

*"When the bills are cut by 80%,
you really start to see the savings"*



The Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) for the Pet Health Plan comprises: This document (Part A); the Policy Terms and Conditions (Part B); and the FSG (Part C); and the letter accompanying this document. You should consider all of these documents. Some terms including "Accident", "Illness", "Condition" and "Vet bills" have special meaning which you should consider as detailed in Part B.

Pets make a big difference to our lives. But what if your pet were 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.

Receive a FREE gift with your Pet Health Plan

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We're just a phone call away

"I think about how much I've spent at the Vet over the years..."



Vet bills can cost thousands and even an average Vet bill can be between \$150 – \$200 each time. Even relatively straight forward treatments can be costly, but 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.

Imagine having to fund such amounts from your family's budget! Now, with a Pet Health Plan you can save hundreds, even thousands of dollars on eligible Vet bills.

How the Pet Health Plan works

Simply pay the Vet, submit a claim and get paid back 80% of eligible Vet bills (less an annual \$50 excess per Condition if you choose the excess plan Option).

<p>Vet Bill Cat – Burmese Corneal Ulcer Cost: <u>\$1,980</u></p> <p>Pet Health Plan saving:</p> <p><input type="checkbox"/> No Excess Option: SAVE \$1,584</p> <p><input type="checkbox"/> No Excess Option: SAVE \$1,534</p>	<p>Vet Bill Dog – Staffordshire Simple Fracture Cost: <u>\$886</u></p> <p>Pet Health Plan saving:</p> <p><input type="checkbox"/> No Excess Option: SAVE \$709</p> <p><input type="checkbox"/> No Excess Option: SAVE \$659</p>
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CALL NOW 13 88 68

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.

Cover from just \$3.46 a week*

It's a simple solution to help you save by providing you with some money back – and from just \$3.46 a week* – it's real value for money! What's more, all breeds of cats and dogs are covered at the same rate.

Cover for cats and dogs

The Pet Health Plan is available to all 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 \$8,500 cover for Accident & Illness cover

The Pet Health Plan offers real financial savings on treatment for eligible Accidents or Illness, whether it's simple and inexpensive or more complex and costly. You can choose:

- **Accident cover** – which pays towards the cost of treating your family pet if they are hit by a car or suffer some other Accident; OR
- **Illness cover** – which pays towards the cost of treating Illnesses, ranging from simple ear infections through to cancer and other serious conditions; OR
- **Accident & Illness cover** – which combines BOTH Accident cover and Illness cover as outlined above; AND
- **NEW! Routine Care** – add this option to any of the 3 levels of cover above – it pays towards the cost of routine care such as vaccinations as well as microchips, heartworm tests, council registration fees and flea and tick control.

Certain benefit limits apply to all types of cover. See the table on page 5 for details and Part B enclosed for more information.

*\$3.46 a week for Accident cover, with \$50 Excess.

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We're just a phone call away

"When you think about how important they are to you, it's a small price to pay..."



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.

Premium and Plan options

	Accident	Illness	Accident & Illness	
Weekly Cost	No Excess	\$5.31	\$8.15	\$9.05
	\$50 Excess per Condition per year	\$3.69	\$5.77	\$8.54
Multiple pet discount	10% discount for each additional pet			
Special Cat discount	\$1.00 per month	\$3.25 per month	\$3.25 per month	
Total maximum annual benefits for ALL claims	\$6,500 per year	\$6,500 per year	\$8,500 per year	
Maximum benefit per Condition (while your pet is insured)	\$6,500 per Condition	\$6,500 per Condition	\$8,500 per Condition	
Max. benefit for EACH of: • Hospitalisation • Radiology • Medicines	\$1,100 per year each			
Max. benefit for: • Skin Conditions	N/A	\$1,100 per year		
Emergency Boarding (for your pet if you are hospitalised for 5 days or more)	\$20 per day up to a maximum \$240 per year			

Accident cover begins the day after your application is accepted. Illness cover begins 30 days after your policy is started. Policies renew each year unless you advise us otherwise or the insurer declines renewal. The insurer may change policy terms and conditions on renewal.

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CALL NOW 13 88 68

NEW! Routine Care

Routine Care is an optional extra that can be added to Accident, Illness or Accident & Illness cover. It pays towards the cost of keeping your pet healthy and following your Vet's preventative treatment recommendations. It pays up to \$135 per year in total for defined treatments as detailed below:

Routine Care	
Weekly Cost	\$2.20 (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
Plus annual benefits for ALL of:	\$30 – Vaccinations \$10 – Heartworm test of FeLv / Fiv test \$15 – Flea / Tick / Worm control – January to April \$15 – Flea / Tick / Worm control – May to August \$15 – Flea / Tick / Worm control – September to December

Claims for Routine Care will be paid after 3 months premiums have been collected.

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, 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.

10% discount for additional pets!

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

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 We're just a phone call away

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?

Some important limitations and exclusions apply such as pre-existing conditions and breed specific conditions and a 30 day waiting period for Illness claims. Refer to Part B enclosed or call 13 88 68 for more information.

Your Plan is backed by the experts in pet health cover

Your Pet Health Plan is insured by the Hollard Insurance Company Pty Ltd and administered by PetSure (Australia) Pty Ltd. 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?

Protection is just a phone call away

To protect your pet and save you money on eligible Vet bills, start your policy over the phone by calling InsuranceLine on 13 88 68 today.

A small amount each week could save you hundreds, even thousands of dollars on eligible Vet bills.

InsuranceLine and the Pet Health Plan are just a phone call away.

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CALL NOW **13 88 68**

5 reasons to choose the Pet Health Plan

1. Save big dollars on eligible Vet bills, from \$3.46 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 you can renew your policy for ongoing cover. Like other general insurance products, the insurer can change policy terms and conditions.



 We're just a phone call away

Your satisfaction is important

If you have a dispute or complaint about your policy, please contact InsuranceLine in the first instance on 13 88 68 or in writing to the address shown at the bottom of this page. Should you wish to escalate your complaint please ask to speak to the Complaints Officer who will handle your matter personally. If your complaint remains unresolved, the InsuranceLine Dispute Resolution Committee will, on request, review the matter and 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 Committee, you may then refer the matter to the Insurance Ombudsman Service (IOS), which acts as InsuranceLine's and Hollard's external dispute resolution provider in relation to the Pet Health Plan. The IOS is an independent body and its service to you is free. InsuranceLine and Hollard agree to accept the IOS service's decisions in respect of matters referred to it. To access the IOS service's you must contact the IOS 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 Parts B and C enclosed.

The information in this Combined PDS and FSG is general advice only. It does not take into account your individual objectives, financial situation or needs. You should consider all parts (including Parts A, B and C) and 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.

Pet Health Plan is insured by



Pet Health Plan is promoted by



The Pet Health Plan is promoted by InsuranceLine Pty Limited, Level 3, 4 Martin Place, Sydney, NSW 2000, ABN 39 084 666 017, AFSL 243260.

The Pet Health Plan is insured by The Hollard Insurance Company Pty Ltd, Level 24, 259 George St, Sydney, NSW 2000, ABN 78 090 584 473, AFSL 241436.

This Combined PDS and FSG is Version 11.05A, issued by The Hollard Insurance Company Pty Ltd on 27/08/2007. 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.

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CALL NOW **13 88 68**

PET HEALTH PLAN | Combined Product Disclosure Statement and Financial Services Guide Part A



Save up to 80% on eligible Vet bills.
Accident cover from just \$3.12 a week*.

Promoted by InsuranceLine Pty Limited (AFSL 243260, ABN 39 084 666 017)
Insured by the Hollard Insurance Company Pty Ltd (AFSL 241436, ABN 78 090 584 473)

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