

## Does Perfect Partners Pet Cover offer benefits towards preventative treatment?

Yes, Perfect Partners will provide an annual benefit that will assist in the purchase of FRONTLINE® and HEARTGARDÇ if purchased from a veterinarian.

## How can I find out more information about Perfect Partners Pet Cover?

Simply call **1300 668 100** or visit our web site [www.startgard.com.au](http://www.startgard.com.au)

### Contact details:

#### Perfect Partners Pet Cover

Locked Bag 9042 Castle Hill NSW 1765  
Tel: 1300 668 100 Fax: 02 9843 2271  
Office Hours: 8.30 am – 5.30 pm Monday – Friday EST  
Email: [petcover@petsure.com.au](mailto:petcover@petsure.com.au)

Underwritten by The Hollar Insurance Company Pty Ltd  
ABN 78 090 584 473

Administered By PetSure (Australia) Pty Ltd  
ABN 95 075 949 923

Underwriter's Agent: Merial Australia Pty Ltd  
ABN 53 071 187 285



## Rates and Benefits

Effective January 2003

Perfect Partners Pet Cover will pay up to the maximum benefit shown (inclusive of GST) each year as follows:

	ANNUAL LIMIT (Inclusive of GST)
Overall Annual Benefit Maximum	\$7,600
Claim Maximum – Unexpected Accidental Injury	\$4,000
Claim Maximum – Unexpected Illness	\$3,000
Claims for treatment as a result of:	
Tick Paralysis/Flea Allergy Dermatitis/ Heartworm Disease, Clinical Roundworm and/or Hookworm, infestation (Conditional on the correct utilisation of FRONTLINE® and /or HEARTGARDÇ)	\$500
FRONTLINE® Plus (If purchased from your veterinarian)	\$50
HEARTGARDÇ (If purchased from your veterinarian)	\$50
<b>Annual Sub-limits</b>	
Medicines/Drugs	\$1,000
Hospitalisation	\$1,000
Radiology	\$1,000
Skin Conditions	\$1,500
<b>MONTHLY PREMIUMS</b> (Including GST)	<b>\$35.00</b>
	for 1st pet
	<b>\$32.50</b>
	for each additional pet

Perfect Partners Pet Cover will provide:

- Up to 80% coverage of the veterinary bill for Accidental Injuries and Unexpected Illnesses.
- All benefits renew on your policy anniversary date.

This Insurance is subject to limitations and exclusions. For full details of the protection provided by the policy, please read the policy wording and certificate of insurance carefully.

A comprehensive policy document will be forwarded to you on our acceptance of your proposal or on request. This proposal is subject to underwriting guidelines. Acceptance of this insurance for any pet is at the discretion of the underwriters. We reserve the right to decline acceptance of a pet, to vary the conditions on which the insurance is accepted and to vary the conditions and premiums printed on this brochure at any time.

Merial Australia Pty Ltd will receive a commission for arranging this insurance. Merial Australia Pty Ltd respects your privacy, if you prefer not to receive information like this in the future please let us know.



**FRONTLINE®**  
A new standard in flea control. *Plus*

**Heartgard® 30** *Plus*  
Works like a treat.



Merial Australia Pty Ltd, Level 6, 79 George Street, Parramatta NSW 2150  
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MERIAL  
perfect partners



Pet Cover

## Comprehensive Cover



**THE POLICY INCLUDES:**

- Accidental Injury & illness cover
- You can claim costs for treatment of Tick Paralysis, Flea Allergy Dermatitis and Heartworm Disease
- You can also claim a rebate on your FRONTLINE® and HEARTGARD® purchases!

**NEW**

# Your **Benefit** Summary, *Plus* Frequently asked questions

Congratulations on completing the Perfect Partners Pet Cover Registration Form. You are now a Perfect Partners Pet Cover member. We certainly hope that nothing goes wrong in these early weeks with your new friend, however, if it does, the Perfect Partners 6-week Free Accidental Injury Cover is there to help you deal with the financial pain.

As a Pet Cover member, we would like to offer you Perfect Partners Comprehensive Pet Cover, a unique pet insurance policy exclusive to Pet Cover members.

Pet Cover is designed specifically for dogs and cats that are young and healthy at the time of enrolment. This helps keep your premiums down.

## The policy covers:

- **Unexpected Accidental Injury**
- **Unexpected Illness**
- **Treatment costs as a result of:**

**Tick Paralysis, Flea Allergy Dermatitis, Heartworm Disease, Clinical Roundworm and Hookworm infestation** **NEW**

You can also claim a rebate on the cost of your FRONTLINE® and HEARTGARD®<sup>38\*</sup> **NEW**



## Frequently Asked Questions

### What Is Perfect Partners Pet Cover?

Perfect Partners Pet Cover has been designed for pet owners who want to insure their pets against unexpected veterinary bills over the life of their pets, as well as enjoy rebates for leading pet health care products.

### Who is Perfect Partners Pet Cover?



Perfect Partners Pet Cover is a product underwritten by The Hollard Insurance Company Pty Ltd, administered by PetSure (Australia) Pty Ltd and offered by Merial Australia Pty Ltd. These companies are all leaders in their fields.

- The Hollard Insurance Company is a multinational insurance underwriter.
- PetSure Australia is the market leader in pet insurance in Australia.
- Merial, the makers of the leading brands FRONTLINE® and HEARTGARD®, is Australia's largest animal health company.



### What benefits does Perfect Partners Comprehensive Pet Cover offer?

Perfect Partners Pet Cover re-imburses you for a range of veterinary expenses including: veterinary treatments and surgeries for accidents and illnesses ranging from minor problems such as ear infections and bee stings; to major conditions such as broken bones, diabetes and cancer. Pet Cover also provides rebates on the purchase of FRONTLINE® and HEARTGARD®.

*\*Unique to Pet Cover, you may also claim for expenses incurred in the treatment of: Tick Paralysis/Flea Allergy Dermatitis. (Conditional on the correct utilisation of FRONTLINE®).*

*Expenses incurred in the treatment of Heartworm Disease, Clinical Roundworm and Hookworm infestation are also covered. (Conditional on the correct utilisation of HEARTGARD®). Proof of purchase is required.*

### What is not covered?

Like most insurance policies, we have some exclusions to keep your premiums down. These include: pregnancy, elective procedures, pet foods/diets, grooming, behavioural problems, dental conditions, congenital or hereditary defects and medical conditions that are present prior to the policy effective date.

### Can my pet visit any vet I choose?

Yes, you can claim veterinary expenses incurred with all registered veterinary surgeons in Australia.

### Can anyone apply for a Comprehensive Pet Cover policy?

In order to qualify for this cover your pet must be between the ages of 6 and 24 weeks and must have been insured under the free 6-week Perfect Partners Accidental Injury Cover.

### How will I know if I was previously insured with Perfect Partners Pet Cover?

You would have been issued a Perfect Partners Membership Card with your unique membership number at your vet and would have received a letter in the post from Perfect Partners confirming your free insurance cover.

### What if I have an additional pet that I want to insure?

If one of your pets is insured with Perfect Partners Pet Cover under the comprehensive plan, we will gladly offer cover to any additional dogs or cats you may have as long as they are between the ages of 8 weeks and 8 years on application, cover may then be kept for life. Note, underwriting guidelines may be applicable to additional pets. If you insure more than one pet you will be eligible for a multi pet discount.



### When will my policy start and when can I claim?

Your Perfect Partners Comprehensive Pet Cover policy will commence on the day your free cover expires as long as you inform us in writing that you wish to continue your policy prior to the expiry date of the free cover.

You may claim for expenses arising from an accidental injury from the commencement date. There is a 30-day waiting period for claims arising from unexpected illness. Note, claims must be submitted within 60 days of the start of any treatment.

### What if I change my mind after signing up with Perfect Partners?

You have a 14 day *free look* period from the start date of your policy to review and cancel with no obligation. If we have already received your premium, we will gladly give you a full refund provided that no claims have been submitted or paid.

### How do I make a claim if my dog or cat needs treatment for illness or injury?

You need to pay your vet in full for the treatment, and ask for their help in completing a simple Perfect Partners Claim Form. Both you and your vet need to sign the Claim Form, and confirm that the illness or injury had first shown symptoms after your policy commenced. You then post us the Claim Form, the invoices from the vet, and the receipts. The rebate will be posted direct to you, most claims being paid within 7 days of receipt.

### How much will I get back for the money I spend at my vet for illness or accident treatment?

You will receive 80% of the total costs of treatment for your dog or cat, subject to the annual limits and conditions set out in this brochure and policy document.



† Refer to the Rates and Benefits Schedule.