



Pets make a big difference to our lives. But what if your pet was ill or injured?

Your pet provides you and your family with love, companionship and affection. The trouble is, cats and dogs are full of energy and love to play. They don't look before crossing a road, they don't think before sniffing a bee or chasing a ball down a drain and you can't keep an eye on them all of the time.

But it's not only accidents that happen. Pets suffer the same types of illnesses as humans: things like ear infections, allergies and even common colds. In addition, more serious illnesses also occur – like cancer, kidney or liver failure, diabetes, heart disease and many more.

If your family pet became ill or injured you'd want to give them the care and veterinary treatment they need. After all, they're part of the family and money shouldn't matter.

For pet owners, Vet bills are a fact of life

Going to the Vet is a fact of life because nobody wants to leave their pet to suffer, hoping the symptoms just clear up and go away. But nobody wants to be left with a large Vet bill either – what you really want is to save money on your Vet bills.

That's where the Pet Health Plan can help - giving you peace of mind and saving you substantial amounts of money on eligible Vet bills.

Vet bills can cost thousands and even an average Vet bill can cost between \$150 – \$200 each time. Relatively straight forward treatments can often be costly, and many of the advanced procedures used in human medicine are now also used to treat illnesses and injuries in pets. Treatments such as chemotherapy, radiography, ultra sounds and MRIs are common and can easily run into thousands of dollars.


Save up to 80% on eligible Vet bills

With the Pet Health Plan, you can take your cat or dog to the Vet for treatment and save hundreds, even thousands of dollars – because if your pet is ill or injured, it can pay back up to 80% of your eligible Vet bills. Eligible Vet bills include those related to motor vehicle incidents, burns, falls, bone fractures or common illnesses.



How the Pet Health Plan works

Simply pay the Vet, submit a claim and get paid back 80% of eligible Vet bills (less an excess per Condition if you choose this Option).


 **Vet Bill**

Cat: Burmese
Condition: Corneal Ulcer
Cost: **\$1,980**

Pet Health Plan saving:

No Excess Option
Get paid back \$1,584

\$250 Excess Option:
Get paid back \$1,334

 **Vet Bill**

Dog: Staffordshire
Condition: Simple Fracture
Cost: **\$2,150**

Pet Health Plan saving:

No Excess Option
Get paid back \$1,720

\$100 Excess Option:
Get paid back \$1,620

Cover from just \$3.20 a week*

It's a simple solution to help you save by providing you with some money back and from just \$3.20 a week, it's real value for money! To keep things fair for all pet-owners, our rates are determined by the age and breed of your pet.

*Accidental Injury Cover with a \$250 excess for a 1 year old Maltese Cross.

Cover for cats and dogs

The Pet Health Plan is available to all domestic cats and dogs from 8 weeks old (Illness cover must be taken out before your pet turns 9). So you and your family can look forward to saving money over the entire life of your pet.

Up to \$10,000 cover for Accident & Illness

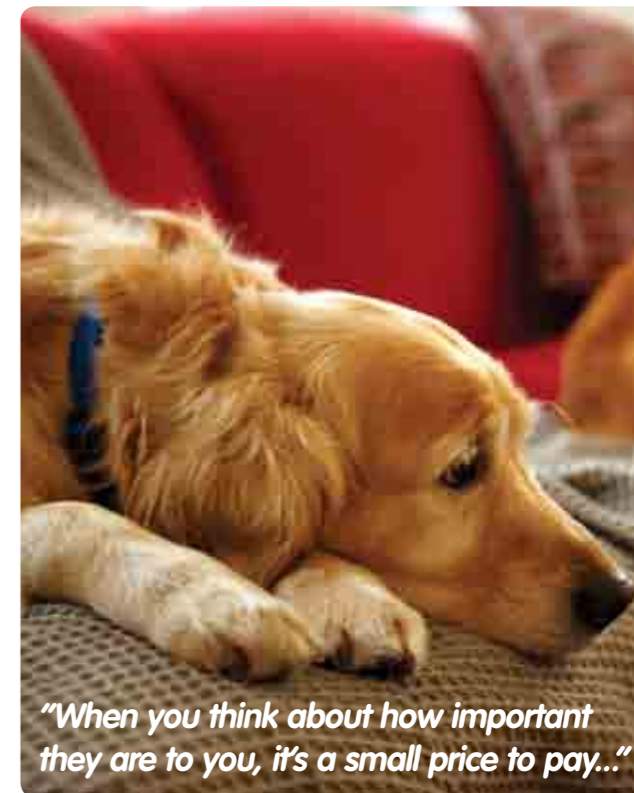
You can choose a level of cover to suit you:

- **Accidental Injury cover** – pays towards the cost of treating your family pet if they are hit by a car or suffer some other Accident; OR
- **Accidental Injury and Illness cover** – combines BOTH Accidental Injury cover as outlined above and Illness cover; AND
- **Routine Care** – add this option to Accidental Injury and Illness Cover – it pays towards the cost of routine care such as vaccinations as well as microchips, heartworm tests, council registration fees and more.

Premium and Plan options

Cover type	Accidental Injury	Accidental Injury and Illness
Annual benefit limit (all claims)	\$10,000	
% of Vet bill covered up to	80%	
Multi-pet discount	10%	
InsuranceLine customer discount	10%	
Per condition excess	\$0, \$100 & \$250	
Covers accidental injury	✓	✓
Covers illnesses	✗	✓
Routine care cover	✗	Optional (extra cost)
Tick paralysis - annual benefit	✗	\$1,000
Emergency boarding fees (for your pet if you are hospitalised for 5 days or more)	\$500 annual limit	
Overseas pet travel insurance	✓	
Waiting period	✗	30 days for illnesses
Additional waiting period for cruciate ligament claims.	6 months (unless waived by Cruciate Ligament Exam application)	

Policies renew each year unless you advise us otherwise. The insurer may change policy terms and conditions on renewal. The waiting period indicates the length of time from the policy start date until you can claim for that condition (ie. no illness claims can be made within the first 30 days of an Accidental Injury and Illness policy).



The Pet Health Plan provides real savings and real value for money, particularly when you consider that just one trip to the Vet can leave you hundreds of dollars out of pocket, and you can easily have two, three or more visits as the result of just one simple accident or illness.

Cover Type	Accidental Injury	Accidental Injury and Illness	Accidental Injury and Illness plus Routine Care
Cats (All breeds)	\$4.20	\$6.08	\$8.28
Maltese Cross	\$3.20	\$6.44	\$8.63
Australian Kelpie	\$4.47	\$7.85	\$10.04
Labrador	\$4.47	\$9.74	\$11.93
Rottweiler	\$4.64	\$11.62	\$13.81

Examples given are indicative only. Premiums stated are weekly amounts based on a 1 year old pet and \$250 excess. Premiums increase with age of pet, lower excess options and differ by dog breed. Rates are current at time of printing and subject to change.



Claim up to 80% on eligible Vet bills.
Accident cover from just \$3.20 a week*.

Insuranceline, a trading name of TAL Direct Pty Limited ABN 39 084 666 017 AFSL 243260, promotes this product. Insured by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436

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insuranceline

Your satisfaction is important

If you have a dispute or complaint about your policy, please contact Insuranceline in the first instance on 13 88 98 or in writing to Insuranceline Pet Health Plan, Locked Bag 9021 Castle Hill 1765. Should you wish to escalate your complaint please ask to speak to the Complaints Officer who will handle your matter personally and they will respond within 15 days. Your complaint will be dealt with fairly and promptly. If you are dissatisfied with a decision of Insuranceline's Dispute Resolution process, you may then refer the matter to the Financial Ombudsman Service (FOS), which acts as Insuranceline's and Hollard's external dispute resolution provider in relation to the Pet Health Plan. The FOS is an independent body and its service to you is free. Insuranceline and Hollard agree to accept the FOS's decisions in respect of matters referred to it. To access FOS, you must contact them on 1300 780 808, within 3 months of notification of a decision from Insuranceline's Dispute Resolution Committee.

Details about your privacy in relation to the information we hold can be found in the Policy Terms and Conditions and Financial Services Guide.

The information in this PDS includes general advice only. It does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this product having regard to your objectives, financial circumstances and needs.

Generally the premiums paid for the Pet Health Plan are not tax deductible. The benefit you receive is not taxed either. This taxation information is based on the continuation of present tax laws and their current interpretation and is a general statement only.

The Pet Health Plan is promoted by Insuranceline, Level 3, 4 Martin Place, Sydney NSW 2000, a trading name of TAL Direct Pty Limited ABN 39 084 666 017 AFSL 243260.

The Pet Health Plan is insured by The Hollard Insurance Company Pty Ltd, Level 38, 2 Park St, Sydney, NSW 2000, ABN 78 090 584 473, AFSL 241436. The Pet Health Plan is administered by PetSure (Australia) Pty Ltd, 46 Carrington Rd Castle Hill NSW 2154, ABN 95 075 949 923, AR 268991.

From time to time updates about this product which are subject to change and which are not materially adverse to you, may be found on the Insuranceline website at www.insuranceline.com.au and should you request a paper copy of any updated information, this will be provided to you without charge.

IL/PET PDS 12/11 ISS3

5 reasons to choose the Pet Health Plan

1. Save big dollars on eligible Vet bills, from \$3.20 a week*

You know Vet bills can be expensive, so why not get back up to 80% of eligible Vet bills for just a few dollars a week? It could save you hundreds, if not thousands! What's more you get a 10% discount for each additional pet!

2. Claims often paid within 48 hours

In many cases accepted claims will be paid within 48 hours of receiving the completed claim requirements, that's money back in your pocket fast! What's more, you can claim many times a year, up to the benefit limits.

3. Flexible payment options

You have the flexibility of credit card or direct debit and you can choose to pay premiums fortnightly, monthly or annually – so you can line up your premium payments with your own pay days!

4. 30-day money-back guarantee

You have 30 days from the day your policy starts to examine the policy document carefully. Make sure it's right for you – or get a refund – provided you don't make a claim in this period.

5. Ongoing cover for your peace of mind

Once your pet is covered, each year we automatically notify you about your renewal terms and cover.



30-day money-back guarantee

You get 30 days from the day your policy starts to make sure you are 100% happy with the policy. If not, and you have not made a claim, simply return your policy to Insuranceline for a full refund.

What's not covered?

To keep premiums as low as possible, some exclusions apply to the Pet Health Plan including pre-existing conditions, any deliberate act by you causing injury to your pet, breeding, grooming, dental treatments and elective treatments. For more information, please see your Policy Terms and Conditions.

Your Plan is backed by the experts in pet health cover

Your Pet Health Plan is issued by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473; AFSL 241436) (Hollard) and administered by PetSure (Australia) Pty Ltd (ABN 95 075 949 923; AR 268991). So you can rest assured you and your pet are in careful hands.

About Insuranceline

"We're just a phone call away" doesn't sound like it comes from the insurance industry. In fact, it's the sort of thing Mum or Dad might say to you; and you know they really mean it. You see, Insuranceline is an organisation that's more about people than it is about policies; about making it easier for you to take better control of your life and better care of your family and your pets!

Insuranceline realise you want affordable products that are easy to apply for with easy access to support, explanations and help when you need it. Why not call today on **13 88 68** and find out for yourself?

It's easy to take out cover

To protect your pet and save you money on eligible Vet bills, go to insuranceline.com.au or call **13 88 68** today.

Routine Care

Routine Care is an optional extra that can be added to Accidental Injury and Illness cover. It helps cover the cost of keeping your pet healthy following your Vet's preventative treatment recommendations. It pays you up to \$145 per year in total for defined treatments as detailed below:

Routine Care	
Weekly Cost	\$2.19 (No Excess applies)
\$50 annual benefit for ONE of:	De-sexing; Micro-chipping; Heartworm control; Teeth cleaning; Dew claw removal; Council registration fees; Prescription diet food; Alternative therapies
Plus annual benefits for ALL of:	\$45 – Flea / Tick / Worm control \$30 – Vaccinations / Health Check \$10 – Heartworm test or FeLV / Fiv test

The convenience of your choice of Vet

In the same way you probably like going to the same doctor every time you're unwell, you probably have a preferred Vet who looks after your pets. The Pet Health Plan covers eligible Vet bills no matter which Vet treats your pet. The choice is yours.

Accepted claims often paid in as little as 48 hours (that's money in your pocket fast!)

In many cases, the Pet Health Plan will pay accepted claims within 48 hours of receiving completed claim requirements, because we know you'll want the money as soon as possible. Payments may be paid directly into your bank account – or issued to you as a cheque.

Discounts available!

The Pet Health Plan makes it affordable to cover all your family pets. Each additional pet qualifies for a 10% discount.

Existing Insuranceline customers can also receive a 10% discount when they buy a Pet Health Plan policy.