgrading will continue to apply to that condition.

- the upgraded benefit limits will only apply to new qualifying conditions, meaning, the benefit limits that applied at the time the condition first started will continue to apply to that condition until those benefit limits are exhausted.
- policy downgrades may be made for pets of any age.

#### **EXAMPLE:**

A policy is upgraded from Accident Plan with no cover for illness, to Classic Plan that does cover illness but only after the 21-day waiting period has passed (from the date the policy upgrade commenced). The pet develops a new illness condition within the 21-day waiting period. As the limit applicable to the Accident Plan for illness is zero (as illness is not covered under the accident plan) there would be no cover for the condition and the condition would be considered as pre-existing.

## **CHANGES TO YOUR PETS COVER AND RENEWAL**

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

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

## **CANCELLING YOUR POLICY**

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

**If We Cancel** - We can cancel your policy in accordance with the [Insurance Contracts Act 1984 \(Cth\)](#). We will send written notice via your preferred communication method.

Please note that if we cancel your policy due to fraud, you'll not be refunded any premium amounts.

If your policy is cancelled outside the initial [cooling-off period](#), we refund the unexpired portion of the premium and any associated refundable government charges and less any non-refundable government charges.

Any refund will be credited to your nominated bank account within 15 business days.

## **HOW WE HANDLE COMPLAINTS**

Pets On Me welcomes every opportunity to improve customer experiences and encourages you to contact us if you're unhappy with our service or products.

You can raise a complaint by contacting our Customer Service team. We will acknowledge your complaint within 24 hours of receiving it, or as soon as possible.

**Phone:** 1300 489 873 | **Email:** [resolutions@petsonme.com.au](mailto:resolutions@petsonme.com.au) | **Website:** [petsonme.com.au](http://petsonme.com.au)

## **INTERNAL DISPUTE RESOLUTION (IDR) PROCESS:**

### **Step 1**

If we can't immediately resolve your complaint, we'll arrange for our Customer Resolutions team to contact you within two (2) business days.

The Customer Resolutions team will work as quickly as possible to investigate your complaint in a fair and efficient way.

**Phone:** 1300 489 873 | **Email:** [resolutions@petsonme.com.au](mailto:resolutions@petsonme.com.au) | **Website:** [petsonme.com.au](http://petsonme.com.au)

### **Step 2**

If the Customer Resolutions team can't resolve your complaint, it will be reviewed by Ardent Risk Management Group Pty Ltd Dispute Resolution Manager.

**Phone:** 02 8350 9999 | **Email:** [connect@ardentinsure.com.au](mailto:connect@ardentinsure.com.au) | **Website:** [ardentinsure.com.au](http://ardentinsure.com.au)



If your complaint was reviewed by Ardent Risk Management Group Pty Ltd during Stage 1, wherever practical, the Dispute Resolution Manager appointed for Stage 2 will be different to the person involved in Stage 1. Their response will be in writing, and it will include reasons for any decisions they have made.

If you are not satisfied with the response to your complaint at the conclusion of our complaint process, you can refer your case to an External Dispute Resolution service.

## EXTERNAL DISPUTE RESOLUTION:

If you remain dissatisfied, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA is free to consumers and provides fair and independent financial services complaint resolution.

Phone: 1800 931 678 (free call) | Email: [info@afca.org.au](mailto:info@afca.org.au) | Website: [www.afca.org.au](http://www.afca.org.au)

In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## THE GENERAL INSURANCE CODE OF PRACTICE

Pacific is a member of the [Insurance Council of Australia \(ICA\)](#) and has adopted its General Insurance Code of Practice.

This code provides information and education about insurance and sets standards of customer service and procedures to promote better relations between customers and insurers. It addresses insurance buying, claims handling, catastrophe and disaster response, education, and dispute resolution.

For more information about the Code, go to [codeofpractice.com.au](http://codeofpractice.com.au).

## FINANCIAL CLAIMS SCHEME

We're authorised under the [Insurance Act 1973](#) to carry on general insurance business. This Act contains prudential standards and practices to ensure we meet our financial promises. The protection provided under the Federal Government's Financial Claims Scheme applies to us. If we can't meet our financial obligations, a person may be entitled to payment under this scheme. Information about the scheme can be found at [fcs.gov.au](http://fcs.gov.au) or by calling **1300 55 88 49**.

## PROTECTING YOUR PRIVACY

We respect your privacy and safeguard your information. We're committed to handling your personal information in a responsible manner in accordance with our privacy policy and Australian privacy principles. By purchasing this policy, you consent to the collection, use, disclosure, storage, and processing of your personal information as provided in our [Privacy Policy](#).

Your personal information may also be disclosed to our service providers located overseas. Who they are may change from time to time and we may need to disclose personal information to service providers in other countries not listed. At the date of this document our overseas providers are located in the following countries - New Zealand, South Africa and the Philippines. You can contact us for a detailed listing. Pacific's privacy policy is available at [petsonme.com.au](http://petsonme.com.au).

# FINANCIAL SERVICES GUIDE

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

## THE PURPOSE OF THIS GUIDE

This FSG is designed to assist you in understanding the services we provide for you and contains important information on:

- The services we offer and how we will provide them to you
- How we and our associates are paid
- Any potential conflict of interest we may have
- How we ensure your privacy
- How we will communicate with you
- Our internal and external dispute resolution procedures and how you can access them
- Arrangements we have in place to compensate clients for losses.

This FSG applies from 15th February 2023 and remains valid unless a further FSG is issued to replace it.

## HOW TO CONTACT US

You can contact us for further information and/or give us instructions in person, by post, phone or email on the below contact details. Further information can also be found on our websites.

### **Pets On Me Insurance Pty Limited**

Level 1, 54 Flinders Street, Darlinghurst NSW 2010

PO Box 384 Northbridge NSW 1560

Phone: 1300 489 873

Email: [insurance@petsonme.com.au](mailto:insurance@petsonme.com.au)

Web: [www.petsonme.com.au/pet-insurance](http://www.petsonme.com.au/pet-insurance)

### **Ardent Risk Management Group Pty Ltd**

Unit B, Level 1, 134 – 140 Old Pittwater Road, Brookvale NSW 2100

Phone: 02 8350 9999

Email: [connect@ardentinsure.com.au](mailto:connect@ardentinsure.com.au)

Web: [ardentinsure.com.au](http://ardentinsure.com.au)

## Who we are

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

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

Ardent Risk Management Group Pty Ltd ABN 93 667 782 061 are an Australian Financial Services Licensee (AFSL 550275) and is responsible for the financial services that Pets On Me provide to you. Ardent Risk Management Group Pty Ltd are also responsible for the content of this FSG. The distribution of this FSG by Pets On Me is authorised by Ardent Risk Management Group Pty Ltd.

The financial services referred to in this FSG are offered by Pets On Me Insurance Pty Limited as a Corporate Authorised Representative of Ardent Risk Management Group Pty Ltd.

## SERVICES THAT WE PROVIDE

Pets On Me Insurance is authorised to provide general financial advice and deal in general insurance products, to retail clients under the Ardent Risk Management Group Pty Ltd Australian Financial Services Licence.

Our services include:

- Facilitating the distribution of your pet insurance policy
- Facilitating policy changes and/or cancellation as requested; and

- Providing general assistance to you in relation to your policy renewal, premium payment and/or cover options

Pets On Me is not authorised to provide personal advice to anyone. This means that the advice Pets On Me provide you will not take into account your personal objectives, financial situation or needs. You should read the Product Disclosure Statement (PDS) before you decide if our advice suits you.

## Who we Act for when providing our services

We usually act on your behalf and in your interests in matters. If and when a situation arises where we are not acting on your behalf and/or in your interests, we will explain and highlight this to you in advance.

# Our Remuneration

## HOW WE ARE PAID

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

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

## EMPLOYEE SALARIES & BENEFITS

Our employees that will assist you with your insurance will be paid a market salary and may also receive a bonus based on performance. Our employees may also receive non-monetary benefits from us or third parties. This may include entertainment at sporting events, hospitality including lunches and attendance at sponsored functions. It is not possible to determine in advance what, if any, non-monetary benefit a representative may receive however we have compliance policies in place to ensure these benefits do not conflict with your interests.

## REFERRERS & OTHER MATERIAL RELATIONSHIPS

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

## Ardent Risk Management Group Pty Ltd

Ardent Risk Management Group Pty Ltd are an Australian-owned Insurance Broker who hold the AFSL that we operate under. They and an Authorised Representative of theirs will both be paid a portion of the commission that we earn from the insurer.

## NON-MONETARY REMUNERATION

During the course of our business, we may receive non-monetary remuneration from insurers or other third parties. This may include, but is not limited to, access to technology platforms and IT support, education and training, event sponsorship, and marketing assistance.

# If you have a Complaint

If you have a complaint about our service or the cover provided under your policy, we encourage you to let the person with whom you have been dealing know. If they are unable to resolve the issue, or if you'd prefer not to contact them, you can raise the matter with us using the following contact details:

## Pets on Me Insurance Resolutions

Phone: 1300 489 873

Email: [resolutions@petsonme.com.au](mailto:resolutions@petsonme.com.au)

Post: Level 1, 54 Flinders Street, Darlinghurst NSW 2010

Web: [www.petsonme.com.au](http://www.petsonme.com.au)

You can also have your complaint handled by or escalated to Ardent Risk Management Group Pty Ltd at any time. Extra support, for communication barriers such as language or disability, are available.

## HOW WE HANDLE YOUR COMPLAINT

Your complaint will be acknowledged within 1 business day of us receiving it.

We will keep you informed of our review progression on a regular basis, being no less than every ten (10) calendar days.

During the complaint process, we may request additional information from you to enable your complaint to be reviewed.

We will provide a formal Internal Dispute Resolution response, detailing the outcome of our review and reasons for any decisions we have made, if:

- We haven't been able to resolve your complaint to your satisfaction within 5 business days after it was first received,
- You have requested a response in writing, or
- Your complaint is about financial hardship, a declined claim or the value of a claim.

Where a formal Internal Disputes Resolution response is not required, we will confirm the actions we have taken to resolve your complaint in writing to you.

We will resolve or provide the final outcome of your complaint within 30 calendar days from when we first received it.

## **INTERNAL DISPUTES RESOLUTION**

### **Stage 1**

The Pets On Me Insurance representative will endeavour to resolve your complaint as swiftly as possible.

If they are unable to resolve your complaint, or if you are not satisfied with their response, your complaint will be progressed to stage 2 and reviewed by the Ardent Risk Management Group Dispute Resolution Manager. You can request your complaint to be progressed to stage 2 at any time and for any reason.

### **Stage 2**

Your complaint will be reviewed by the Ardent Risk Management Group Dispute Resolution Manager. You can contact Ardent Risk Management Group on the below details:

Phone: 02 8350 9999

Email: [connect@ardentinsure.com.au](mailto:connect@ardentinsure.com.au)

Web: [ardentinsure.com.au](http://ardentinsure.com.au)

If your complaint was reviewed by Ardent Risk Management Group during Stage 1, wherever practical, the Dispute Resolution Manager appointed for Stage 2 will be different to the person involved in Stage 1. Their response will be in writing, and it will include reasons for any decisions they have made.

If you are not satisfied with the response to your complaint at the conclusion of our complaint process, you can refer your case to an External Dispute Resolution service.

## **EXTERNAL DISPUTE RESOLUTION**

### **Australian Financial Complaints Authority (AFCA)**

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Here is how you can contact AFCA:

Phone: 1800 931 678 (free call)

Fax: 03 9613 6399

Email: [info@afca.org.au](mailto:info@afca.org.au)

Post: GPO Box 3, Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)

### **The Office of the Australian Information Commissioner (OAIC)**

For privacy complaints, you can contact OAIC on:

Phone: 1300 363 992

Fax: 02 9284 9666

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Post: GPO Box 5218 Sydney NSW 2001

Website: [www.oaic.gov.au](http://www.oaic.gov.au) (online complaint form available)

## Other Important Information

### PRODUCT DISCLOSURE STATEMENT

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

### COOLING OFF PERIODS

This PDS contains information relating to your cooling off rights. You may be entitled to a minimum of 14 days cooling off period, from the date the cover commences, during which you can cancel your policy and receive a refund of all money paid. The cooling off period does not affect any other cancellation rights that you may have under your policy.

### YOUR DUTY OF DISCLOSURE

Please refer to "Section 2: Duty of Disclosure" of this document for details on your Duty of Disclosure.

### PRIVACY NOTICE

We maintain a record of your personal profile, including details of insurance policies that we distribute to you and any correspondence that we send. We will retain this FSG and any other FSG given to you, as well as any PDS that we give to you for the period required by law. If you would like to view your file, we will arrange for you to do so.

We and Ardent Risk Management Group Pty Ltd are committed to the protection of your privacy and handle your personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth). A copy of our and Ardent Risk Management Group Pty Ltd's Privacy Policies are available on request or on our websites.

### CONFLICTS OF INTEREST

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

### CODE OF PRACTICE

Ardent Risk Management Group Pty Ltd subscribe to and are bound by the Insurance Brokers Code of Practice, a full copy of which can be provided on request and is available from the National Insurance Brokers Association (NIBA) website [www.niba.com.au](http://www.niba.com.au)



# PetsOnMe

Contact us at [petsonme.com.au](http://petsonme.com.au)  
or email us at [insurance@petsonme.com.au](mailto:insurance@petsonme.com.au)  
Level 1, 54 Flinders Street, Darlinghurst  
NSW 2010