

PET HEALTH PLAN

Combined Product Disclosure Statement
and Financial Services Guide Parts B & C



This document contains: **PART B: Policy Terms and Conditions**

Issued by The Hollard Insurance Company Pty Ltd
Part B forms part of the Product Disclosure Statement



PART C: Financial Services Guide

Provided by InsuranceLine Pty Limited

This Combined Product Disclosure Statement and
Financial Services Guide is version 11.05B and
dated 1 August 2007



Introduction

Product Promoter

InsuranceLine Pty Limited ("InsuranceLine")
ABN 39 084 666 017, AFSL 243260
Reply Paid 62, Carlton South VIC 3053
Telephone 13 88 68, Fax 1800 730 099

Product Insurer

The Hollard Insurance Company Pty Ltd ("Hollard")
ABN 78 090 584 473, AFSL 241436
Level 24, 259 George Street, Sydney, NSW, 2000

Product Administrator

PetSure (Australia) Pty Ltd ("PetSure")
ABN 95 075 949 923,
Authorised Representative of Hollard (Number: 268991)
Locked Bag No 9021, Castle Hill NSW 1765
Telephone 13 88 68, Fax (02) 9843 2644

Combined Product Disclosure Statement and Financial Services Guide

The Combined Product Disclosure Statement ("PDS") and Financial Services Guide ("FSG") for the Pet Health Plan is designed to help you understand what you need to know about this Plan, so you can decide whether to proceed with this cover. It comprises two separate booklets:

Part A forms part of the PDS and describes the main features and benefits of the Pet Health Plan.

Parts B and C are contained in this booklet. Part B which starts on page 3 also forms part of the PDS and sets out the policy terms and conditions of the Pet Health Plan. Part C which starts on page 10 is InsuranceLine's FSG.

As the Product Insurer, Hollard is responsible for the PDS. PetSure provides administration and claims services on behalf of Hollard.

The FSG is provided by InsuranceLine, who are responsible for the promotion of the Pet Health Plan. InsuranceLine is also authorised by Hollard to issue Pet Health Plan policies on behalf of Hollard.

The FSG contains important information about the authorised services InsuranceLine offer, the remuneration they, their service providers and authorised representatives receive and their internal and external dispute resolution services. It is designed to assist you in deciding whether to use any of those authorised services.



Part B

Your Policy Terms and Conditions

This Combined Product Disclosure Statement and Financial Services Guide is version 11.05B and dated 27 August 2007.

Your Pet Health Plan Policy

Your Policy comprises the Policy Terms and Conditions (Part B) together with a Certificate of Insurance. You will be issued a Certificate of Insurance:

- when Your policy starts and on renewal of Your policy each year; or
- if You change Your cover.

Your policy will continue for a period of twelve (12) months unless cancelled, either by You or Hollard, under the cancellation provisions of the policy (explained in Section 7). Please put any cancellation request in writing (We will not accept cancellation requests by telephone or email).

You will be notified before Your policy expires. Generally, You will be given an offer to renew the policy for a further 12 months. This may be on the same or new terms and conditions. For Your convenience and to ensure You remain protected if a renewal offer is made, Your cover will be automatically renewed on the terms contained in the renewal offer unless You tell Us not to renew Your policy.

You agree that Your Vet (current or previous) is authorised to release information and/or records to Us about Your Pet.

We will not pay for:

- Any fee charged by Your Vet for the provision of this information; or
- Any fee charged by Your Vet for assistance provided to You in the completion of a claim form.

Section 1 - Definitions

Certain words and expressions used in this policy have a specific meaning. These are given below:

Accident means a sudden, unforeseen, and unintended event causing injury to Your Pet as specified in Section 2.

Benefit Limits means the total amounts payable under Your policy. Benefit Limits apply as described below:

- For Accident cover, Illness cover or Accident and Illness Cover, including the Additional Benefits:
 - a) there is an annual maximum amount We will pay within the Policy Period as shown on Your Certificate of Insurance; including
 - b) annual maximum sub limits We will pay within the Policy Period as shown on Your Certificate of Insurance.
- The maximum We will pay for a single, a Recurring or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount is paid, We will not pay for any further treatment of that Condition during the remainder of the Policy Period or any future Policy Period.
- If You transfer Your Pet to a plan with additional or higher benefit limits, the additional or higher benefit limits will not apply if the Condition being claimed first manifested itself during a previous Policy Period; and
- For Routine Care cover there are annual maximum benefit amounts We will pay as shown on Your Certificate of Insurance.

Bilateral Condition means any Condition affecting body parts of which the Pet has two, one each side of the body (eg. ears, eyes, knees, cruciate ligaments). When applying a Benefit Limit or exclusion, Bilateral Conditions are considered as one Condition.

Certificate of Insurance means the current certificate issued by Us to You containing details of the Cover provided under Your policy.

Chronic Condition means a Condition which once developed, is deemed incurable or is likely to continue for the remainder of the Pet's life.

Commencement Date means the date when cover first starts as shown on Your Certificate of Insurance.

Condition means all injuries sustained during or resulting from a single Accident or, all manifestations of an Illness having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of Your Pet's body affected. For example; all types and occurrences of cancer that occur will be classified as one Condition.

Cover means Accident cover, Illness cover or Accident and Illness cover and/or Routine Care cover. The Cover applying to Your Pet is shown on Your Certificate of Insurance. The Cover includes the Additional Benefits (explained in Section 4).

End Date means 11:59 pm on the date upon which Your policy terminates and benefits cease. The End Date is shown on your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the End Date.

Excess is the amount shown on Your Certificate of Insurance that You must pay towards a claim unless We state that an Excess does not apply. The Excess will apply once for each unrelated Condition within a Policy Period.

GST means Australian Goods and Services Tax at the ruling officially published tax rate.

Injury means physical harm or damage arising from an accident as specified in section 2, which occurs after the commencement date of the policy, which is independent of any other causes including any known or unknown Pre-existing Condition

Illness means a sickness or disease diagnosed by a Vet.

Pet means a dog or cat covered under this policy and named on Your Certificate of Insurance.

Pre-Existing Condition means:

- any Condition or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date; or
- any Illness or symptoms or signs of that Illness occurring or existing in any form during the Waiting Period.

Policy Period means the time during which We provide cover as specified on Your Certificate of Insurance. The first Policy Period starts on the Commencement Date and ends on the End Date. Any subsequent Policy Period starts on the Renewal Date and ends on the End Date.

Recurring Condition means a Condition that is curable but may 'recur'.

Skin Condition means any diagnosed Condition regardless of the cause or origin presenting in or affecting the skin (as an organ) in anyway whatsoever

Renewal Date means the date when a new Policy Period begins as shown on Your Certificate of Insurance.

Routine Care means the preventative health care treatments and services shown on Your Certificate of Insurance.

Treatment means reasonable and customary examinations, consultations, hospitalisation, surgery, X-rays, medication, nursing and other care provided by a Vet.

Vet Bills means the reasonable and customary expenses incurred and paid in respect of treatment or services provided by a Vet.

Vet means a licensed and currently registered veterinarian, specialist veterinarian, veterinary hospital, clinic, centre or surgery legally practising in Australia.

Waiting Period means that period of time starting from the Commencement Date during which an Illness claim will not be paid (if applicable). Your Waiting Period (if applicable) is shown on Your Certificate of Insurance.



We, Our, Us means the policy underwriters, The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) and includes PetSure (Australia) Pty Ltd (ABN 95 075 949 923) which acts as the Product Administrator on behalf of Hollard.

You, Your means the policyowner shown on your Certificate of Insurance.

Interpretation

When interpreting this policy:

- references to the singular include the plural, and vice versa, and to the masculine include the feminine and vice versa;
- monetary references are to Australian dollars.

Section 2 - Accident Cover

Accident Cover is applicable if:

- shown on Your Certificate of Insurance; and
- Your Pet is at least 8 weeks of age at the Commencement Date.

2.1 What we will pay

We will reimburse 80% of Vet Bills incurred (less any Excess if applicable) as a result of Your Pet having an Accident during the Policy Period, up to the Benefit Limits.

The Accident must:

be a direct consequence of at least one of the following:

- a) motor vehicle incident;
- b) burn or electrocution;
- c) fall from an elevated position;
- d) the actions of another animal;
- e) swallowing a foreign object requiring surgical or endoscopic removal;
- f) snake bite;
- g) allergic reaction to an insect bite other than tick and flea bites.

Or

result in:

- h) a fracture or broken bone; or
- i) a traumatic ligament or tendon injury or
- j) lacerations, abrasions or wounds.

2.2 We will not reimburse any Vet Bills attributable to:

1. a Pre-Existing Condition; or
2. the exclusions explained in Section 6.

Section 3 - Illness Cover

Illness Cover is applicable if:

- shown on Your Certificate of Insurance; and
- Your Pet is between 8 weeks and 9 years of age at the Commencement Date.

3.1 What we will pay

We will reimburse 80% of Vet Bills incurred (less any Excess if applicable) as a result of Your Pet suffering an Illness during the Policy Period, up to the Benefit Limits.

3.2 We will not reimburse any Vet Bills attributable to:

1. a Pre-Existing Condition
2. an Illness caused by endoparasites (such as worms) and ectoparasites (such as ticks, fleas, skin mites);
3. treatment of the following:
 - for dogs: infectious canine hepatitis, parainfluenza, parvovirus, canine adenovirus and all forms of bordetella (kennel cough), and
 - for cats: viral rhinotracheitis, calicivirus, panleukopaemia, herpes virus 1, chlamydia and leukaemia;
4. any pandemic disease that causes widespread illness affecting a high proportion of dogs or cats; or
5. the exclusions explained in Section 6.

Section 4 - Additional Benefits

These Additional Benefits apply for all types of Cover.

4.1 Emergency Boarding

What we will pay

If You (the Policyowner), are hospitalised for five (5) consecutive days or more during the Policy Period, We will pay for the cost of boarding Your Pet at a licensed kennel or cattery, up to a maximum benefit as shown on your Certificate of Insurance.

We will not pay

If You are hospitalised for:

1. cosmetic surgery or other forms of elective surgery;
2. pregnancy; or
3. any sickness known or foreseeable prior to the Commencement Date.

4.2 Emergency Vet Bills

What we will pay

We will reimburse 80% of Vet Bills incurred (less any Excess) as a result of Your Pet requiring emergency home visits or out of hours calls during the Policy Period, providing those services were deemed essential by the Vet but only:

1. up to the Benefit Limits;
2. if not attributable to an exclusion (as explained in clause 2.2.1 and clauses 3.2.1 to 3.2.7 and in Section 6); and
3. to the amount which would have been incurred if the treatment had been performed at a veterinary practice during normal consultation hours, unless the vet believes an emergency consultation is necessary.

4.3 Essential Euthanasia

What we will pay

We will reimburse 80% of Vet Bills incurred (less any Excess if applicable) to euthanase Your Pet during the Policy Period up to the Benefit Limits, provided that this was deemed a humane and essential course of action by the Vet.

We will not reimburse any Vet Bills for:

1. voluntary euthanasia;
2. euthanasia attributable to an exclusion (as explained in clause 2.2.1 and clauses 3.2.1 to 3.2.7 and in Section 6);
3. an autopsy; or
4. disposal, burial or cremation of a deceased Pet.

Section 5 - Optional Routine Care Cover

Routine Care cover is an optional cover that can be added to Accident cover, Illness cover or Accident and Illness cover and is applicable only if shown on Your Certificate of Insurance.

What we will pay

We will reimburse the cost of Routine Care treatment and services Your Pet has received during the Policy Period up to the Benefit Limits.

We will not pay

We will not reimburse any expenses for Routine Care until at least 3 months' premiums have been paid.

Section 6 - Exclusions

The intent of this policy is to help cover unforeseen Vet Bills associated with pet ownership, but some Accidents, Illnesses, Conditions and Treatments are not covered, as specified below.

Unless stated on your Certificate of Insurance, we will not reimburse Vet Bills attributable to:

1. a Condition specifically excluded on Your Certificate of Insurance;
2. a Condition where the diagnosis is inconclusive, but where the treatment protocol is similar to a treatment protocol typically applied



to an Accident or Illness which is not covered (eg; treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);

3. a malicious act, deliberate injury or gross negligence caused by You or anyone living with You;
4. Your failure to take all reasonable precautions to protect Your Pet from aggravating a treated Condition;
5. breeding or obstetrics, or treatment of Conditions arising as a result of breeding or obstetrics;
6. grooming costs and bathing (including medicated baths);
7. transport or boarding expenses (subject to clause 4.1);
8. Treatment while Your Pet is used for commercial or occupational purposes unless specifically agreed to by Us in writing;
9. Treatment of behavioural problems, training or therapy and alternative therapies (including, but not restricted to, consultations and treatments involving homeopathic remedies, acupuncture, chiropractic treatments and/or physiotherapy);
10. regular prescription or dietary pet food, vitamins, mineral supplements, whether recommended by Your Vet or not;
11. diagnostic tests, unless they result in a diagnosis of a Condition which is covered under Your policy;
12. Treatment Your Pet has received after the Policy Period has ended;
13. the provision of medication/s for Your Pet that cover a period of more than thirty (30) days beyond the policy End Date;
14. Treatment of any Condition caused by war activities (including, but not restricted to, terrorist activities, invasion and civil war);
15. routine examinations, elective, cosmetic, dental or preventative procedures and treatments (including, but not limited to, vaccinations, flea/tick/worm control, desexing, nail clipping, tail docking, teeth cleaning/scaling, orthodontics or gingivitis); or
16. ambulance fees and non-essential hospitalisation.

Section 7 - Premiums and Cancellation

Your premium is shown on Your Certificate of Insurance and includes all policy administration fees, commissions, and any applicable government taxes and/or charges.

7.1 Paying your premium

1. The premium is payable when You take out a new policy and when You renew Your policy.
2. You may choose to pay the premium:
 - annually by cheque, credit card or direct debit, or
 - monthly or fortnightly by instalment by credit card or direct debit.
3. When premiums are paid monthly or fortnightly, claims are paid on the basis that You agree to pay the remaining premiums for that Policy Period.

7.2 Paying on the due date

1. Your policy will not operate until you have paid Your premium (or Your first instalment if You have elected to pay by instalments).
2. Your premium must be paid on or before its due date.
3. If You don't pay an instalment premium by the due date, then:
 - We will notify You if an instalment premium has not been made; and
 - if the unpaid premium remains in arrears for more than thirty (30) days We may cancel Your policy without notification. No further claims will be received or paid under the policy.
4. If We accept and pay a claim under this policy, We may deduct any unpaid instalments from the claim payment.

7.3 Cancellation where no claims are made

If You cancel the policy without having made a claim, and You have paid an annual premium in full, We will refund any premium You have paid less an amount that covers the period for which You were insured and any statutory fees that We are unable to refund. There is no premium refund if You have been paying Your premium by instalments.

7.4 Cancellation following a claim

In the event that You cancel the policy having made a claim, no premium refunds are payable and the remaining premium for that Policy Period must be paid. All or portion of the outstanding annual premium may be deducted from any claim payment owed, or alternatively, charged to Your nominated bank/credit card account.

Section 8 - Claims

8.1 What you need to do

1. Claims should be submitted and received within sixty (60) days of the Vet treatment being provided.
2. All claims must be completed carefully and honestly on a Pet Health Plan claim form, and then submitted by mail to InsuranceLine. Claim forms are available on request from InsuranceLine's office or can be downloaded from InsuranceLine's website.
3. The attending Vet must complete the section on the claim form where designated.
4. Both You and the attending Vet must sign the claim form.
5. Please attach the original itemised invoices and payment receipts to the completed claim form. Sorry, We cannot accept photocopies.
6. You must provide and pay for all the information, documents and assistance that We may need to support Your claim.

Incomplete claim forms will be returned to You and this will result in delays in processing Your claim.

8.2 What we will do

1. Will deal directly with You regarding settlement of the claim.
2. We will reimburse You, not the Vet.
3. If the Vet Bills are considered by Us to be excessive or unreasonable, then claim payments will be paid based on the reasonable and customary fees typically charged for the Treatment of that Condition.
4. We will send You a letter/remittance advice regarding the settlement of Your claim that will provide details of how Your claim has been dealt with.
5. If you submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and We may cancel Your policy altogether. We may also be entitled to reclaim any payments already made to You in respect of such claims.

8.3 How we settle your claim

Settlement of Your claim (where Cover is provided) will be calculated in the following manner: (Illustrative calculation – all amounts include GST).

Vet Expenses claimed	\$370.00
80% of this amount	\$296.00
Less Excess (if applicable)	\$ 50.00
Benefit (subject to Benefit Limits)	<u>\$246.00</u>

8.4 Our rights of recovery

If We have the right to recover any amount payable under this policy in relation to a claim from any other person, You must co-operate with Us in any action We may take.

8.5 Other insurance arrangements

If We accept Your claim and there is any other similar insurance under which are You are entitled to claim, We will only pay Our pro-rata share of the claimed amount.



Section 9 - Your Privacy

9.1 How we protect your privacy

We are committed to protecting Your personal information in accordance with the National Privacy Principles. Our privacy policy can be viewed at Our website www.hollard.com.au or a copy can be obtained by phoning 1300 360 190.

9.2 Purpose of collection

We collect, store and use Your personal information in order to consider Your application for insurance and to administer insurance services to You, including claims investigation and management. We may also use this information for secondary purposes related to the purposes listed above, such as offering You additional insurance products We believe You might be interested in considering.

9.3 Disclosure

In conducting our business We may communicate Your personal information to organisations to whom We outsource certain functions. Any such communication is performed with strict adherence to Our privacy policy.

9.4 Opt out

If You don't want to receive information on any of Our new products or services You can tell Us on Your proposal form or by e-mailing Our privacy officer at privacy@hollard.com.au. Alternatively just contact Us anytime and let Us know that You don't want to receive information on any of Our new products or services.

9.5 Access

If You think Our records are wrong or out of date, particularly Your contact details, it is important that You contact Us and We'll correct them. You may reasonably access the personal information We hold about You. If You would like to do so, please telephone Us on 1300 360 190.

Direct debit request summary

This summary describes how the direct debit request system works. Upon issue of your policy, you will also receive a full copy of the Direct Debit Request Service Agreement – Terms and Conditions. You should read the Agreement carefully as it explains your rights and obligations relating to your ongoing direct debits.

When you complete your bank details and sign the authority, you are authorising the direct debit of the appropriate premiums from your nominated account. Your authority will be kept confidential at all times.

If your premium cannot be paid (for example there's not enough money in your nominated account) your bank may dishonour that payment, in which case your policy may lapse and all cover cease.

If you have concerns about its operation or you subsequently need to change any aspects of the authority, please notify us on 13 88 68.

PART C – Financial Services Guide

InsuranceLine Pty Limited Australian Business Number (ABN) 39 084 666 017 Australian Financial Services Licence (AFSL) No 243260

This document is the responsibility of InsuranceLine and outlines important legal information as required by the Corporations Act 2001 and regulated by the Australian Securities and Investments Commission (ASIC). This Financial Services Guide is Part C of the Combined Product Disclosure Statement and Financial Services Guide in respect of the Pet Health Plan.

1. Purpose of this Financial Services Guide

InsuranceLine is required by law to provide you with this Financial Services Guide. It contains important information about the authorised services InsuranceLine offers, the remuneration InsuranceLine, InsuranceLine's service providers and authorised representatives receive and InsuranceLine's internal and external dispute resolution services. It is designed to assist you in deciding whether to use any of those authorised services.

2. InsuranceLine's services

InsuranceLine and its authorised representatives are authorised and responsible under InsuranceLine's AFSL to:

- provide general financial product advice about general insurance products, and
- deal in general insurance risk products.

3. Who are InsuranceLine's representatives?

InsuranceLine's representatives are their own staff, management and any other people InsuranceLine appoints as InsuranceLine's authorised representatives.

InsuranceLine has appointed a number of trained and dedicated staff to be its authorised representatives. They are employees of SalesForce Pty Ltd, who have undergone a stringent training process set and administered by InsuranceLine to ensure InsuranceLine's standards are maintained.

InsuranceLine's contact details are shown at the end of this Financial Services Guide, while the name and ASIC identification number of the authorised representative with whom you deal will be provided in an accompanying letter which forms part of this Guide.

4. What does general financial product advice mean?

InsuranceLine's representatives have been trained to an ASIC prescribed standard to discuss the products InsuranceLine offers.

It is important that you understand that InsuranceLine do not provide personal advice or make recommendations about the suitability of the product for you. Therefore, you should carefully review the Combined Product Disclosure Statement and Financial Services Guide, having regard for your own objectives, financial situation and needs before deciding to purchase. This document sets out the important information you should consider when deciding to acquire a certain product, including the insurer and the benefits, features and associated costs of the product.

5. What does "dealing" mean?

This means that InsuranceLine's representatives can arrange policies on your behalf. When InsuranceLine gives general financial product advice or arrange for the insurer to issue policies, InsuranceLine acts for you.

However, InsuranceLine is also authorised to issue policies on behalf of certain insurers under an arrangement referred to as a "binder". In relation to the Pet Health Plan the insurer is The Hollard Insurance Company Pty Ltd – "Hollard". When InsuranceLine issue policies on behalf of Hollard, InsuranceLine will tell you and, in these circumstances, InsuranceLine is acting on behalf of Hollard, rather than you. Hollard's registered address is Level 24, 259 George Street, Sydney, NSW, 2000. Note that whether InsuranceLine arrange, or issue, policies InsuranceLine



do not handle your money. All premiums in respect of the policy are paid direct to Hollard, and any claim amounts are paid directly to you by Hollard.

6. Pet Health Plan

In relation to the Pet Health Plan:

- InsuranceLine promotes the plan;
- Hollard is the insurer of the plan; and
- PetSure (Australia) Pty Ltd renews, administers and unless otherwise indicated, issues the plan on behalf of Hollard.

Hollard authorises the issue of this Financial Services Guide, as it relates to the binder.

7. Dispute resolution process

InsuranceLine offers an internal dispute resolution service in relation to any concerns you may have about InsuranceLine or any of InsuranceLine's authorised representatives.

If a dispute is not resolved to your satisfaction through InsuranceLine's internal dispute resolution service, you may then refer your concern to an external dispute resolution service. These services are free of charge to you.

8. Internal dispute resolution service

In the first instance, InsuranceLine hopes that its internal representatives can handle any concern you may have. Please call or write to InsuranceLine first. If you are not satisfied with InsuranceLine's initial response, please ask to speak to the Complaints Officer who will handle your matter personally, or write to InsuranceLine's Complaints Officer at the address shown at the end of this Financial Services Guide.

9. External dispute resolution service

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 refer the matter to the Insurance Ombudsman Service (IOS), which acts as InsuranceLine's and Hollard's external dispute resolution provider. The IOS is an independent body and its service to you is free. InsuranceLine and Hollard agree to accept IOS decisions in respect of matters referred to it. To access this service you must contact the IOS, within 3 months of notification of a decision from InsuranceLine's Dispute Resolution Committee, on 1300 780 808.

10. Disclosure of remuneration

For each new InsuranceLine Pet Health Plan policy, InsuranceLine receives up to 20% of each premium less \$1.50, as commission from Hollard, plus reimbursement for the GST InsuranceLine has to pay. This commission is used by InsuranceLine to cover the costs of marketing and distributing this product to you. This commission is included in the premium already, and you don't pay any extra.

The current GST rate is 10% of the amounts paid to us. InsuranceLine's commissions are paid monthly.

From the commissions that Hollard pays to us, InsuranceLine pays its authorised representatives and the following costs. Note that these costs are not additional charges to you:

- The costs involved with marketing, media time, TV, radio and print advertising material, fulfilment (including incentives), mailing and postage.
- The costs involved with providing general financial product advice and dealing, arranging and issuing each new policy.
- The costs involved with supporting InsuranceLine's authorised representatives, which include but are not limited to office rent, management, hardware and software technology and human resources support.
- The basic fortnightly wages for InsuranceLine's own staff, management and InsuranceLine's authorised representatives.

- Any additional commissions, bonuses and/or other non-cash incentives for InsuranceLine's authorised representatives. These are calculated fortnightly depending on the number of policies issued and the standard of compliance achieved, and in total will vary between 0% and 10% of the first year's premium
- If payable, commissions and bonuses are paid fortnightly, while other incentives accrue from time to time.
- Any referral fees or commissions to people or organisations who may refer new customers to InsuranceLine, for example \$20 per successful referral.
- InsuranceLine's back office costs such as office rent, management, training, compliance, accounting, auditing as well as generating a profit margin.
- The commissions paid in no way affects the claim payout you receive on successfully submitting a claim.

Tower Distribution Management Limited hold a minority shareholding in InsuranceLine Holdings Pty Limited and InsuranceLine Group Holdings Pty Limited and have appointed a director to these companies.

11. Your privacy

InsuranceLine collect your personal information in order to process an application for the products or services you request. Without this information, your application cannot proceed. Your personal information may be disclosed to the following 3rd parties:

- Any related bodies corporate – in order to assess your policy application.
- Hollard and the administrator, PetSure, which administers your policy on behalf of Hollard.
- Organisations to whom InsuranceLine outsource mailing, information technology, telephony and communications requirements – in order to process your application.
- Government regulatory bodies – if required by law.
- Investigators, health professionals, lawyers, accountants, other insurers, reinsurers – in order to assess your application or at the time of a claim.

By signing an application form or making a telephone application you consent to these disclosures listed above. You have rights to access the personal information held about you. If you wish to do so, or if you do not want to receive any information on other products or services offered by InsuranceLine, please contact us at privacy@insuranceline.com.au or call 1800 999 234.

12. How to contact InsuranceLine

Please note that for legal purposes and quality control, all phone calls are recorded. If you do not wish to have your call recorded, please tell InsuranceLine at the start of the call. In this case, InsuranceLine may request that your communication be put in writing.

Phone: 13 88 68

Fax: 1800 730 099

Claims: 13 88 68 [9am - 4pm (EST) Monday to Friday]

Mail: InsuranceLine, Reply Paid 62, Carlton South VIC 3053

Email: insuranceline@insuranceline.com.au

Web: www.insuranceline.com.au

