

# **RAC Pet Insurance**

**Combined Product Disclosure  
Statement and Financial Services Guide**



**For the better**

# Welcome

Welcome to RAC Insurance and thank you for insuring your pet through us.

For a start, we believe in looking after our members and we know your pet is an important member of your family. So, we're here to help protect their health and wellness.

And, as a valued RAC member, you'll receive member discounts at a huge range of retail outlets as well as on RAC products and services. We call it Member Benefits. You can find out more at [rac.com.au/memberbenefits](http://rac.com.au/memberbenefits)

RAC Insurance issues your pet insurance on behalf of RACQ Insurance and will assist with managing your policy and renewals.

## What is this document?

This Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase a product.

This Combined PDS and FSG sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy and what we pay when you make a claim. Unless we tell you otherwise, this Combined PDS and FSG applies to any offers of renewal we make to you, or to certain changes that you make to your policy which require us to send you a copy of this document.

This Combined PDS and FSG, your Schedule and any Supplementary PDS or Supplementary FSG are very important documents and you should read them carefully. If you don't understand anything in them, you should consider getting advice or call us so we can explain them to you.

This Combined PDS and FSG is up to date on the date it is prepared. If we need to make changes to this Combined PDS and FSG, we may issue a new Combined PDS and FSG, or a Supplementary PDS or Supplementary FSG. For changes that are not materially adverse to you, we may notify you of the changes by making details of the update available at [rac.com.au/petinsurance](http://rac.com.au/petinsurance).

You can also contact us to request a free copy of these changes by calling us on 13 17 03.

## Who issues your policy?

RACQ Insurance Limited (RACQ Insurance) issues your insurance policy and is responsible for the obligations set out in this PDS and any Supplementary PDS.

RAC Insurance Pty Ltd (RAC Insurance) is an Australian Financial Services Licensee and general insurance company specialising in general insurance products. It is authorised to deal in and provide financial advice in relation to general insurance products for retail and wholesale clients.

Any general advice provided by RAC Insurance in relation to this pet insurance is provided under RAC Insurance's Australian Financial Services Licence.

RAC Insurance has been authorised by RACQ Insurance to act as its agent to arrange and enter into contracts of pet insurance.

## We're here to help

If you have any questions about the products or services provided or need help to make a claim, you can:

- » Call RAC or RACQ 7 days a week:
  - > Policy enquiries contact RAC **13 17 03**
  - > Claims lodgement and enquiries contact RACQ **13 72 02** or lodge your claim online at **[rac.com.au/petclaim](https://rac.com.au/petclaim)**
- » Visit **[rac.com.au/petinsurance](https://rac.com.au/petinsurance)**

This Combined PDS and FSG was prepared on 28 October 2022 and is effective from 31 May 2023.

# Snapshot of this Combined PDS and FSG

This is a guide to the key sections of our pet insurance policy. Please read this Combined PDS and FSG, your Schedule and any Supplementary PDS or Supplementary FSG for full details.

## 1. How your policy works p. 12-13

Who is involved in this contract of insurance, when the policy starts and what happens if you change your mind.

We also explain the important documents that make up your policy.

The documents that make up your policy are:

- > Your Schedule
- > Combined PDS and FSG
- > Supplementary PDS or Supplementary FSG.

## 2. What your cover includes p. 14-20

What we consider to be your pet, and what you are covered for.

We cover the cat or dog that is shown on your Schedule.

Annual limits apply to what we pay under:

- > Illness and injury to your pet
- > Included benefits
- > Optional benefit

Limits and sub-limits also apply to what we pay under 'Illness and injury to your pet' when your claim is for any of the following conditions:

- > Cruciate ligament
- > Brachycephalic Airway Syndrome (BAS)
- > Ingestion of a foreign object

Specific exclusions and limitations apply and are shown under each benefit.

> If your pet suffers an illness or injury that we cover during the period of insurance (but after any applicable waiting period), we pay 80% of vet costs, less any relevant excess, up to the annual limit of \$12,000. Note: Limits and sub-limits apply for certain conditions.

> We provide 3 included benefits under your policy - we include them as part of your pet cover.

> You can add the optional benefit to your policy to increase your pet cover - you need to pay more for this benefit.

### **3. What your cover does not include**

**p. 21-27**

The general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover.

You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

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### **4. What are you responsible for**

**p. 28-33**

The responsibilities you have and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

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### **5. What you need to know about claiming**

**p. 33-39**

What happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim and what excesses may apply to your claim.

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### **6. Other information**

**p. 40-44**

Other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

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# How to read this Combined PDS and FSG

We have designed this Combined PDS and FSG so it is easy for you to see what is covered, any limits that apply to your cover, what is not covered, your responsibilities and how making a claim works.

## Helpful tips and other information boxes

If there is information within the Combined PDS and FSG that we feel needs to be brought to your attention, we utilise the below highlighted boxes.

### **Helpful tips example**

We use boxes like this one to highlight important and helpful information, or help you navigate around this Combined PDS and FSG.

## Words with special meanings used in this Combined PDS and FSG

There are some words used in this Combined PDS and FSG that have special meanings. To help you understand how we define these words, see the 'Words with special meanings' section on pages 49-51.

### **You and Your**

Refers to the policyholders shown on your Schedule.

### **We and Us**

Refers to RACQ Insurance Limited,

ABN 50 009 704 152,

AFS Licence number 233082.

## Symbols with special meanings used in this Combined PDS and FSG

There are symbols used in this Combined PDS and FSG that have special meanings. To help you understand how we use symbols within the 'What your cover includes' and 'What your cover does not include' sections, we use the following:

- ✓ This shows what you are covered for under the policy.
- \$ These are the limits that apply to the relevant benefit. The limits shown are the maximum amounts we will pay for all claims made under the relevant benefit for each pet during the period of insurance.
- ✘ This is what we don't cover - known as specific exclusions. You are not covered for these illnesses, injuries or pre-existing conditions, costs or circumstances. You should read these exclusions carefully to ensure you understand what your policy doesn't cover you for.
- ! This relates to additional important information about the cover you have chosen.

### Amounts shown

All policy limits and amounts shown in this Combined PDS and FSG include any government statutory charges, levies, duties, GST and other taxes that may apply.

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# 1. How your policy works

This section explains who is involved in this contract of insurance, when the policy starts and what happens if you change your mind.

We also explain the other important documents that make up your policy.

## Contract between you and us

Your insurance policy is a legal contract between you and us. We agree to give you the insurance set out in your policy for the premium you pay us.

## More than one policyholder

If more than one person is named as the policyholder on your Schedule, then each person is jointly responsible for:

- » the completeness and accuracy of information in any application forms, statements, claims or documents that are provided by any one of them to us.
- » complying with the conditions of your policy.
- » the acts and omissions of all policyholders.

If more than one person is named as the policyholder on your Schedule, then any one policyholder will be taken to be authorised by all policyholders to transact on the policy (including to change or cancel your policy, or make a claim under the policy).

## When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on the time and date shown on your Schedule.

If you renew your current policy, then your policy starts at 4:00pm on your renewal date.

## Cooling off period

When you take out a new policy or renew a current policy with us, we give you a cooling off period of 28 days. The cooling off period starts from:

- » the date and time we issue a new policy to you, or
- » on your renewal date.

If you want to cancel your policy during the cooling off period, you must tell us you want to do that. If you cancel your policy during the cooling off period, as long as you

have not made a claim during this period, we will refund your premium less:

- » any non-refundable government charges,
- » any relevant administration fee,
- » a proportionate amount of the premium for the period of insurance provided up to the point of cancellation,

where applicable.

## **Documents that make up your policy**

Your policy is made up of the Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG), your Schedule and any Supplementary PDS or Supplementary FSG. These documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

### **1. Combined PDS and FSG**

This Combined PDS and FSG sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy and what we pay when you make a claim.

We give you a Combined PDS and FSG with your Schedule when you take out a new policy with us. You can download a current copy of our Combined PDS and FSG from **[rac.com.au/petinsurance](http://rac.com.au/petinsurance)**

### **2. Schedule**

Your Schedule shows the cover that applies to your policy and also shows any specific details that apply to your policy.

For example, your policy number, pet details, any special conditions that apply, the premium for your policy and any excesses that apply to your policy.

We give you a Schedule when you take out a new policy, renew a current policy or make a change to your policy.

When you receive your Schedule, you should check the details to make sure they are correct. If the details are incorrect, please contact us.

### **3. Supplementary PDS or Supplementary FSG**

If we need to make a change to the Combined PDS and FSG conditions, we may issue a Supplementary PDS or Supplementary FSG which sets out the change.

If we issue a Supplementary PDS or Supplementary FSG, we will give you a copy.

## 2. What your cover includes

This section explains what we consider to be your pet and what you are covered for.

We cover the cat or dog that is shown on your Schedule.

Annual limits apply to what we pay under the 'Illness and injury to your pet' cover as well as the included benefits and the optional benefit.

Limits and sub-limits also apply to what we pay under 'Illness and injury to your pet' when you claim for certain conditions.

Specific exclusions and limitations apply and are shown under each benefit.

### Your pet

We cover the pet shown on your Schedule. This section outlines what we include as your pet under your policy.

### Your pet

Your pet is shown on your Schedule. You can apply to insure the following:

- ✓ Cats
- ✓ Dogs

Your pet must be aged over 8 weeks but under 9 years old at the time we first cover your pet on a new RAC Pet Insurance policy. We will ask you to confirm your pet's age and other eligibility requirements when you take out your policy.

### Lifetime cover

Once we agree to cover your pet, we will continue to provide illness and injury cover after it is 9 years old, subject to any exclusions and limits that apply to your policy, as long as:

- » we continue to offer this pet insurance product and
- » you renew your policy each year with no gap or break in cover.

For details about any exclusions and limits that apply, see 'Illness and injury cover' on page 17.

## Pre-existing conditions

We do not cover your pet for any:

- » illness or injury or
- » symptoms or signs of an illness or injury

it had before your cover commences. This includes any illness or injury, or symptoms or signs of an illness or injury, that present during:

- > any waiting period that applies to your pet, whether or not a vet had provided a diagnosis or any treatment prior to the policy starting.
- > any period where your pet is not covered under any RAC Pet Insurance policy.

However, if your pet's vet certifies that any previous episode of signs or symptoms was not caused by the illness or injury for which you are making a claim, then we will not consider this illness or injury to be a pre-existing condition and we will not apply the pre-existing condition exclusion to your claim.

## Waiving a pre-existing condition for your pet

We don't cover your pet for any pre-existing conditions it had before your cover commences or that present during any waiting period that applies to your pet. However, you may ask us to waive a pre-existing condition for your pet as long as it has been free of that condition for at least the last 18 months and the condition is not lifelong with no cure.

To do that:

- » your vet needs to certify and provide (at your expense) complete records to confirm that your pet has been free of clinical signs, symptoms or recurrence of the pre-existing condition for at least the last 18 months and to certify the condition is not lifelong with no cure and
- » you need to complete a 'Pre-existing Condition Waiver Form'.

You can get a copy of that form by:

- » Visiting [rac.com.au/petinsurance](https://rac.com.au/petinsurance)
- » Calling us on **13 17 03**

Once we have received your completed form and the required information from your vet, we will provide you with written confirmation of our agreement to cover your pet for that condition, along with an updated Schedule.

# Summary of cover under your policy

The table below provides a brief summary of the cover we give you. The limits shown are the maximum amounts we pay for all claims you make during the period of insurance. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Summary of cover		Page
<b>Your pet cover</b>		
Illness and injury to your pet	If your pet suffers an illness or injury that we cover during the period of insurance (but after any applicable waiting period), we pay 80% of vet costs less any relevant excess, up to the annual limit of \$12,000.  Note: Limits and sub-limits apply for the conditions listed under 'Illness and injury to your pet' on page 17.	17
<b>Included benefits</b>		
Emergency boarding costs	We pay up to \$1,000 to board your pet if you are admitted to a hospital unexpectedly. You don't pay an excess when you make a claim on this benefit.	18
Euthanasia costs	We pay 80% of vet costs less any relevant excess to euthanise your pet if a vet decides it is essential.	19
Pet abroad	We extend the cover we give you in Australia to cover your pet when it is with you in New Zealand or Norfolk Island.	19
<b>Optional benefit</b>		
Tender loving care (TLC)	We pay up to \$100 for your pet to receive certain preventative healthcare treatments. You don't pay an excess when you make a claim on this benefit.	20



## Your pet cover

If your pet suffers an illness or injury that we cover during the period of insurance (but after any applicable waiting period), we pay 80% of vet costs less any relevant excess, subject to the limits and sub-limits listed under 'Illness and injury to your pet'.

Your policy provides an annual limit of \$12,000. We will not pay more than this amount during any one period of insurance.

## Illness and injury to your pet

### You are covered for:

- ✓ Vet costs to treat your pet if it suffers an illness or injury during the period of insurance after any waiting period that applies.
- ✓ Vet costs to treat your pet for an illness or injury that we covered under one period of insurance and which continues to require treatment in the following period of insurance. Cover for this continuing treatment will be provided as long as we continue to offer this pet insurance product and you renew your policy each year with no gap or break in cover.

### Limit:

- \$ 80% of vet costs less any relevant excess, subject to any limits or sub-limits shown below and the annual limit of \$12,000.
- \$ If your vet costs are for ingestion of a foreign object, you are limited to claiming one occurrence per period of insurance.
- \$ The sub-limits below apply to all vet costs during the period of insurance after diagnosis of the following conditions:
  - > Cruciate ligament: \$2,600
  - > Brachycephalic Airway Syndrome (BAS): \$2,000

You are not covered for:

- ✗ Herpesvirus, calicivirus, panleukopenia, chlamydia, feline immunodeficiency virus (FIV) and feline leukaemia virus (FeLV) for your cat, (but we will cover your cat for those illnesses if it was regularly vaccinated against them).

- ✘ Distemper, adenovirus (infectious canine hepatitis), parvovirus, parainfluenza and all forms of kennel cough for your dog (but we will cover your dog for those illnesses if it was regularly vaccinated against them).
- ✘ An illness that your pet suffers during a waiting period.
- ✘ A treatment your pet receives during a waiting period.
- ✘ The general exclusions shown on pages 21-27.

## ⚠ **A waiting period applies when your first RAC Pet Insurance policy starts**

What is a waiting period?

A waiting period is a period of 21 days, during which time your pet is not covered for any illness. It starts from the commencement date of your policy (except where it is a renewal), as shown on your Schedule.

Any illness, or symptoms or signs of any illness, that present during this period will be excluded from cover under your policy unless we have agreed to waive the waiting period as shown on your Schedule.

## **Included benefits**

We provide 3 included benefits as part of your policy. You don't need to pay more for these benefits - we include them as part of your cover.

### **Making a claim for an included benefit**

Unless we state otherwise in the benefit, the benefit applies to any illness or injury covered under your 'Illness and injury to your pet' cover.

The general exclusions shown on pages 21-27 apply to all included benefits.

## **Emergency boarding costs**

### **You are covered for:**

- ✓ The costs to board your pet at a licensed cattery or kennel if you are unexpectedly admitted to hospital for 5 or more consecutive days.
- ✓ We pay this benefit on top of your 'Illness and injury to your pet' cover.

### **Limit:**

💰 Up to an annual limit of \$1,000.

### **You are not covered for:**

- ✘ These costs if you are in hospital:
  - > to have an elective surgery,
  - > because of something that happened or you knew about, before the policy started.
- ✘ These costs if someone who lives with you is able to look after your pet while you are in hospital.

### **! You don't have to pay an excess**

You don't have to pay an excess when you make a claim under 'Emergency boarding costs'.

## **Euthanasia costs**

### **You are covered for:**

- ✓ Vet costs to euthanise your pet if a vet recommends that, on the basis of your pet's illness or injury, it should be euthanised.

### **Limit:**

\$ 80% of vet costs, less any relevant excess. We pay this benefit as part of your 'Illness and injury to your pet' cover annual limit of \$12,000.

### **You are not covered for:**

- ✘ The costs of euthanasia where a vet has recommended your pet be euthanised as a result of an illness or injury not covered by this policy - see page 19.
- ✘ The costs for an autopsy on your pet.
- ✘ The costs to dispose of, bury or cremate your pet.

## **Pet abroad**

### **You are covered for:**

- ✓ The following types of cover while you are temporarily in New Zealand or Norfolk Island, as if your pet was in Australia:
  - > 'Illness and injury to your pet' - see page 17.
  - > 'Emergency boarding costs' - see page 18.
  - > 'Euthanasia costs' - see page 19.

### **Limit:**

\$ Up to the limits shown under each part of your cover in Australian \$ at the exchange rate that applied on the day you paid for the vet or other costs.

### **You are not covered for:**

- ✘ You or your pet living permanently outside Australia.
- ✘ Something happening to your pet while it isn't in your direct care.
- ✘ Any costs to return your pet to Australia.
- ✘ Your pet being out of Australia for more than 60 consecutive days.
- ✘ Anything which is not covered under:
  - > 'Illness and injury to your pet' - see page 17
  - > 'Emergency boarding costs' - see page 18
  - > 'Euthanasia costs' - see page 19

### **Optional benefit**

You can choose to add this optional benefit to your policy. You will have to pay an additional premium if you select it. We show this optional benefit, if we've agreed to cover it, on your Schedule.

The general exclusions shown on pages 21-27 apply to the optional benefit.

### **Tender loving care (TLC)**

#### **You are covered for:**

- ✓ Any of the following costs incurred by you for your pet during the period of insurance:
  - > de-sexing
  - > micro-chipping
  - > teeth cleaning
  - > alternative therapies, including but not limited to acupuncture, chiropractic treatments, homeopathy, physiotherapy, laser therapy or hydrotherapy
  - > heartworm preventative medication
  - > food that is prescribed by your vet
  - > council registration fees
  - > health check-ups by your vet
  - > vaccinations
- ❗ We pay this benefit on top of your 'Illness and injury to your pet' cover.

#### **Limit**

\$ Up to an annual limit of \$100.

#### **❗ You don't have to pay an excess**

You don't have to pay an excess when you make a claim under 'Tender loving care (TLC).'

## 3. What your cover does not include

This section explains the general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover. You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply to all the cover we provide under your policy and they apply in addition to the specific exclusions found within the 'What your cover includes' section.

### General exclusions

We don't cover you under your policy for any of the following treatments, illnesses, injuries, items, events or circumstances:

#### Accessories

**You are not covered for:**

- ✘ Accessories for your pet. For example, clothing, bedding, collars, leads or crates.

#### After hours treatment and house calls

**You are not covered for:**

- ✘ Additional vet costs for after hours consultations or house calls if the vet doesn't believe it was an emergency (but we do cover the amount the vet would have charged you for a consultation during regular business hours).

#### Alternative therapy

**You are not covered for:**

- ✘ Alternative therapy for your pet. For example, acupuncture, chiropractic treatments, homeopathy, physiotherapy, laser therapy or hydrotherapy (but we do cover some treatments if you have the optional benefit 'Tender loving care').
- ✘ Experimental treatment or therapy for your pet.

#### Behavioural issues

**You are not covered for:**

- ✘ Any illness, injury or treatment related to your pet's

behavioural issues regardless of what causes them. For example, anxiety disorders, aggression, compulsive disorders, phobias, hypersexuality, and any associated conditions.

## Boarding and transporting

### You are not covered for:

- ✘ Expenses to board or transport your pet including by ambulance (but we do cover some boarding costs under the included benefit 'Emergency boarding costs').

## Breeding

### You are not covered for:

- ✘ Vet or other costs which are caused by or arise in connection with breeding or obstetrics, including pregnancy, delivery or the post delivery period. For example, caesarean surgery, mastitis, artificial insemination, semen collection, breeding injuries, progesterone tests, pregnancy ultrasound, pregnancy x-rays, dystocia (trouble giving birth) and suprelorin (hormone) implants.

## Commercial or occupational purposes

### You are not covered for:

- ✘ Vet or other costs which are caused by or arise in connection with your pet while it is being used for commercial or occupational purposes. For example, breeding, guarding, hunting or racing.

## Damage caused by your pet

### You are not covered for:

- ✘ Any claim made against you for loss, injury or damage your pet causes to someone else or their property.
- ✘ Loss, injury or damage to you or your property that your pet causes.
- ✘ Loss or injury to another animal that your pet causes.

## Dangerous dog

### You are not covered for:

- ✘ Your dog being listed as a dangerous dog by a government authority.

- ✘ Your dog being required to be listed under the relevant legislation that deals with dangerous dogs.

## Deliberate acts

### You are not covered for:

- ✘ Vet or other costs which are caused by or arise in connection with deliberate or malicious acts to your pet by you or anyone living with you.

## Dental Care

### You are not covered for:

- ✘ Any dental treatment required for your pet, except where:
  - > you have the optional benefit 'Tender loving care', or
  - > the treatment is required because of an accidental injury to your pet's teeth. For example, a fractured tooth due to trauma.

## Elective treatments

### You are not covered for:

- ✘ A treatment or surgery that's not essential for your pet's survival or part of the regular treatment that a vet may recommend for a condition, even though it may help your pet (but we do cover some costs if you have the optional benefit 'Tender loving care').

## Excluded conditions

### You are not covered for:

- ✘ Patella luxations. Patella luxation can be described as a dislocating kneecap and can be due to a congenital abnormality of the bones in the hind legs or the consequence of trauma.
- ✘ Elbow dysplasia. Elbow dysplasia can be described as abnormal development and degeneration of the elbow joint. This condition is primarily genetic, but environmental factors, such as a fast growth rate, high levels of exercise or a trauma, can contribute to the development of the condition.
- ✘ Intervertebral disc disease (IVDD). IVDD can be described as a slipped disc, ruptured disc, herniated disc or bulging disc. The condition can be genetic or can be the consequence of a trauma, for example, a forceful

jump or a bad landing.

- ✘ Any declared pandemic disease that causes widespread illness, death or destruction to cats or dogs.
- ✘ Anything caused by endoparasites (for example worms, heartworm, lungworm, toxoplasma, giardia and coccidia) or ectoparasites (for example fleas, ticks and mites), but we do cover injury or illness caused by paralysis ticks.

## Excluded services and treatments

### You are not covered for:

- ✘ Specific tests or procedures to determine your pet's genetic predisposition to injuries or illnesses. For example, MDR1 genetic testing or PennHip x-rays.
- ✘ Surgery or treatment costs to transplant or attach an artificial device to organs and limbs. For example, total hip replacement or pacemaker.

## Food and supplements

### You are not covered for:

- ✘ Standard or prescription pet food and supplements (but we do cover some costs if you have the optional benefit 'Tender loving care').
- ✘ Nutraceuticals and dietary supplements (whether your vet recommends them or not) such as minerals, vitamins, herbal products, dietary enzymes, dietary fibre, probiotics, fatty acids and other dietary supplements.

## Grooming

### You are not covered for:

- ✘ Any grooming costs, including grooming, bathing, clipping, de-shedding, fur dyeing and nail clipping.

## Hospitalisation

### You are not covered for:

- ✘ Hospital costs if your vet doesn't recommend your pet to go to hospital.

## Illegal activities and treatments

### You are not covered for:

- ✘ Vet or other costs which are caused by or arise in connection with your pet while it is involved in an illegal activity (including organised fighting) or receiving an illegal treatment.



## Indirect loss

### You are not covered for:

- ✘ Any loss or extra cost which indirectly results from anything we cover under your policy. For example, lost pay because you don't go to work and stay home to care for your pet after it suffers an illness we cover.

## Medications

### You are not covered for:

- ✘ Medicines not registered or approved by a relevant governing authority in Australia.
- ✘ Medicines that continue for more than 30 days after the period of insurance ends (but we do cover them in your next period of insurance if you renew your policy).

## Not caring for your pet

### You are not covered for:

- ✘ An illness or injury your pet suffers as a result of you not taking good care of your pet. This includes not:
  - > making sure your pet has their recommended vaccinations.
  - > making sure your pet has a yearly dental examination and giving your pet any oral treatment your vet recommends.
  - > giving your pet treatments to prevent fleas, heartworm and worms.
  - > regularly washing your pet.
  - > giving your pet food and fresh water every day.
  - > regularly exercising your pet.

## Not protecting your pet

### You are not covered for:

- ✘ Situations where you don't take reasonable safety measures to protect your pet that could:
  - > cause it to suffer an illness or injury
  - > worsen an illness or injury it has or was treated for.

## Pre-existing condition

### You are not covered for:

- ✘ Any pre-existing condition (unless we agreed to waive the pre-existing condition in writing – see page 15).

## Preventative health care

### You are not covered for:

- ✘ Any costs for preventative treatments. For example, regular check-ups, vaccinations, flea and heartworm treatments, flea and tick baths/sprays (but we do cover some treatments if you have the optional benefit 'Tender loving care' or if they are immediately applied as a part of a treatment plan).

## Training and social programs

### You are not covered for:

- ✘ Training and socialisation programs for your pet.

## Treatment not recommended by your vet

### You are not covered for:

- ✘ A treatment that was not recommended by your vet (unless we agreed to cover the treatment before it started).

## Treatment recommended by your vet that is ignored

### You are not covered for:

- ✘ An illness or injury that could have been prevented by following recommendations given by your vet.

## Unvaccinated pets

### You are not covered for:

- ✘ Any illness or injury caused by your failure to adequately vaccinate your dog against:
  - > parvovirus
  - > adenovirus (infectious canine hepatitis)
  - > distemper
  - > bordetella bronchiseptica (kennel cough)
  - > parainfluenza virus (kennel cough)

or any other preventable infectious disease common in

your area or recommended by your vet.

✘ Any illness or injury caused by your failure to adequately vaccinate your cat against:

- > feline herpesvirus (viral rhinotracheitis)
- > calicivirus, panleukopenia (feline enteritis)
- > chlamydia
- > feline immunodeficiency virus (FIV)
- > feline leukaemia virus (FeLV)

or any other preventable infectious disease common in your area or recommended by your vet.

## 4. What you are responsible for

This section explains the responsibilities you have and conditions that apply to your policy. It is important for you to know about these responsibilities and conditions. If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

### General conditions

#### What you must tell us and why

When you take out, renew, extend or vary your insurance policy with RAC, it is important you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself, your pet and other named policy holders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

#### Changes to your circumstances

You must tell us as soon as possible if:

- » You have been convicted of any criminal offence.
- » You have had any insurance policy refused, cancelled, or voided.
- » Your pet has any pre-existing conditions.
- » Any details on your schedule of insurance are no longer accurate and complete including where:
  - > You have moved home with your pet.
  - > You begin using your pet for commercial or occupational purposes.
  - > Your pet's date of birth or breed is incorrect.

If any of these changes occur, this may affect the premium and excesses applied to your policy.

## Your premium

Your premium is the amount you pay for the cover we give you under your policy. It includes any government statutory charges, levies, duties, GST or other taxes that may apply.

For more information about how your premium is calculated and discounts which may apply, review the 'Premium and discount guide' section of the Combined PDS and FSG on pages 41-43.

## Paying your premium

If you want to pay your annual premium by monthly instalments, you can ask us to automatically deduct monthly payments from your account or credit card with a bank, credit union or building society. There is a higher premium if you choose to pay in monthly instalments, rather than annually.

If you have chosen to pay your premium by direct debit from your bank account please refer to our Direct Debit Request Service Agreement available at [rac.com.au](http://rac.com.au). RAC Insurance Pty Limited's User ID is 250930. RAC Insurance Pty Limited's financial institution will arrange this debit or charge. This will be made through the Bulk Electronic Clearing System Framework (BECS) from your nominated bank account. It will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Your Schedule shows your premium amount and whether you are paying annually in advance or by monthly instalments, if you choose the Pay by the Month option.

If you are paying:

- » annually, then you must pay by the due date or
- » by monthly instalments, then you must make sure that you have enough money in your account to cover each instalment on your payment date.

## If you don't pay your premium

If you are paying your premium annually in advance and you don't pay the full amount by the due date shown on your Schedule, then your policy won't be valid and you won't be covered. In that case, you need to reapply for cover.

If you are paying your premium by monthly instalments and any instalment payment is overdue for at least 14 days, we may refuse to pay a claim.

If after the first instalment is paid, any following instalment is overdue for one month, we may immediately cancel your

policy. If we cancel your policy, we will send an email to your last known email address which tells you the reason why and when we cancelled your policy.

## Changing your premium in our renewal offer

If you make a claim after we send you an offer to renew your policy but before the renewal date, then we may need to increase the premium in our renewal offer.

## When we deduct your payments for Pay by the Month

Once you give us your account or credit card details, we deduct your:

- » first payment within 48 hours of your request.
- » second and following payments on your monthly payment date as specified in your Schedule.

If your payment date falls on a non-business day (e.g. a weekend or public holiday), the payment may be taken on the last business day prior to the payment date or on the next business day after the payment date. If you're not sure when the debit will be processed from your account, you should contact your financial institution.

## Cancelling or deferring payments for Pay by the Month

You may ask us to cancel your direct debit arrangement or to defer an individual payment by giving us notice at least two business days prior to the payment date (as specified in your Schedule) by calling us on **13 17 03** or contacting us at one of the contact methods listed at [rac.com.au/about-rac/contact-us](http://rac.com.au/about-rac/contact-us)

## Conditions for Pay by the Month

The following terms and conditions apply when you choose to pay your premium through the Pay by the Month option:

- » If you make any changes to your policy which affect your premium, then we may increase or decrease your payment amount in line with your new premium. You may need to make an additional payment.
- » If your premium changes when we offer to renew your policy, then we may increase or decrease your payment amount in line with your new premium.
- » When you pay the first instalment, your insurance

cover starts from the first day of the period of insurance shown on your Schedule.

- » If you have an automatic renewal arrangement, we will continue to deduct payments from your account or credit card until you tell us that you want to cancel or change that arrangement.
- » If your financial institution rejects a payment request, we will either try to debit the payment from your account after 14 days or contact you to arrange another way to pay it. The date of our second payment request can be changed by contacting RAC.
- » If another payment falls due after your financial institution rejects a payment request but before you pay the missed instalment, we may deduct 2 instalments on your next payment date.
- » We may cancel your direct debit arrangement should one or more of your payments be returned or dishonoured.
- » If your bank account details change, you need to tell us at least 2 days before your next payment date.
- » If your credit card details change, you must tell us at least 2 business days before your next payment date.

### **How to apply for Pay by the Month**

If you would like to pay your premium by monthly instalments that are automatically deducted from your account, call us on **13 17 03**

## **Managing or changing your policy**

### **Changes that you ask for**

You may ask us to make a change to your policy. If you do that, then we may charge you an additional premium. The change or addition only takes place when:

- » we confirm it in writing to you or show it on a new Schedule and
- » you pay any additional premium that applies.

If you don't pay any additional premium in full within 14 days, we will reduce your period of insurance in line with the premium you paid before you made the change to your policy.

## **Waiver**

A condition of your policy is only waived if we agree to alter your contract in writing.

## **Renewing your policy**

We may offer to renew your current policy. If we do, we will send you a renewal Schedule before your policy expires. You are responsible for checking the details that apply for the new insurance period and advise us of any changes. Please ensure you check that your level of cover is still right for you. If you do not contact us with any changes and you have set up automatic deductions, we will deduct your new premium payments during the next period of insurance.

If we decide not to renew your policy, we will provide you with notice of this decision prior to your current policy expiring.

## **Receiving your documents and notices**

We only provide policy documents and notices electronically. If you do not agree, we may not be able to issue you with a policy. Each electronic communication will be deemed to be received by you at the time it leaves our information system unless we receive a failure to deliver notification. You are responsible for making sure your email address is up to date.

Please contact us if you need to update your email address.

## **Cancelling your policy**

### **Cancellation by you**

You may cancel your policy at any time, including during the cooling off period – see page 12. If you want to cancel your policy you need to call us or tell us in writing. The cancellation will take effect from:

- » the date we receive your request or
- » another date you request if we agree to that date.

### **Cancellation by us**

We can only cancel your policy when we are legally allowed to. We will provide you notice in writing with our reasoning prior to the cancellation.



## **Premium refunds when a policy is cancelled outside the cooling off period**

### **Annual Premiums**

If your policy is cancelled, we will refund the portion of your annual premium which relates to the remaining period of insurance. If the refund amount is less than \$10, we will not provide a refund.

### **Monthly Instalment Premiums**

If you are paying your premium by monthly instalments, we will refund the portion of your most recent monthly instalment which relates to the period between your cancellation date and the date on which cover related to your most recent instalment was due to expire. If your most recent instalment does not cover the entire period up to your cancellation date, we will deduct an amount from your nominated account to reflect the period up to your cancellation date. If the refund amount is less than \$10, we will not provide the refund. If any amount you owe us is less than \$10, you do not need to pay that amount.

## **5. What you need to know about claiming**

This section explains what happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim and the excess that may apply to your claim.

### **Making a claim**

If you need to make a claim on your policy, there are certain steps that you are required to take and responsibilities that you have so we can manage your claim and make a stressful time as easy as we can for you.

**! Call RACQ on 13 72 02 or lodge your claim online at [rac.com.au/petclaim](https://rac.com.au/petclaim)**

## How to lodge your claim

Lodge	Assess	Settle
<ul style="list-style-type: none"><li>&gt; Contact RACQ and lodge a claim over the phone or complete your claim online.</li><li>&gt; Send us any original itemised invoices, receipts or documents we require.</li></ul>	<ul style="list-style-type: none"><li>&gt; If this is your first claim with RACQ, we will contact your current and previous vet to obtain and review your pet's full vet treatment history.</li><li>&gt; We may discuss any details about your claim with your current and previous vet.</li><li>&gt; We will identify any pre-existing conditions your pet may have.</li><li>&gt; We will accept your claim if it falls within the terms and conditions of your policy.</li><li>&gt; If we decline your claim, we will provide a clear explanation of why your claim isn't covered.</li></ul>	<ul style="list-style-type: none"><li>&gt; We will let you know the outcome of our assessment.</li><li>&gt; We will organise your claim payment if we accept your claim.</li><li>&gt; We will deduct any relevant excess from your claim payment.</li></ul>

## Claim responsibilities

### What can affect your claim

- » You don't give us all of the information we need to process your claim.
- » You or your vet don't cooperate with us and refuse or are unable to give us any information we need to process your claim.
- » You don't provide the original itemised invoices and receipts for the treatment received by your pet.
- » Your pet has a pre-existing condition not covered on your policy.
- » You don't comply with any condition of your policy or Schedule.

## **Lodging and assessing your claim**

### **What you need to do**

You must:

- » contact RACQ and lodge your claim over the phone or complete your claim online.
- » send us any original itemised invoices, receipts or documents we require.

### **What we will do**

We will:

- » tell you what you need to do to help us process your claim.
- » obtain and review your pet's full treatment history and identify any pre-existing conditions your pet may have if this is your first claim under your RAC Pet Insurance policy.
- » where relevant, contact your current or previous vet to:
  - > discuss any details about your claim.
  - > ask for any information and/or records about your pet.
- » if appropriate, decline a claim if you or your vet refuse or are unable to give us any information we need to process your claim.
- » accept your claim if it meets the terms and conditions of your policy or decline your claim and provide you with a clear explanation for our decision.

### **What you must not do**

You must not:

- » give us false or misleading information.

If you are making a claim you must not give us false or misleading information. If you make a false or fraudulent claim under your policy, we can reduce the amount we pay you, refuse to pay your claim and may also cancel your policy as allowed by law.

If any other person who is entitled to a benefit under this policy makes a false or fraudulent claim under your policy, we may reduce the amount we pay them or refuse to pay their claim.

## Settling your claim

### What we pay

What we pay for your claim is based on the following:

- » whether your policy covers your pet's illness or injury or the treatment it receives. To enable us to determine if the illness or injury is covered by the policy, we require a conclusive diagnosis from your vet.
- » the overall annual limit and any limits or sub-limits that apply to the vet costs or any other costs you are claiming.
- » whether any excess applies to your claim and how much your excess is.
- » other limits, specific exclusions or general exclusions that apply to your cover.

### Illness and injury cover

The 'Illness and injury to your pet' cover provides an annual limit of \$12,000 for all claims combined. We will not pay more than this amount during any one period of insurance.

Under this cover, we pay 80% of vet costs less any relevant excess, subject to any limits or sub-limits shown below and the annual limit of \$12,000:

- » If your vet costs are for ingestion of a foreign object, you are limited to claiming one occurrence per period of insurance.
- » The sub-limits below apply to all vet costs during the period of insurance after diagnosis of the following conditions:
  - > Cruciate ligament: \$2,600.
  - > Brachycephalic Airway Syndrome (BAS): \$2,000.

### Included and optional benefits

Under the included benefit 'Emergency boarding costs' and the optional benefit 'Tender loving care', we pay 100% of vet costs or other costs up to the applicable annual limit. You don't need to pay any excess under these benefits.

Under the included benefit 'Euthanasia costs' we pay 80% of vet costs, less any relevant excess, to euthanise your pet. We pay this benefit as part of your 'Illness and injury to your pet' cover annual limit of \$12,000.

## How we settle your claim

- » We will settle your claim directly with you, we won't deal with or pay the vet or other service provider.
- » We will write to you and explain how we calculated your claim payment.
- » If we pay you the maximum limit that applies to a specific part of your cover, then we won't reimburse any more costs for that part of your cover during the remaining period of insurance. For example, if we have already reimbursed you \$12,000 for claims you made for your pet under the 'Illness and injury to your pet' cover, then we won't pay you any more costs under that cover.
- » If we pay you contrary to the policy conditions, that doesn't mean we are waiving our rights to apply your policy conditions to any paid claims or future claims for that illness or injury or any related illness or injury.
- » We also pay any included benefits and optional benefit that apply to your claim.
- » We deduct any relevant excess from any amount we pay you.

## Examples of how we may settle your claim

### ! Claim example 1 - 80% benefit

Your pet has vet bills of \$1,000 and your excess is \$100.

Your claim payment would be calculated as follows:

80% of vet bills	\$800
Less policy excess	-\$100
	\$700
<b>Claim payment</b>	<b>\$700</b>

## ! Claim Example 2 - 80% Benefit with \$2,600 cruciate ligament sub-limit

Your pet suffers a cruciate ligament injury and has vet bills of \$3,800 and your excess is \$100.

Your claim payment would be calculated as follows:

80% of vet bills	\$3,040
Less policy excess	- \$100
	\$2,940
Cruciate ligament sub-limit	\$2,600
<b>Claim payment</b>	<b>\$2,600</b>

In this example, the amount of \$2,940 is more than the cruciate ligament sub-limit of \$2,600. Therefore your claim payment is capped at the sub-limit amount of \$2,600.

## If you're registered or required to be registered for GST

Each time you make a claim you must tell us the percentage of Input Tax Credits (ITCs) you are entitled to claim on your premium for the period of insurance during which the incident happened. If you do not tell us the correct percentage of ITCs, you may have to pay GST, penalties and interest. We will not cover you for these amounts.

## Your excess

Your excess is the amount you pay towards the cost of each claim you make. Your Schedule shows the type, and amount of excess, that applies to your policy.

## Paying your excess

If you make a claim, we will let you know:

- » how much your excess is and
- » deduct any relevant excess from the amount we pay you.

## Basic excess

An excess is payable for each new individual injury or illness your pet is treated for, even if your pet was treated during

the same consultation or under the same general anaesthetic for more than one condition. For example, your pet has treatment for both lameness and a lump removal during the same consultation or general anaesthetic, this will be classed as two separate conditions and two excesses will be payable.

However, if you need to make more than one claim for continuing treatment of an individual illness or injury, the excess is only payable on the first claim unless the treatment carries over into the following period of insurance. In that case, the excess would be payable again on the first claim made in that following period of insurance.

For example, your pet is diagnosed with a condition and requires eight treatments during one period of insurance and another four treatments in the following period of insurance. The excess will be applied to the first claim made in the initial period of insurance in which the condition is treated, as well as to the first claim made in each subsequent period of insurance.

You can reduce your premium if you choose a higher excess amount. Contact RAC Insurance if you want to do that.

## **When you don't need to pay an excess**

Where you need to make more than one claim for the same illness or injury, the excess will only be payable on the first claim as long as the subsequent claims relate to costs incurred during the same period of insurance.

You also don't need to pay an excess when you make a claim under these benefits:

- » the included benefit 'Emergency boarding costs'
- » the optional benefit 'Tender loving care'

## **Claims that are less than your excess**

We won't proceed with your claim if the total amount you are claiming is less than the excesses that apply to your claim.

For example, if you make a claim for vet costs of \$150 and your excess is \$200, we won't proceed with your claim as the excess is higher than the vet costs.

## 6. Other information

This section explains other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

### Dispute resolution process

RAC Pet Insurance is issued by RAC Insurance on behalf of the underwriter RACQ Insurance. RACQ Insurance provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue.

We can provide additional support to people who are experiencing vulnerability and we recommend you let us know about your circumstances so we can do our best to support you. You can find further information on how we can support you on [racq.com.au/support/supporting-vulnerability](https://racq.com.au/support/supporting-vulnerability)

It is important we know about your concern as soon as possible so we can work with you to resolve the issue using the following steps:

#### 1. Let us know about your complaint

Please refer your complaint to us by:

- » visiting us online  
[racq.com.au/contact-us/feedback-and-complaints](https://racq.com.au/contact-us/feedback-and-complaints)
- » writing to us at  
RACQ Insurance - Customer Dispute Resolution  
Department PO Box 3004, Logan City QLD 4114
- » emailing us at [racqidisputeresolution@racq.com.au](mailto:racqidisputeresolution@racq.com.au)
- » calling us on **1300 851 381** or **13 72 02** outside business hours

#### 2. Reviewing your complaint

When you lodge your complaint with us, we would appreciate you providing us with your contact details and preferred contact time. This will enable us to acknowledge your complaint, provide you with updates on the progress of the review and contact you with a decision in line with our complaints management policy. You can find further information on our complaints management policy by visiting [racq.com.au/contact-us/feedback-and-complaints](https://racq.com.au/contact-us/feedback-and-complaints)



### 3. Refer to external dispute resolution

We expect that together we can find a fair and balanced outcome. However, if you are not happy with our decision or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers (RACQ Insurance).

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider your complaint after we have first had the opportunity to resolve your complaint through our internal dispute resolution process.

To find out whether your complaint qualifies for the AFCA, you can:

- » write to Australian Financial Complaints Authority Limited at GPO Box 3, Melbourne, VIC 3001
- » call **1800 931 678**
- » visit **[www.afca.org.au](http://www.afca.org.au)**
- » email **[info@afca.org.au](mailto:info@afca.org.au)**

### Premium and Discount Guide

#### How we calculate your premium

To calculate your premium, we assess the likelihood of you making a claim according to various items of information about your policy which we call premium rating factors. The importance of the premium rating factors we use and the way in which we combine them to determine your premium varies from person to person and may change over time. The table below shows significant premium rating factors that might affect your premium.

Your premium also includes any discounts to which you may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes. Discounts are not applied to any additional premiums that arise from the Premium payment frequency premium factors listed in the table below, nor to any applicable government statutory charges, levies, duties, GST and other taxes.

If you are entitled to more than one discount, the discounts will be applied consecutively (that is, after the first discount is applied, the next discount will be applied to the already discounted premium). RAC may apply rounding in calculating premiums.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes to your circumstances. Even if you do not make any changes to your policy, your renewal premium may change. We may choose to limit the amount of any premium increase or decrease you experience on renewal. Your renewal premium may change because the premium is affected by other factors including:

- » the cost of claims we have paid and expect to pay in the future.
- » new data we have collected on premium rating factors.
- » changes to the cost of running our business.
- » changes in government statutory charges.

The table below shows significant premium rating factors that might affect your premium. This is not an exhaustive list of our premium rating factors.

<b>Premium rating factors</b>
<b>You</b>
<b>Age</b> Premiums may be higher for older owners whose pets tend to require more medical treatments than those belonging to younger owners of the same pet breed.
<b>Your Pet</b>
<b>Characteristics of your pet</b> The characteristics of your pet including the species (ie cat or dog), breed, age and any pre-existing conditions your pet may have that can affect the likelihood and cost of medical treatments, and may impact your premium. For example, higher premiums may apply for certain cat or dog breeds prone to genetic health problems. Lower premiums may apply for younger healthier pets.

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### **Address and location**

Premiums may be higher for areas where pet illness or injury occurs more often or medical treatments are more expensive.

### **Your policy choices**

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#### **Excess amount**

You may choose to lower or increase your basic excess. By lowering your basic excess you will increase your premium and by increasing it you will reduce your premium.

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#### **Optional benefit**

Choosing to take up the Tender loving care (TLC) optional benefit will increase your premium.

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#### **Premium payment frequency**

There is an additional premium if you choose to pay in monthly instalments, rather than paying them upfront.

## **What discounts can be applied to your premium**

You may be entitled to premium discounts. When you apply for insurance or we send you an offer to renew your policy, we will calculate your premium and then reduce the premium by applying any discounts you are entitled to. We show your discounts on your Schedule.

We don't apply any premium discounts to additional premiums arising from your choice to pay premiums by monthly instalments, nor to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance.

Visit [rac.com.au/petinsurance](https://rac.com.au/petinsurance) for the details of discount rates.

## **Personal Information**

The personal information you give us is used to set up and administer your policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining premiums.

If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request this can either delay or prevent us from providing the insurance you want or allowing your claim.

## RAC and RACQ Privacy Statement

RACQ collects, holds, uses and discloses your personal information in a number of ways. RACQ is bound by the Privacy Act 1988 (Cth) (Act) and the Australian Privacy Principles contained within the Act.

To obtain a copy of the RACQ Group Privacy Statement visit our website at [racq.com/insurance](http://racq.com/insurance) or [racq.com/privacy](http://racq.com/privacy). You can also call us on 13 19 05 or email us on [privacy@racq.com.au](mailto:privacy@racq.com.au) to request a copy.

Further information about how RAC manages your personal information is set out in the Financial Services Guide.

If you would like to review or correct the personal information RAC has about you, or if you wish to make a complaint, please call 13 17 03. For further information, see the RAC Privacy Policy at [rac.com.au](http://rac.com.au)

## General Insurance Code of Practice

The General Insurance Code of Practice sets standards for insurers. RACQ Insurance and RAC Insurance are signatories to the General Insurance Code of Practice.

You can get a copy of the General Insurance Code of Practice from the Insurance Council of Australia by:

- » Calling **1300 728 228**
- » Visiting **[www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)**

## Financial Claims Scheme

The Financial Claims Scheme protects general insurance policyholders from potential loss if an institution fails. You may be entitled to a payment under the Financial Claims Scheme if you meet their eligibility criteria. If you want more information about the scheme, you can:

- » Call **1300 558 849**
- » Visit the Financial Claims Scheme website at **[www.fcs.gov.au](http://www.fcs.gov.au)**

# Financial Services Guide (FSG)

## The purpose of this Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in making an informed decision about whether to use the financial services RAC Insurance Pty Ltd (ABN 59 094 685 882) (AFSL 231 222) (RAC Insurance) and RAC Distribution Pty Ltd (ABN 71 092 581 470) (AR 238 025) (RAC Distribution) can provide for you.

It contains important information about who they act for, the services they offer, the fees they charge, the remuneration paid to their employees and other relevant persons in relation to the services offered, potential conflicts of interest and how complaints are dealt with.

All references in this FSG to 'RAC', 'they' or 'their' are references to RAC Insurance and RAC Distribution.

Any financial services provided in accordance with this FSG will only relate to products issued by RACQ Insurance Limited (ABN 50 009 704 152) (AFSL 233 082) (RACQ Insurance).

Distribution of this FSG has been authorised by RAC Insurance and RACQ Insurance.

## Other documents you may receive

The Product Disclosure Statement (PDS) (which forms part of this document) contains information about the significant benefits and features of the insurance policy and of the rights, terms and conditions attached to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether or not to acquire the product.

## General advice warning

In some cases, RAC may make a general recommendation or give an opinion about a general insurance product. They will do this without reference to your specific individual objectives, financial situation or needs. This is a general advice service only. When providing general advice, RAC does not act on your behalf.

You need to consider the appropriateness of any specific information they give to you. You should have regard to your specific individual objectives, financial situation or needs before acting on it.

## **About RAC Insurance**

RAC Insurance is an Australian Financial Services Licensee and general insurance company specialising in general insurance products. It is authorised to deal in and provide financial advice in relation to general insurance products for retail and wholesale clients.

Any general advice provided by RAC Insurance in relation to the insurance is provided under RAC Insurance's Australian Financial Services Licence.

RAC Insurance has been authorised by RACQ Insurance to act as its agent to arrange and enter into contracts of pet insurance.

## **How RAC Insurance is remunerated**

When you purchase an insurance product through RAC Insurance, then RAC Insurance will receive a commission from RACQ Insurance which is calculated as a percentage of the premium you pay less any taxes and/or government charges.

RAC Insurance's staff (including directors) are paid a market salary and may also receive a bonus or other incentives based on their performance.

## **About RAC Distribution**

RAC Distribution is an authorised representative of RAC Insurance. RAC Distribution is authorised by RAC Insurance as agent of RACQ Insurance to arrange contracts of pet insurance. Further, RAC Distribution is authorised by RAC Insurance to provide general advice in relation to contracts of pet insurance.

## **How RAC Distribution is remunerated**

RAC Distribution does not charge a fee or commission for its services.

RAC Distribution operates under a fee for service arrangement based on the amount of time they spend providing sales and services on behalf of RAC Insurance. This fee is reviewed annually and is subject to change from time to time.

Employees of RAC Distribution receive a salary and operate under a performance based incentive scheme. On average, the bonus is unlikely to exceed 2% of the employees' annual salary.

## **More information**

If you would like more information about the remuneration that RAC receive, please contact RAC by phone, in writing by email or in person. The request should be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you.

## **Privacy**

RAC is committed to protecting your privacy. They only use the personal information you provide to them to assess risks, quote, write and administer your insurance policy. They only provide personal information to their assessors, investigators, repairers, suppliers, contractors, underwriters and reinsurer (and their representatives), other insurance companies, insurance reference bureaus, law enforcement agencies, their related companies, legal and professional advisers and those they appoint to assist them with claims under your policy, along with the Australian Financial Complaints Authority (AFCA) in the event of a dispute. RAC will not trade, rent or sell your personal information.

For a full collection statement, please refer to the PDS. For further information, see the RAC Group Privacy Policy at **rac.com.au**

## **Complaints/dispute resolution**

Member satisfaction is a priority for RAC. If you have a complaint about the financial services they have provided, please follow the Dispute Resolution Process set out in the PDS part of this document.

## **Compensation arrangements**

The Corporations Act 2001 (Cth) requires Australian Financial Services Licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies.

RAC Insurance is an APRA regulated licensee which means that it is exempt from the need to have ASIC approved professional indemnity insurance.

RAC Distribution is insured under a professional indemnity policy ('PI Policy'). The PI Policy meets the requirements under the Corporations Act and covers RAC Distribution and their employees for claims made against them by clients as a result of their conduct in the provision of financial services.

## How to contact RAC

You can contact or provide special instructions to RAC using the following methods:

- » Phone: **13 17 03**
- » Address: PO Box C140, Perth WA 6839
- » Website: **rac.com.au**
- » Visit any one of the RAC Member Service Centres



# Words with special meanings

**Accident** - Any event or incident a person would not reasonably expect or intend.

**Annual limit** - The maximum amount we pay for each pet under various parts of your cover during the period of insurance for all claims you make. These amounts are shown under each part of your cover in this Combined PDS and FSG and on your Schedule.

**Brachycephalic Airway Syndrome (BAS)** - The anatomical abnormalities and upper airway disorders commonly found in brachycephalic dogs and cats including:

- » stenotic nares
- » elongated soft palate
- » everted laryngeal saccules
- » enlarged tonsils
- » laryngeal collapse
- » hypoplastic and/or collapsing trachea

or any complications associated with them.

**Conclusive diagnosis** - A diagnosis from a vet that specifies the illness or injury being treated. If the diagnosis is inconclusive, but it does state the most likely cause of the illness or injury being treated, then we will accept the diagnosis as being conclusive.

**Excess** - The amount you pay towards the cost of each claim you make.

Your Schedule shows the excess that applies to your policy.

**Foreign object** - Any non-food based items including rocks, sticks, string, paper, rubber, toys or items of clothing but does not include toxins (such as baits, plants or medications).

**Illness** - A medical condition which reduces your pet's standard of living or normal healthy state.

**Injury** - Damage caused to your pet solely and directly from an accident. This does not include gradual deterioration or damage occurring over time.

**Period of insurance** - The period we cover under your policy which is shown on your current Schedule.

**Pet** - The cat or dog we cover under your policy. Your pet is shown on your Schedule.

**Policy** - Your policy includes:

- » this Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG),
- » your Schedule and
- » any Supplementary PDS or Supplementary FSG we have issued.

**Pre-existing conditions** - Any illness or injury, including any symptoms or signs of an illness or injury, that your pet had before your cover commences. This includes any illness or injury, or symptoms or signs of an illness or injury, that present during:

- » any waiting period that applies to your pet, whether or not a vet had provided a diagnosis or any treatment prior to the policy starting.
- » any period where your pet is not covered under any RAC Pet Insurance policy.

**Premium** - The amount you pay for the cover we provide you under your policy. It includes any government statutory charges, levies, duties, GST and other taxes that may apply.

**Sub-limit** - The maximum we will pay for all claims you make for certain conditions during the period of insurance, as shown under the 'Illness and injury to your pet' cover.

**RAC** - The RAC group, which includes RAC Insurance, RAC Distribution the RAC Royal Automobile Club of Western Australia Inc (ABN 33 212 133 120)

**Treatment, treat, treated** - The care a vet gives to your pet to relieve or cure an illness or injury. It includes reasonable and customary examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures. It also includes services provided under the optional benefit 'Tender loving care'.

**Vet** - A licensed and registered veterinarian, veterinary specialist, animal hospital, animal clinic or animal surgery.

**Vet costs** - The amount you pay a vet to treat your pet's illness or injury.

**Waiting period** - A waiting period is a period of 21 days, during which time your pet is not covered for any illness. It starts from the commencement date of your policy (except where it is a renewal), as shown on your Schedule.

Any illness, or symptoms or signs of any illness, that present during this period will be excluded from cover under your policy unless we have agreed to waive the waiting period as shown on your Schedule.

**We, us, our** - RACQ Insurance Limited - ABN 50 009 704 152, AFS Licence Number 233082.

**You, your** - The persons shown as the policyholders on the Schedule.

# Notes

Lined area for taking notes, consisting of multiple horizontal lines.





General enquiries **13 17 03**

 **facebook.com/RACWA**

 **@racwa**

 **rac.com.au**

For deaf, hearing or speech impaired members:  
General enquiries **relayservice.gov.au**



RAC is committed to reducing our impact on the environment on an ongoing and sustainable basis. This printed product is produced by an ISO 14001 compliant printer on environmentally friendly manufactured paper.

RAC Insurance Pty Limited ABN 59 094 685 882

AFS Licence Number 231222

