



Assistance Dog and Pet Insurance

Combined Financial Services
Guide and Product Disclosure
Statement

Issued by

Blue Badge Insurance Australia Pty Ltd

Index

Part A - Product Disclosure Statement (PDS)... 04

1. Introduction.....	05
Important Information about us.....	06
Who We Are.....	06
Contact.....	06
General Advice Warning.....	06
About Us and How We Operate.....	07
2. Duty of Disclosure.....	08
Your Duty Not to Make a Misrepresentation.....	08
If You Do Not Tell Us.....	08
3. Eligibility for Cover.....	09
What You Are Covered For.....	09
Taking Due Care.....	09
Third Party Liability Cover.....	10
Cover Options.....	12
Summary of Benefits.....	15
Waiting Periods.....	17
Excess.....	17
4. What You Are Not Covered For.....	18
5. Conditions.....	24
6. How To Claim.....	27
7. Other Information About Your Policy.....	29
About This Policy.....	29
Premium & Payment Terms.....	29
Changes In Your Circumstances.....	31
Making Changes to Your Policy.....	31
Changes To Your AD/Pet's Cover & Cancellation By You.....	32
Cancellation By Us.....	33
Cooling Off Period.....	33
Privacy Policy.....	33
If You Have A Complaint.....	34
The General Insurance Code Of Practice.....	35
Financial Claims Scheme.....	35
Updating Your PDS.....	36
8. Definitions.....	37

Index

Part B - Financial Service Guide (FSG).....	43
1. What Financial Services Are Provided.....	44
2. How We Are Paid.....	45
3. What Professional Indemnity Insurance Arrangements Do We Have In Place.....	45
4. Dispute Resolution.....	46

PART A:

Product Disclosure
Statement (PDS)

1. INTRODUCTION

This document is a Product Disclosure Statement (PDS) for **our** Assistance Dog and Pet Insurance policy. This PDS was prepared November 2021 and is issued by:

Pacific International Insurance Pty Ltd
PO Box 550
Kotara NSW 2289
E: contactus@pacificins.com.au

The PDS has been prepared to assist **you** in understanding the key features of the insurance policy and making an informed choice about **your** insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium will be calculated. **You** should read it carefully.

This PDS also provides full details of the terms, conditions and limitations of the insurance cover. Any advice contained in this PDS is general only and does not take into account **your** individual circumstances. Please feel free to contact **us** if **you** have any questions that require clarification.

Blue Badge Assistance Dog and Pet Insurance is designed to help **you** cover unexpected and expensive vet bills if **your** Assistance Dog or pet becomes ill or injured. Assistance Dog and Pet Insurance does not generally cover pre-existing conditions and there are exclusions and limits. In most cases, **we** will settle **your** claim by way of cash reimbursement. **You** can get reimbursed for preventative care, such as vaccinations and check-ups, depending on the coverage/plan **you** choose.

We have designed this document to help **you** clearly understand the terms of **your** policy, but if **you** are unsure about anything please call **us** on 1300 304 802 and **our** friendly team will be happy to explain.

1. IMPORTANT INFORMATION ABOUT US

Who We Are

Blue Badge Insurance is underwritten by Pacific International Insurance Pty Ltd (Pacific)(ABN 83 169 311 193 | AFS Licence No. 523921) and distributed by Blue Badge Insurance Australia Pty Ltd (Blue Badge Insurance)(ABN 18 620 594 765) as an Authorised Representative of Pacific International Insurance Pty Ltd (A.R. No. 1274770).

Contact

You may contact **us** on **1300 304 802**, on **our** website at bluebadgeinsurance.com.au, or by emailing **us** at info@bluebadge.com.au

General Advice Warning

Any advice that **we** provide in this PDS is general advice only, and does not consider **your** individual objectives, financial situation, or needs. **You** should assess whether **our** insurance is appropriate for **you** considering these factors and consider talking to an advisor before deciding to purchase this insurance.

About Us and How We Operate

As Australia's first mobility and independence insurance specialist, **we** cater for people with disabilities and those experiencing limited mobility so **we** understand just how important **your** mobility and independence is to **you** and know what it takes to keep **you** moving.

This is why **we** have developed Blue Badge Assistance Dog and Pet Insurance at a special discounted rate with several coverage options so **you** can continue enjoy **your** independence with peace of mind.

Assistance Dog and Pet Insurance is the newest addition to the growing Blue Badge insurance options. **We** also offer cover for motor vehicles, mobility scooters and wheelchairs.

Our business is conducted online, digitally (including via email and sms) and via **our** call centre giving **you** many options to manage **your** insurance depending on **your** needs and circumstances.

You can quote, insure and update **your** policy on **our** website at bluebadge.com.au. Alternatively **you** can call **our** Customer Service Team on 1300 304 802 or by emailing **us** at info@bluebadge.com.au.

For more information on Blue Badge Insurance please visit **our** website bluebadgeinsurance.com.au

2. DUTY OF DISCLOSURE

Your Duty of Disclosure

Before **you** enter into an eligible contract of insurance, **you** have a duty under the Insurance Contracts Act 1984 to tell **us** anything that **you** know or could reasonably be expected to know, terms. **You** have this duty until **we** agree to insure **you**. **You** have the same duty before **we** renew, extend, vary or reinstate an insurance policy.

YOU DO NOT NEED TO TELL US ANYTHING THAT:

- reduces the risk **we** insure **you** for; or
- is common knowledge; or
- **We** know or should know as an insurer; or
- **We** waive **your** duty to tell **us** about.

Your Duty Not to Make a Misrepresentation

It is **your** duty to take reasonable care not to make a misrepresentation with anything **you** tell **us**. This applies to all policies including renewal, or if **you** extend, vary or reinstate **your** insurance contract.

If You Do Not Tell Us

If **you** do not tell **us** anything **you** are required to, **we** may cancel **your** contract of insurance or reduce the amount that **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.

3. ELIGIBILITY FOR COVER

Eligibility or acceptance criteria is dependent on the plan **you** select.

THESE ARE AS FOLLOWS:

- **Accident Plan:** 6 weeks – 12 years of age
- **Classic/Deluxe Plan:** 8 weeks up to 9th Birthday
- Select breed dogs older than 6 years will only qualify for the **Accident Plan**.
- If the AD/pet is older than 9 years, they can only qualify for **Accident Plan**.

THE FOLLOWING DOGS ARE NOT ELIGIBLE FOR COVER:

- Dogs used for law enforcement or security purposes.
- Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.

THE FOLLOWING CATS ARE NOT ELIGIBLE FOR COVER:

- Any breed of cat that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Savannah Cat, Chausie Cat, Safari Cat or Bengal Cat or crosses of those breeds.

What You Are Covered For

You are covered for the events (subject to the limits/any applicable waiting periods) as stated in **your** Certificate of Insurance for the plan **you** have chosen. **Your** cover option will reflect in **your** Certificate of Insurance i.e. Accident Plan, Classic Plan or Deluxe Plan.

Taking Due Care

You and **your** family members must take all steps to maintain the health and wellbeing of **your** insured AD/pet and prevent any injury, illness, and loss.

THIS INCLUDES:

- Keeping **your** AD/pet up to date with all vaccinations recommended by a Veterinarian or by the Australian Government,
- Providing routine and preventative treatment as recommended by a veterinarian,
- Seeking treatment for **your** AD/pet as soon as possible after **your** AD/pet first displays any signs or symptoms of any illness or injury,
- Compliance with any regulations, conditions and/or common laws set by and local government authority
- Protecting **your** AD/pet from ingestion of any object, substance, plant or food that could result in poisoning or internal obstruction
- Protecting **your** AD/pet from injuries, inflicted from fighting with other animals, such as keeping **your** cat indoors overnight when the cat has displayed a history of fighting with or being injured by other cats in the area.

We may ask **you** to provide reasonable proof of the above when **you** make a claim. If **you** have not satisfied these conditions, and if this has in any way caused or contributed to **your** claim, **we** may refuse to pay, or **we** may reduce the amount **we** pay in relation to that claim.

Third Party Liability Cover

You are covered (subject to the limits stated in **your** Certificate of Insurance) for amounts **you** may become legally liable to pay for:

- Loss of or damage to property; death or bodily injury to any person.
- Physical loss of or damage to property occurring during the period of Insurance and which is caused by an accident involving **your** AD/pet, and the incident occurred in Australia.

PLEASE NOTE THE FOLLOWING EXCLUSIONS APPLY IN RESPECT TO THIRD PARTY LIABILITY COVER:

We will not pay for any claims, costs, or losses for:

- Property that is owned, held in trust, in **your** custody, controlled by **you**, **your** family or anyone residing with **you**.
- Property that is rented by **you**, **your** family or anyone residing with **you**, including but not limited to: The

home **you** normally reside in and/or have signed a tenancy agreement for (regardless of the lease being current or not, including temporary or holiday accommodation); a rental vehicle, caravan or trailer; furniture, appliances or equipment.

- The property is not owned or rented by a person looking after **your** pet with **your** permission, regardless of whether or not they receive remuneration in this regard;
- Injury suffered by **you**, a member of **your** family or anyone residing with **you**.
- Injury to **your** employees or anyone who works for **you**, or damage to their property.
- an accident which takes place when **your** AD/pet is in the care of a business or a professional and **you** are paying for their services. For example, but not limited to, when **your** AD/pet in in the care of a pet minder, trainer, a pet sitter or at the grooming parlour or boarding kennel.
- an accident that happens in an area or place where dogs/cats are specifically prohibited, unless **your** AD/pet escapes and enters the area outside of **your** control.

PLEASE NOTE THE FOLLOWING CONDITIONS APPLY IN RESPECT TO THIRD PARTY LIABILITY COVER:

This policy does not cover any loss, damage, or liability if **you** are covered for that same loss, damage, or liability to any extent under any insurance policy with another insurer.

We will not contribute towards a claim under any other policy with another insurer.

You must not admit responsibility, agree to pay any claim or negotiate with any person following an incident which may give rise to a claim.

You must immediately send **us** any writ, summons or legal documents **you** receive and **you** or any other person on **your** behalf must not respond to any of these documents.

You agree to provide **us** with any information connected with the claim **we** reasonably ask for including details of **your** AD(s)/pet(s) history.

You agree to tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements, and go to court if needed.

You must allow **us** to take charge of **your** claim and allow **us** to prosecute in **your** name for **our** benefit.

If more than one of the AD(s)/pet(s) insured under the policy are involved in, or contribute towards, an accident which is covered under the policy, only one maximum benefit will apply to the accident for all the AD(s)/pet(s).

If a business or a professional is being paid to care for **your** AD/pet in any way (for example, but not limited to a pet minder, trainer, dog walker, or a groomer) it is **your** responsibility to:

- Make sure the business/person has the appropriate third-party liability insurance cover, and
- Tell them if **your** AD/pet has any behavioral problems or requires and special handling so they are able to handle **your** AD/pet in an appropriate manner.

Your applicable excess must be paid to **us** before **we** will settle or make payment to a third party, unless **we** have agreed in writing.

Any additional fees or loss incurred due to delays caused by **your** failure to meet any of the above conditions will not be covered by **us**.

Cover Options

We offer three Assistance Dog and Pet Insurance plans to suit **your** individual needs.

Your selected option and the applicable limits will be reflected in **your** Certificate of Insurance.

ACCIDENT PLAN:

Covers Veterinary expenses incurred as a result of accidental injury to the insured AD(s)/pet(s).

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured AD(s)/pet(s) accidental injury subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.

- Third party liability
- Tick Paralysis
- Non-elective euthanasia

CLASSIC PLAN:

Cover for Veterinary expenses incurred as a result of accidental injury to and illness of the insured AD(s)/pet(s), including illnesses arising from hereditary conditions.

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured AD(s)/pet(s) accidental injury or illness subject to the maximum cover per category, as listed in the benefit table in the Certificate of Insurance.
- Third party liability
- Tick Paralysis
- Non-elective euthanasia
- Hereditary condition Treatment (annual)

The Wellness Benefit is an optional cover in addition to this plan.

IT INCLUDES COVER FOR THE FOLLOWING:

- Advertising and reward in the event of the insured AD(s)/pet(s) going missing
- Cremation
- Annual vaccinations
- De-sex / micro-chip
- Boarding fees
- Death from illness

These benefits are subject to a 21-day waiting period.

If **you** have selected this optional cover, the limits to each benefit will be outlined in **your** Certificate of Insurance.

DELUXE PLAN:

Cover for Veterinary expenses incurred as a result of accidental injury to and illness of the insured AD(s)/pet(s), including illnesses arising from hereditary conditions.

COVER PROVIDED:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured AD(s)/pet(s) accidental injury or illness subject to the maximum cover per category, as listed in the

benefit table in the Certificate of Insurance.

- Third party liability
- Tick Paralysis
- Hereditary Condition Treatment (annual)
- Non-elective euthanasia
- Dental Illness

Subject to the limit as shown on **your** Certificate of Insurance, cover applies to certain treatments for Dental Illness.

The Wellness Benefit is an optional cover in addition to this plan.

IT INCLUDES COVER FOR THE FOLLOWING:

- Advertising and reward in the event of the insured AD(s)/pet(s) going missing
- Cremation
- Annual vaccinations
- De-sex / micro-chip
- Boarding fees
- Death from illness

These benefits are subject to a 21-day waiting period.

If **you** have selected this optional cover, the limits to each benefit will be outlined in **your** Certificate of Insurance.

DENTAL COVER PROVIDED:

We will pay for expenses incurred as a result of **your** insured AD/pet requiring treatment for the following conditions:

- Abscesses
- Gingivitis
- Tooth removal due to the following where it is medically required:
 - Cavities
 - Tooth fracture
 - Dental disease as a result of infection
 - Retained deciduous teeth

We will not pay any benefits for Dental Illness unless documentation is provided to **us** on submission of a claim showing annual dental checks have been performed at a medical facility.

These benefits are subject to a 6-month waiting period for Dental Illness.

DENTAL COVER NOT PROVIDED:

We will not pay for expenses incurred as a result of **your** insured AD/pet requiring treatment for the following:

- Orthodontic treatment
- Crowns
- Root canal
- Cosmetic dental surgery
- Corrective treatment
- Odontoclastic resorptive lesions
- Any elective dental treatment, checks or cleaning

Summary of Benefits

PLAN	ACCIDENT	CLASSIC	DELUXE
Accident Cover*	✓	✓	✓
Illness Cover*		✓	✓
Hereditary Conditions		✓	✓
Third Party Liability	✓	✓	✓
Prescribed Medication	✓	✓	✓
Radiology	✓	✓	✓
Pathology	✓	✓	✓
Operating Theatre Costs	✓	✓	✓
Hospitalisation	✓	✓	✓
Non-Elective Euthanasia	✓	✓	✓
Other Costs: Vet visits & medically required non-elective procedures.	✓	✓	✓
Dental Illness			✓

PLAN	ACCIDENT	CLASSIC	DELUXE
Tick Paralysis	✓	✓	✓

* Accident and Illness cover limits are subject to the overall benefit limits. Wellness Benefit is an optional cover and extra premium is applicable.

WELLNESS BENEFIT:

(Optional cover available to **Classic & Deluxe** plans)


PLAN	ACCIDENT	CLASSIC	DELUXE
Advertising & Reward		✓	✓
Owner Hospitalisation (Emergency Boarding Fees)*		✓	✓
Cremation		✓	✓
Desex & Microchip		✓	✓
Replacement for loss due to illness		✓	✓
Vaccination		✓	✓

* **Owner Hospitalisation (Emergency Boarding Fees):** If **you** are unexpectedly hospitalised during **your** period of cover, **we** will pay emergency boarding fees for **your** AD/pet provided that:

- **you** are hospitalised for at least 3 consecutive days and nights, and:
- **you** are the sole carer of **your** AD/pet.

Waiting Periods

Accident	2 Days
Illness	21 Days
Wellness Benefit	21 Days
Third Party Liability	21 Days
Poisoning, Intervertebral disc disease, Ingestion of a foreign object, Tick Paralysis (Ixodes Holocyclus)	21 Days
Hereditary Conditions	90 Days
Cruciate Ligament, Patella Luxation	90 Days
Dental Illness	6 Months

 Waiting periods apply in respect to ingestion, poisoning and any other condition that is subject to it's own specified waiting period.

Excess

The excess is the amount **you** pay towards **your** bill which **we** will deduct from the amount payable to **you** for every treatment claimed.

4. WHAT YOU ARE NOT COVERED FOR

This policy is designed to help cover vet fees for accidents, injury, or illness, however there are some conditions and treatments not covered.

WE WILL NOT PAY FOR ANY CLAIMS, COSTS OR LOSSES UNDER ANY SECTION OF THIS POLICY DIRECTLY AND INDIRECTLY ARISING FROM, RELATED TO OR ASSOCIATED WITH:

- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to a pre-existing condition
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to a condition and/or secondary condition/s that occur as a result of a primary condition, treatment or procedure, where the primary condition, treatment or procedure is not covered under the policy.
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to congenital conditions
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to the insured AD(s)/pet(s) injury that was caused intentionally by **you** or any other member of **your** household
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to an insured AD/pet for conditions arising due to neglect, such as but not limited to malnutrition, long term exposure to parasites, including ectoparasites, where preventative treatments have not been used (unless **you** have received instruction from a vet not to administer preventative medication).
- Costs, such as, but not limited to, diagnosis, investigation and treatment of hereditary conditions where symptoms presented prior to **your** AD(s)/pet(s) 2nd birthday.
- Special diets, AD(s)/pet(s) foods, or dietary or nutritional supplements used to treat or manage a condition or to preserve or improve general nutrition or health, even if prescribed by a veterinarian.
- Creams, ointments, shampoos (and other applications not limited to these) used to treat or manage a condition.

- Diagnosis, treatment, training, or therapy that results from behavioural/psychological conditions or a psychiatric disorder (conditions such as stress, anxiety, aggression)
- Diagnosis or treatment of paralysis ticks or parasites where preventative treatments have not been used or kept up to date.
- Diagnosis or treatment of cherry eye (except where cherry eye has occurred as a result of an injury as confirmed by a vet)
- Diagnosis or treatment of mange
- Diagnosis or treatment of conditions that are prevalent for particular breeds as determined and confirmed by a vet.
- Diagnosis or treatment of conditions that develop over time (such as arthritis, glaucoma and presbycusis), as determined and confirmed by a vet.
- Diagnosis and treatment of conditions that develop as a result of not following a vet's recommendation (such as splinting a broken leg and not investigating the effect on growth plates, resulting in limb deformity or other complications).
- Diagnosis or treatments that are experimental, investigational, or otherwise not generally accepted in the Australian Veterinary medical community.
- Elective or preventative treatments and procedures, or Cosmetic surgeries, apart from the optional Wellness Benefit under the Classic and Deluxe Plans.
- Any cost relating to statutory quarantine
- Any breed of dog that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasilier, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.
- Any breed of cat that is banned by any Australian Government, Public or Local Authority, or that is crossed with any banned breed or Savannah Cat, Chausie Cat, Safari Cat or Bengal Cat or crosses of those breeds.
- The replacement of a AD(s)/pet(s) in the event of **your** insured AD/pet's accidental death.
- Diagnosis or treatment of the insured AD/pet for any condition resulting from or associated with Obstetric conditions, breeding or pregnancy including caesarean section, dystocia, or termination of pregnancy.
- AD(s)/pet(s) used for law enforcement or security purposes.
- Costs relating to joint replacements, implants,

prosthetics, artificial limbs, organ transplant surgery or stem cell transplants surgery.

- Costs relating to **your** AD/pet fighting with any other animal, where the AD/pet has displayed a history of fighting with or aggression towards any other animal or person prior to the policy start date. For AD(s)/pet(s) that did not previously display a history of fighting or aggression prior to inception onto the policy, **we** will only cover two occurrences of injury or illness as a result of fighting with any other animal for the life of the policy. Unless it is proven that the AD/pet had attended and completed behavioural therapy training since the last incident.
- Treatment or allergic conditions or skin conditions caused by substances or chemicals used in products to maintain the cleanliness of the AD/pet, or for the treatment of ectoparasites on the AD/pet.
- Costs relating to the treatment of the AD/pet caused through hunting, racing, or arranged or organised fighting.
- Cost for treatment due to the AD/pet being overweight or obese, including conditions where the AD(s)/pet(s) excessive weight has caused, contributed or exasperated the condition
- Costs for treatment of, or complications arising from, **your** AD(s)/pet(s) being malnourished or underweight, unless the AD(s)/pet(s) weight condition is as a result of an injury or illness covered under this policy.
- Elective diagnosis or treatment including but not limited to debarking, tagging or routine health checks.
- Experimental treatment, or treatment or medication which is not approved by the Australian Pesticides and Veterinary Medicines Authority.
- Any treatment, expenses or events occurring after **your** policy end date, unless **you** have renewed **your** AD(s)/pet(s) policy without any lapse in cover. Except where Wellness has been purchased and Replacement for loss due to illness is applicable.

Treatment of the following, unless **your** AD(s)/pet(s) vaccination was current at the time of the condition as evidenced by a vet:

- Canine parvovirus
- Canine distemper
- Canine infectious hepatitis
- Kennel cough
- Leptospirosis, or treatment for Feline Viral rhinotracheitis
- Feline calicivirus, feline Panleukopenia and cat flu

- Feline immunodeficiency virus (FIV)
- Feline leukaemia virus (FeLV)
- Feline chlamydiosis
- Any other disease that there is a known vaccine and vaccination is recommended by a Veterinarian or by the Australian Government.
- Any amounts charged by **your** vet for providing information in relation to **your** claim for the destruction of **your** AD/pet due to any court or council order.
- Brachycephalic airway syndrome (elongated soft palate, stenotic nares, everted laryngeal sacculles, laryngeal collapse, and tracheal hypoplasia).
- Any health condition where the diagnosis is inconclusive, but where the treatment is similar to a treatment typically applied to a health condition which is not covered by **your** policy.
- Dental care of any kind including but not limited to dental diseases, gingivitis, teeth chipping of fractures, teeth cleaning/scaling, orthodontics, removal of deciduous teeth or any oral disease (except for those treatments listed and provided by a vet under the Deluxe Plan), Unless the dental damage is as a result of an accidental injury where there is trauma visible to the surrounding tissue within the mouth or face.
- Grooming and bathing (including medicated baths), boarding or transport expenses.
- Equipment or devices for at home use, including but not limited to Elizabethan collars (note **we** will pay for an Elizabethan collar up to the value of \$25) and cages.
- Autopsy, disposal, post-mortem, burial, or cremation of a deceased AD/pet (except for those benefits listed where the Wellness Benefit has been selected)
- Unless otherwise approved in writing by **us**, medication not approved and registered for animal consumption in Australia by the Australia by the Australian Pesticides and Veterinary Medicines Authority
- Any fee charged by **your** vet for the provision of any information in relation to a claim made under this policy, or assistance provided to **you** in the completion of any form relating to the policy, or administration or account fees, or postage or couriers, commercial or occupational purposes
- Any treatment provided to **your** AD/pet outside of Australia or by a policy holder, family member or friend (regardless of whether they are a vet).
- Any claim caused by any illness that **you** are aware

of before the policy start date or injury to **your** insured AD/pet suffered before the policy start date or before **you** purchased the insurance policy for that pet.

- Any event which has in any way resulted from an illegal activity and/or non-compliance with any common laws of Australia.
- Anything which is caused in any way by natural catastrophe.
- Anything which is caused in any way by natural disaster.
- Anything which is caused in any way by acts of, or through participation in; war, riot, civil commotion, terrorism or any similar event.
- Any declared pandemic disease that causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.
- Any declared epidemic disease that causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.
- Anything which is caused by any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system (where a computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility).
- Anything which is caused by any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data (where data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used accessed, processed, transmitted or stored by a computer system).
- **Your** premium has not been paid by **you** in advance and is not up to date or has lapsed.
- Anything which is caused in any way by the nuclear industry in general. These risks include ionising, radiation, radioactive contamination from any nuclear fuel or nuclear waste, burning of nuclear fuel, radioactive, toxic, and explosives or any other dangerous properties of any part of nuclear machinery, nuclear weapons, nuclear reaction, nuclear fission and nuclear radiation.

THE FOLLOWING SPECIFIC PLAN EXCLUSIONS ARE ALSO APPLICABLE:

ACCIDENT PLAN:

Any condition caused by:

- Ectoparasites, such as fleas and ticks (other than Paralysis Tick), with the exception of skin and ear mites.
- Endoparasites, such as intestinal worms.
- Diagnosis or treatment of any illness/ disease or any condition caused by or resulting from an illness/disease.
- Diagnosis or treatment of pre-existing and hereditary conditions.
- Diagnosis, treatment, or preventive diagnosis or treatment of the insured AD/pet for internal or external parasites including fleas, heartworms, and roundworms.
- Medication prescribed more than one year after the insured AD(s)/pet(s) injury.
- Boarding, transportation, grooming, or bathing. Boarding includes medical boarding, and bathing includes medicated baths or dips.
- Routine examinations, preventive treatment (including vaccines) or diagnostics associated with preventive treatment.

EXCLUSIONS APPLYING IN RESPECT TO ADVERTISING & REWARD APPLICABLE TO THE WELLNESS BENEFIT:

WE WILL NOT PAY:

- for any reward paid to any member of **your** family or **your** friends, or to any person residing with **you**;
- if **your** AD/pet goes missing outside of Australia;
- if **your** AD/pet goes missing in transit, including while it is being transported by an airline carrier.
- for any amount claimed for reward if **you** have not submitted **your** claim within twelve months of **your** AD/pet going missing.

EXCLUSION APPLYING IN RESPECT TO REPLACEMENT FOR LOSS DUE TO ILLNESS APPLICABLE TO THE WELLNESS BENEFIT:

Cremation and Replacement: **we** will not pay if the cause of **your** AD(s)/pet(s) death would otherwise be excluded under this policy.

5. CONDITIONS

- **You** will be responsible for any excess stated in **your** Certificate of Insurance for every event giving rise to a claim.
- Ongoing Conditions: Where **your** AD(s)/pet(s) has been diagnosed with an ongoing condition, the maximum amount **we** will pay during the AD(s)/pet(s) lifetime for the ongoing condition or for any related conditions, will be the benefit limit or sub-limit that applied in the period of cover when the ongoing condition first presented. When the relevant benefit limit has been exhausted for the ongoing condition, **we** will not pay any further amounts for that condition, even if **you** continue to renew **your** AD(s)/pet(s) cover or upgrade **your** Plan. Ongoing conditions may include (but are not limited to) the following conditions:
 - Asthma, Diabetes, Cancer, skin allergies, heart or kidney disease, osteoarthritis etc.
- For a hospitalisation claim to be considered under “accidental cover” the invoice must reflect a charge for accommodation or overnight stay and a procedure must have been completed or treatment for a diagnosed condition must have been completed.
- A diagnosis must be done within 48 hours from the time of the event giving rise to a claim.
- At **our** expense **we** may require the insured AD/pet to undertake a medical examination to validate a claim.
- The maximum **we** will pay for a consultation fee where the consultation took place between 9am - 5pm on weekdays is \$80.00. The maximum **we** will pay for a Specialist Consultation, house call, or a consultation fee where the consultation took place outside of business hours between 5pm - 9am or at any time on a weekend or public holiday is \$200.00.
- It is **your** responsibility to seek medical attention immediately once **you** become aware of any condition that requires medical treatment or **your** insured AD/pet shows signs of an injury, illness, or accident. **We** will not be liable for any costs incurred consequential to **you** not having sought medical attention timeously.
- **We** reserve the right to claim from **you** any amount that **you** receive from a third party as payment or compensation for an event covered and for which a payment has been made by **us** under this policy.

- It is **your** duty to declare all medical and health information regarding **your** insured AD/pet when applying for this policy. It is **your** responsibility to obtain and supply any medical history reports from any veterinarian or facility if requested by **us**.
- This policy only covers insured events occurring within Australia.
- **Your** cover is limited to one Blue Badge Insurance policy per insured AD/pet.
- There is no cover for any additional medical costs incurred as a result of pre-existing injuries.
- During the period of insurance, **we** will cover only one occurrence of ingestion of a foreign object that causes a blockage or obstruction requiring endoscopic removal or surgery, within a 12-month period.
- Any waiting period indicated on the Certificate of Insurance does not apply if **you** are moving to **us** from another insurer with no interruption in cover, and where that policy was current for a period of at least 12 months. Where the cover is of a similar level of cover, for example if **your** previous policy only covered accidental injury and **you** purchase a higher level of cover which provides cover for illness, then the waiting period for Illness will apply. **We** may require proof of **your** previous insurance policy and details of any past claims, on submission of a new claim with **us**.
- If any additional AD(s)/pet(s) are included in the cover during the period of insurance, any applicable waiting period will apply from the commencement date that the additional AD(s)/pet(s) are included.

CONDITIONS APPLYING IN RESPECT TO ADVERTISING & REWARD APPLICABLE TO THE WELLNESS BENEFIT:

- **your** AD/pet must be microchipped
- if **your** AD/pet was stolen, or if **you** suspect **your** AD/pet was stolen, **you** must report this to the police and provide **us** with a copy of **your** police report
- **you** must register **your** AD/pet as missing on www.lostpetfinders.com.au
- **you** must take all steps to locate **your** AD/pet within the first 24 hours of **your** AD/pet being missing
- **you** must provide **us** with evidence that **you** have exhausted all options available to **you** within the first 5 days of **your** AD/pet being missing, this may include evidence that **you** have registered **your** lost AD/pet

with local council shelters, vet clinics and on social media.

- **you** must provide **us** with the name and contact details of any person **you** have paid reward to
- **you** must provide **us** with evidence **you** have paid the reward such as a copy of **your** bank statement showing the payment.

CONDITIONS APPLYING IN RESPECT TO OWNER HOSPITALISATION (EMERGENCY BOARDING FEES) APPLICABLE TO THE WELLNESS BENEFIT:

WE WILL NOT PAY FOR CLAIMS ARISING DIRECTLY AND INDIRECTLY FROM:

- pregnancy
- cosmetic or elective surgery, or any surgery that is not urgent and for which **you** can reasonably plan alternative care for **your** AD/pet in advance
- any illness or injury which **you** were aware of, for which **your** hospitalisation was reasonably foreseeable prior to **your** policy start date, or where **you** have continuously renewed **your** policy without any gaps in cover, prior to **your** original policy start date
- any costs incurred if another member of **your** household can reasonably be expected to look after **your** AD/pet while **you** are in hospital.

6. HOW TO CLAIM

Please check **your** policy by reading the appropriate sections and general exclusions before submitting **your** claim.

Please note **your** limitations, conditions and exclusions that may affect **your** claim.

You can register a claim on the Blue Badge Insurance website by accessing the Managed Portal or email **us** at **petclaims@bluebadge.com.au**

We will require a copy of the itemised invoice and other supporting documents including all necessary information **we** reasonably ask for to support **your** claim, including but not limited to **your** AD(s)/pet(s) clinical notes, medical reports, receipts, itineraries, police reports and any other documentation necessary to assess **your** claim.

You will be reimbursed for the expenses incurred subject to the terms and conditions of this policy and **your** Certificate of Insurance less any excess applicable.

When an insured event giving rise to a potential claim occurs, you must do the following:

- report the claim as soon as practicable and possible, but no later than 30 days after the event giving rise to the claim.
- all documentation and information which **you** provide as evidence or support of any claim must be true and correct.

Please take note of these important terms:

We settle **your** claims in the following ways:

- **we** will pay directly into an Australian bank account in the policy holder name and always in Australian Dollars. **We** do not contract any third-party service providers on **your** behalf nor will **we** ever indemnify **you** against claims from any third-party service providers.
- the most **we** will pay for any one claim is the amount stated as the cover limit in **your** Certificate of Insurance. **We** will not pay any interest on the amounts insured under this policy.

- **you** must provide **us**, at **your** own expense, with any information and assistance that **we** may reasonably require to facilitate the application of this policy or to settle a claim.
- even if **you** have already claimed and there is information outstanding from **you** (or the Veterinary surgeon) which is needed to finalise the claim, **your** claim is no longer valid after 12 months from the date of the event which caused **your** claim, unless **we** agree.

If **we** do not pay **your** claim and **you** disagree with **our** decision or if **you** are not happy with the amount **we** agree to pay for **your** claim under this policy **you** can write to **us** about **your** complaint. When settling claims disputes please refer to **our** contact us section on **our** website www.bluebadgeinsurance.com.au

7. OTHER INFO ABOUT YOUR POLICY

You must give **us** accurate and complete information.

Before **you** complete the purchase of **your** policy, and before each renewal, **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** (for the initial purchase) or to renew the policy.

Also, before a renewal, **we** may give **you** a copy of anything **you** have previously told **us** and ask **you** to tell **us** if it has changed. If **we** do this, **you** must tell **us** about any change or tell **us** that there is no change. If **you** do not tell **us** about a change to material **we** may cancel **your** policy as if it never existed.

About this Policy

This policy consists of this document, the information provided to **us** when **you** applied for assistance dog and pet insurance and the Certificate of Insurance issued to **you**. This insurance commences at the date and time **you** pay the premium and covers the plan shown on **your** Certificate of Insurance.

This document has been arranged on the basis **you** or **your** representative has agreed to the qualifying statements online or verbally through **our** call centre.

You must pay **your** insurance premium by the date stated on the Certificate of Insurance. **You** cannot make a claim unless **you** have paid **your** premium. If **you** do not pay **your** premium **your** policy will cease to operate.

Premium and Payment Terms

The amount that **we** charge **you** for this insurance when **you** first acquire **your** policy and when **you** **your** policy is called the premium. The premium is the total amount that **we** calculate when considering all of the factors which make up the risk, including the age or breed of **your** insured AD/pet. The premium for

certain breeds may be higher due to the increased health risks of certain breeds.

The total cost of **your** policy is shown on **your** certificate of insurance and is made up of **your** premium plus government taxes such as, GST, stamp duty and emergency services levies (if relevant).

If there is a change in **your** premium this is payable in accordance with any payment terms agreed between **us**.

All premiums will be charged to **your** nominated credit/debit card or direct debited from **your** bank account on the agreed date.

Your premium must always be paid on or before its due date. If the date on which the premium is to be charged falls on a day other than a business day, it will be done on the next available business day.

If there are insufficient funds or if **your** payment is dishonoured when the premium is due, **we** may notify **you** by email, SMS, or phone as a courtesy, and attempt to collect **your** premium again as soon as practical.

We may charge **your** account again within fourteen (14) calendar days unless **you** advise **us** to charge an alternative credit/debit card.

Please note all recovery/bank charges for non-payment of premium are always for **your** account, and if **we** have to attempt to charge **your** account more than once, there may be additional fees charged.

You need to update the payment information immediately if there are any changes to the nominated credit/debit cards provided, or if these are stopped, or **your** account closed.

You must provide alternative credit/debit card details at least seven (7) business days before **your** next debit date.

We reserve the right to make any changes to **your** premium should there be any changes to **your** policy.

Any changes will be communicated to **you** in writing at least 30 days before it becomes effective.

Claims are paid on the basis that **you** have paid allowing premiums for that period of insurance.

If **you** do not pay **your** premium by the due date, **we** may reject **your** claim.

We reserve the right to deduct any premium amount that **you** owe **us** from any claim payment or other payment **we** make to **you** if applicable.

If the unpaid premium remains in arrears for more than forty-five (45) days after the due date, **we** may cancel **your** policy.

Should **you** wish to stop any future payments please notify **us** at **info@bluebadge.com.au**

Changes in Your Circumstances

Whenever **Your** (or **Your** insured Assistance Dog/pet's) circumstances change, **you** must let **us** know as soon as **you** are aware of the change and no more than 30 days after the change happened.

Any changes which will be updated in a new Certificate of Insurance which will be emailed to **you**. If **you** are not sure whether a change may affect **your** cover, please contact **us** on **info@bluebadge.com.au** to enquire.

Making Changes in Your Policy

Policy changes may be made at any time, but the consequences of making a change will be different depending on whether **you** do so with effect from **your** policy renewal or at another time. In particular:

- **you** can upgrade to a higher plan at any time up until **your** AD/pet reaches its 9th birthday, or if **your** AD/pet is a select breed, up to its 6th birthday.
- upgrades are not allowed after **your** AD(s)/pet(s) has reached the upper age limit, whichever limit is relevant.
- The claim waiting periods start again when **you** upgrade **your** AD(s)/pet(s) policy. If **you** need to make a claim for a qualifying condition that first started (or for which signs or symptoms first showed) during that claims waiting period, the

benefit limits of the previous plan listed on **your** policy immediately prior to upgrading will continue to apply to that condition.

Here are some examples of how the claims waiting periods work:

Example one: A policy is upgraded from Classic plan with an annual limit of \$10,000 to Deluxe plan with an annual limit of \$15,000, The AD/pet develops a new illness condition within the 21 day waiting period (for Illness) from the date the policy upgrade commenced, the total amount claimable for this condition will be \$10,000 (the maximum annual limit that would have been claimable under the Classic plan).

Example Two: A policy is upgraded from Accident plan with no cover for illness, to Classic Plan that does cover illness but only after the 21 day waiting period has passed (from the date the policy upgrade commenced). The AD/pet develops a new illness condition within the 21 day waiting period. As the limit applicable to the Accident plan for illness is zero (as illness is not covered under the accident plan) there would be no cover for the condition and the condition would be considered as pre-existing.

- policy downgrades may be made for AD(s)/pet(s) of any age.

Changes to Your Assistance Dog/ Pet's Cover and Renewal

A Certificate of Insurance will be issued if **your** cover is upgraded or downgraded during the policy period, **you** will be issued a new Certificate of Insurance.

We are not obliged to renew or issue **you** a new policy and any decision to renew or issue a policy is at **our** sole discretion not more than every 12 months. **We** may also change the terms and conditions of the policy and premiums. **We** will notify **you** in writing if this is to occur and if **you** decide not to renew **your** policy **you** will need to call **us** on 1300 304 802 or notify **us** via email info@bluebadge.com.au

Cancellation by You

If **you** cancel **your** policy, **we** will refund any premium **you** have paid, less an amount that covers the period for which **your** AD/pet was insured. The cancellation

will be effective from the date that **we** receive cancellation notification from **you** over the phone or in writing.

Cancellation by Us

We can cancel **your** policy in any way permitted by law with immediate effect, with no refund of premium paid, if **you**:

- are found to have misrepresented **yourself**, or **your** AD/pet.
- have not complied with the terms of this policy.
- have not paid **your** premium for a period of 45 days or longer.
- fail to tell **us** anything **you** should tell **us** when **you** apply for this policy, or when **you** change or reinstate this policy
- have made a fraudulent claim under this policy or under some other contract of insurance (whether with **us** or some other insurer) that provides insurance cover during any part of the period of the policy.
- if **your** policy is cancelled, **we** are entitled to keep a pro rata proportion of the premium for any period during which the policy has been in force.

Cooling Off Period

Under Australian law, **you** have cooling-off rights and may cancel **your** policy within 14 days from the date the policy was sold to **you**. If **you** wish to exercise **your** cooling off rights, please email **us** within this 14 day period at info@bluebadge.com.au. If **you** have not made a claim, then **we** will refund in full the money **you** have paid.

Privacy Policy

We respect **your** privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how **we** treat **your** privacy, and it is recommended that **you** read the policy in conjunction with this notice.

We collect personal information to assess **your** request for insurance, to administer **your** policy, provide other insurance services as requested by **you**, and also to notify **you** about other Blue Badge Insurance services or promotions from time to time. At the time of collecting **your** information **we** will

inform **you** of the purpose for the collection and the consequences if **you** choose not to provide the information.

In order to provide **our** insurance services **we** may need to share **your** information with third parties including **your** agent and **our** reinsurers and claims providers (for a full list see **our** privacy policy).

In accordance with **our** privacy policy **you** may obtain access at any time to information that **we** or **our** service providers hold on **you**. If **you** would like to contact **us** about privacy, or would like to obtain a copy of the privacy policy **you** may do so through one of the following means:

- Online: **www.bluebadgeinsurance.com.au**
- By phone: **1300 304 802**
- By email to **info@bluebadge.com.au**
- By Post: Privacy Officer, PO Box 550, Kotara, NSW 2289

If You Have a Complaint

STAGE 1:

If **you** have a complaint, including in relation to **our** service, the cover provided under **your** policy, or the way **you** have been treated, **we** encourage **you** to let the person with whom **you** have been dealing know so that they can assist in resolving the matter. If they are unable to resolve **your** matter, then **you** may escalate the matter by lodging **your** dissatisfaction with **us**. **You** can contact **us** by telephone, by mail at **our** contact details listed below, or by emailing **us** at **info@bluebadge.com.au**. **We** will respond to **your** request, within fifteen (15) business days if **we** have all the information **we** need and have completed any investigation required.

STAGE 2:

If **you** get **our** response and feel **your** issue has still not been resolved to **your** satisfaction, **you** can contact the Blue Badge Insurance Internal Dispute Resolution (IDR) representative at **info@bluebadge.com.au** or **our** mailing address and request that the IDR representative review **your** dispute. **You** can also access the IDR representative through **your** claims officer.

EXTERNAL DISPUTE RESOLUTION:

If **you** disagree with the Blue Badge Insurance IDR representative's decision, or **your** concerns have not been resolved within 30 days **you** may contact the Australian Financial Complaints Authority (AFCA) for a review of **our** decision. AFCA is an independent external dispute resolution service. **You** can contact the service at 1800 931 678 (free call) or by email at info@afca.org.au. **You** can also visit the AFCA website at afca.org.au. There is no charge for this service.

Get in touch with **us**:

- bluebadgeinsurance.com.au
- info@bluebadge.com.au
- PO Box 550, Kotara, NSW 2289

The General Insurance Code of Practice

We are a member of the Insurance Council of Australia (ICA) and has adopted its General Insurance Code of Practice. This code provides information and education about insurance and sets forth standards of customer service and procedures to promote better relations between customers and insurers. It addresses insurance buying, claims handling, catastrophe and disaster response, education, and dispute resolution.

For more information about the Code, **you** can access a copy of it at codeofpractice.com.au.

Financial Claims Scheme

We are authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards and practices to ensure that financial promises made by **us** are met. The protection provided under the Federal Government's Financial Claims Scheme applies to **us**. If **we** are unable to meet **our** financial obligations a person may be entitled to payment under this Scheme.

Information about this Scheme can be obtained from the website at fcs.gov.au or by calling **1300 55 88 49**.

Updating Your PDS

If **We** change anything about this insurance in the future, the PDS may also change. If the change is relatively small and will not affect **your** decision to buy or renew this cover, **we** will list the details at **bluebadgeinsurance.com.au**. If **we** make a substantial update to the product, **we** will send **you** a new PDS or Supplementary PDS, explaining the changes **we** have made. **We** will tell **you** in any renewal notice **we** send **you** if the terms of **your** policy will change on renewal and how **you** can get details of the changes. **You** agree to review those changes and, if **you** do not agree to those changes, to tell **us** (by logging in to **your** account on **our** website or in writing) and to cancel **your** policy.

Unless **you** tell **us** that **you** do not agree to those changes, **we** will assume that those changes are acceptable to **your** and renew **your** policy on the terms of the renewal notice.

8. DEFINITIONS

Accident - an unforeseen or unintended specific event, that occurs unexpectedly and suddenly, and which could not reasonably have been expected to occur. All accidental damage or loss must have arisen from a specific event at an identifiable time and place, this does not include damage or loss that is of a gradual nature or that happens over a period of time.

Accidental Injury - physical harm or damage to part of **your** insured AD(s)/pet(s) body caused by an unforeseen physical action or force originating from outside the AD(s)/pet(s) body. The event must result in injury caused directly and independently of all other causes by some external and visible means arising from this event. This does not include any injury, trauma or condition that occurs gradually or over a period of time.

**** Conditions that are not considered as accidental injury include luxating patella, Cruciate ligament rupture or strain, degenerative joint disease, hip/elbow dysplasia, Hyperextending hocks or any condition that is subject to a specified exclusion or waiting period stated in this policy document.

Address - the address that is shown on **your** Certificate of Insurance, where **your** AD/pet normally resides in Australia.

Alternative Treatment - Means acupuncture, chiropractic manipulations, homeopathy, hydrotherapy, massage therapy, osteopathy, Bowen therapy, herbal therapy, laser therapy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by, or supervised by a vet to treat.

Assistance Dog (AD) - means a dog:

- (a) accredited under a law of a State or Territory that provides for the accreditation of animals trained to assist a persons with a disability to alleviate the effect of the disability; or
- (b) accredited by an animal training organisation prescribed by the regulations for the purposes of this paragraph; or
- (c) is trained:
 - (i) to assist a person with a disability to alleviate the effect of the disability; and

- (ii) to meet standards of hygiene and behaviour that are appropriate for an animal in a public place.

Behavioural or Psychological conditions – means any behavioural or psychological problem and any associated treatment, products or medications, training, socialisation, behavioural therapy, or psychological therapy.

Benefit limit – means the maximum amount payable for the plan selected.

Breeding or Obstetric conditions – means health conditions relating to or arising from breeding or obstetrics, including artificial insemination, caesareans, contraceptives or contraceptive procedures, and phantom pregnancy.

Certificate of Insurance – first issued to **you** or any further certificates issued following a change to the policy (whichever applies at the time of the event).

Chronic condition – means a health condition, diagnosed by a Veterinarian, and has one or more of the following:

- Has no widely accepted cure.
- May continue indefinitely.
- May require longer than 3 months of medication, monitoring, treatment, consultations, check-ups, examinations, or tests, or
- May return or relapse after intervals of remission in between.

Condition – any illness, ailment, injury, lesion, disorder, or disease.

Congenital – means a congenital anomaly or developmental defect which is present at birth or that develops during the first months of life or later in **your** AD(s)/pet(s) life. It may not show symptoms right away.

Cosmetic treatment – means any surgery or procedure or other treatment of any kind that improves, alters or enhances appearance, whether or not undertaken for other medical, physical, functional, psychological or emotional reasons, and includes tail docking, tattooing or costs associated with

grooming, including where **your** AD/pet requires sedation or general anesthetic to undergo the grooming procedures.

Dental - treatment of an oral disease such as routine dental care or, unless a serious and traumatic accident occurs, and the dental treatment is carried out directly to repair serious injuries to **your** AD(s)/pet(s) face.

Epidemic - means a sudden development and rapid spreading of a contagious disease affecting dogs or cats in a region where it developed in an endemic state or within a previously unscathed community.

Excess - An Excess is the amount **you** must pay when **you** make an insurance claim for a new condition, illness or injury. Blue Badge Insurance will pay the amount of the claim that is over the excess, subject to the benefit limits. Where the amount of the claim is less than the excess, no payment will be made Blue Badge Insurance. The amount of the excess payable will vary according to the plan type **you** have chosen. Please refer to the terms and conditions of the policy and **your** Certificate of Insurance.

Exclusions - means conditions, treatments or events that are not covered by this policy.

Family - any person related to the insured AD(s)/pet(s) owner, means **your** spouse, defacto partner, civil union partner, fiancé, parent, stepparent, child, stepchild, foster child, sibling, or step-sibling, grandparents.

Hereditary condition - means a genetic condition which is passed down through **your** AD(s)/pet(s) bloodline, and which is commonly breed specific.

Illness - means a sickness or disease as diagnosed by a veterinarian; or signs and symptoms which are indicative of a sickness or disease; and which is not an injury.

Ingestion of foreign object - means swallowing or absorbing a foreign object into the body requiring removal, surgery or hospitalisation until the foreign object has passed.

Injury - physical harm or damage to part of **your** insured AD(s)/pet(s) body caused by an unforeseen physical action or force originating from outside the AD(s)/pet(s) body. This does not include any injury or trauma that occurs gradually or over a period of time.

Life Threatening Condition - means any condition which puts **your** AD/pet in immediate danger of death, or any condition where the risk of **your** AD/pet dying is imminent unless appropriate treatment is administered to either cure the condition or to prolong the life of **your** AD/pet, as diagnosed and confirmed by **your** vet and recognised by **our** veterinary experts as being such a condition.

Medical Expenses - the costs resulting from treatment for a disease or an accident by a registered veterinarian or other medical practitioner, in the form of medication or therapy, in a medical facility, medical practice or at home.

Medical facility - an institution for health care providing Veterinary treatment by specialised staff and equipment, for sick or injured AD(s)/pet(s) where they are given surgical or medical treatment, and which provides for longer-term patient stays.

Month to month - means cover that renews monthly upon payment of the monthly premium by **You**. Month to month will renew every month upon payment of the monthly premium when **you** set up the policy and can be cancelled at any time just like a monthly subscription.

PDS - Product Disclosure Statement

Non-Elective Euthanasia - euthanasia that is medically required and in the best interest of the AD/pet, as recommended by a Vet.

Ongoing condition - means a persistent and lasting condition which may have a pattern of relapse and remission or no commonly accepted cure; or a condition for which more than three months of treatment, tests or medication is required; or an ongoing condition as determined by **us**.

Period of insurance - the period shown on **your** Certificate of Insurance.

Pet – means a domestic breed of dog or cat ordinarily residing with **you** in Australia, which is primarily a companion animal or assistance animal and whose name and description is reflected in **your** Certificate of Insurance.

Policy Start / Inception date – the date that the insurance cover and waiting periods start. This date is stated in **your** Certificate of Insurance.

Pre-existing conditions – Means any condition, illness and injuries that existed or occurred prior to the time **you** purchased **your** insurance, or prior to the start date of **your** insurance (or the end of any applicable Waiting period). **We** consider something as pre-existing if diagnosed by a Vet, or if **your** pet is showing any symptoms.

Premium - the amount **you** pay for **your** policy. This amount is shown in **your** Certificate of Insurance and includes all government taxes and/or charges and any loadings that may apply based on the age and/or breed of **your** insured AD/pet. **You** can choose to pay annually or month to month. If **you** choose to pay annually a discount will apply on the base premium.

Select Breeds – means certain breeds that are subject to increased health risks and that may attract a higher premium.

Third party liability – means **your** legal liability for payment of compensation in respect of physical loss of or damage to property, death, bodily injury to any person which is caused by an accident involving **your** AD/pet.

Treatment – means reasonable, customary and essential examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures provided in a registered animal care facility by a vet, or a Veterinary nurse or technician under vet supervision, that is medically justifiable and necessary as a result of an unforeseen accident, illness or other insured event, suffered by **your** AD/pet, named on the policy, during the period of cover. To be claimable, treatment must have been conducted within the terms of reference of the Australian Veterinary Association.

Vet Expenses - means the reasonable, customary, and essential expenses incurred for the treatment of **your** AD/pet for an injury or an illness during **your** period of cover.

Vet/Veterinarian - means either a registered veterinarian or a specialist veterinarian who is licensed in Australia, and who is practicing at a Veterinary clinic or hospital.

Waiting periods - the period(s) stated in **your** policy that must pass from the policy start/inception date before **your** cover will begin, or from the policy start/inception date that any additional AD(s)/pet(s) are included during the period of insurance. **We** will not pay for costs relating to the Investigation, diagnosis and treatment of any condition where symptoms present during the applicable waiting period. If the diagnosis is inconclusive but where the symptoms are similar to that of a condition where a waiting period is applicable, then no costs will be considered until such time that the condition is confirmed.

We, us or Our - Blue Badge Insurance, a product underwritten by Pacific International Insurance Pty Ltd.

Wellness Benefit - additional benefits as listed in the table in the Certificate of Insurance.

Working dog - means a dog which is primarily kept and used to carry out work or an occupation and which is not kept first and foremost as a companion animal or assistance animal. Working dogs may include (but are not limited to): police dogs, dogs used by security, customs, and the armed forces, hunting dogs or farm dogs.

You or your - the person or persons named on **your** Certificate of Insurance as the Insured.

PART B:
Financial Services
Guide (FSG)

This Financial Services Guide (FSG) is an important document and is designed to help You decide whether to use the financial services offered. It contains information about the financial services that Blue Badge Insurance Australia Pty Ltd provides, how We are paid and how any complaints are handled. If You have a complaint about the financial services that We provide You should contact Us on the contact details set out on page 6. Please see page 34 for details of resolving complaints.

What Financial Services Are Provided?

Blue Badge Insurance Australia Pty Ltd (ABN 18 620 594 765, AR No. 1274770) is an authorised representative of Pacific International Insurance Pty Limited (Pacific)(ABN 83 19 311 193, AFSL number 523921). Blue Badge Insurance holds a binding authority from Pacific to issue contracts of insurance and to deal with or settle claims on their behalf. Before purchasing the insurance, review the Product Disclosure Statement and use it to decide whether to buy or hold the insurance.

How We Are Paid

Blue Badge Insurance Australia Pty Ltd will receive a commission from Pacific for every policy that is issued on behalf of the Insurer.

The commission that We will receive from Pacific is included in the premium charged and is received after You have paid the premium. This commission is calculated as a percentage of the premium. We may also receive a share of profit earned by Pacific if they make an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when Pacific achieves its underwriting target in a given year.

We may also charge You a fee. Any fee that is charged will be set out on the invoice You receive.

You can ask Us about the amount of commission or fees that We receive before You decide to purchase the Blue Badge Assistance Dog and Pet Insurance.

Our employees are paid an annual salary and may be paid a bonus based on the performance of the business. Our may also receive financial and non-financial incentives from Pacific to assist in selling and marketing this Blue Badge Assistance Dogs and Pet Insurance (e.g. sponsorship of training events and conferences, marketing promotions and competitions).

For more information about the remuneration or other benefits received for the financial services provided, please ask Us within a reasonable time of receiving this FSG.

What Professional Indemnity Insurance Arrangements Do We Have in Place?

Professional Indemnity Insurance is held by Blue Badge Insurance Australia Pty Ltd and covers Us and Our employees for financial services We provide to You.

Dispute Resolution

For information about the dispute resolution process that applies to the services provided by Blue Badge Insurance Australia Pty Ltd see page 34 of this document.

BLUE BADGE
INSURANCE
AUSTRALIA



Contact Details:

Telephone:

1300 304 802

Email:

info@bluebadge.com.au

Website:

www.bluebadgeinsurance.com.au

Mail:

Blue Badge Insurance Australia Pty Ltd
PO Box 550, Kotara NSW 2289

**This PDS Version was
prepared November 2021.**