

Comprehensive & Essentials Plans Policy Wording



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About this Policy

This document contains **our** policy wording and sets out the cover available and the terms and conditions which apply. **You** need to read it carefully to make sure **you** understand it and that it meets **your** needs.

We provide the cover specified in the policy wording subject to its terms, conditions, limits and exclusions. **You** need to decide if the type and level of cover, and benefit limits are appropriate for **you** and will cover **your** potential loss.

Your contract with **us** is made up of the following:

- (a) This policy wording;
- (b) **Your certificate of insurance**;
- (c) The information **you** provided to **us** when **you** applied for cover, and any subsequent information **you** provide; and
- (d) Any written document that **we** tell **you** is part of **your policy**.

Please retain these documents in a safe place.

UNDERSTANDING THIS POLICY

When **you** apply for insurance cover **we** will confirm with **you** things such as the **period of cover**, **your** premium, and **co-payment**, and whether any standard terms are to be varied (which must be by a written notice **we** give **you**).

These details, including the **start date** of **your policy**, will be recorded on the **certificate of insurance** issued to **you**.

If **you** have any queries, or if **you** want further information about this **policy** or to confirm a transaction, please use the contact details on the back cover of this policy wording.

To properly understand this **policy's** features, benefits, conditions, limits and exclusions **you** need to carefully read the policy wording in its entirety.

PET ELIGIBILITY

This **policy** is designed to cover **your** domestic **pets** ordinarily residing with **you** in New Zealand.

Working dogs (with the exception of assistance dogs) are not eligible to be insured under this **policy**.

Your pet must be 8 weeks old or older and within the **upper age limit** as set out in the following tables, on the **start date** of **your first policy**; and

any subsequent **policy**, if for any reason **we** or **you** cancel or do not renew **your policy** (including your **first policy**).

AGE LIMITS (DOES NOT INCLUDE SELECT BREEDS)

	Comprehensive	Essentials
Minimum	8 weeks	8 weeks
Maximum	Up to 8 th birthday	Up to 8 th birthday

AGE LIMITS FOR SELECT BREEDS

	Comprehensive	Essentials
Minimum	8 weeks	8 weeks
Maximum	Up to 5 th birthday	Up to 5 th birthday

In all cases, **upper age limits** only apply for **first policies**.

TRANSITION FROM STARTER COVER

See page 6 below [CONTINUITY OF COVER AND TIME LIMIT FOR ONGOING CONDITIONS](#).

Our Definitions

When the following words and phrases, or derivatives of the following words and phrases, appear in bold type in this policy wording, **your certificate of insurance** or any other document **we** tell **you** forms part of **your policy**, they have the meanings given below.

Accident means an unplanned and unexpected event caused by external and discernible means.

Administration fee means a **reasonable** one-off amount **we** may require **you** to pay **us** or which **we** may deduct from any final amount payable to **you** to cover **our reasonable** administration costs arising from **you** cancelling **your policy** outside of renewal.

Allianz Partners means AWP Services New Zealand Limited trading as Allianz Partners.

Alternative therapy means acupuncture, behavioural therapy, Bowen therapy, herbal therapy, homeopathy, hydrotherapy, laser therapy, massage therapy, osteopathy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by or supervised by a **vet** to treat, or to complement **treatment** for **your pet's illness** or **injury**.

Certificate of insurance is the document **we** give **you** which confirms that **we** have issued a policy to **you** and sets out details of **your** cover.

Claims waiting period means the relevant period stated in respect of the **treatments** and the Optional Benefit (Dental Care) listed on [page 5](#) of this policy wording.

Condition means any **injury** or **illness** suffered by **your pet**, and for the purpose of this definition, any presentation of an **illness** with the same diagnosis, signs or symptoms, or resulting from the same disease process, regardless of the number of incidents or areas of **your pet's** body affected shall be considered a single **condition** (e.g. all occurrences of otitis (ear infection) will be classified as the same **condition**).

Congenital condition means a congenital anomaly or developmental defect which is present at birth but may not manifest until later in **your pet's** life.

Co-payment means the percentage of any payment for eligible **treatment** **you** are responsible for under Section 1- Vet Expenses and under Section 3 – Optional Benefit (Dental Care) as set out on **your certificate of insurance**. **We** will deduct **your co-payment** amount from the amount payable to **you** for every **treatment** claimed under Section 1 and Section 3.

Epidemic means a sudden development and rapid spreading of a contagious disease affecting dogs or cats in a region where it developed in an endemic state or within a previously unscathed community.

End date means the end date of **your period of cover** specified on **your certificate of insurance**.

First policy means (unless **your policy** expressly states otherwise) the first Comprehensive or Essentials Plan **you** purchased in respect of a specifically named **pet**, and for which the **period of cover** is fully paid. For clarity, a reference to **first policy** (or **first policies**) excludes any Starter Cover for puppies and kittens and Accident Only Plans.

Hereditary condition means a genetic **condition** which is passed down through **your pet's** bloodline, and which is commonly breed specific.

Illness means a sickness or disease as diagnosed by a **vet**; or signs and symptoms which are indicative of a sickness or disease; and which is not an **injury**.

Immediate family means your spouse, defacto partner, civil union partner, fiancé(e), parent, step-parent, child, step-child, foster child, sibling, or step-sibling.

Injury means physical harm to **your pet** caused solely and directly by violent, accidental, discernible and external means, which happens at a definite time and place during **your period of cover** and which does not result from any **illness** or disease process.

Life threatening condition means any **condition** which puts **your pet** in immediate danger of death, or any **condition** where the risk of **your pet** dying is imminent unless appropriate **treatment** is administered to either cure the **condition** or to prolong the life of **your pet**, as diagnosed and confirmed by **your vet** and recognised by **our** veterinary experts as being such a **condition**.

Ongoing condition means a persistent and lasting **condition** which may have a pattern of relapse and remission or no commonly accepted cure; or a **condition** for which more than three months of **treatment**, tests or medication is required; or an ongoing **condition** as determined by **us**.

Period of cover means the twelve month period during which cover is provided under **your policy**, commencing on **your start date**, and finishing on **your end date**, as shown on **your certificate of insurance**.

Pet means a domestic breed of dog or cat ordinarily residing with **you** in New Zealand, which is primarily a companion animal or assistance animal and not a **working dog**, and which is named on **your certificate of insurance**.

Policy means this policy wording, **your certificate of insurance**, the information **you** provided to **us** when **you** applied for cover, any subsequent information **you** provide, and any written document **we** tell **you** forms part of **your** policy.

Policy aggregate means the maximum amount payable for all claims under Section 1 – Vet Expenses and Section 2 – Additional Benefits combined during **your period of cover**.

Pre-existing condition means any **conditions**, or, any medical or physical signs, symptoms or circumstances in relation to **your pet**:

- which **you** are aware of, or which a reasonable person in **your** circumstances ought to have been aware of; or
- for which veterinary advice, care, **treatment** or medication has been sought, given or recommended; or
- which has been diagnosed as a **condition**, or which are indicative of a **condition**; or
- which are of such a nature to require, or may potentially require veterinary attention; or
- which are of such a nature as would have caused a prudent, reasonable person to seek veterinary attention for their **pet**,

prior to the **start date** of **your policy**, or prior to the date any applicable **claims waiting period** ceases.

Reasonable means:

- for any **treatment** including **specialist treatment**, the standard level of care given for the **illness** or **injury** not exceeding the level **your pet** would normally receive in New Zealand; or
- in all other cases, having regard to the circumstances, as determined by **us**.

Routine care means **treatment** intended to prevent future **conditions** from occurring rather than treating existing **conditions**, and includes but is not limited to micro-chipping, de-sexing, nail clipping, vaccinations, dental check-ups or dental scale and polish, and dew claw removal.

Select breed means the following breeds, which present an increased risk of health **conditions**:

Anatolian Shepherd	Giant Schnauzer
Bandog	Grand Blue de Gascoigne
Boerboel	Great Dane
Basset Hound	Greater Swiss Mountain Dog
Bavarian Mountain Hound	Hamiltonstövare

Bergamasco Shepherd Dog	Hungarian Kuvasz
Briard	Irish Wolfhound
Blood Hound	Komondor
Beauceron	Leonberger
Bernese Mountain Dog	Maremma Sheepdog
Bouvier des Flandres	Mastiffs (all types)
Boxer	Münsterländer
Bracco	Newfoundland
Bulldogs (all types)	Old English Sheepdog
Bull Arab	Polish Lowland Sheepdog
Dachshund	Pyrenean Mountain Dog
Deerhound	Rottweiler
Dogue de Bordeaux	Russian Black Terrier
Entlebucher Mountain Dog	Shar Pei
Estrela Mountain Dog	St Bernard

Specialist treatment means any **treatment** which cannot **reasonably** be expected to be carried out by a **vet** practising at **your** regular veterinary clinic, and which, due to the complexity of the **condition**, must instead be carried out by a **vet** who is currently registered as a veterinary specialist with the Veterinary Council of New Zealand.

Start date is the start date of **your period of cover** specified on **your certificate of insurance**.

Treatment means **reasonable**, customary and essential examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures provided by a **vet**, or a veterinary nurse or technician under **vet** supervision, to relieve or cure an **injury** or an **illness** suffered by **your pet** during **your period of cover**.

Upper age limit means the age when **your pet** is no longer eligible for its **first policy**, or any subsequent **policy**, or to add Section 3 – Optional Benefit (Dental Care). The **upper age limit** for all breeds except **select breeds** is 8 years old, and for **select breeds** it is 5 years old. The **upper age limit** for adding Section 3 – Optional Benefit (Dental Care) is 8 years old for all breeds.

Vet means either a registered veterinarian or a specialist veterinarian who is licensed in New Zealand, and who is practicing at a veterinary clinic or hospital.

Vet expenses mean the **reasonable**, customary and essential expenses incurred for the **treatment** of **your pet** for an **injury** or an **illness** during **your period of cover**.

We, our, us means Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand.

Working dog means a dog which is primarily kept and used to carry out work or an occupation and which is not kept first and foremost as a companion animal or assistance animal. **Working dogs** may include (but are not limited to): police dogs, dogs used by security, customs and the armed forces, hunting dogs or farm dogs.

You and **your** means the person named as a policyholder on the **certificate of insurance**.

Table of Benefits

The **Table of Benefits** provides details of the benefits, limits and sub-limits available to **you** during **your period of cover** for the Plan **you** have chosen, as shown on **your certificate of insurance**.

Benefits expire at **your end date** and are not carried over into subsequent **periods of cover**. If **your policy** is renewed, the benefits will renew for **your next period of cover** (except for **ongoing conditions** – refer to the **Renewals & Continuity of Cover** section) unless we tell **you** otherwise on **your** renewal certificate.

Plan:	Comprehensive	Essentials
Policy aggregate (the maximum amount we will pay you for all claims combined under Sections 1 and 2 during your period of cover)	\$11,000	\$7,000
SECTION 1 – VET EXPENSES		
Injury	\$11,000	\$7,000
Illness	\$11,000	\$7,000
Specialist treatment (life threatening conditions)	\$11,000	\$7,000
Specialist treatment (non-life threatening conditions)	\$4,000	\$2,000
Patella surgery	\$1,500	\$800
Cruciate ligament surgery	\$1,500	\$800
Alternative therapy	\$500	\$350
Routine care	\$100 (maximum of 2 claims per year up to the value of \$50 per claim – no co-payment applies)	Not available
Co-payment	20%	20%
SECTION 2 – ADDITIONAL BENEFITS		
2.1 Funeral Costs	\$100	\$100
2.2 Owner Hospitalisation (Emergency Boarding Fees)	\$700	\$350
2.3 Lost Pet (Advertising & Reward)	\$600 (maximum \$200 for advertising & maximum \$400 for reward)	\$600 (maximum \$200 for advertising & maximum \$400 for reward)
2.4 Holiday Cancellation	\$1,500	\$500
SECTION 3 – OPTIONAL BENEFIT (DENTAL CARE)		
<p>You do not have cover under Section 3 automatically. To have cover under Section 3, you must have paid an additional premium when you purchased your policy. Section 3 can only be added to or removed from your policy on renewal. It is important that you consider what this means for your circumstances. The benefit limit for Section 3 is in addition to the policy aggregate.</p>		
Dental care	\$350	\$350
Co-payment	20%	20%

Important Matters

YOUR INSURER

This **policy** is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand, Level 11, Tower 1, 205 Queen Street, Auckland 1010.

WHO IS ALLIANZ PARTNERS?

Allianz Partners is a trading name of AWP Services New Zealand Limited. **Allianz Partners** has been authorised by Allianz Australia Insurance Limited to enter into this **policy** and deal with and settle any claims under it, as the agent of Allianz Australia Insurance Limited, not as **your** agent. **Allianz Partners** acts under a binder which means that it can do these things as if it were the insurer.

LIMITATION OF COVER

Notwithstanding anything contained in this policy wording **we** will not provide cover nor will **we** make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

JURISDICTION AND CHOICE OF LAW

Your policy is governed by and construed in accordance with the laws of New Zealand and **you** agree to submit to the exclusive jurisdiction of the courts of New Zealand.

FAIR INSURANCE CODE

Allianz Australia Insurance Limited supports the principles of the Fair Insurance Code.

The purpose of the Code is to increase the standards of practice and service within the insurance industry. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website (www.icnz.org.nz).

YOUR DUTY OF DISCLOSURE

When **you** apply for insurance, **you** have a duty at law to disclose to **us** all material facts.

A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

You have the same duty before **you** renew or vary (with **our** agreement) this insurance **policy**.

Examples of information **you** may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction, subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past in connection with **your** pets.

These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to **us**.

If **you** fail to comply with **your** Duty of Disclosure it may result in:

- this **policy** being void retrospectively;
- this **policy** being cancelled; or
- the amount **we** pay if **you** make a claim being reduced.

COOLING OFF PERIOD

You have cooling-off rights after **you** purchase **your** **policy**.

If **you** decide for any reason that **you** do not want **your** **policy**, **you** may cancel it within 14 days after **your** **certificate of insurance** is issued. **You** will be given a full refund of the premium **you** paid, provided **you** do not want to make a claim or to exercise any other right under **your** **policy**, or a Starter Cover policy.

If **you** cancel **your** **policy** during the cooling off period, **we** will not pay any claims made by **you**. No premium is refundable once a claim is made or 14 days after **your** **policy** start date except to the extent a refund may be available to **you** under the **Cancelling Your Policy** section.

CORRECTNESS OF STATEMENTS AND FRAUD

If any claim under this **policy** is in any respect fraudulent, or if any false declaration is made, or false or incorrect information is provided in support of any claim, then **we** can, at **our** sole discretion, not pay **your** claim and cancel **your** cover under this **policy** from the date that the incorrect statement or fraudulent claim was made to **us**.

HOW WE CALCULATE YOUR PREMIUM

Your premium is calculated when **you** apply for this **policy**, and at each **policy** anniversary, and is printed on **your** **certificate of insurance**. The premium is calculated based on a number of factors.

Some factors are pre-set and do not vary for each insured **pet**. Other factors which can affect **your** premium are the Plan **you** have chosen, **your** **pet's** age, species and breed, and any other factor **we** decide may increase or decrease the risk to **us** of insuring **your** **pet**.

Your total premium reflects the amount **we** calculate to cover these risks as well as any relevant government charges, taxes or levies (such as GST) in relation to **your** **policy**. These amounts are included in the total amount payable by **you** as shown in **your** **certificate of insurance**.

DISPUTE RESOLUTION PROCESS

If **you** have a complaint or dispute in relation to this insurance, or the services of **Allianz Partners** or its representatives, please call **Allianz Partners** on 0800 700 555 or put the complaint in writing and email it to DisputeResolution@allianz-assistance.co.nz, or post it to The Dispute Resolution Department, PO Box 33-133, Takapuna, Auckland 0740.

Allianz Partners will attempt to resolve the matter in accordance with its Internal Dispute Resolution (IDR) procedure. To obtain a copy of this, please contact **Allianz Partners**.

If **your** complaint or dispute is not satisfactorily resolved, **you** can follow **Allianz Partners'** External Dispute Resolution (EDR) procedure and refer the matter to Financial Services Complaints Limited (FSCL), subject to its terms of reference.

FSCL provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

The contact details for FSCL are: Financial Services Complaints Limited Freephone: 0800 347 257

Telephone: +64 (04) 472 3725 Fax: +64 (04) 472 3728

Post: PO Box 5967, Lambton Quay, Wellington 6145, New Zealand
Email: info@fscl.org.nz

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 use it for other purposes with **your** consent or where authorised by law including, product development, marketing, customer data analytics, research, IT systems maintenance and development, recovery against third parties, and fraud investigations.

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.

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. For urgent assistance please call **our** Contact Centre on 0800 800 048.

Pre-existing Conditions

Pre-existing conditions are defined in the section headed **Our Definitions**. Please read this definition carefully.

If **your pet** has a **pre-existing condition** we will not pay any claims arising from, related to or associated with that **condition**.

Any new **condition**, or any sign or symptom of a new **condition** which first presents within the **claims waiting period** will be treated in the same way as a **pre-existing condition** and will not be covered on **your policy**.

Claims Waiting Period

The **claims waiting period** commences:

- on the **start date** of **your first policy**;
- on the **start date** of **your new policy** when **you** have previously had a **policy** but there has been a lapse in cover immediately prior to the new **policy** commencing;
- on the **start date** of the upgrade of **your policy** if **you** upgrade from an Essentials Plan to a Comprehensive Plan;
- on the **start date** of the downgrade of **your policy** if **you** downgrade from a Comprehensive Plan to an Essentials Plan at any time other than renewal;
- on the **start date** of **your** Optional Benefit (Dental Care); as the case may be, and is for the following relevant periods:

Illness	14 days
Routine care	14 days
Section 3 Optional Benefit (Dental Care)	90 days
Injury	0 days

FIRST POLICY

During the **claims waiting period** of your **first policy**:

- no claim may be made under Section 1 - Vet Expenses or Section 3 - Optional Benefit (Dental Care) of **your policy**, in respect of anything incurred during the **claims waiting period**; and
- any **illness** (whether diagnosed or only showing signs or symptoms) that manifested for the first time during the **claims waiting period** will be excluded from cover under all sections of **your policy**.

CONTINUOUS COVER

Claims waiting periods do not apply to renewal of **policies** where **you** have had no lapse in cover from **your first policy**.

UPGRADES OR DOWNGRADES OF PLAN

Please refer to the [Changing Your Cover](#) section on page 8 of this policy wording for what happens when **you** upgrade **your** Essentials Plan to a Comprehensive Plan, or when **you** downgrade **your** Comprehensive Plan to an Essentials Plan.

OPTIONAL BENEFIT (DENTAL CARE)

Please refer to the [Changing Your Cover](#) section on page 8 of this policy wording for what happens when **you** add or remove the Optional Benefit (Dental Care).

It is important for **you** to consider what the **claims waiting period** means for **your** circumstances.

Co-payment

A mandatory **co-payment** of 20% is required for all Plans.

We will deduct **your co-payment** amount from the amount payable to **you** for every **treatment** claimed under Section 1 – Vet Expenses, and Section 3 – Optional Benefit (Dental Care), if **you** purchased this additional cover when **you** took out **your policy**.

Example 1:

Benefit	Type of treatment	Cost of treatment	Amount
Section 1 – Vet Expenses	Veterinary consultation	\$80.00	\$80.00
Section 1 – Vet Expenses	Antibiotics	\$40.00	\$40.00
Section 1 – Vet Expenses	Blood tests	\$175.00	\$175.00
Sub-total:			\$295.00
Less 20% co-payment:			\$59.00
Amount payable to you:			\$236.00

Example 2:

Benefit	Type of treatment	Cost of treatment	Amount
Section 1 – Vet Expenses	Veterinary consultation	\$75.00	\$75.00
Section 3 – Optional Benefit (Dental Care)	Dental surgery (treatment of cavities by extraction)	\$350.00	\$350.00
Sub-total:			\$425.00
Less 20% co-payment:			\$85.00
Amount payable to you:			\$340.00

Example 3:

The following example shows how **we** will settle a claim when a sub-limit (the maximum amount **we** will pay) has been exceeded. Refer to the [Table of Benefits](#) for details of sub-limits.

In the example below, the total cost of a cruciate ligament surgery has exceeded the policy sub-limit for cruciate ligament surgery (\$1,500 on the Comprehensive Plan or \$800 on the Essentials Plan). After the required 20% **co-payment** has been deducted, the outstanding balance is still greater than the maximum amount payable under the **policy**. In this circumstance, the maximum amount **we** are able to pay out is \$1,500 on the Comprehensive Plan or \$800 on the Essentials Plan (the respective sub-limits under each Plan).

Benefit	Type of treatment	Cost of treatment	Amount
Section 1 – Vet Expenses	Cruciate ligament surgery	\$2,000	\$2,000
Sub-total:			\$2,000
Less 20% co-payment:			\$400
Total:			\$1,600
Amount payable to you:			\$1,500 or \$800 (depending on the Plan)

Caring for Your Pet

YOUR OBLIGATIONS TO US

You must provide all **reasonable** care for **your pet's** health and wellbeing and protect it from **illness** or **injury**, which includes:

- a) keeping **your pet** up to date with any vaccinations recommended by **your vet** or by the New Zealand Government, and
- b) providing **reasonable** routine and preventative treatment, and
- c) seeking **treatment** for **your pet** as soon as **reasonably** practicable after **your pet** first displays any signs or symptoms of any **illness** or **injury**, and
- d) complying with any regulations or conditions set by any local government authority in relation to **your pet**, and
- e) protecting **your pet** from the ingestion of any object, food or substance which could result in poisoning or internal obstruction, and
- f) protecting **your pet** from **injuries** inflicted from fighting with other animals.

If **you** have not satisfied this condition, and if this has in any way caused or contributed to **your** claim, **we** may refuse to pay, or **we** may reduce the amount **we** pay in relation to that claim

Payment of Your Premium

PAYING YOUR PREMIUM

When **you** apply for this insurance, **we** will advise **you** of the total premium **you** must pay, when **you** must pay, and how **you** can pay. **Your** premium is an annual premium, and must be paid when **you** take out a new **policy**, and when **you** renew **your policy**.

You may pay **your** premium annually in advance in full, or **you** may pay in weekly, fortnightly or monthly instalments by credit card or direct debit.

When **you** pay **your** premium by instalment, claims are paid on the basis that **you** agree to pay the remaining premium for **your period of cover**.

If **we** accept and pay a claim under **your policy**, **we** reserve the right to deduct the balance of any outstanding premium from the claim payment.

PAYING ON THE DUE DATE

Claims are paid by **us** on the basis that either **you** have paid, or **you** agree to pay, any remaining premium in full for **your period of cover**.

If a direct debit fails for any reason, **we** will contact **you** to inform **you**, and **we** will automatically try again.

If at least one instalment of **your** premium remains unpaid for at least 14 days past its original due date, **we** can refuse to pay any claims.

If **your** premium is still in arrears 45 days after **your** first missed payment was originally due, **we** may cancel **your policy**.

If **your** instalment payments are frequently late or missed, **we** reserve the right to require **you** pay on **our** demand, **your** premium in full for the remaining **period of cover**, failing which **we** may cancel **your policy**.

If **we** cancel **your policy** due to non-payment of **your** premium, no benefits or entitlements are payable under **your policy**.

Renewals & Continuity of Cover

RENEWALS

For **your** convenience and to ensure continuity of cover under **your policy**, **we** may automatically renew **your policy** each year. **We** will inform **you** of **our** offer to renew **your policy** prior to **your policy end date**. **We** are not obliged to renew or issue **you** a new **policy** and any decision to renew or issue a **policy** is at **our** sole discretion.

We reserve the right to change the terms and conditions of **your policy** upon renewal to reflect the risk associated with insuring **you** in respect of **your pet**. This may be based on factors including but not limited to **your pet's** age and medical history.

Unless **we** notify **you** otherwise, **your** cover may automatically be renewed on the terms contained in the renewal offer and **we** will deduct the renewal premium from **your** nominated bank account or credit card unless **you** tell **us** not to. If the nominated bank account or credit card is not **yours**, **you** confirm **you** have the authority of the relevant person to use it and they have agreed to these terms.

You must notify **us** by phone or in writing if **you** decide not to renew **your policy**.

On renewal, **you** must comply with **your** duty of disclosure as set out in the **Important Matters** section of this policy wording.

CONTINUITY OF COVER AND TIME LIMIT FOR ONGOING CONDITIONS

If **you** insured **your pet** under a Starter Cover policy with **us** and the end date of that policy coincides with the **start date** of this policy, upon **you** first insuring with **us** under this Comprehensive & Essentials Plans Policy Wording in respect of the same **pet** and for which the **period of cover** is fully paid, that Starter Cover policy end date will be extended for 14 days from the **start date** of **your first policy** to apply to an illness or injury that first manifested during the term of the Starter Cover. That illness or injury will not be treated as a **pre-existing condition** under this **policy**. Thereafter, any event for which we have accepted a claim under **your** Starter Cover, will be treated by **us** under this **policy** as a condition first presenting during the **first policy**, and the terms, conditions, limits and exclusions of this **policy** will apply to that **condition**.

If **your policy** is renewed on each anniversary date of **your** original **start date**, and provided that **your policy** does not lapse for any reason, **we** will provide continuity of cover under the **policy** for:

- an **ongoing condition** affecting **your pet**; and
- any **condition** which is not an **ongoing condition** but for which **treatment** must continue into **your** new **period of cover**;

Provided:

- a. they are not **pre-existing conditions**; and
- b. where **your pet** has been diagnosed with an **ongoing condition**, the maximum amount **we** will pay during the **pet's** lifetime for the **ongoing condition** or for any related **conditions**, will be the benefit limit or sub-limit that applied in the **period of cover** when the **ongoing condition** first presented. When the relevant benefit limit has been exhausted for the **ongoing condition**, **we** will not pay any further amounts for that **condition**, even if **you** continue to renew **your pet's** cover or upgrade **your** Plan.

Ongoing conditions may include (but are not limited to) the following **conditions**:

Asthma	Diabetes	Kidney disease
Cancer	Heart disease	Osteoarthritis
Cushing's disease	Hyperthyroidism	Skin allergies

An example is provided on the following page.

Example (ongoing conditions):

Year 1	<ul style="list-style-type: none">> A customer purchases an Essentials Plan for their cat, Mr Whiskers.> The policy aggregate for the Essentials Plan is \$7,000. This is the policy aggregate and the maximum amount claimable during this period of cover for all medical conditions suffered by Mr Whiskers, combined (provided no sub-limit applies).> Mr Whiskers is unfortunately diagnosed with a skin allergy, and he requires more than three months of treatment.> This means that Mr Whiskers' skin allergy is an ongoing condition, and the maximum amount claimable for this condition throughout Mr Whiskers' lifetime, as long as the policy is renewed continuously, is \$7,000.> Mr Whiskers' owner makes a claim for \$3,000 worth of treatment for the skin allergy. <p>The remaining balance Mr Whiskers' owner's claim for treatment for this ongoing condition throughout the subsequent periods of cover combined is \$4,000 in total.</p>
Year 2	<ul style="list-style-type: none">> Mr Whiskers' owner claims \$2,500 in vet expenses for the ongoing condition (skin allergy). <p>The balance that remains claimable for Mr Whiskers' skin allergy is \$1,500.</p>
Year 3	<ul style="list-style-type: none">> Mr Whiskers' owner decides at renewal to upgrade to the Comprehensive Plan, which has a policy aggregate of \$11,000.> The remaining claimable balance for Mr Whiskers' skin allergy is still \$1,500. <p>Even though the policy has been upgraded to a Plan with a higher policy aggregate, the limit for Mr Whiskers' ongoing condition does not increase because the limit from the Plan when the ongoing condition was first diagnosed still applies.</p>
Year 4	<ul style="list-style-type: none">> Mr Whiskers' owner claims the remaining balance of \$1,500 for the skin allergy. <p>No further claims are payable for Mr Whiskers' ongoing condition as the benefit has now been exhausted. This also applies under all future periods of cover.</p>

Cancelling Your Policy

CANCELLATION BY YOU

You may cancel **your policy** for any reason after the cooling off period. If **you** want to cancel **your policy** **you** must tell **us** by phone, or in writing by post or email.

In all cases, the cancellation will be effective from the date that **we** receive cancellation notification from **you**.

Cancellation where no claims have been made:

If **you** have paid the annual premium in full and, provided no claim has been made, **we** will refund the premium less the amount of premium applicable for the period that cover was in place for.

If **you** have been paying **your** premium by instalments, there is no premium refund (including for any remaining days of a current instalment period), and no further premium instalments will be deducted from **your** account.

In both circumstances, **we** will charge **you** an **administration fee** which may be deducted from any refund owing to **you**, which **we** may charge to **your** nominated bank account, or which **you** may pay to **us**.

Cancellation after a claim has been made:

Claims are paid on the basis that either **you** have paid, or **you** agree to pay, any remaining premium in full for **your period of cover**.

If **you** cancel **your policy** after having made a claim, no refund is due to **you**. We have the right to request that **you** pay the remaining premium for **your period of cover** if it has not already been paid, and we will charge **you** an **administration fee**.

Any outstanding premium may be deducted from any claim payment **we** owe **you**, or alternatively, charged to **your** nominated bank/credit card account.

This clause survives the termination of **your policy**.

Cancellation because your pet has passed away:

If **you** cancel **your policy** because **your pet** has passed away, **your policy** will be cancelled in the same way as set out above depending on whether or not **you** have made a claim, however **we** will not deduct an **administration fee**.

CANCELLATION BY US

We may cancel **your policy** with immediate effect where the law permits **us** to do so if **you** have:

- not complied with **your** duty of disclosure; or
- allowed **your** premium to enter into arrears; or
- if any information **you** provided when **you** took out **your policy** or when **you** made a claim was not truthful or correct; or
- if any information **you** supplied in support of **your** application for insurance or in support of any claim was fraudulent, or, if **you** made a fraudulent claim.

If **we** cancel **your policy** due to fraud, **we** will not refund any money to **you**.

Changing Your Cover

POLICY UPGRADES

You can upgrade to a higher Plan at any time up until **your pet** reaches its 8th birthday, or if **your pet** is a **select breed**, up to its 5th birthday. Upgrades are not allowed after **your pet** has reached the **upper age limit**, whichever limit is relevant.

Upgrades at renewal

- 1) A **claims waiting period** applies when **you** upgrade **your pet's policy** from an Essentials Plan to a Comprehensive Plan at the renewal of **your policy**. If **you** need to make a claim for a newly qualifying **condition** that first started (or for which signs or symptoms first showed) *during* that **claims waiting period**, the benefit limits of the Essentials Plan will continue to apply to that **condition**.
- 2) For any new qualifying **condition** that first started (or for which signs or symptoms first showed) *after* that **claims waiting period**, the upgraded benefits of **your** new Comprehensive Plan will apply to that **condition**.
- 3) The benefit limits for the Essentials Plan will continue to apply to any qualifying **condition** that first started (or for which signs or symptoms first showed) before this renewal. In relation to that qualifying **condition**, this also remains the case for any future renewals.

Upgrades at any other time

If **you** upgrade **your** Plan outside of renewal, **your** existing **policy** will be cancelled. **We** will issue **you** with a new **policy**. There will no longer be any cover in place for any **ongoing conditions**, or any other **conditions your pet** developed in a previous **period of cover**, as these will now be **pre-existing conditions** which are excluded.

In addition, since **you** are issued with a brand new **policy**, **claims waiting periods** apply.

POLICY DOWNGRADES

Downgrades at renewal

- 1) There is no **claims waiting period** when **you** downgrade **your policy** from a Comprehensive Plan to an Essentials Plan to at renewal.
- 2) The lower limits of the Essentials Plan will apply with immediate effect, including the limit for any **ongoing conditions your pet** was diagnosed with during any previous **period of cover**.

Downgrades at any other time

You can downgrade **your policy** from the Comprehensive Plan to the Essentials Plan at any time, provided **you** have not made any claims under any benefits that are only available on the Comprehensive Plan, and provided **you** have not made any claims that exceed any limits or sub-limits on the Essentials Plan.

However, if **you** downgrade **your policy** outside of renewal, **your** existing **policy** will be cancelled, and **we** will issue **you** with a new **policy**. There will no longer be any cover in place for any **ongoing conditions**, or any other **conditions your pet** developed while they were covered on the higher Plan, as these will now be **pre-existing conditions** which are excluded.

As **you** are issued with a brand new **policy**, **claims waiting periods** apply.

ADDING OR REMOVING THE OPTIONAL BENEFIT (DENTAL CARE)

You can add the Optional Benefit until **your pet** reaches its 8th birthday.

However, this benefit may only be added or removed at renewal, and if this benefit is added, a 90 day **claims waiting period** applies.

General Exclusions

We will not pay for any claims, costs or losses under any section of this **policy** directly or indirectly arising from, related to or associated with:

1. **your pet's pre-existing conditions**;
2. any **condition** which first presented its signs or symptoms or which was first diagnosed during any **claims waiting period**;
3. any **condition** where the diagnosis is inconclusive, but where the customary **treatment** is similar to customary **treatment** for any **condition** which is not covered on **your pet's policy**, or for which any relevant sub-limit has been exhausted;
4. **hereditary conditions** which first manifest before **your pet's** 2nd birthday;
5. **congenital conditions**;
6. brachycephalic airway syndrome (elongated soft palate, stenotic nares, everted laryngeal sacculles, laryngeal collapse and tracheal hypoplasia);
7. any declared **epidemic** causing widespread illness to cats or dogs;
8. any **treatment** administered or prescribed by a person who is not a qualified **vet**, veterinary nurse or technician, or alternative therapist;
9. organ transplants, stem cell transplants or joint replacements;
10. ectoparasites (such as fleas) or endoparasites (such as intestinal worms);
11. experimental treatment, or treatment or medication which is not approved by the Ministry of Primary Industries or the Veterinary Council of New Zealand;
12. breeding, pregnancy, obstetrics and birth (including caesarean sections);
13. canine parvovirus, canine distemper, canine infectious hepatitis, kennel cough, leptospirosis, or, treatment for feline viral rhinotracheitis, feline calicivirus and feline panleukopaemia, feline immunodeficiency virus (FIV), feline leukaemia virus (FeLV) and feline chlamydiosis unless **you** can provide evidence that **your pet** was up to date with its vaccinations at the time signs or symptoms first presented;
14. **your** failure to provide all **reasonable** care for **your pet's** health and wellbeing or **your** failure to reasonably protect **your pet** from **illness** or **injury**, which may include (but is not limited to), **your** failure to protect it from **injuries** inflicted by fighting with other animals, or from the ingestion of toxic or obstructive substances, objects or food;
15. 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**;
16. any amounts charged by **your vet** for providing information in relation to **your** claim;
17. postage, courier fees or administration costs;
18. war, riot, civil commotion, terrorism, natural disaster or similar events;
19. the destruction of **your pet** due to any court or council order;
20. **your** business or occupation, or **your pet** being used for the purpose of any business, occupation (with the exception of assistance dogs), hunting or sport;
21. any **treatment**, expenses or events occurring after your **policy end date**, unless **you** have renewed **your pet's policy** without any lapse in cover (except to the extent that cover may be available to **you** under Section 2.3 ii) Lost Pet - Reward).

What We Pay

The maximum amount **we** will pay under each section is shown in the **Table of Benefits** for the Plan **you** have selected. The maximum amount **we** will pay for all claims under Sections 1 and 2 combined is the **policy aggregate**.

You must also read **General Exclusions** for reasons why **we** will not pay.

SECTION 1 – VET EXPENSES

WHAT WE COVER

If, during **your period of cover**, **your pet** suffers an **illness** or an **injury**, **we** will reimburse **you** up to the limits specified in the **Table of Benefits** for all **reasonable vet expenses**, including **specialist treatment** and **alternative therapy**, necessarily incurred by **you** to treat **your pet's condition**.

In addition, if **you** purchased the Comprehensive Plan, **we** will also pay for two claims per **period of cover** for **routine care**, up to a maximum of \$50 per claim. No **co-payment** applies to claims for **routine care**.

Sub-limits apply for all claims arising from each of the following:

- Cruciate ligament surgery
- Patella surgery
- **Specialist treatment** (non-life threatening conditions)
- **Alternative therapy**
- **Routine care**

WHAT WE EXCLUDE

We will not pay for:

- a) **treatment** outside of New Zealand;
- b) house visits unless moving **your pet** would either endanger its life or significantly worsen **your pet's illness or injury**, as confirmed by **your vet**;
- c) after-hours **treatment** unless **your vet** confirms that an emergency consultation was essential;
- d) **treatment** undertaken for cosmetic purposes or costs associated with grooming, including where **your pet** requires sedation or general anaesthetic to undergo the grooming procedure;
- e) testing or procedures to determine the suitability of **your pet** for breeding or for genealogical purposes;
- f) transport or boarding expenses;
- g) food, including food prescribed by a **vet**;
- h) any **treatment** or medication after **your policy end date**, unless **you** have renewed **your pet's policy** without any lapse in cover;
- i) **routine care** unless **you** purchased the Comprehensive Plan;
- j) any medication, vitamins, supplements or pheromone products which are available to purchase over the counter without requiring a prescription from a **vet**;
- k) the cost to hire or purchase medical equipment, including but not limited to Elizabethan collars, cages, crates or housing, and prosthetics or orthotics;
- l) dental **treatment** or **treatment** of an oral disease unless **you** have purchased the Comprehensive Plan and the **treatment** is described in the **policy** definition of **routine care** or, unless a serious and traumatic **accident** occurs and the dental **treatment** is carried out directly to repair serious **injuries** to **your pet's** face;
- m) post-mortem and non-essential euthanasia;

- n) any **condition** for which **you** have declined a course of **reasonable** and customary **treatment** that was recommended by **your vet** or where **you** have chosen to pursue another course of treatment instead, without **our** prior authorisation. In such cases, **we** may agree to pay **you** the amount **we** would have paid had **you** pursued the course of **treatment your vet** recommended in the first instance, but in all circumstances **we** will not pay for any additional costs **you** incur.

SECTION 2 – ADDITIONAL BENEFITS

Section 2.1 Funeral Costs

WHAT WE COVER

If **your pet** passes away within **your period of cover**, **we** will contribute \$100 towards the cost of cremation or burial provided that **you** supply the following documentation in support of **your** claim:

- Clinical notes from **your vet** regarding the cause of death, and
- A receipt for the cremation or burial from **your vet** or from a known pet funeral company.

WHAT WE EXCLUDE

We will not pay if the cause of **your pet's** death would otherwise be excluded under this **policy**.

Section 2.2 Owner Hospitalisation (Emergency Boarding Fees)

WHAT WE COVER

If **you** are unexpectedly hospitalised during **your period of cover** **we** will pay emergency boarding fees for **your pet** provided that:

- **you** are hospitalised for at least three consecutive days and nights, and
- **you** are the sole carer of **your pet**.

You must provide **us** with the reason **you** were hospitalised, proof of **your** unexpected hospitalisation and the dates **you** were hospitalised.

WHAT WE EXCLUDE

We will not pay for claims arising directly or indirectly from:

- a) pregnancy;
- b) cosmetic or elective surgery, or any surgery that is not urgent and for which **you** can **reasonably** plan alternative care for **your pet** in advance;
- c) any illness or injury which **you** were aware of, for which **your** hospitalisation was **reasonably** foreseeable prior to **your policy start date**, or where **you** have continuously renewed **your policy** without any gaps in cover, prior to **your** original **policy start date**;
- d) any costs incurred if another member of **your** household can **reasonably** be expected to look after **your pet** while **you** are in hospital.

Section 2.3 Lost Pet (Advertising & Reward)

WHAT WE COVER

If **your pet** is lost or goes missing for a period of more than five consecutive days, **we** will reimburse **you** for the cost of advertising (up to \$200) and reward (up to \$400).

Reimbursement is made in the following way:

- i) Advertising

We will pay a maximum of \$200 towards necessary and reasonable items for the purpose of making **your** own posters, and any other advertising costs **you** incur in **your** attempt to locate **your** missing **pet**.

You may claim for \$100 worth of advertising and materials after the fifth consecutive day **your pet** has been missing. If **your pet** is still missing after ten days, **you** may claim the remaining \$100.

ii) Reward

We will contribute the same amount you have offered and paid as a reward to get your pet back if your pet has been missing for more than five consecutive days, up to a maximum of \$400.

All receipts and supporting documentation we reasonably require must be provided. This is not a cash benefit.

If your pet is lost or missing at the time you purchase your policy, cover will commence when your pet is found and back in your care.

Conditions precedent to payment under Section 2.3:

If the following conditions are not met to our reasonable satisfaction, we will not pay your claim:

- 1) Your pet must be microchipped.
- 2) If your pet was stolen, or if you suspect your pet was stolen, you must report this to the police and provide us with a copy of your police report.
- 3) You must register your pet as missing on <http://www.lostpet.co.nz> (Petsonthenet.co.nz).
- 4) You must take all reasonable steps to locate your pet within the first 24 hours of your pet being missing.
- 5) You must provide us with evidence that you have exhausted all options available to you within the first five days of your pet being missing. This may include evidence that you have registered your lost pet with local council shelters, vet clinics and the SPCA, and on social media.
- 6) You must provide us with the name and contact details of any person you have paid a reward to.
- 7) You must provide us with evidence you have paid the reward such as a copy of your bank statement showing the payment.

WHAT WE EXCLUDE

We will not pay:

- a) for any reward paid to any member of your family or your friends, or to any person residing with you;
- b) if your pet goes missing outside of New Zealand;
- c) if your pet goes missing in transit, including while it is being transported by an airline carrier;
- d) for any amount claimed for reward if you have not submitted your claim within twelve months of your pet going missing.

Section 2.4 Holiday Cancellation

If during your period of cover, your pet suffers a life threatening condition meaning you are unable to travel because you need to care for your pet while it undergoes, or recovers from, treatment for the life threatening condition, we will pay either:

- i) the reasonable additional costs you and your immediate family incur to reschedule your holiday to depart at a later date or;
- ii) non-refundable, unused and pre-paid costs associated with you and your immediate family cancelling your holiday,

up to the maximum limit for the Plan you have chosen as specified in the Table of Benefits, provided that your holiday was booked and paid for before your pet first showed signs and symptoms of the life threatening condition or before the condition was diagnosed.

Conditions precedent to payment under Section 2.4:

If the following conditions are not met to our reasonable satisfaction, we will not pay your claim:

- 1) you must provide us with a copy of your travel itinerary and receipts, and
- 2) you must provide us with evidence of any refunds you have received or are entitled to receive, or alternatively, evidence that no refunds are available to you.

WHAT WE EXCLUDE

We will not pay:

- a) if the cause of your pet's life threatening condition or death would otherwise be excluded under this policy;
- b) if the condition suffered by your pet which causes you to cancel your holiday is not a life threatening condition;
- c) if your pet has a life threatening condition with a life expectancy of more than three months from your departure date, and either of the following apply:
 - your pet does not require medical intervention or treatment or;
 - your pet requires treatment which can reasonably be provided by its caregiver while you are on holiday, such as the administration of daily medication;
- d) if your holiday was booked after your pet was diagnosed with the life threatening condition or after it first showed signs or symptoms of the condition;

SECTION 3 – OPTIONAL BENEFIT (DENTAL CARE)

You only have cover under Section 3 if you paid an additional premium for this optional benefit when you purchased your policy. To check if you have this cover, please refer to your certificate of insurance.

Section 3 can only be added to or removed from your policy on renewal. It is important that you consider what this means for your circumstances.

WHAT WE COVER

If your pet requires necessary dental treatment for any of the following conditions during your period of cover, we will pay you up to the amount specified in the Table of Benefits:

- Gingivitis
- Abscesses
- Dental disease
- Cavities
- Tooth fracture
- Retained deciduous teeth

WHAT WE EXCLUDE

We will not pay for:

- a) routine dental check-ups;
- b) dental scale and polish, unless this is required to treat a dental condition specifically listed as covered under Section 3 - Optional Benefit (Dental Care).

Claims

Before claiming, check that you are covered by your policy by reading the appropriate section in the policy wording and the General Exclusions to see exactly what is and what is not covered. Please take note of conditions, limitations and exclusions that could affect your claim.

HOW TO MAKE A CLAIM

You must give notice of your claim as soon as possible. The fastest and easiest way to make a claim is to visit our website and download a claim form - aapetinsurance.co.nz/makeaclaim.

Alternatively, you can call the contact number shown on the back cover of this policy wording for further assistance.

If there is a delay in claim notification, or if you do not provide sufficient detail to process your claim, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must, at **your** own expense, give any information **Allianz Partners reasonably** ask for to support **your** claim, including but not limited to **your pet's** clinical notes, medical reports, receipts, itineraries, police reports and any other document necessary to assess **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may **reasonably** be required.

CLAIMS ARE PAYABLE IN NEW ZEALAND DOLLARS TO YOU

We will pay all claims in New Zealand dollars. **We** will pay you unless **you** tell **us** to pay someone else. Payment will be made by direct credit to a New Zealand bank account nominated by **you**.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If **you** can make a claim against someone in relation to a loss or expense covered under this **policy** **you** must claim from them first. If they do not pay **you** the full amount of **your** claim, **we** will make up the difference.

OTHER INSURANCE

If any loss covered under this **policy** is covered by another insurance **policy**, **you** must give **us** details.

We will only make any payment under this **policy** once the other insurance **policy** is exhausted. If **we** have paid **your** claim in full first, **we** may seek contribution from **your** other insurer. **You** must give **us** any information **we reasonably** ask for to help **us** make a claim from **your** other insurer.

SUBROGATION

We may, at **our** discretion undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit in **your** name to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**. **You** are to assist and permit to be done, everything required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim under this **policy** regardless of whether **we** have yet paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss. These rights exist regardless of whether **your** claim is paid under a non-indemnity or an indemnity clause of this **policy**.

RECOVERY

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, **our** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under **your** **policy**.
3. To **you**, **your** uninsured loss.

Once **we** pay **your** total loss **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling **Allianz Partners** on 0800 778 109. All information will be treated as confidential and protected to the full extent permitted under law.

We're here to help you

Got a question or query?

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

0800 700 555

Visit us online

aainsurance.co.nz

Email us

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

AA Pet Insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners Level 3, 1 Byron Avenue, Takapuna, Auckland 0622