

Stella Pet Insurance

Product Disclosure Statement
and Policy Wording

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Important Information

This Product Disclosure Statement and Policy Wording ('PDS') contains important information about this insurance to assist in the making of a decision in relation to it.

This PDS was prepared on 25 November 2022.

Please read this PDS, the Target Market Determination ('TMD') and the Stella Pet Insurance Financial Services Guide ('FSG') before deciding whether to buy Stella Pet Insurance. Terms, conditions and exclusions apply as set out in this PDS and any endorsement(s) added to Your Certificate of Insurance.

The Insurer

This Policy is underwritten by Pacific International Insurance Pty Ltd ('Pacific') (ABN: 83 169 311 193), which holds Australian Financial Services License (AFSL No. 523921) and is regulated by the Australian Prudential Regulation Authority ('APRA') as an insurance company.

Stella Pet Insurance

Stella Underwriting Pty Ltd, (ABN 72 633 811 319, AR 001282046) ('Stella') distributes Stella Pet Insurance to You as an authorised representative of Knose Financial Services Pty Ltd (ABN 38 620 795 735, AFSL No. 536651) ('Knose').

Knose is an underwriting agency acting under a binding authority as agent for the insurer of the product, Pacific. In all aspects of arranging this Policy, Knose and Stella act as agents of Pacific and not as Your agent.

Knose is authorised to provide financial services in relation to Stella Pet Insurance (the 'Product'). Knose is responsible for the services that Stella and Knose provide to You, and Knose is also responsible for the content and distribution of the FSG, the TMD and this PDS.

Stella and Knose are not authorised to give You personal advice in relation to the Product. Any advice given to You will be of a general nature only and will not take account of Your personal objectives, financial situation or needs. You need to determine whether the Product meets Your needs. For this reason, before You act on this general advice, You should consider the appropriateness of this general advice having regard to Your individual objectives, financial situation and needs. Before You make any decisions about whether to purchase this Product, Knose recommends You read this PDS and Policy Wording and the TMD which are available from Knose, Stella and Your insurance broker.

Stella

Stella is authorised to arrange the issue of pet insurance only when You purchase the Product online and are also authorised to provide general advice in marketing materials about the Product (Authorised Representative No. 1277359).

When You make an enquiry about the Product over the phone or email, Stella is not authorised to provide You with financial product advice or to issue a Policy to You. Only Knose may do this.

Knose

Knose is an Australian financial services licensee authorised to deal in and provide advice in relation to general insurance products.

Knose acts under a binding authority from the insurer of the Product. This means that Knose can arrange, vary or cancel policies and handle or settle claims on behalf of the insurer. Knose acts for the insurer when providing these services.

If You have any queries in relation to this Policy, please contact Stella in any of the following ways:

- Email: pet@stellainsurance.com.au
- Website: www.stellainsurance.com.au
- Phone: 1300 633 811

Our Contract with You

This Policy is a contract of insurance between You and Us and contains all the details of the cover that We provide.

The Policy consists of:

- the Certificate of Insurance;
- this PDS;
- any proposal or application completed by You;
- any endorsement or other document We tell You forms part of the Policy which may vary or modify the above documents.

These documents should be read together as they jointly form the contract of insurance between You and Us.

These documents (together with any amendments, updates or endorsements that We give You in writing which may vary it) will also apply for any offer of renewal We make, unless We tell You otherwise or issue You with a new and updated PDS in accordance with the Insurance Contracts Act 1984 (Cth).

If there is more than one Policyholder, then anything that any of the Policyholder(s) says, does or omits to advise to Us of, applies to and affects the rights to all of the Policyholders.

Your Duty to take Reasonable Care not to make A Misrepresentation

You must take reasonable care not to make a misrepresentation to Us. This responsibility applies until We issue You with a Policy for the first time or agree to renew, extend, vary/change, or reinstate Your Policy.

You must answer Our questions honestly, accurately and to the best of Your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if You do not answer a question or if Your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the Policy. If You are answering questions on behalf of anyone, We will treat Your answers or representations as theirs.

If You do not meet the above Duty

We may reject or not fully pay Your claim and/or cancel Your Policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and We may treat Your Policy as if it never existed.

If Our information or questions are unclear, You can contact Us on 1300 633 811 or visit www.stellainsurance.com.au.

Selecting Your Cover

Eligibility Criteria

This Policy is available for the benefit of Your Pet(s) that reside with You in Australia as shown on Your Certificate of Insurance.

Dangerous and/or banned breeds

Certain breeds are considered dangerous and/or are banned in Australia. It is not possible to purchase cover for a dangerous or banned breed. If Your Pet's breed is categorised as dangerous and/or banned in Australia after purchase or renewal of Your Policy, then Your Pet will no longer be eligible for this Policy, We will send You notice of non-renewal prior to the expiry of Your relevant Period of Insurance, and cover will cease at the expiry of Your relevant Period of Insurance.

Work or sporting activities

This Policy has been designed for Pet's and therefore this Policy does not cover cats or dogs that participate in commercial or sporting activity such as working (including farm), fighting, racing, personal protection, gun sports, law enforcement or guarding. Note this Policy may cover cats and dogs who are training for, participate in, or are, show dogs/cats, search and rescue dogs, guide dogs, or assistance dogs.

Minimum and maximum age of Pets on entry

When purchasing a new Policy:

1. the minimum age for entry for a Pet is six (6) weeks old; and
2. the maximum age for entry for a Pet is eight (8) years and three hundred and sixty-four (364) days old.

There are no age limits when renewing Policies.

Annual Limit

This Policy provides cover up to the Annual Limit as shown on Your Certificate of Insurance. The Annual Limit is the maximum amount We pay for all accepted claims in relation to a Period of Insurance.

Benefit Percentage

During the application process You choose how much of the Vet Costs (and boarding costs) We cover (Benefit Percentage). The Benefit Percentage You pick is the proportion of Vet Costs (or boarding costs) that We cover in the event of a claim (subject to Annual Excess).

Benefit Percentage	70%	80%	90%
Claimed Vet Costs (after Annual Excess)	\$1,000	\$1,000	\$1,000
We Pay	\$700	\$800	\$900
You Pay	\$300	\$200	\$100

Annual Excess

If You choose to add an Annual Excess to Your Policy this amount needs to be met before We begin to pay benefits for accepted claims, at the chosen Benefit Percentage. Your Annual Excess will only be applied to accepted claims. Your Annual Excess will reset at the start of each Period of Insurance.

Example:

Benefit Percentage: Annual Excess:	80% \$100	
	During same Period of Insurance	
	First Claim	Second Claim
Claimed Vet Costs	\$200	\$200
Less Annual Excess	\$100	\$0
We Pay	\$80 (((\$200-\$100)*80%)	\$160 (\$200*80%)
You pay	\$120	\$40

Vet Consultation for required Treatment of Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition

You can choose to opt out of cover for Vet Consultations related to required Treatment of Injury or Illness. You should consider if it is right for You to opt out of such cover under this Policy based on Your circumstances.

Where You choose not to opt out of this cover, We will cover costs of Vet Consultations related to required Treatment of Injury or Illness, but We will not cover costs of Vet Consultations or other Vet Costs relating to preventative and routine items, such as annual health check-ups (see General Exclusion 6). Preventive and routine items.

Optional Extra Benefits

During the application process You will be provided with the option to include Optional Extra Benefits that cover certain conditions and Treatments which are not otherwise covered under the Policy.






Key Features, Benefits And Risks




This is a general summary only.

Please refer to the relevant sections of the Policy Wording and Your Certificate of Insurance for full benefit details and applicable terms, limitations, conditions, exclusions, and definitions.

What is Covered - Summary of Benefits

Section	Name
Automatically Included Benefits	
1	<p> Vet Costs if Your Pet is Injured</p> <p>If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers an Injury due to an Accident and You incur Vet Costs for required Treatment (excluding Specialised Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>
2	<p> Vet Costs if Your Pet suffers an Illness</p> <p>If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers an Illness (excluding Dental Illness and Behavioural Problems) and You incur Vet Costs for required Treatment (excluding Specialised Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>

Section	Name
Automatically Included Benefits	
3	<p> Vet Costs for essential Euthanasia</p> <p>If during the Period of Insurance and after any applicable Exclusion Period, it is deemed necessary by Your Vet to euthanise Your Pet because of an Injury or Illness, We will reimburse or pay a portion of Your incurred Vet Costs related to euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>
4	<p> Vets Costs – Overseas (while in New Zealand or Norfolk Island on a trip of not more than sixty (60) days)</p> <p>If during the Period of Insurance and after any applicable Exclusion Period, Your Pet accompanies You on a trip of not more than sixty (60) days to New Zealand or Norfolk Island and suffers an Injury or Illness (excluding Dental Illness and Behavioural Problems) and You incur Vet Costs for:</p> <ul style="list-style-type: none"> • Required Treatment (excluding Specialised Therapies); and/or • Euthanasia if deemed humane and essential by Your Vet, We will reimburse or pay a portion of Your incurred Vet Costs related to Treatment and/or euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.
5	<p> Emergency Pet Boarding</p> <p>If during the Period of Insurance, You are unexpectedly hospitalised for four (4) or more consecutive days, and it is not reasonable for someone who lives with You to look after Your Pet and is therefore necessary for Your Pet to board at a licensed kennel or cattery, We will reimburse a portion of Your incurred boarding costs for a period of up to thirty (30) days up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p>

Section	Name
Optional Extra Benefits	
6	<p> Vet Costs - Dental Illness</p> <p>If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers a Dental Illness and You incur Vet Costs for required Treatment (excluding Specialised Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance. Examples of Dental Illnesses: Dental diseases, gingivitis, periodontal disease.</p>
7	<p> Vet Costs - Behavioural Problems</p> <p>If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers a Behavioural Problem and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs from a generalist veterinarian or a behavioural specialist veterinarian including supply of registered medications for required Treatment related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Behavioural Problems: dietary indiscretion, excessive licking, fur pulling, pacing and destructive chewing, anxiety, aggression, obsessive behavioural disorders.</p>
8	<p> Vet Costs - Specialised Therapies</p> <p>If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers an Injury or Illness and You incur Vet Costs for required Specialised Therapies Treatment, We will reimburse or pay a portion of Your incurred Vet Costs related to the Specialised Therapies Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Specialised Therapies: Acupuncture, physiotherapy, hydrotherapy.</p>

What is Not Covered - Summary of Exclusions

What is not covered	Some examples
Pre-existing Conditions	<ul style="list-style-type: none"> ⊗ Vet Costs for Treatment of Pre-existing Conditions; • unless an exception to this exclusion is approved by Us after a Pre-existing Condition assessment as specified on Your Certificate of Insurance
Desexing	<ul style="list-style-type: none"> ⊗ Vet Costs for spaying or neutering of Your Pet; • We do, however, cover additional Vet Costs for required Treatment of complex cryptorchid (undescended testicles) if it is not a Pre-existing Condition. We will reduce the Vet Costs by the amount the Vet would have charged for neutering before applying the Benefit Percentage.
Certain conditions	<ul style="list-style-type: none"> ⊗ There is no cover for Dental Illness or Behavioural Problems (unless You have chosen to include as Optional Extra Benefits).
Your actions including Pet care	<ul style="list-style-type: none"> ⊗ Actions or neglect resulting in Vet Costs or additional Vet Costs including not following Your Vet's advice; • Vaccinatable diseases if not up to date with vaccinations when the illness or injury is first diagnosed.

What is not covered	Some examples
Preventative and routine items	<ul style="list-style-type: none"> ⊗ Preventative and routine items to take care of Your Pet including: <ul style="list-style-type: none"> • health exams, annual check-ups and vaccinations; • parasite prevention; • shampoo/conditioners, including medicated ones; • food, including prescription food and supplements.
Certain Treatments	<ul style="list-style-type: none"> ⊗ Specialised Therapies (unless You have chosen to include as Optional Extra Benefits); • Experimental Treatments; • Breeding related Treatments; • Elective procedures or activities.
Certain Vet Costs	<ul style="list-style-type: none"> ⊗ Emergency costs when it was not an emergency; • Medications not registered or approved in Australia (or in New Zealand/Norfolk Island in respect of Section 4 - Vet Costs – Overseas of the Policy Wording); • Costs after Your Pet's death.
Other general exclusions	<ul style="list-style-type: none"> ⊗ Exclusion Periods; • Epidemics, pandemics or new influenza; • Nuclear or radioactive weapons/materials; • Acts of war or civil unrest.

Exclusion Periods

Exclusion Periods apply to Your Policy, as shown on Your Certificate of Insurance. Cover is only available after any applicable Exclusion Period has elapsed.

Any Injury, Illness, Dental Illness, or Specified Condition that occurs during any applicable Exclusion Period will also be deemed to be a Pre-existing Condition (see Pre-existing Conditions & Pre-existing Condition Assessment).

Therefore, no benefits are payable for Vet Costs related to Treatment of an:

1. Injury due to an Accident; suffered; during a Exclusion Period or
2. Illness (including Behavioural Problems & Dental Illness); suffered; during a Exclusion Period.

Different Exclusion Periods may apply to Injury, Illness, Dental Illness or, Behavioural Problems or Specified Conditions.

A new Exclusion Period also applies from the effective date of any agreed increase in Your cover.

For an Exclusion Period that may apply to Specified Conditions, and other conditions (e.g. Dental Illness), You may submit an additional application to request the Exclusion Period to be reduced.

In order for Us to consider whether a reduction of the Exclusion Period can be provided We will require:

1. a completed request form from You, which will require You to have Your Pet examined by a Vet at Your own expense; and
2. Your Pet's medical history. You will be reasonably required to aid in the process of obtaining Your Pet's medical history e.g. by providing details of any Vets Your Pet has seen in the past.

We will provide You with an updated Certificate of Insurance which lists any condition We have agreed to reduce the Exclusion Period for.

Pre-existing Conditions

There is no cover under this Policy for Vet Costs for Treatment of Pre-existing Conditions, unless an exception to this exclusion is approved by Us after a Pre-existing Condition assessment (as set out below).

A Pre-existing Condition is defined as:

An Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition (including Bilateral Conditions, recurrent conditions such as ear infections and diarrhoea, and other conditions that are related to, secondary to, or results of) that:

- a. first occurred or showed symptoms of; or
- b. was identified or investigated by a Vet; or
- c. You were aware of or a reasonable person in the circumstances could be expected to have known about, before Your Pet's First Date of Cover; before a change of coverage became effective, or during any applicable Exclusion Period.

Pre-existing Condition Assessment

When We conduct the assessment of Your first claim under the Policy We will also arrange for a full assessment of Your Pet's available medical history. You will be reasonably required to aid in the process of obtaining Your Pet's medical history e.g. by providing details of any Vets Your Pet has seen in the past. This assessment will establish what Pre-existing Conditions, if any, Your Pet has, and We will share the assessment outcome with You. You may request a Pre-existing Condition assessment before Your first claim (for example during the cooling-off period).

Where Pre-existing Conditions have been identified during an assessment, We will issue You an updated Certificate of Insurance which will list them, including whether they may be reviewed at a future date, the earliest future date a review may be requested by You and any supporting information required at that time. If a Pre-existing Condition is not reviewable, this means it will be excluded for as long as You continue to hold the cover.

The completion of a Pre-existing Condition Assessment does not override the Pre-existing Condition definition or remove General Exclusion relating to Pre-existing Conditions (listed as General Exclusion (1)). This is because Our assessment can only be completed based on what We have been able to obtain and review, and receipt of missing medical history and/or additional information in the future may change the outcome of the assessment.

The Cost Of The Policy And Paying For The Insurance

Premium

All cover is subject to the payment of Premium and the terms, conditions, exclusions and provisions of this Policy.

The Premium payable by You will be shown in the Certificate of Insurance. The Premium is calculated at the time You purchase Your Policy, make a change to Your Policy or renew Your Policy, after taking into consideration several risk factors including:

Your Pet's species, gender, breed, location, Our claims experience and events that impact the insurance industry.

These risk factors may change over time.

As Your Pet gets older the likelihood of them falling ill increases and the cost of veterinary procedures generally also increases.

This means that the Premium is likely to increase for each Renewal Policy. Therefore, You should consider the cost and Policy terms and conditions that apply for the first Period of Insurance and note that Your Premium may increase over time.

Premiums are subject to Commonwealth and State taxes and/or charges where applicable.

They can include GST, stamp duty, and any other charges.

Other Costs, Fees and Charges

Other costs, fees and charges which may be applicable to the purchase of Your Policy include:

Commission: Stella or Knose may receive a commission payment from Us when the Policy is issued, varied or renewed. For details of the relevant commission paid, please refer to the Certificate of Insurance, the Financial Services Guide or contact Stella directly.

Policy fee: A Policy fee of up to \$2.50 (inclusive of GST) per month is charged by Knose for administration and compliance costs associated with Knose's role in the administration of this product. This Policy fee is in addition to the Premium and is noted separately in the tax invoice issued. For details of the Policy fee payable, please refer to the Financial Services Guide or contact Stella directly.

Goods and Services Tax ('GST')

All monetary limits in Your Policy are inclusive of GST.

In the event of a claim, if You are not registered for GST, We will reimburse You the GST component in addition to the amount We pay You.

If You are registered for GST, We will not pay You the GST component. You must advise Us if You are entitled to claim an input tax credit in relation to the GST payable and the extent of that entitlement. If You do not provide this information to Us, You may be liable to pay an amount of GST on payments You receive.

Cooling-off Period

There is a thirty (30) day cooling-off period. If You wish to cancel Your Policy, You can cancel it by contacting Stella within thirty (30) days of the Issue Date.

We will refund all the Premium and Policy fee paid less any non-refundable government charges, taxes and levies that We have paid.

You cannot exercise this right if You have made a claim under Your Policy during the cooling-off period.

Even after this cooling-off period ends, You still have cancellation rights. See General Conditions.



Policy Documents, Privacy And Complaints

Receiving Your Policy Documents

You may choose to receive Your Policy documents:

- electronically, including but not limited to email; or
- by post.

If You tell Stella to send Your Policy documents electronically, Stella will send them to the email address that You have provided. This will continue until You tell Stella otherwise or until Stella advises that this method is no longer suitable. Each electronic communication will be deemed to be received by You twenty-four (24) hours after it leaves Stella's information system. If You do not tell Stella to send Your Policy documents electronically, the Policy documents will be sent to the mailing address that You have provided.

You are responsible for ensuring that the email and contact details that Stella has is up to date. Please contact Stella to change any email or contact details.

Updating this PDS

Where a change is made to the Policy, We will issue You with new Policy documents or other compliant document to update the relevant information except in limited cases.

A paper copy of any updated information is available to You at no cost by contacting Stella.

Renewal of Your Policy

Before Your Policy expires, We will provide You with a notice to advise whether We intend to offer a Renewal Policy.

As long as You continue to hold the cover, pay Your Premium when it falls due and meet the conditions of cover, We will not refuse to provide You with a Renewal Policy due to the number of claims You may have made or if Your Pet has developed chronic conditions.

A new PDS, Supplementary PDS and/or Policy documents may also be applicable to Your Renewal Policy.

Any changes applicable to Your Renewal Policy will reflect updates associated with insuring pets with similar characteristics to Your Pet, including costs of veterinary procedures.

Your renewal notice will ask You to tell Us whether all of the details are still correct; You must also tell Us if any details You have previously given Us have changed. If We don't hear back from You at renewal, We will take it as though nothing has changed.

If You are happy with the renewal terms, and You don't have to notify Us of any changes You won't need to contact Us. If We don't hear from You by the renewal date, We will automatically renew the Policy and deduct the new Premium instalments from Your nominated credit card or direct debit account where You pay Your Premium by instalments.

If You don't want to take up the renewal, would like to make changes or update information, You will need to contact Us before the renewal date.

The cooling-off period applies to each Renewal Policy.

Joint Privacy Statement

In this Privacy Statement the use of 'We', 'Us' and 'Our' means Pacific, Knose and Stella unless specified otherwise.

While Pacific, Knose and Stella maintain separate Privacy Policies, this joint Privacy Statement is a summary of Our respective Privacy Policies and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policies may change from time to time and where this occurs, We will notify You.

We are committed to protecting Your privacy. We are bound by the obligations of the Privacy Act 1988 (Cth). This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

The primary purpose for Our collection, use, storage and disclosure of Your personal information is to enable Us to provide insurance services to You.

We need to collect, use and disclose Your personal information (which may include sensitive information) to consider Your application for insurance and to provide the cover You have chosen, administer the insurance and assess any claim. You can choose not to provide Us with some of the details or all Your personal information, but this may affect Our ability to provide the cover, administer the insurance and/or assess a claim.

We may disclose the personal information We collect to third parties who assist Us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside Australia, for example New Zealand, Singapore, Philippines, South Africa, United

Kingdom or the United States of America. In all instances where personal information may be disclosed to third parties who may be located overseas, We will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by You and in accordance with Our obligations under the Privacy Act 1988 (Cth).

Pacific's Privacy Policy contains information on the kinds of personal information Pacific collects and holds, how Pacific does so and the purposes for which Pacific collects, holds, and discloses personal information. It also contains information on how Pacific can access Your personal information, how You can seek correction of such information or make a privacy related complaint and when Pacific is likely to disclose personal information to third parties and overseas recipients, including the countries in which Pacific is likely located.

You can download a copy of Pacific's Privacy Policy by visiting <https://www.pacificins.com.au/privacy-policy> or request a copy to be sent to You by calling 1300 009 332.

You can download a copy of Knose's Privacy Policy by visiting <http://www.knose.com.au> or request a copy to be sent to You by calling 1300 356 642.

You can download a copy of Stella's Privacy Policy by visiting <https://www.stellainsurance.com.au/privacy/> or request a copy to be sent to You by calling 1300 633 811.

Personal Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from Your insurance intermediary or co-insureds).

If You provide personal information for another person You represent to Us that:

- You have the authority from them to do so and it is as if they provided it to Us;
- You have made them aware that You will or may provide their personal information to Us, the types of third parties We may provide it to, the relevant purposes We and the third parties We disclose it to will use it for, and how they can access it. If it is sensitive information We rely on You to have obtained their consent on these matters. If You have not done or will not do either of these things, You must tell Us before You provide the relevant information.

You are entitled to access Your personal information and request correction if required. By providing Us with Your personal information, You consent to Our collection, use and disclosure, as well as outlined above and in accordance with Our Privacy Policies. This consent remains valid unless You alter or revoke it by giving written notice to Us. Should You wish to withdraw Your consent, We may not be able to provide insurance services to You.

If You wish to gain access to your Personal Information, want us to correct or update it, have a complaint about how we have treated your Personal Information or any other query relating to our Privacy Policy, please contact our Privacy Officer during business hours in Sydney on:

Please contact Pacific	Phone	1300 009 332
	Email	contactus@pacificins.com.au
	Address	Pacific International Insurance Pty Ltd PO Box 550 Kotara, NSW 2289
	Or visit	www.pacificins.com.au
Please contact Knose	Phone	1300 356 642
	Email	privacy@knose.com.au
	Address	Knose Pet Care Made Easy Privacy Officer 81-83 Campbell Street Surry Hills, NSW 2010
	Or visit	www.knose.com.au
Please contact Stella	Phone	1300 633 811
	Email	support@stellainsurance.com.au
	Address	Stella Privacy Officer Level 15, 50 Pitt Street Sydney, NSW 2000
	Or visit	www.stellainsurance.com.au

Complaints And Dispute Resolution Process

Stella, Knose and Pacific are committed to meeting and exceeding Our clients' reasonable expectations whenever possible and would like to know if Your reasonable expectations haven't been met. You are entitled to make a complaint about any aspect of Your relationship with Stella, Knose or Pacific including the conduct of Our agents and authorised representatives. Stella, Knose or their agent, or in the case of Pacific, its agent, will attempt in good faith to resolve any complaint/ dispute in a fair, transparent and timely manner.

We aim to align with the General Insurance Code of Practice and comply with any relevant Australian Securities and Investments Commission ('ASIC') guidelines.

Any complaint relating to this insurance should be referred to Stella in the first instance:

- Email: support@stellainsurance.com.au
- Phone: 1300 633 811

We aim to acknowledge receipt of your complaint by either telephone, email, social media channels or letter within 1 business day and advise the name and contact details of the employee assigned to liaise with you.

We aim to resolve the complaint within 10 business days if we have received all the necessary information to complete the required investigations.

If the complaint isn't resolved in this timeframe, we will keep you informed of the progress no less than every 10 business days.

If we are unable to resolve your complaint within 30 calendar days of the date on which you first made the complaint, or if you are still not satisfied with the outcome, You can refer Your complaint to the Australian Financial Complaints Authority ('AFCA') at any time. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its rules.

AFCA's contact details are:

- Email: sinfo@afca.org.au
- Phone: 1800 931 678
- Address: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
- Website: www.afca.org.au

Policy Wording

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required Premium, We will provide You with cover:

- up to the Benefit Percentage, subject to Annual Excess and Annual Limit as shown on Your Certificate of Insurance;
- subject to the any applicable Exclusion Period(s) as shown on Your Certificate of Insurance; and
- subject to the terms, conditions, provisions and exclusions of the Policy.

Section 1: Vet Costs - Injury

What is Covered	If during the Period of Insurance Your Pet suffers an Injury due to an Accident and You incur Vet Costs for required Treatment.
What We will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 1: Vet Costs - Injury.
What is not Covered	In addition to the General Exclusions, We will not pay for: <ul style="list-style-type: none">• Specialised Therapies (if You have chosen these as Optional Extra Benefits, then those will appear in Section 8: Vet Costs - Specialised Therapies);• Treatment of Injury as a result of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in Section 7: Vet Costs - Behavioural Problems);

What is not Covered (Continued)	<ul style="list-style-type: none"> • Elective or routine dental procedures even if following an Injuring, including: <ul style="list-style-type: none"> o aesthetic, cosmetic, endodontic, or orthodontic dental services such as caps, crowns or crown amputation; o fillings, implants and root canals. • Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance.
Terms and Conditions	See General Conditions section of the Policy Wording.

Section 2: Vet Costs - Illness (excluding Dental Illness & Behavioural Problems)

What is Covered	If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers an Illness and You incur Vet Costs for required Treatment.
What We will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 2: Vet Costs – Illness (excluding Dental Illness & Behavioural Problems).

What is not Covered	<p>In addition to the General Exclusions section of the Policy Wording, We will not pay for:</p> <ol style="list-style-type: none"> 1. Specialised Therapies (if You have chosen these as Optional Extra Benefits, then those will appear in Section 7: Vet Costs - Specialised Therapies); 2. Treatment of Illness as a result of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in Section 7: Vet Costs - Behavioural Problems); 3. Treatment of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in Section 7: Vet Costs - Behavioural Problems); 4. Treatment of Dental Illness (if You have chosen these as Optional Extra Benefits, then those will appear in Section 6: Vet Costs - Dental Illness); 5. Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance.
Terms and Conditions	See General Conditions section of the Policy Wording.

Section 3: Vet Costs - Essential Euthanasia

What is Covered	If during the Period of Insurance and after any applicable Exclusion Period, it is deemed necessary by Your Vet to euthanise Your Pet because of a covered Injury or Illness.
What We will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 3: Vet Costs - Essential Euthanasia.
What is not Covered	See General Exclusions section of the Policy Wording.
Terms and Conditions	See General Conditions section of the Policy Wording.

Section 4: Vet Costs - Overseas

What is Covered	If during the Period of Insurance and after any applicable Exclusion Period Your Pet accompanies You on a trip of not more than sixty (60) days to New Zealand or Norfolk Island and suffers an Injury or Illness and You incur Vet Costs for: a. required Treatment; and/or b. euthanasia if deemed humane and essential by Your Vet.
What We will Pay	We will reimburse a portion of Your incurred Vet Costs related to Treatment and/or euthanasia up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 4: Vet Costs - Overseas.

What is not Covered

In addition to the General Exclusions section of the Policy Wording, We will not pay:

1. whilst Your Pet is under a third party's care such as an airline or International Pet and Animal Transportation Association (IPATA) approved shipper;
2. for medications not registered or approved in New Zealand or Norfolk Island;
3. for Specialised Therapies (unless You have chosen these as Optional Extra Benefits);
4. for Treatment of Dental Illness (unless You have chosen these as Optional Extra Benefits);
5. for Treatment of Behavioural Problems or for Injury as a result of Behavioural Problems (unless You have chosen these as Optional Extra Benefits).

Terms and Conditions

See General Conditions section of the Policy Wording.

Section 5: Emergency Pet Boarding

What is Covered

If during the Period of Insurance, You are unexpectedly hospitalised for four (4) or more consecutive days, and it is not reasonable for someone who lives with You to look after Your Pet therefore necessary for Your Pet to board at a licensed kennel or cattery.

What We will Pay

We will reimburse a portion of Your incurred boarding costs for a period of up to thirty (30) days up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 5: Emergency Pet Boarding.

What is not Covered	In addition to the General Exclusions section of the Policy Wording, We will not pay for claims resulting from: <ol style="list-style-type: none"> 1. something that happened to You or You knew about before Your Policy started; 2. Your hospitalisation if it relates to any elective surgeries or procedures including but not limited to cosmetic and pregnancy.
Terms and Conditions	See General Conditions section of the Policy Wording.

Section 6: Vet Costs - Dental Illness

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

What is Covered	If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers a Dental Illness and You incur Vet Costs for required Treatment.
What We will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance in Section 6: Vet Costs – Dental Illness.
What is not Covered	In addition to the General Exclusions section of the Policy Wording, We will not pay for:

	<ol style="list-style-type: none"> 1. Vet Consultations related to Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance; 2. elective or routine dental procedures and planning of such procedures, including: <ol style="list-style-type: none"> a. aesthetic, cosmetic, endodontic, or orthodontic dental services such as caps, crowns or crown amputation; b. fillings, implants and root canals; c. removal of deciduous teeth; and d. dental cleaning/scaling unless used to treat a covered Dental Illness.
Terms and Conditions	See General Conditions section of the Policy Wording.

Section 7: Vet Costs - Behavioural Problems

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

What is Covered	If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers from Behavioural Problems and You incur Vet Costs from a generalist Vet or a behavioural specialist Vet including supply of registered medications for required Treatment.
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What We will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance in Section 7: Vet Costs – Behavioural Problems.
What is not Covered	<p>In addition to the General Exclusions section of the Policy Wording, We will not pay for:</p> <ol style="list-style-type: none"> 1. Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance; 2. Cost of training and training related devices is not covered (even if training recommended by a Vet); 3. Puppy Preschool and other socialisation classes; 4. Pheromone therapy and supplements; 5. Merchandise (including but not limited to Thunder Shirts and halters/harnesses); 6. Treatment of Behavioural Problems or symptoms related to a Behavioural Problem unless diagnosed by a Vet.
Terms and Conditions	See General Conditions section of the Policy Wording.

Section 8: Vet Costs – Specialised Therapies

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

What is Covered	If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers an Injury or Illness and You incur Vet Costs for required Specialised Therapies Treatment.
What We will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Specialised Therapies Treatment up to the Benefit Percentage, subject to the Annual Excess and Annual Limit as shown in Your Certificate of Insurance against Section 8: Vet Costs – Specialised Therapies.
What is not Covered	<p>In addition to the General Exclusions section of the Policy Wording. We will not pay for:</p> <ol style="list-style-type: none"> 1. Vet Consultations related to Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance; 2. general or specialist diets or foods; 3. nutraceuticals, medicinal herbs and supplements. 4. Treatment for Conditions not diagnosed by a Vet, not provided directly by a Vet, not under immediate supervision of a Vet, or not directly referred by a Vet to a practitioner with a relevant qualification.
Terms and Conditions	See General Conditions section of the Policy Wording.

General Exclusions

The following General Exclusions apply to all sections of this Policy unless expressly stated otherwise in the Policy.

Your Pet's Condition

1. Pre-existing Conditions

We do not cover Vet Costs or any other costs attributable to Pre-existing Conditions.

Your Actions Including Pet Care

2. Vaccinatable diseases

We do not cover Vet Costs or any other costs attributable to Treatment for the following if there is no reasonable documented evidence that Your Pet's vaccination was current at the time of first occurrence of and at the time of treatment of a vaccinatable disease and/or related Illness or Injury.

Dogs	Cats
<ul style="list-style-type: none">• Canine distemper virus (CDV)• Canine adenovirus (CAV)• Canine parvovirus (CPV-2)• Parainfluenza virus (PI)• Bordetella bronchiseptica (Bb)• Leptospira interrogans	<ul style="list-style-type: none">• Feline Parvovirus (FPV)• Feline calicivirus (FCV)• Feline herpesvirus (FHV-1)• Feline leukaemia virus (FeLV)• Feline immunodeficiency virus (FIV)• Chlamydia felis

3. Intentional harm or neglect

We do not cover Vet Costs or any other costs attributable to any Injury or Illness caused by:

- a. deliberate act; or
- b. deliberate endangerment of Your Pet including participating in organised fighting; or
- c. persistent neglect of Your Pet; by You, Your family members, anyone living with You, or any other persons who have care, custody, or control of Your Pet.

4. Not following Your Vet's advice

Your decision to not follow Your Vet's recommendation resulting in additional Vet Costs including:

- a. not using commonly accepted preventative medicine available for Treatment;
- b. continuing Treatment after a Vet has recommended Your Pet be euthanized for humane reasons;
- c. ignoring a Vet's recommendation to amputate a leg, resulting in extra Vet Costs for Treatment of gangrene;
- d. ignoring a Vet's recommendation to remove an eye, resulting in extra Vet Costs for chronic eye issues.

5. Transportation

We do not cover Your Pet for any Condition that occurred or was contracted whilst Your Pet is under a third party's care such as an airline or other transport company.

Treatments

6. Preventive and routine items

We do not cover the cost of preventative and routine items including health exams and tests, vaccinations, parasite protection, teeth cleaning/scaling, grooming, shampoos/conditioners including medicated ones, food including prescription food and supplements.

7. Desexing

We do not cover the cost of spaying or neutering. We do, however, cover additional Vet Costs for Treatment of complex cryptorchid (undescended testicles). If this is the case, We will reduce the Vet Costs by the amount the Vet would have charged for neutering when calculating the payable benefit.

8. Breeding

We do not cover the cost of procedures to determine the suitability or categorisation of Your Pet for breeding or genealogical purposes, or Vet Costs resulting from breeding, pregnancy, whelping or queening.

9. Non-customary and experimental Treatments

We do not cover the cost of any non-customary, investigative and experimental Treatments including:

- a. prosthetic limbs and devices;
- b. organ or valve transplants;
- c. genetic/chromosome testing;
- d. cell-replacement therapies.

10. Elective procedures or activities

We do not cover the cost of any elective procedures including cosmetic, aesthetic, or elective surgery including tail docking, ear cropping, de-clawing, dental caps, crowns, crown amputation, fillings, implants and root canals or any other surgical procedure and any Injury or Illness caused by such procedures.

Types of Vet Costs

11. Additional Vet Costs due to afterhours Treatment and house calls

We do not cover additional Vet Costs when:

- a. the Vet doesn't consider that there was an emergency and You saw the Vet for afterhours Treatment; or
- b. You had the Vet visit You.

If this is the case, We will reduce the amount covered to the amount the Vet would have charged during regular business hours or the equivalent amount a Vet would have charged at a physical veterinary clinic.

12. Medications not registered or approved in Australia

We do not cover the cost of medicines not registered or approved by a relevant governing authority in Australia, the Australian Pesticides and Veterinary Medicines Authority (APVMA).

13. Boarding and transportation costs

We do not cover expenses to board or transport Your Pet including by ambulance (but We do cover boarding costs in specified circumstances under Section 5: Emergency Pet Boarding).

14. Costs after Your Pet's death

We do not cover the cost of:

- a. storing, transporting or disposing of Your Pet's remains; and
- b. autopsy, burial, cremation, funeral or other procedures.

General

15. Exclusion Periods

We do not cover Vet Costs for Treatment during an Exclusion Period.

16. Epidemics, pandemics or new influenza

We do not cover Vet Costs, Treatment or any other costs attributable to:

- avian, swine, or any other type of influenza or any mutant variation;
- intentional slaughter by, or under, the order of any government or public or local authority;
- epidemics or pandemics as declared by Us (where more than ten percent (10%) of Pets in an impacted location are infected) or by any government or public or local authority.

17. Nuclear or radioactive weapons, materials or radiation

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to the use, existence or escape of nuclear weapons, materials or ionizing radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.

18. Utilisation of nuclear, chemical or biological weapons of mass destruction

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to chemical, biological, bio-chemical or electromagnetic weapon, device, agent or material whether controlled or uncontrolled, accidentally or otherwise.

19. Acts of war or civil unrest

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military action, strikes, riots, or civil commotion.

20. Third Party Transport

We do not cover for Vet Costs or any other costs attributable to any illness or injury whilst Your Pet is under a transport company's care, such as an airline or courier.

General Conditions

These General Conditions apply to all sections of this Policy unless expressly stated otherwise in the Policy. If You do not comply with the following General Conditions, We may refuse to pay a claim in whole or in part.

Your Responsibilities

1. Your Pet must regularly reside with You and be under Your regular care.
2. You must take all reasonable steps to maintain Your Pet's health and to prevent Injury and Illness.
3. You must arrange for a Vet to examine, and as required treat, Your Pet as soon as possible after an Accident or showing clinical signs of an Injury or Illness.
4. Your rights and duties under the Policy cannot be transferred to any other person without Our prior written consent.
5. We may require a second opinion from a Vet of Our choosing if Your claimed Vet Costs are higher than customary or are not considered necessary.

Assistance and Co-Operation

You shall co-operate with Us and upon Our reasonable request, assist in making settlements, in the conduct of law suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to You with respect to which insurance is afforded under the Policy. In that regard, You may be requested to attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.

Cancellation

You may request to cancel this Policy at any time by notifying Us.

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to Us and cancellation will take effect no earlier than 4.00 pm on the day which is three (3) business days from the date We notify You in writing.

If the Policy is cancelled by either You or Us, We will refund the Premium and Policy fee paid for the Policy less a pro-rata proportion of the Premium and Policy fee to cover the period for which insurance applied less any non-refundable statutory and government charges, taxes and levies that We have paid. However, We will not refund any Premium and Policy fee if a claim has been made by You under the Policy.

Different provisions apply when You pay Your Premium by monthly instalment, please see Paying by Instalments section below.

Claim Notification

You should notify claims to Stella as soon as reasonably possible and ideally within ninety (90) days from the date of Treatment for timely assessment.

See 'Making a Claim' section of the Policy Wording for all provisions related to claims under this Policy.

Currency

All amounts shown in the Policy are in Australian Dollars (AUD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars (AUD) will be the rate at the time of incurring the expense or suffering a loss.

Reasonable Care

You must take all reasonable care to prevent or minimise loss, Injury or Illness under this Policy.

Failure to pay the Premium

You must pay Your insurance Premium. We may take steps to cancel the contract of insurance for non-payment of the insurance Premium.

Financial Claims Scheme

In the unlikely event that Pacific becomes insolvent and is unable to meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to www.fcs.gov.au or the APRA hotline (1300 558 849) for more information.

Fraudulent Claims

If You or any person covered under this Policy makes a claim or arranges for another party to make a claim that is in any way false, dishonest or fraudulent, then We may refuse to pay any such claim or treat the contract as though it never existed.

Interpretation

The singular includes the plural and vice versa, unless the context otherwise requires. Headings are for convenience only and do not affect interpretation. Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

Other Insurance

In the event of a claim, You must advise Us as to any other insurance that covers the same risk which are insured by this Policy, or that You are entitled to claim under or have access to.

Paying by Instalments

Where You pay Your Premium by instalments the following will apply:

- If You choose to cancel Your Policy it will take effect from 11:59 pm on the day before Your next instalment is due or such time as may be otherwise agreed.
- In the event of a claim, any outstanding Premium instalments may be deducted from the settlement of Your claim.
- If a Premium instalment is overdue by thirty (30) days or more We may cancel Your Policy.

Sanctions Limitation and Exclusion Clause

We shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or Our parent or affiliate or ultimate holding company to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Subrogation

Save as to the circumstances set out in Sections 65(5) and (6) of the Insurance Contracts Act 1984 (Cth), when We pay any amount under this Policy, You or Your legal representative agree that We shall be subrogated to all of Your or Your legal representative rights to recover against any person or entity and You or Your legal representative agree to execute and deliver any certificates, information and other documentation as We may reasonably require and do whatever else is reasonably necessary to enable Us to secure such rights.

The Law that Applies to this Policy

Any disputes arising from this Policy will be determined by the Courts, and in accordance with the laws, of the State or Territory where this Policy is issued.

Making A Claim

You should submit Your claim within ninety (90) days from the date of Treatment for timely assessment.

To submit a claim

1. Complete and submit the online claim form by logging in at www.stellainsurance.com.au including attaching a copy or photo of Your invoice. Alternatively, Your Vet may email a copy of the invoice and clinical notes to petclaims@stellainsurance.com.au.
2. Your Vet will be contacted for a copy of the clinic notes that relate to the invoice. If Your Vet has initiated the claim on Your behalf, You will be contacted to confirm the claim.
3. We will let You know if We need a full Treatment history for Your Pet from the attending Vet and any previous Vets. If so, Your Vet can easily submit these online or by email.

What You must not do

If You are making a claim You must not give Us intentionally false or misleading information. If You or any other person makes a false or fraudulent claim under Your Policy, We may refuse to pay such claim and may also cancel Your Policy or treat the contract as though it never existed.

What We may do

Where reasonably necessary We may contact Your current or previous Vet to:

- discuss any details about Your claim;
- ask for any reasonably necessary information and/or records about Your Pet.

We may decline a claim if You or Your Vet refuse or are unable to give Us any information We need to process Your claim.

What can affect Your claim:

- You don't give Us all the reasonably necessary information We need to process Your claim.
- You or Your Vet don't cooperate with Us and refuse or are unable to give Us any information We need to process Your claim.
- You don't provide a copy of the original itemised invoices and receipts for the Treatment received by Your Pet.
- You don't comply with any terms, conditions or provisions of Your Policy.

Assessing Your Claim

Most claims are assessed within five (5) business days from receiving all necessary information.

We can ask to review and examine Your past and current Pet's records and any other information from any Vet who has treated Your Pet.

If the Vet Costs You are charged are higher than the fees usually charged by a general or referral practice, We reserve the right to request a second opinion from a Vet that We choose. If the Vet We choose does not agree with the Vet Costs charged We may decide to pay only the Vet Costs usually charged by a general or referral practice in a similar area for the Treatment.

We pay the agreed Benefit Percentage of approved Vet Costs, after the Annual Excess and up to the Annual Limit. The Annual Limit of Your Policy is the maximum We will pay for each Pet in each Period of Insurance.

For example, if, after Your Annual Excess, Your approved Vet Costs come to \$1,000, You can claim eighty percent (80%) on these costs. This equals \$800 and You will still have \$19,200 of Your Annual Limit available for any future claims related to Treatment in the same Period of Insurance.

Settling Your Claim

In most cases We will settle Your claim directly with You. We won't pay the Vet or other service provider unless You instruct Us otherwise and the provider has authorised direct payment or at Our election.

We will send You correspondence which sets out how We settled Your claim. When We settle Your claim, We may deduct any amount You owe Us as previously disclosed by Us.

Contact Details

You can visit www.stellainsurance.com.au for more details or contact Stella for claim related enquiries Monday to Friday (except public holidays) 8am to 8pm (AEST) via:

- Email: petclaims@stellainsurance.com.au
- Phone: 1300 633 811



General Definitions

For the Policy, the following important Definitions apply. Any word or expression to which a specific meaning has been given in any part of this document shall bear this meaning wherever it begins with a capital letter.

Term	Definition
Accident	An incident that is unexpected and unintentional resulting in an Injury.
Specialised Therapies	<p>The Treatments listed in the following table that do not generally fall within the realm of conventional veterinary medicine.</p> <ol style="list-style-type: none"> 1. Therapeutic Exercise 2. Thermotherapy 3. Therapeutic Laser 4. Therapeutic Ultrasound 5. Therapeutic Massage 6. Manual Therapy/Joint Mobilisation/Passive Range of Motion 7. Hydrotherapy 8. Land Treadmill 9. Neuromuscular Electrical Stimulation 10. Extracorporeal Shock Wave Therapy 11. Acupuncture 12. Veterinary Spinal Manipulative Therapy (similar to chiropractic) 13. Pulsed Magnetic Therapy 14. Pulsed Signal Therapy 15. Bioelectrical Whirlpool 16. Trigger Point Therapy 17. Hyperbaric Oxygen 18. Kinesiology Taping Transcutaneous Electrical Nerve Stimulation

Term	Definition
Annual Excess	The amount You have to pay for all accepted claims You make in total (not each claim) during each Period of Insurance, as shown on Your Certificate of Insurance. Your Annual Excess will be deducted from accepted Vet Costs before We apply the Benefit Percentage to calculate any benefit payable by Us.
Annual Limit	The maximum amount We pay for each Pet during the Period of Insurance for all claims You make as shown on Your Certificate of Insurance.
Behavioural Problem	An Illness, medical condition, or social condition, that results from Your Pet's action, inaction, or temperament that is abnormal, dysfunctional, or unusual, such as dietary indiscretion, excessive licking, fur pulling, pacing and destructive chewing, anxiety, aggression, obsessive behavioural disorders.
Benefit Percentage	The percentage of eligible Vet Costs as stated on Your Certificate of Insurance, We will reimburse You, subject to any applicable Benefit Limits, Annual Excess and/or Your Annual Limit.
Bilateral Condition	Any condition, which may affect duplicate body parts on both sides of the body (e.g. ears, eyes, knees, cruciate ligaments, hips). These conditions are considered as one condition where the second body part is affected.
Certificate of Insurance	The certificate of insurance showing details of the cover attaching to and forming part of the Policy or any subsequently substituted Certificate of Insurance.

Term	Definition
Consultation	An examination performed by or under the supervision of a Vet to assess the nature and progress of an Injury or Illness, including a physical consultation, out-patient examination, in-patient examination, health certificate, consultation or re-check consultation/visit, referral/specialist consultation, phone/video consultation, emergency and after-hours consultation/visit.
Dental Illness	A disease or period of sickness affecting teeth or gums of Your Pet which is not an Injury or a result of an Injury.
First Date of Cover	The date and time Your Pet first had access to cover under a Policy issued by Us as evidenced on Your Certificate of Insurance.
Illness	A disease or period of sickness affecting body (excluding teeth and gums), or limbs of Your Pet which is not an Injury or a result of an Injury.
Injury	Damage caused to Your Pet solely, directly and independently of any other cause from an Accident. For the avoidance of doubt Injury does not include gradual deterioration or damage occurring over time.
Issue Date	The date We agree to provide cover under the Policy as shown on Your Certificate of Insurance.
Lumps	The protuberance or localised area of swelling or unusual growth that can occur anywhere on the body including tumours, warts, cysts, growths, mucoceles, haematomas and abscesses.
Period of Insurance	The period shown on Your Certificate of Insurance or a shorter time if the Policy is cancelled.

Term	Definition
Pet	A cat or dog that You own and resides with You, as shown on Your Certificate of Insurance. A Pet includes cats and dogs who are training for, participate in, or are, show dogs/cats, search and rescue dogs, guide dogs, or assistance dogs. A Pet does not include breeds that are considered dangerous and/or banned in Australia and/or cats and dogs participating in commercial or sporting activities such as working (including farm), fighting, racing, gun sports, personal protection, guarding, or law enforcement.
Policy	<ol style="list-style-type: none"> the Certificate of Insurance; this PDS; any proposal or application completed by You; any endorsement or other document We tell You forms part of the Policy which may vary or modify
Pre-existing Condition	<p>An Injury, Illness, Dental Illness or Specified Condition (including Bilateral Condition and other conditions that are related to, secondary to, or results of) that:</p> <ol style="list-style-type: none"> first occurred or showed symptoms of; or was identified or investigated by a Vet; or You were aware of or a reasonable person in the circumstances could be expected to have known about; <p>before Your Pet's First Date of Cover, before a change of coverage became effective, or during any applicable Exclusion Period.</p>
Premium	The amount You pay excluding the Policy fee for the cover We give You under Your Policy. It includes any compulsory government statutory charges, levies, duties, GST and other taxes that may apply.
Renewal Period	The Period of Insurance applicable to the Renewal Policy.

Term	Definition
Renewal Policy	The Pet insurance Policy issued by Us which takes effect immediately at the end of the current Period of Insurance.
Specified Conditions	Cruciate ligament damage, intervertebral disc disease, hip dysplasia, patella luxation, elbow dysplasia, osteochondritis dissecans ('OCD'), cherry eye, entropion, ectropion, and Brachycephalic Obstructive Airway Syndrome ('BOAS') and Lumps. Lumps are not considered a Specified Condition if Your Pet was under one (1) year old on the First Date of Cover or when Your cover increased.
Treatment	The necessary medical care provided to Your Pet by or under the supervision of a Vet to relieve or cure an Illness or Injury. It may include but not limited to reasonable and customary hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures.
Vet	A registered veterinarian, veterinary specialist, animal hospital, animal clinic or animal surgery licensed in Australia (or in New Zealand or Norfolk Island in respect of cover under Section 4: Vet Costs – Overseas).
Vet costs	The amount You pay a Vet for Treatment received by Your Pet after accounting for any discounts or reimbursements received or to be received.
Exclusion Period	The period that Your Pet is not covered, and it starts from Your Pet's First Date of Cover or when You increase Your coverage or level of cover. The applicable Exclusion Periods will be shown on Your Certificate of Insurance.
We, our, us, Stella	Means Pacific in its own right or via Stella as an authorised representative of Knose. The relationship between Pacific, Stella and Knose is explained in the 'Stella Pet Insurance' and 'The insurer' sections at the start of this PDS.

Term	Definition
You/Your	The person or persons listed as the Policyholder(s) as shown on Your Certificate of Insurance and are Australian residents.

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PDS Code: STL.1222

Need help or need to make a claim?



1300 633 811



pet@stellainsurance.com.au



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