



paws Pet Insurance

Combined Product Disclosure Statement and Financial Services Guide

Effective 31 March 2020

Underwritten by

Pacific International Insurance Pty Ltd (ABN 83 169 311 193)



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PART A:

PRODUCT DISCLOSURE STATEMENT

Introduction

This document is a Product Disclosure Statement (PDS) for our Pet Insurance Policy.

This PDS was prepared on 31 March 2020 and is issued by:

Pacific International Insurance Pty Ltd
PO Box 550
Kotara NSW 2289

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.

About the Insurer

The insurer of this policy is Pacific International Insurance Pty Ltd (Pacific) (ABN 83 169 311 193). Pacific is licensed in Australia by the Australian Prudential Regulation Authority (APRA).

Our Agent

We have sole responsibility for the Product Disclosure Statement in Part A of this document, and for cover provided under your insurance policy. However, we have appointed Mad Paws Pty Ltd (Mad Paws) ABN 78 600 835 425, as an Authorised Representative (AR. No. 001280846), to act as our agent. Mad Paws is authorised to deal in and issue this pet insurance and will administer the issue of policies and handling of claims on our behalf. Mad Paws acts as an agent for us as the insurer, not for you. You can see more information about the basis on which Mad Paws acts for us and the remuneration it receives in the Financial Services Guide in Part B of this document.

Other Providing Entities

For full details on providing entities please refer to the FSG (Part B of this document).

Financial Claims Scheme

Pacific is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Pacific are met within a stable, efficient, and competitive financial system.

The protection provided under the Financial Claims Scheme legislation applies in relation to Pacific and the policy. If Pacific were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at www.apra.gov.au or the APRA hotline on 1300 558 849.

Your Duty Of Disclosure

Before you enter into an eligible contract of insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth).

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.

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.

Who Needs To Tell Us

It is important you understand you are answering our questions in this way for yourself and anyone else who you want to be covered by the policy.

Exclusions

The policy will not provide insurance cover under certain circumstances. You should read the PDS in full and make yourself aware of all the exclusions that apply.

Conditions

You must meet certain terms and conditions for your insurance cover to apply. For example, you must pay the premium. You should make yourself aware of all the conditions that apply by reading the PDS.

Limits Of Cover

Our liability is limited to the amount shown in the certificate of insurance that we will issue to you and any limits shown in the PDS.

Cost Of The Policy & Paying For The Insurance

The amount that we charge you for this insurance when you first acquire your policy and when you renew 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.

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 Levy (if relevant).

What Happens If You Do Not Pay The Premium Of Your Policy By The Due Date?

We will have the right to cancel your policy if you do not pay your premium by the due date or if your payment method is dishonoured and therefore we have not received your payment by the due date.

Unless we tell you, any payment reminder we send does not change the expiry of your cover or the due date of your premium.

Other Costs, Fees and Charges

Other costs, fees and charges which may be applicable to the purchase of your insurance policy include:

GST

If you are entitled to an input tax credit for the premium, you must inform us of the extent of that entitlement at or before the time you make a claim under this policy. We will not indemnify you for any GST liability, fines or penalties that arise from or are attributable to your failure to notify us of your entitlement (or correct entitlement) to an input tax credit on the premium.

The amount that we are liable to pay under this policy will be reduced by the amount of any input tax credit that you are or may be entitled to claim for the supply of goods or services covered by that payment.

Cooling Off Period

If, after reading your policy, you are not satisfied with the cover, you may cancel this policy within 14 days of receiving it and obtain a full refund less any nonrefundable government charges and taxes that we have paid. You may notify us in writing or electronically.

If you make a claim for any incident within the 14-day period, you must pay your annual premium in full.

Cancellation

You may cancel this policy at any time by notifying us in writing. If you cancel this policy, a cancellation fee may apply. We may cancel the policy where we are entitled to by law. Further details about cancellation are shown in Cancellation of the Policy section in the PDS.

Dispute Resolution Process

How We Resolve Your Complaints

Stage 1: Let us know about your concerns

Get in touch with one of our customer service consultants about your concerns, and they'll do their best to resolve them. When you make your complaint please provide as much information as possible, to assist us to resolve your matter quickly. Where we can't resolve your concern immediately, we will resolve it within 15 business days. Call us on 1300 285 219 or email customerservice@madpawspetinsurance.com.au for more options to get in touch.

Stage 2: Contact Internal Dispute Resolution Committee

If we haven't responded to your complaint within 15 business days, or if you're not satisfied with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by the IDR Committee.

Post: PO Box 550, Kotara NSW 2289

Email: resolutions@madpawspetinsurance.com.au

Call: 1300 285 219

The IDR Committee will provide in writing our final decision within 15 business days of your complaint being escalated, unless we've requested an extension from you and you've agreed to give us more time.

Stage 3: Seek an external review of our decision

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:

Phone: 1800 931 678

Post: GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You also have the right to seek further legal assistance.

Privacy

Pacific respects your privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how Pacific treats your privacy, and it is recommended that you read the policy in conjunction with this notice.

Pacific collects 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 Pacific 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 its insurance services Pacific may need to share your information with third parties including your agent and Pacific's reinsurers and claims providers (for a full list see Pacific's privacy policy).

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

- obtain the privacy policy online at www.pacificins.com.au/privacy-policy
- by phone on 1300 285 219
- by email to insurance@pacificins.com.au
- by letter to Privacy Officer, PO Box 550, Kotara, NSW 2289

Mad Paws Pet Insurance Policy

Introduction

This is your Mad Paws Pet Insurance PDS. Please read it carefully to ensure that it meets your needs. If you have any queries, please contact us.

Your policy is a contract of insurance between you and us. Your policy is made up of:

- this PDS;
- the most current Insurance Certificate issued by us;
- any endorsements; and
- any other change advised by us in writing.

Please keep your policy documents in a safe place.

Definitions

The following definitions apply in this policy:

Accident

An unforeseen event, which could not reasonably have been expected to occur. The event must result in **injury** or poisoning caused directly and independently of all other causes by some external and visible means arising from this event.

Annual Limit

The maximum amount payable for benefits as shown in **your certificate of insurance** applying for a 12 month period.

Behavioural Conditions

Any changes in the **insured pet's** normal behaviour resulting from a mental or emotional disorder as diagnosed by a vet.

Benefit Limit

The maximum amount payable under **your** policy for each type of cover selected.

Certificate Of Insurance

The document we give you which sets out the details of your insurance cover. You will receive a **certificate of insurance** when you first take out your insurance and again if the policy is changed.

Condition

Any illness, ailment, **injury**, lesion, disorder or disease.

Congenital

A **condition** existing at birth and often before birth or that develops during the first month of life.

Excess

The amount(s) shown in **your certificate of insurance** that **you** must pay towards every claim that **you** make.

Family

Any person related to the **insured pet's** owner including, but not limited to spouse, partners, parents, children and grandparents.

Hereditary Condition

A condition that has been passed down from your **insured pet's** parents or **condition(s)** common to a specific breed which may present with symptoms during any stage of the **insured pet's** life. These include, but are not limited to, hip dysplasia, elbow dysplasia, mange, displacement of the patella, entropion, ectropion and cherry eye.

Injury

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

Insured Pet

The pet insured under this policy and whose name and description is reflected in **your certificate of insurance**.

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 pets where they are given surgical or medical treatment and which provides for longer-term patient stays.

Period Of Insurance

This is the period of time you are covered by this insurance. It is shown on **your certificate of insurance**.

Policy Start 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** that existed or occurred prior to the **policy start date**.

Us/We

Pacific International Insurance Pty Ltd.

Veterinary Treatment

Treatment by a registered veterinarian in a registered animal care facility where the treatment is medically justifiable and necessary as a result of an unforeseen **accident**, illness or other insured event. To be claimable, treatment must have been conducted within the terms of reference of the Australian Veterinary Association.

Waiting Periods

The period(s) stated in your policy that must pass from the **policy start date** before **your** cover will begin, or from the date that any additional pet/s are included during the **Period of insurance**.

Wellness Benefits

Expenses relating to the specific procedures or covers that the pet owner chooses to have the veterinarian or service provider perform, as listed in the table in the **certificate of insurance** (and subject to the specified maximum amounts covered).

You/Your

The natural person named as the insured in the **certificate of insurance**.

What You Are Covered For

You are covered for the events (subject to the limits stated in **your certificate of insurance**) included in the plan you have chosen. **Your** cover option will reflect in your certificate of insurance i.e. either the Emergency Plan, Classic Plan or Deluxe Plan.

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;

caused by **your insured pet** during the period of insurance provided that:

- The property is not owned by **you, your family** or anyone residing with **you**;
- The property is not held in trust by **you**, or in **your** custody or control;
- The injury was not suffered by a member of **your family** residing with you;
- The incident happened within the territorial limits.

Third Party Liability Cover is subject to a 21 day waiting period.

Cover Options

We offer three different Pet Insurance plans to suit your individual needs.

Your selected option and the applicable limits will reflect in your **certificate of insurance**.

1. EMERGENCY PLAN

This option covers **veterinary expenses** incurred as a result of **accidental injury** to the **insured pet(s)**.

Cover Provided

- **Veterinary treatment** expenses incurred for the diagnosis and/or treatment of the **insured 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
- Non-elective euthanasia

2. CLASSIC PLAN

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

Cover provided

- **Veterinary treatment** expenses incurred for the diagnosis and/or treatment of the insured 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
- Non-elective euthanasia

Cover Options Cont.

The **Wellness package** is an optional addition to this Plan. It includes cover for the following:

- Advertising and reward in the event of the **insured 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 cover, the limits to each benefit will be outlined in **your certificate of insurance**.

3. DELUXE PLAN

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

Cover Provided

- **Veterinary treatment** expenses incurred for the diagnosis and/or treatment of the **insured 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
- Non-elective euthanasia
- Dental Illness
Subject to the Annual Limit as shown on your **certificate of insurance**, cover applies to certain treatments for Dental Illness.

Cover Provided:

We will pay for expenses incurred as a result of your **insured 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**. There is a 6 month **waiting period** for benefits under Dental Illness.

Cover Not Provided:

We will not pay for expenses incurred as a result of your **insured 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

Cover Options Cont.

The **Wellness package** is an optional addition to this Plan. It includes cover for the following:

- Advertising and Reward in the event of the **insured 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 cover, the limits to each benefit will be outlined in **your certificate of insurance**.

What You Are Not Covered For

1. **You** are not covered if or for:

- 1.1 Diagnosis or treatment of **pre-existing conditions**.
- 1.2 Diagnosis or treatment of the **insured pet's injury** that was caused intentionally by **you** or any other resident of **your** household.
- 1.3 Special diets, pet 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.
- 1.4 Diagnosis, treatment, training, or therapy that results from **behavioural conditions** or a psychiatric disorder.
- 1.5 Diagnosis or treatments that are experimental, investigational or otherwise not generally accepted in the Australian veterinary medical community.
- 1.6 Elective or preventative procedures or cosmetic surgeries, apart from the optional wellness package under the Classic and Deluxe Plans.
- 1.7 Any cost relating to statutory quarantine.
- 1.8 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.

What You Are Not Covered For Continued.

- 1.9 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.
- 1.10 Any dental treatment, unless as specified under the Deluxe Plan if selected, and appears on your **certificate of insurance**.
- 1.11 The replacement of a pet in the event of **your insured pet's accidental** death.
- 1.12 Diagnosis or treatment of the **insured pet** for any **condition** resulting from or associated with breeding or pregnancy including caesarean section, dystocia, or termination of pregnancy.
- 1.13 Pets used for law enforcement or security purposes.
- 1.14 If **Your** monthly or annual premium has not been paid by you in advance and is not up to date or has lapsed.
- 1.15 Perils caused by or contributed to by risks in 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 explosive or other dangerous properties of any part of nuclear machinery, nuclear weapons, nuclear reaction, nuclear fission, and nuclear radiation.
- 1.16 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.
- 1.17 Treatment of the following **conditions**:
For dogs - infectious canine hepatitis, (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza, kennel cough.
For cats – panleukopenia, chlamydia, leukaemia, Feline Immuno Deficiency Virus, Feline Infectious Peritonitis, viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu.
- 1.18 Any declared pandemic disease that causes widespread illness affecting dogs or cats.
- 1.19 Any tick preventative measures or treatments.
- 1.20 Costs relating to joint replacements, implants, prosthetics, artificial limbs or organ transplant surgery.
- 1.21 Costs relating to your pet fighting with any other animal, where the pet has displayed a history of fighting any other animal prior to the **policy start date**.
- 1.22 Treatment or allergic conditions or skin conditions caused by substances or chemicals used in products to maintain the cleanliness of the pet, or from contact with plants.

What You Are Not Covered For Continued.

- 1.23 Costs relating to the pet caused through hunting, racing or arranged or organised fighting.
- 1.24 Treatment due to the pet being overweight or obese.
- 1.25 Elective diagnosis or treatment including but not limited to debarking, tagging or routine health checks.
2. There is no cover for any event which has in any way resulted from an illegal activity and/or non-compliance with any common law, statute or municipal by-law.
3. There is no cover for any claim caused by any illness that you are aware of before the policy start date or injury to your insured pet suffered before the policy start date.
4. There is no cover for anything which is caused in any way by participation in:
 - 4.1 Civil commotion, labour disturbances, riot, strike, lockout or public disorder or anything causing any of these.
 - 4.2 War, invasion, act of a foreign enemy, hostilities, civil war, revolution, rebellion or any other warlike operations whether war was declared or not. This includes any attempt to perform any of these as well as any attempt by a lawfully established authority to control or stop any of the occurrences.

THE FOLLOWING PLAN-SPECIFIC EXCLUSIONS ARE ALSO APPLICABLE:

Emergency Plan

1. Diagnosis or treatment of any illness/disease or any condition caused by or resulting from an illness/disease.
2. Diagnosis or treatment of pre-existing and hereditary conditions.
3. Diagnosis, treatment, or preventive diagnosis or treatment of the insured pet for internal or external parasites including fleas, heartworms, and roundworms.
4. Medication prescribed more than one year after the insured pet's injury.
5. Diagnosis, treatment, or preventative diagnosis or treatment of the insured pet for any bacterial or rickettsial fever transmitted by the bite of a tick. This exclusion does not apply in respect to Ixodes Holocycclus (Paralysis Tick).
6. Boarding, transportation, grooming, or bathing. Boarding includes medical boarding, and bathing includes medicated baths or dips.
7. Routine examinations, preventive treatment (including vaccines) or diagnostics associated with preventive treatment.

Conditions

1. You will be responsible for any **excess** stated in your **certificate of insurance** for every event giving rise to a claim.
2. The illness benefit will be subject to a **21-day waiting period** from the **policy start date**.
3. **Your** cover is limited to the limits specified in **your certificate of insurance**. Limits cannot be carried forward to subsequent policy periods and will expire at the end of the **period of insurance**.
4. 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.
5. A diagnosis must be made within 48 hours from the time of the event giving rise to a claim.
6. **You** must as often as **we** may require, at our expense, submit **your insured pet** to a medical examination before or after a claim has been accepted.
7. It is **your** responsibility to seek medical assistance immediately once **you** become aware of any **condition** that requires medical treatment or **your insured 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 assistance timeously.
8. **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.
9. It is **your** duty to declare all medical and health information regarding **your insured 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.
10. This policy only covers insured events occurring within the borders of Australia.
11. **Your** cover is limited to one Mad Paws Pet Insurance product per **insured pet**.
12. There is no cover for any additional medical costs incurred as a result of **pre-existing injuries**.
13. There is a **21-day waiting period** for the benefits on the optional Wellness package.
14. There is a **90-day waiting period** in respect to Cruciate Ligament conditions.
15. There is a **21-day waiting period** each for Poisoning, Intervertebral disc disease, Ingestion of foreign object, Paralysis tick (*Ixodes Holocyclus*).
16. 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.
17. 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. **We** may require proof of your previous insurance policy and details of any past claims, on submission of a new claim with **us**.
18. If any additional 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 pet/s are included.

How To Claim

Registering a New Claim:

1. Please call the Mad Paws Pet Insurance team on **1300 285 219** to notify us of your claim or email claims@madpawspetinsurance.com.au
2. Our team will email you a claim form, which needs to be completed by yourself, and your vet needs to complete section 3.
3. Email your completed claim form, your vet's invoice and any supporting information to: claims@madpawspetinsurance.com.au.
4. You will be kept up to date on the progress of your claim via email.

You will be reimbursed for the expenses incurred subject to the terms and conditions of this policy and your **certificate of insurance**.

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

1. Report the claim as soon as possible, but no later than 30 days after the event giving rise to the claim.
2. Thereafter provide us with full details of your claim as soon as possible, but again no later than 30 days thereafter.
3. All documentation and information which you provide as evidence or support of any claim must always be true and correct.

Please take note of these further important terms:

1. **We** settle your claims in the following ways:
 - 1.1 **We** pay you directly into a bank account in your 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.
 - 1.2 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.
2. **You** must provide **us**, at your own expense, with any information and assistance that **we** may reasonably require in order to facilitate application of the policy.
3. 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.

Cancellation Of The Policy

You can cancel this policy at any time by notifying us in writing.

We have the right to cancel this policy if:

- **you** make a misleading statement to us when you apply for your insurance;
- **you** fail to tell **us** anything you should tell us when you apply for this policy, or when **you** change or reinstate this policy;
- **you** fail to comply with a provision of this policy; **you** fail to pay the premium for this insurance;
- **you** 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.

If **you** have requested the cancellation, **we** may also charge or deduct a cancellation fee from any refund (unless cancelled during the cooling off period).

How To Contact Us

PHONE:

1300 285 219

EMAIL:

customerservice@madpawspetinsurance.com.au

POST:

PO Box 550 Kotara NSW 2289

PART B:

FINANCIAL SERVICES GUIDE

About The Insurer And The Providing Entity

The insurer, (and product issuer) is Pacific International Insurance Pty Ltd ABN 83 169 311 193 (**Pacific**), an Australian insurer authorised by the Australian Prudential Regulatory Authority.

Mad Paws Pty Ltd ABN 78 600 835 425 (**Mad Paws**) is an Authorised Representative (AR. No. 001280846) under the Australian Financial Services Licence (AFSL) of AI Insurance Holdings Pty Ltd (ABN 78 135 243 364 | AFSL No. 379465) (**AI**).

Mad Paws is authorised by Pacific and AI to deal in and issue this pet insurance and will administer the issue of policies and handling of claims on behalf of Pacific. Mad Paws acts as an agent for the insurer, not for you.

Mad Paw's website and email is www.madpawspetinsurance.com.au and customerservice@madpawspetinsurance.com.au.

What This FSG Tells You

This FSG provides information about Mad Paws, the financial products and financial services (products and services) it is authorised by Pacific and AI to provide and on what basis it provides these products and services.

This FSG is designed to assist you in deciding whether to use any of these products and services and contains important information about:

- Who is Mad Paws
- Products and services Mad Paws is authorised to provide

- How the following people are paid, if applicable:
 - Mad Paws;
 - Pacific;
 - the employees and directors of Mad Paws; and
 - any associates of any of the above.
- Potential conflicts of interest that Mad Paws may have
- Mad Paws internal and external complaints resolution procedures

The Product Disclosure Statement (PDS) in Part A of this document tells you the information a person would reasonably require for the purpose of making a decision about whether to acquire any product or service described in the PDS. In this FSG “you” and “your” mean the applicant for a Pet Insurance policy and, if a policy is issued, the insured. The Pet Insurance PDS is set out in Part A of this document. The PDS contains information about the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy the product or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product. If Mad Paws arranges for the issue of a product to you, Mad Paws will give you a Policy Wording that sets out the terms on which the product has been issued. A PDS and Policy Wording may be combined for some products. This FSG is part of a combined PDS and FSG document, which includes the insurer's policy terms and conditions. Mad Paws will not be responsible for performing Pacific's obligations under this Pet Insurance product that Mad Paws arranges as Pacific's agent.

Products And Services Mad Paws Is Authorised To Provide

Mad Paw's authorisation under AI's AFSL authorises Mad Paws, among other things, to issue and vary, general insurance products, handle claims and to give general financial product advice in relation to general insurance products, to retail clients. Mad Paws and Pacific do not act on your behalf when either Mad Paws or Pacific does any of those things. Mad Paw's authorisation does not authorise it to provide personal advice to anyone. Any advice Pacific or Mad Paws gives will not take into account your personal objectives, financial situation or needs. You should carefully consider whether you should get advice regarding your personal objectives, financial situation or needs. If you do, you should seek advice from a licensed or authorised financial adviser. The principal product Mad Paws offers on behalf of Pacific as at the date of this FSG is Pet Insurance in Australia. Further information on the product Mad Paws offers on behalf of Pacific can be obtained from Mad Paw's website.

Remuneration Information

Pacific, as issuer, is paid the premium for this Pet Insurance Policy if you purchase it. The premium amount is agreed with you before the product is purchased. Mad Paws employees are paid a market salary that may include bonuses based on performance. Mad Paws and its staff may also receive non-monetary benefits such as sponsorships of conferences and functions, and meals and entertainment. Mad Paws closely monitors these activities to ensure they do not create conflicts of interest. This remuneration is included in the premium or other payment you pay Pacific.

Compensation And Insurance Arrangements

Pacific is authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards to ensure Pacific's financial promises are met. This requirement is regulated by APRA and so is exempt under Corporations Regulations from putting in place compensation and insurance arrangements.

Privacy Policy

We are committed to ensuring the privacy and security of your personal information. We have set out under Privacy in the PDS how we adhere to our Privacy obligations.

Complaints

If you have a complaint about the financial services provided by Mad Paws, you can find information on how your complaint can be resolved in the How We Resolve Your Complaints section of the PDS (Part A of this document).

Who Is Responsible For This Document?

Mad Paws is responsible for the FSG in this document and Pacific is responsible for the PDS. Pacific has authorised the distribution of this FSG.



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