



## Starter Cover

For puppies and kittens

6 weeks' cover with no premiums and only \$100 excess per event

### Your Responsibility

The purpose of our Starter Cover is to help you cover unforeseen vet bills, accidental injuries and illnesses. We want to make sure you are fully confident that you know what your pet is and is not covered for.

It is important that you understand the benefits, as well as your responsibilities and the terms, conditions, limits and exclusions under this cover. Please take the time to read these terms and conditions carefully.

### Key Terms

<b>Limit</b>	\$1,500. Subject to the following terms and conditions, this is the maximum amount we will pay for all claims combined under this Starter Cover.
<b>Eligibility</b>	<p>Puppies and kittens from 8 weeks old to 20 weeks old (inclusive) at the commencement date of the Starter Cover.</p> <p>Our Starter Cover is only available to individual pet owners residing in New Zealand with their pet. This Starter Cover is not available to breeders or associations.</p>
<b>Cover</b>	Our Starter Cover cover is for your pet's health only, and is limited to vet expenses for reasonable, essential and customary treatment, necessary to treat your pet for an illness or an injury, which is carried out in New Zealand.
<b>Duration</b>	Cover starts on the date your application is accepted by us, and ends after a 6 week period. When your application for Starter Cover is accepted by us we will contact you to confirm the details of your start and end dates.
<b>Excess</b>	You must pay the first \$100 for each separate event giving rise to a claim.
<b>Claims waiting period</b>	7 days for illness. We will not cover any illnesses that arise within 7 days of the Starter Cover start date. No waiting period applies for claims arising from accidental injury.
<b>What we mean</b>	For the purposes of these terms and conditions, the words "you" and "your" mean the owner of the pet specified on the application for Starter Cover, and the words "we", "us" and "our" means the insurer, The Hollard Insurance Company Pty Ltd acting through AWP Services New Zealand Limited trading as Allianz Partners.

### Conditions of cover

1. You must provide all reasonable care for your pet's health and wellbeing and protect it from illness or injury, and you must seek vet treatment as soon as your pet first displays any signs or symptoms of an illness or an injury.
2. Should you need to make a claim, you must provide us with details of your pet's illness or injury, including full tax invoices and clinical notes from the treating vet.
3. You must, at your own cost, provide us with any and all documentation we may require to assess your claim, such as clinical notes and reports, and you must authorise your vet to release this information to us.
4. All claims must be submitted within 30 days of the end date of your Starter Cover, or they will be declined regardless of the date the claim was made or treatment occurred.
5. All decisions made by us in relation to Starter Cover are final.
6. If any claim you make is in any respect fraudulent, if any false declaration is made, or if false or incorrect information is provided in support of your application for Starter Cover or for any claim, we will decline your claim and your cover will be cancelled effective from the date that the incorrect statement or fraudulent claim was made to us.

### What we exclude

We will not pay for:

- a) claims arising from any illness or injury first diagnosed or for which signs or symptoms first presented prior to the date you applied for Starter Cover;
- b) preventative treatment or routine care including but not limited to food, flea and worm treatment or prevention, vaccinations, desexing and any treatment which is not to directly treat an illness or an injury;
- c) congenital or hereditary conditions, including but not limited to cherry eye and umbilical hernias;
- d) dental, cosmetic or elective treatment, including but not limited to dew claw removal;
- e) preventable disease where your pet has not been vaccinated, including canine parvovirus, canine distemper, canine infectious hepatitis, kennel cough, leptospirosis, or treatment for feline viral rhinotracheitis, feline calicivirus and feline panleukopaenia, feline immunodeficiency virus;

- f) funeral expenses or the cost of post mortem;
- g) home visits by a vet or costs of travel, boarding or transport;
- h) treatment at an afterhours vet clinic or hospital, unless your vet confirms that it was medically necessary;
- i) equipment including but not limited to crates, housing and Elizabethan collars;
- j) courier fees or administration fees;
- k) any treatment after the end date, even if the illness or injury occurred during your period of Starter Cover;
- l) euthanasia of your pet due to a court or council order for it to be destroyed;
- m) claims arising from malicious acts, mistreatment, deliberate injury or gross negligence towards your pet caused by you, any member of your immediate family, or any other person who normally resides with you and your pet;
- n) claims arising from war, riot, civil commotion, terrorism, natural disaster or similar events.

## Purchasing a Policy

### Before the end of your Starter Cover:

If you choose to purchase an AA Pet Insurance policy before your Starter Cover ends, there will be continuous cover in place for any illness or injury we agreed to cover which first manifested during your period of Starter Cover.

The Starter Cover terms, conditions, limits and exclusions will continue to apply to that illness or injury for a period of 14 days from the start date of your new AA Pet Insurance policy.

However, when the 14 day period has passed, the full benefits of the Plan you have chosen will apply for that illness or injury, subject to the terms of your new Plan.

The standard claims waiting period on the AA Pet Insurance Plan you have chosen will still apply to any other illnesses or injuries which arise during the relevant claims waiting period. It is important for you to consider what the claims waiting periods mean for your circumstances.

## The Insurer

This policy underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("Hollard"), Level 26, 188 Quay Street, Auckland 1010 (referred to as "us", "we" or "our").

## Privacy Notice

To arrange and manage **your** pet insurance, **we** (in this Privacy Notice "**we**", "**our**" and "**us**" means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose **your** personal information. **We** usually collect it directly from **you** but also from others (including those authorised by **you** and other persons whom **we** consider necessary including our agents). **We** are the "data controller" and are responsible for ensuring **your** personal information is used and protected in accordance with applicable laws

Any personal information provided to **us** is used by **us** to evaluate and provide the insurance services and manage **your** and **our** rights and obligations in relation to them, including managing, processing and investigating claims. **We** may also collect, use and disclose it for product development, marketing (with **your** consent or where authorised by law), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with **your** consent or where authorised by law.

**You** authorise **us** to disclose **your** personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes. In addition, **you** authorise **us** to disclose **your** personal information to our agent the New Zealand Automobile Association Incorporated to use in accordance with its privacy policy available at [aa.co.nz/privacy](http://aa.co.nz/privacy) and to AA Life Services Limited. Where permitted by law or with **your** consent, **we** may contact **you** with offers of products or services (from **us**, **our** related companies or **our** business partners). **You** can withdraw **your** consent if **you** no longer wish to receive marketing material or promotional offers by calling our Contact Centre on 0800 800 048.

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If **you** do not agree with the matters set out in **our** privacy notice or will not provide **us** with personal information, **we** may not be able to provide **you** with **our** services or products, process **your** application, issue **you** with a policy or process **your** claims. **We** will not retain **your** personal data for longer than is necessary for the purposes for which it may be lawfully used.

**You** can (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update **your** personal information (subject to the provisions of applicable privacy legislation), and (3) ask for a copy of **your** personal data in an electronic format for yourself or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent or are otherwise permitted by law.

If **you** have a request or complaint concerning **your** personal information or about our privacy policy, please contact: Privacy Officer, Allianz Partners, P.O. Box 33-313, Takapuna, Auckland 0740 or email **us** at [AzPNZ.Privacy@allianz-assistance.co.nz](mailto:AzPNZ.Privacy@allianz-assistance.co.nz). For urgent assistance please call our Contact Centre on 0800 800 048.

## Get in touch

### We're here to help you

Got a question or query?

Call us anytime (Mon-Fri 8:30am-5pm)

**0800 700 555**

Visit us online

**[aainsurance.co.nz](http://aainsurance.co.nz)**

Email us

**[info@aapetinsurance.co.nz](mailto:info@aapetinsurance.co.nz)**

Or come in and see us at your nearest

**AA Centre**

Make a claim

Call us anytime (Mon-Fri 8:30am-5pm)

**0800 700 556**

Email us

**[claims@aapetinsurance.co.nz](mailto:claims@aapetinsurance.co.nz)**