

RAC Pet Insurance

Combined Product Disclosure Statement
and Financial Services Guide



Insurance
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

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. This document applies to any offers of renewal we make unless we tell you otherwise.

This Combined PDS and FSG, your Schedule, and any Supplementary Product Disclosure Statement 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.

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 Product Disclosure Statement.

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**
- » Visit us at **rac.com.au/petinsurance**

This Combined Product Disclosure Statement and Financial Services Guide was prepared on 29 January 2021 and is effective from 29 March 2021.

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 Product Disclosure Statements for full details.

1. How your policy works	pp11 - 12
<p>Who is involved in this contract of insurance, when the policy starts and what happens if you change your mind.</p> <p>We also explain the other important documents that make up your policy.</p>	<p>The documents that make up your policy are:</p> <ul style="list-style-type: none">» Your Schedule» Combined PDS and FSG» Supplementary Product Disclosure Statements.

2. What your cover includes	pp13 - 18
<p>What we consider to be your pet, and what you are covered for.</p> <p>We cover the cat or dog that is shown on your Schedule.</p> <p>Specific exclusions apply to policy benefits and are shown under the relevant benefit they apply to.</p> <p>Annual limits apply to what we pay under the 'Illness and injury to your pet' cover and the included benefits and optional benefit.</p>	<p>Illness and injury cover</p> <ul style="list-style-type: none">» We pay 80% of vet costs, less any relevant excess, up to \$12,000, if your pet suffers an illness or injury that we cover during the period of insurance but after any waiting period that applies. <p>Included benefits</p> <ul style="list-style-type: none">» We provide 3 included benefits under your policy - we include them as part of your pet cover. <p>Optional benefit</p> <ul style="list-style-type: none">» You can add an optional benefit to your policy to increase your pet cover - you need to pay more for that benefit.

3. What your cover does not include

pp19 - 24

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.

4. What you are responsible for

pp25 - 31

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.

5. What you need to know about claiming

pp32 - 36

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.

6. Other information

pp37 - 40

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.

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 and 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 45-46.

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 annual limits that apply. The annual limits shown are the maximum amounts we pay for each pet during the period of insurance for all claims you make under the relevant benefit.
- ✘ 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, and
- » 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
- » midnight 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, we refund your premium in full (as long as you haven't made a claim).

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 Product Disclosure Statement. These documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

1. Combined Product Disclosure Statement (PDS) and Financial Services Guide (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**

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 Product Disclosure Statement

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

If we issue any Supplementary Product Disclosure Statements, 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.

Specific exclusions apply to certain parts of your cover for your pet and are shown under the relevant benefit they apply to.

Annual limits apply to what we pay under the 'Illness and injury cover' and the included benefits and optional 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 refers to the pet shown on your Schedule.

✔ Cats

✔ Dogs

We do not cover any other type of pet.

For us to cover your pet for an illness or injury it must be over 8 weeks old and under 9 years old when your first RAC Pet Insurance policy starts for that specific pet. We will ask you to confirm that your pet meets these eligibility requirements when you first take out your policy.

Lifetime cover

As long as you renew your policy each year, we will continue to provide your pet with illness and injury cover for its lifetime. See 'Illness and injury cover' on page 15 for the exclusions and limits that apply.

Pre-existing conditions

We do not cover your pet for any:

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

that your pet suffered or had in any form before your first RAC Pet Insurance policy started.

We will also regard a condition as being pre-existing if the condition or any symptoms or signs of the condition, occur during any applicable waiting period – whether or not a vet has diagnosed or treated it before your first policy started.

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 a pre-existing condition it had before your first policy started, or during any applicable waiting period for that pet. However, you may ask us to waive a pre-existing condition for your pet as long as your pet has been free of that condition for 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) records confirming that your pet has been free of clinical signs, symptoms or recurrence of the pre-existing condition for at least 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**
- » Calling us on **13 17 03**

We will waive the pre-existing condition if your vet certified your pet has been symptom free for 18 months and the condition is not lifelong with no cure. We will send you written confirmation agreeing to cover your pet for that condition under your policy and an updated Schedule.

Summary of cover under your policy

The table below provides a brief summary of the cover we give you. The annual limits shown are the maximum amounts we pay during the period of insurance for all claims you make under the relevant benefits. 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
Your pet cover		
Illness and injury to your pet	We pay 80% of vet costs less any relevant excess, up to \$12,000, if your pet suffers an illness or injury that we cover. The illness or injury must occur during the period of insurance and after any waiting period that is applicable.	15
Included benefits		
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.	16
Euthanasia costs	We pay 80% of vet costs less any relevant excess to euthanise your pet if a vet decides it's essential.	17
Pet abroad	We extend the cover we give you in Australia to cover your pet when it's with you in New Zealand or Norfolk Island.	17
Optional benefit		
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.	18

Your pet cover

Under your policy, we pay 80% of vet costs less any relevant excess, if your pet suffers an illness or injury that we cover, up to the \$12,000 annual limit.

For us to cover your pet, it must suffer the illness or injury after any waiting period that applies.

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 was covered under an earlier policy with us and continues to require treatment during the next period of insurance, as long as you renew your policy each year.

Limit:

\$ 80% of vet costs, less any relevant excess, up to an annual limit of \$12,000.

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 19-24.

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

A waiting period is the period that your pet is not covered for (unless we agree to waive the waiting period as shown on your Schedule). It starts on the day your first RAC Pet Insurance policy started.

The waiting period is 21 days for any illness.

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 19-24 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:

- ✘ If you are in hospital:
 - > to have an elective surgery, or
 - > because of something that happened, or you knew about, before the policy started.
- ✘ 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, up to an annual limit of \$12,000.

You are not covered for:

- ✘ Your pet to be euthanised as a result of an illness or injury not covered by this policy - see page 17.
- ✘ The costs for an autopsy on your pet.
- ✘ The costs to dispose of, bury or cremate your pet.

Pet abroad**You are covered for:**

- ✓ If your pet is with you while you are in New Zealand or Norfolk Island, we will temporarily provide the same cover for your pet, as if it was within Australia, for the following:
 - > 'Illness and injury to your pet' - see page 15.
 - > 'Emergency boarding costs' - see page 16.
 - > 'Euthanasia costs' - see page 17.

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:

- ✘ If you or your pet live permanently outside Australia.
- ✘ If something happens to your pet while it isn't in your direct care.
- ✘ For any costs to return your pet to Australia.

- ✘ If your pet is out of Australia for more than 60 consecutive days.
- ✘ For anything not covered under:
 - > 'Illness and injury to your pet' - see page 15.
 - > 'Emergency boarding costs' - see page 16.
 - > 'Euthanasia costs' - see page 17.

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 19-24 apply to the optional benefit.

Tender loving care (TLC)

You are covered for:

- ✓ We will pay for any of the following incurred by you for your pet in 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, and
 - > 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 in addition to the specific exclusions found within the 'What your cover includes' section.

General Exclusions

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.

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 or injury or treatment related to 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's 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:

- ✘ If your dog is listed as a dangerous dog by a government authority.
- ✘ If your dog is 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
 - > your pet has a yearly dental examination and you give them any oral treatment your vet recommends.

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.
- ✘ 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 dying 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's 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, and
 - > 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, or
 - > make an illness or injury it has, or was treated for, worse.

Pre-existing condition

You are not covered for:

- ✘ Any pre-existing condition (unless we agreed to waive the pre-existing condition in writing - see pages 13-14).

Preventative health care

You are not covered for:

- ✘ Any costs for preventative treatments. For example, regular check-ups, vaccinations, flea and heartworm treatments, and flea and tick baths and 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) and 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), and 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

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

Your duty of disclosure

You have a duty of disclosure under the Insurance Contracts Act 1984.

What you must tell us before you enter into or vary this insurance contract

Before you enter into or vary an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

What you must tell us before you renew this insurance contract

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. When you renew your policy, we may provide you a copy of information you have previously told us.

If we provide you with a copy of your information, you must contact us if there has been a change. If there have not been any changes, you must tell us. If you do not contact us, you will be taken to have told us there is no change.

Also, if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to renew the contract of insurance.

Who needs to tell us and why?

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

If you do not understand

If you do not understand your duty of disclosure, please contact us on **13 17 03**.

What we may do if you breach your duty of disclosure

If you or any person covered by your policy does not tell us everything that is relevant or misleads us before entering into a contract of insurance with us, and each time you vary or renew your policy, we may:

- » refuse to pay a claim or reduce the amount we pay,
- » cancel your policy, or
- » if fraud is involved, treat your policy as if it never existed.

What you must do if your circumstance change

You must tell us as soon as reasonably possible if any of the following occur:

- » you begin using your pet for commercial or occupational purposes, or
- » your pet passes away.

If you don't comply with the terms of your policy

You must comply with all the policy conditions set out in your Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG), Supplementary Product Disclosure Statement and Schedule.

Breach of your policy

If you fail to comply with any term of your policy, this may affect whether we pay your claim, or, if we decide to pay your claim, how much we pay for your claim.

Avoidance

We may be entitled to treat your policy as if it did not exist from when it first started if on your part there is:

- » fraud,
- » misrepresentation when you apply for insurance or renew your policy, or
- » non-disclosure of material information.

Caring for your pet

You must take good care of your pet by taking steps to prevent it from suffering an illness or injury. That includes:

- » giving your pet treatments to prevent fleas, heartworm and worms,
- » regularly washing your pet,
- » giving your pet food and fresh water every day, and
- » regularly exercising your pet.

If you don't care for your pet as set out in this policy, then we may not cover your pet or may refuse or reduce what we pay for a claim. For more details, see the general exclusion 'Not caring for your pet' on page 23.

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 page 38.

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.

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 on the evening your policy starts, and
- » second and following payments on your monthly payment date.

If your payment date falls on a non-business day (e.g. a weekend or public holiday), then your financial institution won't process the payment request until the next business day. If you're not sure when the debit will be processed to 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 authority or to defer an individual payment by calling us on **13 17 03**.

For us to process your request in time, we must receive it at least 14 days before your next payment date.

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.
- » We continue to deduct monthly payments from your account until you tell us to cancel or change that arrangement.
- » If your financial institution rejects a payment request, we will try to debit the payment from your account again. 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 the direct debit arrangement if your financial institution rejects 3 or more payment requests from any type of account.
- » If your bank account details change, you need to tell us at least 7 days before your next payment date.
- » If your credit card details change, you must tell us at least 7 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. 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. 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

How to lodge your claim

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

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, and
- » 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,
- » we may contact your current or previous vet to:
 - > discuss any details about your claim,
 - > ask for any information and/or records about your pet.
- » if this is your first claim under your RAC Pet Insurance policy we will obtain and review your pet's full treatment history and identify any pre-existing conditions your pet may have.
- » we may 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 annual limit that applies to the vet or other costs you are claiming for,
- » whether any excess applies to your claim and how much your excess is, and
- » other limits, specific exclusions or general exclusions that apply to your cover.

Illness and injury cover

Under the 'Illness and injury to your pet' cover we pay 80% of vet costs, less any relevant excess up to the annual limit. The annual limit of \$12,000 is the maximum we will pay for your pet in the period of insurance.

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.

Calculating the claimable amount

To determine the claimable amount, we:

1. calculate 80% of the vet costs, then
2. deduct the policy excess.

Claim Example

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

Claimable amount: \$700

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 annual 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.
- » When we settle your claim, we may deduct any amount you owe us.
- » 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.

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.

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

When you don't need to pay an excess

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

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

If you make more than one claim for the same illness or injury during the period of insurance, then your excess only applies to your first claim.

Claims that are less than your excess

We won't proceed with or pay your claim if the claim amount is less than the excess you need to pay.

For example, if you make a claim for vet costs of \$150 and your excess is \$200, then 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 review process established to attend to any complaint you may have in relation to our products, our services or a privacy issue. Our dispute resolution process has 3 key stages which are described below.

1. Make a complaint

Please refer your complaint to us by:

- » Writing to us at RACQ Insurance - Customer Dispute Resolution Department
PO Box 3004, Logan City QLD 4114
- » Email us at racqidisputeresolution@racq.com.au
- » Calling us on **1300 851 381** or **13 72 02** outside business hours

At stage one of our dispute process, your complaint will be reviewed and a response to your complaint provided to you within 15 business days of our receiving notice of the complaint. When you write or call, please provide a telephone number at which you may be contacted.

2. Refer to our Group Member Advocate Office

If you're not happy with our response, you may ask us to refer your complaint to our Group Member Advocate Office. The Group Member Advocate Office works independently of our Insurance business and has the appropriate knowledge, skills and authority to deal with your complaint. The Group Member Advocate Office will review your complaint and provide their decision in writing within 15 business days from the date of your request and for a review.

3. Refer to external dispute resolution

RACQ Insurance is a member of the Australian Financial Complaints Authority (AFCA). The AFCA is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The AFCA will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute review process. If we are unable to resolve your complaint within 45 calendar days of the date we first received your complaint, you can refer your complaint to The AFCA, even if we are still considering your complaint.

The AFCA only deals with complaints that fall within their 'Complaint Resolution Scheme Rules'. To find out whether your complaint qualifies for The AFCA, you can:

- » Write to Australian Financial Complaints Authority Limited,
GPO Box 3, Melbourne, VIC 3001
- » Call **1800 931 678**
- » Visit **www.afca.org.au**
- » Email **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.

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, or
- » 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.

Premium rating factors
You
Claims history Premiums may be lower if you have not made insurance claims in the past.
Age Premiums may be higher for older owners whose pets tend to require more medical treatments than those belonging to younger owners of the same species.
Your Pet
Characteristics of your pet The characteristics of your pet including the species (ie cat or dog), breed and age can affect the likelihood and cost of medical treatments, which 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.
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
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.
Optional benefits Choosing to take up the Tender loving care (TLC) optional benefit will increase your premium.
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 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 fair and competitive 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 collect, hold, use and disclose 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** or **racq.com/privacy**. You can also call us on **13 19 05** or email us on **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**

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**

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**

Financial Services Guide

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 more information about RAC's Privacy Policy, simply ask us for a copy.

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: **www.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.

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. If you make more than one claim for the same condition during the period of insurance, then your excess only applies to your first claim.

Your Schedule shows the excess that applies to your policy.

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 Product Disclosure Statements we have issued.

Pre-existing conditions - Any illness or injury or any symptoms or signs of an illness or injury that your pet suffered or had in any form before your first RAC Pet Insurance policy started or during any applicable waiting period.

We will also regard a condition as being pre-existing if the condition or any symptoms or signs of the condition occur during any applicable waiting period - whether or not a vet has diagnosed or treated it before your first policy started.

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.

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 - The period that your pet is not covered for (unless we agree to waive the waiting period as shown on your Schedule). It starts on the day your first policy starts.

The waiting period is 21 days for any illness.

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.

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**Contact
us**

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

RAC Insurance Pty Limited ABN 59 094 685 882
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