

# Stella Pet Insurance

Product Disclosure Statement  
and Policy Wording

stella★

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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. Any information contained in the PDS is general information only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of any such information before making a decision to acquire, or to continue to hold, the product.

This PDS was prepared on 4 April 2024.

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) and is regulated by the Australian Prudential Regulation Authority ('APRA') as an insurance company.

## Knose Financial Services Pty Ltd

Knose Financial Services Pty Ltd (ABN 38 620 795 735, AFSL No. 536651) ('Knose') is an Australian financial services licensee authorised to deal in, provide advice and handle claims 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.

Knose is responsible for the content and distribution of the FSG, the TMD and this PDS.

## Stella Pet Insurance

Stella Underwriting Pty Limited, (ABN 72 633 811 319, AR 001282046) ('Stella') is authorised to arrange the issue of pet insurance and to provide general advice about Stella Pet Insurance to You as an authorised representative of Knose. Stella acts for the insurer when providing these services.

Knose is responsible for the services that Stella and Knose provide to You.

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

- Email: [pet@stellainsurance.com.au](mailto:pet@stellainsurance.com.au)
- Website: [www.stellainsurance.com.au](http://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 may not be a misrepresentation if You do not answer a question or if Your answer is obviously incomplete or irrelevant to the question asked. However, not answering a question may be a misrepresentation where you know, it is reasonable you should have known or you could have obtained the answer.

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.

Whether or not You have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether You are represented by a broker, Your particular characteristics and circumstances We are aware of.

## 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](http://www.stellainsurance.com.au).

## Selecting Your Cover

There are known costs of owning a pet that can be incorporated into a household budget such as food, bedding, desexing, vaccinations, and other preventative care such as parasite protection. There are also unknown costs associated with the risk of the pet being injured or becoming sick. Over the lifetime of a pet, for those that are lucky, these costs may be minimal while, for the unlucky, may be in the tens of thousands.

Stella Pet Insurance is designed to reduce the risk of incurring unexpected veterinary expenses by a chosen percentage and up to a chosen limit annually. Thus, reducing consumer's need to utilise savings, access mortgage offset accounts, borrow, or in the most difficult of circumstance, say goodbye to their pet when there are financial constraints.

The product is designed for owners of companion dogs and cats.

This product has 5 sections of cover as set out below and an additional 3 sections of optional cover that have been designed for consumers in the target market to provide financial protection as follows:

- Section 1** Vet Costs if Your Pet is Injured
- Section 2** Vet Costs if Your Pet suffers an Illness
- Section 3** Vet Costs for essential euthanasia
- Section 4** Vets Costs – Overseas (while in New Zealand or Norfolk Island on a trip of not more than sixty (60) days)
- Section 5** Emergency Pet Boarding

### Optional Extra Benefits

- Section 6** Vet Costs – Dental Illness
- Section 7** Vet Costs – Behavioural Conditions
- Section 8** Vet Costs – Supportive Therapies

## 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;
2. the maximum age for entry for a Pet is eight (8) years and three hundred and sixty-four (364) days old; and
3. the maximum age for including or adding Optional Extra Benefits is two (2) years and three hundred and sixty-four (364) days.

There are no age limits when renewing Policies.

## Annual Limit

This Policy provides cover up to the Annual Limit that You select during the application process, or You have updated after first purchasing a policy 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. During the application process You will be offered a range of Annual Limits to choose from. After You purchase a policy, You can request to reduce Your Annual Limit at any time but after your policy has started you will not be able to increase it. The maximum Annual Limit You may choose is \$20,000.

## 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). You can decrease Your Benefit Percentage at any time, and You can choose to increase it when Your policy renews at the end of Your Period of Insurance.

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

## Annual Excess

If You choose to add an Annual Excess to Your Policy during the application process or after first purchasing a 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. You can increase Your Annual Excess at any time, and You can choose to reduce it when Your policy renews at the end of Your 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 (Co-payment)	\$120	\$40

## **Vet Consultation for required Treatment of Injury, Illness, Dental Illness , Behavioural Condition 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 covered Conditions under your policy. 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).

## **Optional Extra Benefits**

During the application process You will be provided with the option to include Optional Extra Benefits (if eligible) 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
<b>Automatically Included Benefits</b>	
1	<p> <b>Vet Costs if Your Pet is Injured</b></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> <b>Vet Costs if Your Pet suffers an Illness</b></p> <p>If during the Period of Insurance and after any applicable Exclusion Period, Your Pet suffers an Illness (excluding Dental Illness and Behavioural Conditions) 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
<b>Automatically Included Benefits</b>	
3	<p> <b>Vet Costs for essential Euthanasia</b></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> <b>Vets Costs – Overseas (while in New Zealand or Norfolk Island on a trip of not more than sixty (60) days)</b></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 Conditions) and You incur Vet Costs for:</p> <ul style="list-style-type: none"> <li>• Required Treatment (excluding Specialised Therapies); and/or</li> <li>• 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.</li> </ul>
5	<p> <b>Emergency Pet Boarding</b></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
<b>Optional Extra Benefits</b>	
6	<p> <b>Vet Costs - Dental Illness</b></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.</p> <p>Examples of Dental Illnesses: Dental diseases, gingivitis, periodontal disease, gingival (gum), tumours and growths.</p>
7	<p> <b>Vet Costs - Behavioural Conditions</b></p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers a Behavioural Condition 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 Conditions: dietary indiscretion, excessive licking, fur pulling, pacing and destructive chewing, anxiety, aggression, obsessive behavioural disorders.</p>
8	<p> <b>Vet Costs - Specialised Therapies</b></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
<p><b>Pre-existing Symptoms and Conditions</b></p>	<ul style="list-style-type: none"> <li>⊗ • Vet Costs for Treatment of Pre-existing Symptoms and Conditions including undiagnosed symptoms such as limping and recurring Conditions such as ear infections and diarrhea;</li> <li>• unless an exception to this exclusion is approved by Us after a Pre-existing Symptoms and Conditions and communicated in writing.</li> </ul>
<p><b>Desexing</b></p>	<ul style="list-style-type: none"> <li>⊗ • Vet Costs for spaying or neutering of Your Pet;</li> <li>• We do, however, cover additional Vet Costs for required Treatment of complex cryptorchid (undescended testicles) if it is not a Pre-existing Symptoms and Conditions. We will reduce the Vet Costs by the amount the Vet would have charged for neutering before applying the Benefit Percentage.</li> </ul>
<p><b>Certain conditions</b></p>	<ul style="list-style-type: none"> <li>⊗ • There is no cover for Dental Illness or Behavioural Conditions (unless You have chosen to include as Optional Extra Benefits).</li> <li>• There is no cover for Brachycephalic Obstructive Airway Syndrome (BOAS) unless the BOAS Application form is completed and accepted by Us.</li> </ul>
<p><b>Your actions including Pet care</b></p>	<ul style="list-style-type: none"> <li>⊗ • Actions or neglect resulting in Vet Costs or additional Vet Costs including not following Your Vet's advice;</li> <li>• Vaccinatable diseases if not up to date with vaccinations at the time of first occurrence of and at the time of treatment of a vaccinatable disease and/or related illness.</li> </ul>

What is not covered	Some examples
<b>Preventative and routine items</b>	<ul style="list-style-type: none"> <li>⊗ Preventative and routine items to take care of Your Pet including:               <ul style="list-style-type: none"> <li>• health exams, annual check-ups and vaccinations;</li> <li>• parasite prevention;</li> <li>• grooming (including ear cleaners);</li> <li>• shampoo/conditioners, including medicated ones;</li> <li>• food, including prescription food and supplements.</li> </ul> </li> </ul>
<b>Certain Treatments</b>	<ul style="list-style-type: none"> <li>⊗ • Specialised Therapies (unless You have chosen to include as Optional Extra Benefits);</li> <li>• Experimental Treatments;</li> <li>• Breeding related Treatments;</li> <li>• Elective procedures or activities.</li> </ul>
<b>Certain Vet Costs</b>	<ul style="list-style-type: none"> <li>⊗ • Emergency costs when it was not an emergency;</li> <li>• 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);</li> <li>• Costs after Your Pet’s death.</li> </ul>
<b>Other general exclusions</b>	<ul style="list-style-type: none"> <li>⊗ • Exclusion Periods;</li> <li>• Epidemics, pandemics or new influenza;</li> <li>• Nuclear or radioactive weapons/materials;</li> <li>• Acts of war or civil unrest;</li> <li>• Natural Catastrophe and Natural Disaster.</li> </ul>

## Policy Start Date

You can select the date You would like Your Policy to start, and Your Period of Insurance will commence at 23:59 hours on the date You select. You may select a future start date for Your Pet, up to 30 days from the date You decide to purchase a Policy.

If Your Pet is too young to be eligible for cover at the time You wish to purchase a Policy, the start date will be the first date Your Pet becomes eligible. You will need to wait until Your Pet is at least 2 weeks old before You can obtain a quote and purchase a Policy.

## Exclusion Periods

Cover under Your Policy doesn't start immediately. Exclusion Periods apply to Your Policy, as shown on Your Certificate of Insurance. Cover is only available after any applicable Exclusion Period has elapsed.

Different Exclusion Periods apply to Injury, Illness, Dental Illness, Behavioural Condition, and Specified Conditions as follows:

- 1 Day Exclusion Period for Accidental Injury (except Specified Conditions)
- 14 days Exclusion Period for Illness (except Specified Conditions)
- 6 months Exclusion Period for Dental Illness pets 1 year old or more 14 Days for pets less than 1 year old
- 6 months Exclusion Period for Behavioural Conditions
- 6 months Exclusion Period for Specified Conditions

Any Injury, Illness, Dental Illness, Behavioural Condition or Specified Condition, including undiagnosed symptoms such as limping and recurring Conditions such as ear infections and diarrhea, that occurs during any applicable Exclusion Period will also be deemed to be a Pre-existing Symptoms and Conditions (see Pre-existing Symptoms and Conditions & Pre-existing Symptoms and Conditions Assessment).

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

1. Injury due to an Accident; suffered; before an Exclusion Period has finished or
2. Illness (including Behavioural Conditions & Dental Illness); suffered; before an Exclusion Period has finished.

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

## Specified Conditions

Certain conditions have a longer Exclusion Period than others, irrespective of whether they are an Injury or an Illness. These certain conditions are Specified Conditions.

Specified Conditions includes:

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>• Cruciate ligament damage,</li><li>• Intervertebral disc disease,</li><li>• Hip dysplasia,</li><li>• Patella luxation,</li><li>• Elbow dysplasia,</li></ul> | <ul style="list-style-type: none"><li>• Osteochondritis dissecans ('OCD'),</li><li>• Cherry eye,</li><li>• Entropion,</li><li>• Ectropion,</li><li>• Lumps*</li></ul> |
|--|---|

\* Lumps means the protuberance or localised area of swelling or unusual growth that can occur anywhere on or in the body including tumours, warts, cysts, growths, mucocoeles, haematomas and abscesses.

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.

## Apply to reduce an Exclusion Period for Specified Conditions and Dental Illness

You may submit an additional application to request the Exclusion Period to be reduced for Specified Conditions and Dental Illness.

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.

## Apply to add cover for Brachycephalic Obstructive Airway Syndrome & related conditions

In order for Us to consider whether coverage can be provided for this condition and related condition/s 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 whether we have agreed to include cover for Brachycephalic Obstructive Airway Syndrome & related condition/s.

## Pre-existing Symptoms and Conditions

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

A Pre-existing Symptoms and Conditions is defined as:

An Injury, Illness, Dental Illness, Behavioural Condition 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 Symptoms and Conditions 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 Symptoms and Conditions, if any, Your Pet has, and We will share the assessment outcome with You. You may request a Pre-existing Symptoms and Conditions assessment before Your first claim (for example during the cooling-off period).

Where Pre-existing Symptoms and Conditions have been identified during an assessment, We may issue You an updated Certificate of Insurance or other report, including online, which will list them.

Certain Pre-existing Symptoms or Conditions may be considered cured in the future and We may make an exception to the Pre-existing Symptom or Condition exclusion, once Your pet meets specific criteria. When we list an identified Pre-existing Symptom or Condition, We include whether it may be reviewed in the future, the earliest future date a review may be requested by You and any supporting information that will be required at that time. If a Pre-existing Symptoms or Conditions 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 Symptoms and Conditions Assessment does not override the Pre-existing Symptoms and Conditions definition or remove General Exclusion relating to Pre-existing Symptoms and Conditions. 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 Pacific when the Policy is issued, varied or renewed. Stella and Knose together receive up-to 30% commission which is calculated as a percentage of the premium less any relevant taxes, charges and levies. The commission is included in the total amount you pay for your policy and not in addition to the policy.

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 \$5.00 (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

We may be required by law or otherwise to make changes to this PDS. Where a change is made to the PDS that will affect the cover after the start of the Period of Insurance, We will issue You with new Policy documents or other compliant document to update the relevant information except where there is no material change. Where there is no material change We may update You another way or at your next renewal.

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 of 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 <http://www.stellainsurance.com.au> 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 Knose**

**Phone** 1300 356 642

**Email** [privacy@knose.com.au](mailto: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](http://www.knose.com.au)

### **Please contact Pacific**

**Email** [contactus@pacificins.com.au](mailto:contactus@pacificins.com.au)

**Address** Pacific International Insurance Pty Ltd  
PO Box 550  
Kotara, NSW 2289

**Or visit** <https://www.pacificins.com.au>

### **Please contact Stella**

**Phone** 1300 633 811

**Email** [support@stellainsurance.com.au](mailto:support@stellainsurance.com.au)

**Address** Stella  
Privacy Officer  
285A Crown Street  
Surry Hills, NSW 2010

**Or visit** [www.stellainsurance.com.au](http://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](mailto:support@stellainsurance.com.au)
- Phone: 1300 633 811

We aim to acknowledge receipt of your complaint within 1 business day and keep you informed of progress no less than every 10 business days unless resolved earlier. Provided we have all the necessary information and have completed any necessary investigations we will respond to your complaint within 30 calendar days.

If We do not make a decision within the period that We tell You We will respond, We will tell You about Your right to lodge a complaint with an external dispute resolution scheme. If You are not happy with our response, You can refer Your complaint to the Australian Financial Complaints Authority ('AFCA') subject to its rules. 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: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678
- Address: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001
- Website: [www.afca.org.au](http://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

<b>What is Covered</b>	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.
<b>What We will Pay</b>	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.
<b>What is not Covered</b>	<p>In addition to the General Exclusions, We will not pay for:</p> <ul style="list-style-type: none"><li>• Specialised Therapies (if You have chosen these as Optional Extra Benefits, then those will appear in Section 8: Vet Costs - Specialised Therapies);</li><li>• Treatment of Injury as a result of Behavioural Conditions (if You have chosen these as Optional Extra Benefits, then those will appear in Section 7: Vet Costs - Behavioural Conditions);</li><li>• Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance.</li></ul>

<p><b>What is not Covered (Continued)</b></p>	<ul style="list-style-type: none"> <li>• Treatment for Recurring Foreign Body Ingestion (which is considered an illness and is covered under section 2 – Illness (excluding Dental Illness &amp; Behavioural Conditions))</li> <li>• Elective or routine dental procedures even if following an Injury, including: aesthetic, cosmetic, endodontic, or orthodontic dental services such as caps, crowns or crown amputation;</li> <li>• Certain dental procedures even if following an Injury: <ul style="list-style-type: none"> <li>o fillings,</li> <li>o implants</li> <li>o and root canals.</li> </ul> </li> </ul>
<p><b>Terms and Conditions</b></p>	<p>See General Conditions section of the Policy Wording.</p>

## Section 2: Vet Costs - Illness

(excluding Dental Illness & Behavioural Conditions)

<p><b>What is Covered</b></p>	<p>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.</p>
<p><b>What We will Pay</b></p>	<p>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 &amp; Behavioural Conditions).</p>

## What is not Covered

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

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 Conditions (if You have chosen these as Optional Extra Benefits, then those will appear in Section 7: Vet Costs - Behavioural Conditions);
3. Treatment of Behavioural Conditions (if You have chosen these as Optional Extra Benefits, then those will appear in Section 7: Vet Costs - Behavioural Conditions);
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

<b>What is Covered</b>	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.
<b>What We will Pay</b>	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.
<b>What is not Covered</b>	See General Exclusions section of the Policy Wording.
<b>Terms and Conditions</b>	See General Conditions section of the Policy Wording.

## Section 4: Vet Costs - Overseas

<b>What is Covered</b>	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.
<b>What We will Pay</b>	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. medications not registered or approved in New Zealand or Norfolk Island;
3. Specialised Therapies (unless You have chosen these as Optional Extra Benefits);
4. Treatment of Dental Illness (unless You have chosen these as Optional Extra Benefits);
5. Treatment of Behavioural Conditions or for Injury as a result of Behavioural Conditions (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.

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

## 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.

<b>What is Covered</b>	<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.</p>
<b>What We will Pay</b>	<p>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.</p>
<b>What is not Covered</b>	<p>In addition to the General Exclusions section of the Policy Wording, We will not pay for:</p>

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:
  - 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 Conditions

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 Waiting Period, Your Pet suffers from Behavioural Conditions and You incur Vet Costs from a generalist Vet or a behavioural specialist Vet including supply of registered medications for required Treatment.

<p><b>What We will Pay</b></p>	<p>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 Conditions.</p>
<p><b>What is not Covered</b></p>	<p>In addition to the General Exclusions section of the Policy Wording, We will not pay for:</p> <ol style="list-style-type: none"> <li>1. Vet Consultations related to certain Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance;</li> <li>2. Cost of training and training related devices is not covered (even if training recommended by a Vet);</li> <li>3. Puppy Preschool and other socialisation classes;</li> <li>4. Pheromone therapy and supplements;</li> <li>5. Merchandise (including but not limited to Thunder Shirts and halters/harnesses);</li> <li>6. Treatment of Behavioural Conditions or symptoms related to a Behavioural Condition unless diagnosed by a Vet.</li> </ol>
<p><b>Terms and Conditions</b></p>	<p>See General Conditions section of the Policy Wording.</p>



## 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.

<b>What is Covered</b>	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.
<b>What We will Pay</b>	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.
<b>What is not Covered</b>	<p>In addition to the General Exclusions section of the Policy Wording. We will not pay for:</p> <ol style="list-style-type: none"><li>1. Vet Consultations related to Treatment where You have opted out of cover as evidenced on Your Certificate of Insurance;</li><li>2. general or specialist diets or foods;</li><li>3. nutraceuticals, medicinal herbs and supplements.</li><li>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.</li></ol>
<b>Terms and Conditions</b>	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 Symptoms and Conditions

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

### 2. Brachycephalic Obstructive Airway Syndrome

We do not cover Vet Costs or any other costs attributable to Treatment for Brachycephalic Obstructive Airway Syndrome (BOAS) unless the Brachycephalic Obstructive Airways Syndrome (BOAS) Application form is completed and accepted by Us.

## Your Actions Including Pet Care

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

## 4. 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.

## 5. 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.

## 6. 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

## 7. 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.

## 8. 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.

## 9. 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.

## 10. 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.

## 11. 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

### 12. 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.

### **13. 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).

### **14. 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).

### **15. 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**

### **16. Exclusion Periods**

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

### **17. 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.

## **18. 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.

## **19. 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.

## **20. 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.

## **21. Natural Catastrophe and Natural Disaster**

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to anything which is caused in any way by natural catastrophe or natural disaster.



# 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 reserve the right to hold, modify, and/or cancel Your policy if you do not pay Your premium. You may only make a claim where there is no outstanding Premium costs. Please contact us on 1300 633 811 or at [support@stellainsurance.com.au](mailto:support@stellainsurance.com.au) as soon as possible if you can't pay your premium by the due date.



## 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](http://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. We may report you to the relevant state and or federal authorities.

## 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](http://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](mailto: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, choose an Annual Limit of \$20,000 and 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, at Our election, We agree with You to do so and the provider has authorised direct payment

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](http://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](mailto: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.

<b>Term</b>	<b>Definition</b>
<b>Accident</b>	An incident that is unexpected and unintentional resulting in an Injury.
<b>Annual Excess</b>	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.
<b>Annual Limit</b>	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.
<b>Behavioural Condition</b>	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.
<b>Benefit Percentage</b>	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.
<b>Bilateral Condition</b>	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.

Term	Definition
<b>Brachycephalic Obstructive Airway Syndrome (BOAS)</b>	Any pet with one or more symptoms of or diagnosed with stenotic nares (narrowed nostrils), an elongated soft palate, distortion of pharyngeal / laryngeal soft tissues, macroglossia (enlarged tongue) and/or a hypoplastic trachea (small windpipe).
<b>Certificate of Insurance</b>	The certificate of insurance showing details of the cover attaching to and forming part of the Policy or any subsequently substituted Certificate of Insurance.
<b>Consultation</b>	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.
<b>Co-Payment</b>	The percentage of eligible Vet Costs You are responsible for (You Pay) subject to any applicable Benefit Limits, Annual Excess and/or Your Annual Limit.
<b>Dental Illness</b>	A disease or period of sickness affecting teeth or gums of Your Pet which is not an Injury or a result of an Injury.
<b>Exclusion Period</b>	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.
<b>First Date of Cover</b>	The date and time Your Pet first had access to cover under a Policy issued by Us as evidenced on Your Certificate of Insurance.
<b>Foreign Body Ingestion</b>	Ingestion of items that leads to decontamination (the induction of vomiting, stomach pumping, or treatment with charcoal), medical or surgical treatment of your pet. Some examples of these conditions are ingestion of non-food items, inappropriate or oversized food items and ingestion of toxic substances.

<b>Term</b>	<b>Definition</b>
<b>Illness</b>	A disease or period of sickness or Recurring Foreign Body Ingestion affecting body (excluding teeth and gums), or limbs of Your Pet which is not an Injury or a result of an Injury.
<b>Injury</b>	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 nor the repeated incidence of the same Condition. For example, Recurring Foreign Body Ingestion.
<b>Issue Date</b>	The date We agree to provide cover under the Policy as shown on Your Certificate of Insurance.
<b>Lumps</b>	The protuberance or localised area of swelling or unusual growth that can occur anywhere on or in the body including tumours, warts, cysts, growths, mucocelles, haematomas and abscesses.
<b>Period of Insurance</b>	The period shown on Your Certificate of Insurance or a shorter time if the Policy is cancelled.
<b>Pet</b>	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.
<b>Policy</b>	<ul style="list-style-type: none"> <li>a. the Certificate of Insurance;</li> <li>b. this PDS;</li> <li>c. any proposal or application completed by You;</li> <li>d. any endorsement or other document We tell You forms part of the Policy which may vary or modify</li> </ul>



Term	Definition
<b>Pre-existing Symptoms and Conditions</b>	<p>Pre-existing Symptoms and Conditions means an Injury, Illness, Dental Illness, Behavioural Condition 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"> <li>a. first occurred or showed symptoms of; or</li> <li>b. was identified or investigated by a Vet; or</li> <li>c. You were aware of or a reasonable person in the circumstances could be expected to have known about;</li> </ol> <p>before Your Pet’s First Date of Cover, before a change of coverage became effective, or during any applicable Exclusion Period.</p>
<b>Premium</b>	<p>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.</p>
<b>Recurring Foreign Body Ingestion</b>	<p>Repeated incidence of Foreign Body Ingestion twice or more within the past 18 months.</p>
<b>Renewal Period</b>	<p>The Period of Insurance applicable to the Renewal Policy.</p>
<b>Renewal Policy</b>	<p>The Pet insurance Policy issued by Us which takes effect immediately at the end of the current Period of Insurance.</p>

Term	Definition
<b>Specialised Therapies</b>	<p>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"> <li>1. Therapeutic Exercise</li> <li>2. Thermotherapy</li> <li>3. Therapeutic Laser</li> <li>4. Therapeutic Ultrasound</li> <li>5. Therapeutic Massage</li> <li>6. Manual Therapy/Joint Mobilisation/Passive Range of Motion</li> <li>7. Hydrotherapy</li> <li>8. Land Treadmill</li> <li>9. Neuromuscular Electrical Stimulation</li> <li>10. Extracorporeal Shock Wave Therapy</li> <li>11. Acupuncture</li> <li>12. Veterinary Spinal Manipulative Therapy (similar to chiropractic)</li> <li>13. Pulsed Magnetic Therapy</li> <li>14. Pulsed Signal Therapy</li> <li>15. Bioelectrical Whirlpool</li> <li>16. Trigger Point Therapy</li> <li>17. Hyperbaric Oxygen</li> <li>18. Kinesiology Taping Transcutaneous Electrical Nerve Stimulation</li> </ol>
<b>Specified Conditions</b>	<p>Cruciate ligament damage, intervertebral disc disease, hip dysplasia, patella luxation, elbow dysplasia, osteochondritis dissecans ('OCD'), cherry eye, entropion, ectropion, 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.</p>
<b>The insurer</b>	<p>The Pacific International Insurance, Pty Ltd (ABN 83 169 311 193) ('Pacific').</p>

<b>Term</b>	<b>Definition</b>
<b>Treatment</b>	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.
<b>Vet</b>	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).
<b>Vet costs</b>	The amount You pay a Vet for Treatment received by Your Pet after accounting for any discounts or reimbursements received or to be received.
<b>We, Us, or Our</b>	Knose Financial Services Pty Ltd (ABN 38 620 795 735, AFSL No. 536651) or Stella Underwriting Pty Limited, (ABN 72 633 811 319, AR 001282046).
<b>You/Your</b>	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.0524

# Need help or need to make a claim?



1300 633 811



[pet@stellainsurance.com.au](mailto:pet@stellainsurance.com.au)



[stellainsurance.com.au](http://stellainsurance.com.au)

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**stella**★