



Here are the details of your

AA Pet Insurance Policy Document

Effective from 5 April 2025



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Our friendly, pet-loving
team are here to help.

0800 700 555
aapetinsurance.co.nz



Welcome to AA Pet Insurance

AA Pet Insurance provides **cover** for **your pet** to help them get the **treatment** they need if they get sick or injured. This **policy document** sets out the **cover** available and the standard terms and conditions which apply.

This AA Pet Insurance policy is offered and underwritten by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (incorporated in Australia) (Hollard). Hollard is a licensed insurer in New Zealand.

PetSure (Australia) Pty Ltd ABN 95 075 949 923 AFSL 420183 (NZBN 429 049 378 085 **NZ Company Number** 8192554) has been authorised by Hollard to administer this AA Pet Insurance policy and deal with and settle any claims under it, as an agent of Hollard.

AA Pet Insurance policies are brought to **you** by the New Zealand Automobile Association Incorporated (AA).

When you purchase AA Pet Insurance, **you** enter into a contract with Hollard on the terms and conditions set out in this **policy document**.

Reading this policy document

This policy document explains your insurance cover, the benefits you will receive, your responsibilities, and how to make a claim.

Your AA Pet Insurance policy consists of:

- this **policy document**;
- **your Certificate of Insurance**;
- any documents that we tell **you** form part of **your policy**; and
- the information **you** provided to **us** when you applied for **cover**, and any subsequent information **you** provide.

You should read this **policy document** carefully, together with **your Certificate of Insurance**, to make sure you understand **your cover** and that it meets **your** needs.

We have used the headings to help **you** interpret this **policy document**. These headings are purely descriptive in nature. **You** should not rely on headings to interpret the policy.

We have bolded some words in this **policy document**. These words have a specific meaning which **we** outline in the 'Definitions' section on page 5.

How we insure you

Like any member of the family, a **pet** can unexpectedly become ill or suffer an **accident** and **vet** bills can end up amounting to thousands of dollars. AA Pet Insurance can give **you** peace of mind, providing financial assistance by reimbursing **you** for eligible **vet expenses** after **your pet** receives **treatment** at any registered **vet** in New Zealand.

We will reimburse the **vet expenses** incurred by **you** as a result of a **treatment** to the insured **pet** for **accidental injury** or **illness conditions** up to the **benefit percentage** subject to the applicable **benefit limit(s)** **you** have selected.

This reimbursement is subject to the terms and conditions (including any **conditions** and exclusions) of the **policy** and requires that:

- **you** have paid the premium to **us** for the **cover** provided;
- the **accidental injury** or **illness conditions** occurred after the commencement date of the first **policy period** and after any applicable **waiting period**; and
- the **treatment** occurred during the **policy period** for which **you** had **cover**.

Definitions

Accident

- A single event which is unexpected and unintended; and
 - Is independent of any **illness** or any **pre-existing condition**.
-

Accidental Injury

Physical harm or injury arising from an **accident** that is a consequence of or results in one of the following:

- a motor vehicle incident;
 - a burn or electrocution;
 - an allergic reaction to the following insect and arachnid bites:
 - ants;
 - bees;
 - flies;
 - mosquitoes;
 - spiders; and
 - wasps.
 - a near drowning incident;
 - a bone fracture;
 - a snake bite toxicity;
 - a traumatic tooth fracture;
 - a traumatic ligament or tendon injury;
 - a bite wound or fight wound abscesses;
 - lacerations or abrasion of tissue, skin or mucous membrane; or
 - a **cruciate ligament condition**.
-

Benefit Limit(s) (Annual and Sub-limit(s))

There are two types of **benefit limits**: **annual** and **sub-limits**.

The **benefit limit(s)** set out the total amount payable under **your policy** in relation to the relevant **cover** (determined as follows):

- if a specified limit or **sub-limit** for a particular **cover**, item, **condition** or **treatment** on an individual or per claim basis is specified to apply in the **Certificate of Insurance**, **we** will not pay more than that amount (subject also to the **annual limit(s)** and any other applicable **sub-limit(s)** not having been exceeded); and
- **we** will never pay more than the overall annual **benefit limit** specified in **your Certificate of Insurance**.

Also note:

- the **benefit limit** and **sub-limits** are reset when **you** renew **your** policy. This means that policy benefits don't accumulate across **policy periods**. They expire at the end of each **policy period**.
 - the **benefit limit** and **sub-limit(s)** (if any) are also subject to the **excess** (if any) applicable to **your cover**.
-

Benefit Percentage

Means the stated percentage of each claim for eligible **vet expenses** for which **we** will reimburse **you**, subject to the annual **benefit limit**, **sub-limit(s)** and applicable **excesses**.

Bilateral Condition	<p>Any condition affecting body parts of which the pet has at least two, one each side of the body (e.g. ears, eyes, knees and elbows).</p> <p>Note: When applying a benefit limit or exclusion, a bilateral condition will be considered a single condition.</p> <p>Example 1: If your pet has had elbow dysplasia in the left elbow prior to the commencement date of the first policy period you are insured with us or during the applicable waiting period, which falls within the definition of pre-existing condition, subsequent elbow dysplasia in the right elbow will still be considered a pre-existing condition.</p> <p>Example 2: If your pet suffers from a patella luxation in its left hind leg and arthritis in its right hind leg, this is not a bilateral condition, as patella luxation and arthritis are not the same condition.</p>
Certificate of Insurance	<p>The most recent certificate we provide outlining the key details of the contract of insurance between you and us, and identifying the policy number, excess, commencement date, end date, insured pet and a schedule of benefits including benefit limits.</p>
Chronic Condition	<p>A condition that is long-lasting or recurring in its effects and affects (or is present in) your pet over a period that is greater than three months in total (the three-month period need not be consecutive). Chronic conditions may also be intermittent or managed with medication and/or prescription diets with intervals of remission.</p> <p>Examples include, but are not limited to, chronic or seasonal allergies, inflammatory bowel disease, diabetes, osteoarthritis, cancer and some autoimmune diseases.</p> <p>This definition is relevant to determining whether a condition is a pre-existing condition (please refer to the definitions of pre-existing condition and temporary condition).</p> <p>Example 1: Prior to the commencement date of the first policy period you are insured with us, your pet experienced symptoms of seasonal allergies for more than three months in total. The condition would be a chronic condition, given that it is recurring in its effects. If the condition otherwise falls within the definition of pre-existing condition it will be excluded from cover.</p> <p>Example 2: Your pet showed signs of diabetes for at least three months prior to the commencement date of the first policy period you are insured with us. This would also be a chronic condition, given its long-lasting and recurring effects. If the condition otherwise falls within the definition of pre-existing condition, it will be excluded from cover and all expenses related to diabetes will be excluded.</p>
Commencement Date	<p>Unless otherwise specified, is the date when cover for your pet started in the current policy period as shown on your Certificate of Insurance. The start time is 11:59PM on that date.</p> <p>Note: Also see the first policy period definition for commencement date of first policy period.</p>
Condition(s)	<p>Any accidental injury, or any manifestation of an illness.</p>
Consultation	<p>An examination performed by or under the supervision of a vet, including a physical consultation, inpatient examination, in-hospital examination, health certificate, consultation or recheck consultation/visit, referral/specialist consultation/visits, web consultations, emergency and after-hours consultations/visits.</p>

Cover	<ul style="list-style-type: none"> • The annual benefit limit, sub-limit, excess and any other options applicable to the policy you have selected; and • Where relevant, the cover applicable under any previous policies you have held with us where the same or a substantially similar or a higher level of cover was provided in the current policy period, without any break or time without holding the cover. <p>Information about the cover can be found in the 'Benefit and Cover Summary' section listed on page 10 and 'Section 4 – General Exclusions' on page 18.</p> <p>Note: The cover applying to your pet for the relevant policy period is shown on your Certificate of Insurance. The cover includes the applicable benefits explained in the 'Benefit and Cover Summary' section on page 10 and if selected, the Paw Care Package also explained in the 'Optional Benefits' section on page 15.</p>
Cruciate Ligament Condition	<p>Partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments along with any complications following treatment for this cruciate ligament condition.</p> <p>A cruciate ligament condition is considered a single condition irrespective of whether one or both legs are affected (please refer to the definition of bilateral condition and benefit limit(s) and sub-limit(s) definitions on pages 5-6).</p>
Dental Illness	<p>Dental illness means vet expenses in relation to a dental illness as specified under the 'Additional Benefits - Dental Illness' section on page 13. This benefit is payable up to the sub-limit shown on your Certificate of Insurance.</p>
Elective Treatment	<p>A treatment or surgery that is beneficial to your pet but is not essential for your pet's survival or does not form part of the treatment for a condition. Refer to 'Section 4 – General Exclusions' on page 18.</p>
End Date	<p>End date is the date when your policy terminates. No further benefits or entitlements can be paid under the policy for vet expenses or other claims expenses incurred after the end date. The end time is 11:59PM on that date.</p> <p>Unless otherwise specified, this relates to the end date of your current policy period.</p> <p>The end date is shown on your Certificate of Insurance. If the policy is cancelled, then the date of cancellation will be deemed to be the end date.</p>
Excess	<p>The first amount of a claim we do not pay and which you are required to pay yourself as shown on your Certificate of Insurance.</p> <p>Note: The excess is deducted from your benefit for each condition treated during the policy period that is not related to any other condition treated during the same policy period. Refer to page 23 for an example of how claim payments are calculated.</p>
First Policy Period	<p>Means the time during which we first provided cover to you so long as there has been no break or lapse in cover for your pet. In the event of a break or lapse in cover for your pet, after which a new policy is issued, the first policy period means the time during which we first provided cover to you after the lapse or break in cover.</p>
Illness	<p>A sickness or disease which:</p> <ul style="list-style-type: none"> • is not included under accidental injury cover; and • is independent of any pre-existing condition.
Organ transplant surgery	<p>Means the procedure in which an organ/s, tissue or group of cells are removed from one animal (the donor) and transplanted into another animal (the recipient).</p>

Paw Care Package	Certain preventive healthcare treatments for your pet listed on your Certificate of Insurance . If you have this cover , the list of allowable treatments and the benefit limit(s) applicable to these, are shown on your Certificate of Insurance .
Pet	A domestic breed of dog or cat ordinarily residing with you in New Zealand, which is primarily a companion animal or assistance animal, and which is named on your Certificate of Insurance .
Policy	The contract of insurance between you and us which includes the documents set out on page 4 under the heading 'Reading this policy document'.
Policy Document	This policy document including the terms and conditions set out within.
Policy Period	The time during which we provide cover as specified on your Certificate of Insurance .
Pre-existing Condition	<p>Means a condition that first existed or occurred:</p> <ul style="list-style-type: none"> • prior to the commencement date of the first policy period; or • within any applicable waiting period; <p>AND</p> <ul style="list-style-type: none"> • which you were aware of, or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative condition has been diagnosed. <p>A pre-existing condition also includes a related condition or bilateral condition of a pre-existing condition.</p>
Related Condition	<p>A condition that results from the same disease process, arises as a consequence of or has the same diagnostic classification as another condition, regardless of the number of areas of your pet's body that are affected.</p> <p>Example 1: If your pet suffers from arthritis in its legs, all future occurrences of arthritis (e.g. in the back or neck) will be related conditions.</p> <p>Example 2: If your pet suffers from diabetes and then develops a cataract as a consequence of the diabetes, the cataract will then be a related condition.</p> <p>Example 3: If your pet suffers from a skin hotspot, then later suffers from ringworm on its skin, these are not related conditions, as the ringworm is not as a consequence of the hotspot, nor do they follow the same disease process or diagnostic classification.</p>
Temporary Condition	<p>A condition which normally resolves with treatment, other than:</p> <ul style="list-style-type: none"> • cruciate ligament conditions; • intervertebral disc disease; • hip dysplasia; • elbow dysplasia; • patella luxation; • endocrine diseases; or • any other chronic condition. <p>This definition is relevant to determining whether a condition is a pre-existing condition as outlined in Section 3 – Pre-existing conditions on page 17.</p> <p>For example: your pet has dietary related gastroenteritis prior to the commencement date of the first policy period you are insured with us that is resolved with medication. Your pet does not suffer any further instances of dietary related gastroenteritis until three years later, when your pet suffers another gastroenteritis episode. This condition would be a temporary condition which has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to the second gastroenteritis episode, so would not be a pre-existing condition and would be coverable subject to your policy terms and conditions.</p>

Treatment	<p>Reasonable and customary examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a vet to relieve or cure an illness or accidental injury during the policy period.</p> <p>For the purposes of dental illness conditions, treatment is limited to only those items and those types of reasonable and customary treatment described in the dental illness section.</p>
Vet	<p>Any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in New Zealand.</p>
Vet Expenses	<p>The reasonable, customary and essential expenses incurred and paid in respect of treatment provided by a vet during the policy period.</p>
Waiting Period	<p>Means the period that your pet is not covered for certain conditions or benefits as specified in the 'Benefit and Cover Summary' section of this policy document and starts from the commencement date of your first policy period in which you obtained cover for the applicable condition or benefit.</p> <p>See the 'Benefit and Cover Summary Section' on page 10 for waiting periods that apply.</p>
'We', 'Us' or 'Our'	<p>The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) 'Hollard'.</p>
'You' and 'Your'	<p>The person(s) named as the policy holder on the Certificate of Insurance.</p>

Benefit and Cover Summary

Accident and Illness Cover – Applicable Benefits

The table below provides details of the benefits, limits and sub-limits available to you during your policy period for the plan you have chosen, as shown on your Certificate of Insurance. Please read all documents that make up your policy for terms and conditions, limits and exclusions that apply.

Entry age for new applications	From eight weeks of age up to nine years of age.
Benefit percentage (the percentage of eligible vet expenses covered)	80%
Annual benefit limit	\$5,000, \$10,000 or \$15,000 per policy period , as shown on your Certificate of Insurance .
Covers accidental injuries and illness conditions	Up to your selected annual benefit limit , as shown on your Certificate of Insurance .
Cruciate ligament conditions sub-limit	\$3,200 per policy period , as shown on your Certificate of Insurance .
Consultation fees sub-limit	\$300 per policy period , as shown on your Certificate of Insurance .
Dental illness sub-limit	\$600 per policy period , as shown on your Certificate of Insurance .
Emergency boarding sub-limit	\$1,500 per policy period , as shown on your Certificate of Insurance .
Intervertebral disc disease sub-limit	\$4,000 per policy period , as shown on your Certificate of Insurance .
Waiting periods	<ul style="list-style-type: none">• 14 Days for illness conditions;• 6 Months for cruciate ligament conditions;• 6 Months for dental illness conditions;• 0 Days for accidental injury.
Exclusions	Refer to 'Section 4 - General Exclusions' on page 18. And as further set out in the 'What we will not pay' sections of the tables below for each condition , Additional or Optional benefit.

Accident Cover

What we will pay

We will pay **you** 80% for the **vet expenses** incurred by **you** for **treatment** during the **policy period** up to the **benefit limit** subject to any applicable **sub-limit**, as a result of **your pet** suffering an **accidental injury** after the **commencement date** of the **first policy period** and after any applicable **waiting period**.

To qualify for cover

To qualify for **cover** under this section of the **policy**, the **accident** must:

1. be a direct consequence of at least one of the following:

- a motor vehicle incident;
- a burn or electrocution;
- the following insect and arachnid bites:
 - ants;
 - bees;
 - flies;
 - mosquitoes;
 - spiders; and
 - wasps; or
- a near drowning incident.

or

2. result in:

- a bone fracture;
 - a traumatic tooth fracture;
 - a ligament or tendon injury;
 - a bite wound or fight wound abscesses;
 - lacerations or abrasion of tissue, skin or mucous membrane; or
 - a **cruciate ligament condition**.
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What we will not pay

We will not pay any **vet expenses** attributable to or resulting from:

- **conditions** resulting from external parasites such as ticks, fleas or skin/ear mites, patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object, intervertebral disc disease (IVDD) and desexing procedure complications under **accidental injury cover** no matter how the **condition** arises. These **conditions** will only be **covered** under **illness cover** and will be subject to the 14-Day **waiting period** for **illness cover**;
 - any tooth fracture resulting from dental disease or where the treatment for the tooth fracture involves root canal therapy or dental crowns;
 - anything which is not an **accidental injury** as listed in the section above titled 'To qualify for cover'; and/or
 - anything listed in 'Section 4 - General Exclusions' on page 18.
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Excess

The **excess you** have selected appears on **your Certificate of Insurance**. The **excess** is applied per **condition**, per **policy period**.

Waiting period

There is no **waiting period** for **accidental injury** items, except for **cruciate ligament conditions**.

The **waiting period** for **cruciate ligament conditions** and any **conditions** arising as a result, irrespective of cause or origin, are subject to a 6-month **waiting period** from the **commencement date** of the **first policy period you** are insured with **us**, unless:

- **we** have received a completed and signed 'Cruciate Ligament Examination Form' from **your vet** within 14 days of the cruciate examination date certifying that **your pet** has been examined, at **your** expense, on or after the **commencement date** of the **first policy period you** are insured with **us**; and
- **you** receive written notification from **us** confirming **our** agreement to waive this **waiting period** following **our** assessment of the information provided on the 'Cruciate Ligament Examination Form'.

Any waiver is at **our** discretion and **we** are not required to provide justification for declining a request under this provision.

Illness Cover

What we will pay

We will pay **you** 80% for **vet expenses** incurred by **you** for **treatment** provided during the **policy period** up to the **benefit limits** subject to any applicable **sub-limit**, as a result of **your pet** suffering an **illness** after the **commencement date** of the **first policy period** and after any applicable **waiting period**.

What we will not pay

We will not pay **treatment** of the following irrespective of whether **your pet** was vaccinated or not:

- any declared widespread epidemic or pandemic disease that affects dogs or cats;
 - any flea/tick/worm preventative **treatments** or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by **your vet** or not; or
 - the excluded matters listed in 'Section 4 – General Exclusions' on page 18.
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Excess

The **excess you** have selected appears on **your Certificate of Insurance**. The **excess** is applied per **condition**, per **policy period**.

Waiting period

There is a 14-day **waiting period** for **illness cover**.

Additional Benefits

The following additional benefits are included in the annual benefit limit you have selected and will provide benefits up to the specified sub-limit as shown on your Certificate of Insurance.

Dental Illness

We will pay you 80% for vet expenses incurred by you if you have to get your pet dental treatment.

What we will pay	<p>We will pay you 80% for vet expenses incurred by you for treatment provided during the policy period up to the sub-limit shown (for dental illness benefit) on your Certificate of Insurance, as a result of your pet suffering any of the listed dental illness conditions after the commencement date of the first policy period and after any applicable waiting period.</p> <p>Cover under this section of the policy is restricted to eligible vet expenses incurred for scaling, polishing, dental x-rays and tooth removal for the following dental illness conditions only:</p> <ul style="list-style-type: none">• gingivitis;• abscesses;• odontoclastic resorptive lesions;• dental disease arising from infection;• retained deciduous teeth;• cavities; or• fractured teeth.
What you're not covered for	<p>You are not covered for:</p> <ul style="list-style-type: none">• any dental illness treatment unless your pet has been insured under this policy for at least 6 months and in this period your pet has not shown signs of or been treated for any dental illness;• orthodontic treatment, crowns, root canal, cosmetic dental surgery or corrective treatment; or• the excluded matters listed in 'Section 4 - General Exclusions' on page 18.
Benefit percentage	80%
Benefit sub-limit	\$600 per policy period , as shown on your Certificate of Insurance .
Excess	The excess you have selected appears on your Certificate of Insurance . The excess is applied per condition , per policy period .
Waiting periods	6 months

Overseas Pet Travel

We will pay you 80% for vet expenses incurred by you if your pet is sick or injured and has to get treatment while they're in Australia or Norfolk Island.

What we will pay

We will pay you 80% for **vet expenses** incurred by you for **treatment** provided during the **policy period** as a result of your **pet** suffering a covered **condition** after the **commencement date** of the **first policy period** and after any applicable **waiting period** whilst overseas with you in Australia or Norfolk Island. We will pay you the incurred **vet expenses** for **treatment** occurring during the **policy period** subject to:

- the **benefit limit** and any applicable **sub-limit** as shown on your applicable **Certificate of Insurance**; and
 - the payment of this additional benefit to you in New Zealand Dollars (NZD) at the exchange rate applicable on the date your claim is received by us.
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What we will not pay

We will not pay:

- any amount if you or your pet live permanently outside of New Zealand;
 - any additional benefit where the pet has been (or is going to be) out of New Zealand for a period of more than 60 consecutive days;
 - exchange commissions or bank charges incurred for foreign payments made by you for the **treatment of your pet**;
 - claims incurred for any **condition** arising when your pet was not under your direct care;
 - costs **covered** by any other insurance **policy** covering the same risk;
 - any travel or repatriation charges to return your pet to New Zealand;
 - the excluded matters listed in 'Section 4 – General Exclusions' on page 18.
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Excess

The **excess** you have selected appears on your **Certificate of Insurance**. The **excess** is applied per **condition**, per **policy period**.

Waiting period

- The **waiting period** will depend on the **condition** you are claiming for.
 - There is no **waiting period** for **accidental injury**.
 - There is a 14-day **waiting period** for **illness cover conditions**.
 - There is a 6-month **waiting period** for **cruciate ligament conditions**.
 - There is a 6-month **waiting period** for **dental illness conditions**.
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Emergency Boarding

We will pay you 80% towards boarding your pet at a licensed kennel or cattery if you are hospitalised or need emergency accommodation due to family violence.

What we will pay

We will pay you 80% up to the **sub-limit** shown on your **Certificate of Insurance** for the cost of boarding your pet at a licensed kennel or cattery in the following scenarios:

- if you are unexpectedly hospitalised (other than in the circumstances specified below) for two or more consecutive days during the **policy period**; or
 - if you require emergency accommodation due to family violence.
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What we will not pay	<p>We will not pay for any costs under this additional benefit:</p> <ul style="list-style-type: none"> if you are hospitalised for: <ul style="list-style-type: none"> cosmetic surgery or other forms of elective surgery; pregnancy (unless you were hospitalised due to an unexpected complication); any sickness known or foreseeable prior to the commencement date of the first policy period you are insured with us; or if someone else living with you can reasonably be expected to look after your pet whilst you are in hospital.
Benefit sub-limit	\$1,500 per policy period , as shown on your Certificate of Insurance .
Excess	The excess you have selected appears on your Certificate of Insurance . The excess is applied per condition , per policy period .
Waiting period	There is no waiting period for Emergency Boarding.

Optional Benefits

Paw Care Package

What we will pay	<p>AA Pet Insurance encourages responsible pet ownership by providing benefits towards listed preventative health care treatments for your pet.</p> <p>If the Paw Care Package option is shown on your Certificate of Insurance, we will pay the cost of the Paw Care Package your pet has received during the policy period up to the Paw Care Package benefit limit as shown on your applicable Certificate of Insurance.</p>
Benefits you're covered for	<p>If you have selected the Paw Care Package, you can claim a maximum of \$100 per policy period for the following items:</p> <ul style="list-style-type: none"> desexing health checks registration costs flea/ tick/ worm control microchipping heartworm control heartworm test vaccinations dewclaw removal urinalysis bloods tests & screening cremation or burial FIV/FelV tests
Benefit percentage	100%
Benefit limit	\$100 per policy period , as shown on your Certificate of Insurance .
Excess	There is no excess applied for Paw Care Package claims.
Waiting periods	No waiting period applies.

General Terms and Conditions

Section 1 – Renewal, Variations and Communication

Renewal

We will offer renewal of **your policy** every year for so long as **we** continue to provide this product. **We** may also change the terms and conditions of the **policy** upon renewal based on the risk associated with insuring **pets** like yours.

At the time of renewal, **we** will send **you** a renewal notice confirming changes (if any) to the terms and conditions of the **policy** and premiums. Unless **we** notify **you** otherwise, **your policy** will be automatically renewed on the terms contained in the renewal offer that **we** send **you** prior to the **policy end date** and **we** will deduct/charge the renewal premium from **your** nominated account/credit card.

We require **you** to notify **us** by phone or in writing (using the contact details contained in the renewal offer) prior to the **policy end date** should **you** decide not to renew **your policy**.

Other than any changes to the **policy** that **we** advise **you** of in **our** renewal offer, **your cover** is treated as if it were continuous, meaning:

- no **waiting periods** are applicable; and
- **pre-existing conditions** apply as set out in Section 3 on page 17, based on the **commencement date** of the **first policy period** **you** are insured with **us**, provided there is no lapse in **cover** from **your first policy**.

Changing your level of cover

If **you** would like to transfer **your pet** to a level of **cover** with different or additional **benefits** (including but not limited to a different **excess** or higher annual **benefit limit**) then a new **policy** and **Certificate of Insurance** will be issued to **you** and **your** previous **policy** will be cancelled. **Waiting periods** already served will not reapply, unless there has been a break or lapse in **cover**. Please note that **waiting periods** for **conditions** or items that were not covered under your previous policy (including **pre-existing conditions**) will apply to your new level of **cover**. Your same cooling off right applies as outlined in Section 5 on page 20.

You cannot change **your** level of **cover** in a **policy period** if a claim has been paid. To change **your** level of **cover** after a claim has been paid, **you** will need to wait until **your** next renewal.

If **you** pay **your** premium by fortnightly or monthly instalments, and the premium has decreased following a reduction to the level of **your cover**, there is no premium refund (including any remaining days of a current instalment period) when **you** change **your** level of **cover**, and **you** will pay the reduced premium from the next fortnightly or monthly instalment.

If **you** pay **your** premium by an annual payment, and the premium has decreased following a reduction to the level of **your cover**, **we** will provide a pro-rata refund of the unused portion of the premium from the date **you** notified **us** **you** wish to transfer **your pet** to a lower level of **cover**. **We** will then collect the new premium payable for the remainder of the term of the **policy** for the downgraded **cover** **you** have selected.

Communication

We will only send **your policy documents** and **policy** related communications electronically. This includes email and/or other methods of electronic communication. **You** will need to provide **us** with **your** current email address and **your** mobile phone number. Each electronic communication will be deemed to be received by **you** on the transmission date recorded in **our** systems.

Section 2 – Important Information

Limitation of cover Notwithstanding anything contained in this **policy document 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.

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/or cancel **your cover** under this **policy** (and any other **pet** insurance policies **you** hold which are issued by Hollard) retrospectively from the date that the incorrect statement or fraudulent claim was made to **us**.

Duty of disclosure **You** have a duty to disclose all material facts to **us** when **you** apply for insurance and when this **policy** is renewed, reinstated or varied. Where **we** agree to provide (or vary) **cover** under the **policy we** rely on the representations made by **you** during **your** application for insurance and on an ongoing basis (for example, when **your** circumstances change). If **you** fail to comply with **your** duty of disclosure, **we** may reduce **our** liability for any claim and/or cancel **your policy**. If the misrepresentation is material and substantially incorrect, **we** may, at **our** discretion, void the **policy** retrospectively with the effect that the **policy** never existed.

Currency referred to in your policy All amounts referred to in **your policy** are expressed in New Zealand Dollars (NZD) and include Goods and Services Tax (GST). **We** will pay all claims in New Zealand Dollars (NZD).

Section 3 – Pre-existing Conditions

We may exclude some pre-existing conditions. Please read this section carefully to fully understand what your pet is or is not covered for.

Pre-existing Conditions **We** do not provide **cover** or pay benefits for **pre-existing conditions**, unless they meet the requirements of a **temporary condition**, as outlined below (see “Pre-existing conditions which are temporary conditions”).

A **pre-existing condition** is a **condition** that first existed or occurred:

- prior to the **commencement date** of **your first policy period**; or
- within any applicable **waiting period**;

AND

- is a **condition** that **you** were aware of, or a reasonable person in **your** circumstances would have been aware of, irrespective of whether the underlying or causative **condition** has been diagnosed.

A **pre-existing condition** also includes a **related condition** or **bilateral condition** of a **pre-existing condition**. Please refer to the definition of **pre-existing condition** on page 8.

Note: **Pre-existing conditions** which are **temporary conditions** are treated differently.

Pre-existing conditions which are temporary conditions

If, after any applicable **waiting period**, **your pet** has a **pre-existing condition** that is a **temporary condition** which hasn't existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to **your claim treatment date**, it will not be excluded from **cover** as a **pre-existing condition**.

Hereditary conditions and congenital conditions

Hereditary conditions and **congenital conditions** will not be considered a **pre-existing condition** if they have not shown noticeable signs, symptoms or an abnormality at any time before the **commencement date** of the **first policy period** or during any applicable **waiting period**.

Chronic conditions

If **your pet** has a **chronic condition** that existed or occurred before the **commencement date** of the **first policy period** or during any applicable **waiting period**, and otherwise falls within the definition of **pre-existing condition**, that **condition** will always be excluded from **your policy** and will never be considered a **temporary condition**.

Pre-existing condition review

If **you** would like **us** to review whether a **temporary condition(s)** which has been subject to the **pre-existing condition** exclusion in **your policy** remains excluded, **you** may apply to **us** to review the **condition**. To do so, **your vet** will need to certify and provide **vet** records verifying that the **condition** remains a **temporary condition** and has not existed, occurred or shown noticeable signs, symptoms or an abnormality for a period of 18 months.

The **pre-existing condition** exclusion(s) shall not be deemed to have been lifted unless agreed to by **us** in writing.

You can download a copy of the **pre-existing condition** review form here: <https://www.aa.co.nz/assets/aa-pet-insurance/Forms/Pre-existing-Conditions>

Section 4 – General Exclusions

AA Pet Insurance has been designed to help you cover unforeseen and unexpected vet expenses. However not all expenses are covered. The following vet expenses and/or costs are not covered, unless stated on your Certificate of Insurance.

Pre-existing conditions

Pre-existing conditions and a **related condition** or a **bilateral condition** of a **pre-existing condition**. Refer to page 8 for **our** definition of **pre-existing conditions**. Also refer to 'Section 3 – Pre-existing Conditions' above.

Preventive and routine items

Food (regular or prescription), vitamins/nutraceuticals/supplements, vaccinations, microchipping, flea/tick/worm control, grooming and bathing of **your pet**, and non-medicated grooming products.

Certain treatments and conditions

- Medicated baths and shampoos, unless **your vet** deems them medically necessary to treat a **condition covered** by **your policy**.
- Accessories including but not limited to; pill poppers, cage hire, crates, bedding and collars.
- Training, socialisation, alternative and complementary medicines and therapies including (but not limited to) homeopathy, naturopathy, Chinese medicine, Ayurveda and cannabinoids, acupuncture, physiotherapy, laser therapy, light therapy, shockwave therapy, hydrotherapy, massage and chiropractic **treatments**.
- Behavioural **conditions** including (but not limited to) anxiety disorders, phobias or chemical imbalances.
- Medication not approved or registered for animal consumption in New Zealand by the Ministry of Primary Industries or the Veterinary Council of New Zealand.
- The provision of medication(s) that **cover** a period of more than 30 days beyond the **policy end date**.
- Chemical castration, suprelorin implants or other desexing procedures, unless required to treat **your pet's** reproductive organs due to inflammation, infection or cancer.
- Breeding or obstetrics and/or any related complications.

Certain services and procedures

- Transport or boarding expenses other than those listed in the 'Emergency Boarding Additional Benefit' section on pages 14-15, if applicable.
- Ambulance fees and non-essential hospitalisation.
- Shipping and freight costs.
- Genetic/chromosome testing.
- Additional costs associated with house calls; if **your pet** requires a **consultation** at home as they are unable to attend a clinic, **our** liability is limited to the cost of the **treatment** had it been provided at a **vet** practice during normal **consultation** hours.
- The following items and any associated expenses:
 - any non-customary trial or experimental procedures and **treatments**;
 - any procedures or **treatments** related to the manipulation, modification, or alteration of heart valves, chordae tendineae, or other heart structures including open-heart surgery (with the exception of balloon valvuloplasty) and the implantation, repair or replacement of pacemakers;
 - **organ transplant surgery**, cell-replacement therapies including but not limited to stem cell therapy and platelet-rich plasma (blood transfusions are covered where medically necessary); or
 - wheelchairs, 3D printing or artificial limbs and prosthetics.

Elective treatments and procedures

- Cosmetic procedures, nail clipping, declawing, dew claw removal and ear cropping.
- Tail docking and devocalisation (debarking or demeowing).

Duty of care

Your pet not being **covered** due to gross negligence by **you** or **your** failure to take all reasonable precautions to protect **your pet** from situations that may result in injury or **illness**. Situations include **your pet** participating in organised fighting and hunting activities.

Consequential loss

Any consequential loss including (but not limited to) economic loss, loss of enjoyment, costs or expenses **you** may incur to prove or assist **us** with **your** claim, **your** time or anyone else's time or materials used, or other such loss not specifically **covered** in the **policy document**.

Policy exclusion expenses

Expenses in relation to **policy** exclusions or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the **treatment** protocol is consistent with an excluded **condition** (e.g., **treatment** for potential miscarriage, as expenses associated with breeding and obstetrics are excluded on **your** policy). Exceptions to this include:

- vaccination reactions;
 - desexing procedure complications; and
 - reactions to flea/tick/worm control products.
-

Section 5 - Cancellation

Cooling off period

You have cooling off rights after **you** purchase or renew **your policy** or change **your** level of **cover** under the **policy**. The cooling off rights allow **you** to cancel **your policy** by notifying **us** within 21 days after **your Certificate of Insurance** is issued. If **you** cancel **your policy** during the 21-day cooling off period, provided that no claim has been made, **we** will refund any premiums paid since the commencement of the relevant **policy** period, less any transaction costs incurred by **us** which **we** are unable to recover, and any taxes that **we** are unable to refund.

You cannot cancel **your policy** during the cooling off period if a claim has been made.

Cancellation by you

You may also 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 email, and **we** will keep a record of the conversation and/or communication. The cancellation will be effective from the date that **we** receive cancellation notification from **you**.

If **you** cancel **your policy** for whatever reason (other than **your pet** passing away, which is dealt with below) **we** will refund any annual premium payment less a pro-rata amount covering the period **your pet** was insured 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). However, no further premium instalments will be deducted.

Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to **your** nominated bank/credit card account. This clause survives termination of this contract.

Cancellation by you where your pet has passed away

If **you** cancel **your policy** because **your pet** has passed away, **we** will refund annual premium payments less a pro-rata amount covering the period **your pet** was insured for.

If **you** have been paying **your** premium by instalments, **you** will receive a pro-rata refund of any unused premium for the remaining days of a current instalment period.

No further premium instalments will be deducted.

Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to **your** nominated bank/credit card account. This clause survives termination of this contract.

Cancellation by us

We may cancel **your policy** with immediate effect where the law permits **us** to do so, and no refund of premium will be paid, including if **you** have:

- failed to comply with **your** duty of disclosure;
- failed to comply with the relevant provisions of the **policy**;
- provided **us** with any information that was not truthful or correct when **you** took out **your policy** or when **you** made a claim;
- made a fraudulent claim under the **policy**; or
- allowed **your** premium to be in arrears.

If **we** cancel **your policy**, **we** will do so by giving **you** notice by email.

Assignment

You must not assign or attempt to assign:

- this **policy** or **your** interest in this **policy** to anybody else; or
 - any claim or claim proceeds under this **policy**,
without **our** prior written consent.
-

Section 6 - Premium

Your premium

Your premium is shown on **your Certificate of Insurance**.

How we calculate your premium

The premium is calculated based on a number of factors. Some factors are pre-set and don't vary for each insured **pet** (e.g. amounts **we** take into account for certain internal costs and expenses). Other factors that can affect the premium are the **cover you** have chosen, the **excess** selected, **your pet's** age, species and breed, and any other factors **we** decide may increase or decrease the risk to **us** of insuring **your pet**.

Currency

All transactions are in New Zealand Dollars (NZD).

Payment of premium

It is **your** responsibility to ensure that the correct premium is paid in full on or before its due date.

You may pay **your** premium annually in advance in full, or **you** may pay in fortnightly or monthly instalments.

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

Payment methods

You can pay by direct debit from **your** bank, credit union, or by credit card.

Where **you** have chosen to pay by direct debit, all transactions are made in accordance with the terms and conditions **we** disclose to **you** when **you** provide **your** authority, or as confirmed to **you** in writing.

Policy terminated for non-payment

If **your** premium payment is unsuccessful, **we** will contact **you** to inform **you**, and **you** will be advised if **we** reattempt to collect the missed premium. The reattempt of a missed premium will be done 14 days after the first collection attempt.

If **you** don't pay **your** premium by the due date, then **we** may exercise one or more of the following options (in **our** sole and absolute discretion):

- if the unpaid premium remains in arrears for more than 28 days after the original due date, **we** may cancel **your policy** for non-payment by notifying **you**;
- **we** may not pay any claims under **your policy**; or
- **we** may deduct any premium amount **you** owe **us** from any claim payment or other payment **we** make to **you**.

Before **we** cancel **your policy**, **we** will notify **you** that **you** have failed to make a scheduled payment. If **you** fail to bring the account up to date, **your policy** will be cancelled 28 days from date of the first missed premium payment. Cancellation will be effective as of the date **your policy** was paid up to.

If **your policy** is cancelled for non-payment, there are no refunds for the payment of premiums **you** have made to date.

Section 7 - Claims

How to make a claim To make a claim, simply log in to **your** Pet Portal and upload **your** documentation via: portal.aapetinsurance.co.nz

Asking for a claim pre-approval

If **your pet** requires **treatment**, **you** can seek pre-approval for the expected costs. Pre-approvals aren't mandatory, but they can provide **you** with reassurance as to whether **you** will be covered and if so, what benefits will be provided for an upcoming **treatment**.

You will need to provide **us** with the itemised estimate of costs from **your vet**, along with the **treatment** required and relevant clinical records and/or veterinary history. **We** will then respond to **you** in writing with the outcome. A pre-approval is not valid unless **we** have agreed to it in writing.

Note: If **we** agree to a pre-approval but the **treatment** provided by **your vet** differs from the **treatment** request in the pre-approval, then **our** assessment of the amount **we** **cover** under **your** claim may vary from the notified pre-approval amount. A variation in the amount **we** **cover** may also occur if **you** have reached **your benefit limit** or **sub-limit** on the claim.

Important claim information

All claims must include itemised tax invoice(s), payment receipt(s) and applicable **consultation** notes.

You must provide sufficient evidence to substantiate **your** claim to **our** reasonable satisfaction. **We** may also require **you** to provide **us** with additional supporting information in **our** reasonable opinion to substantiate **your** claim.

When submitting a claim, please include all relevant invoices and clinical records from **your vet**.

Please note:

- In some instances, **we** may require more information to process **your** claim, such as previous medical history or pathology / laboratory results. If this is the case, **we** will contact **you** for this information.
- There may be also scenarios where **we** request additional **vet** history from current or previous **vets** (such as if there is a large history gap) to ensure **we** have all relevant clinical information for **your pet**.
- For adopted **pets**, **vet** history is only required from when **you** took ownership. If **you** can provide **us** with proof of adoption or transfer of ownership papers, **we** will only request **vet** history from the date **you** took ownership onwards. **You** agree that **your vet** (current or previous) is authorised to release information and/or records to **us** about **your pet**.
- Any fees related to supplying the above will not be reimbursed.

You agree that **we** are authorised to discuss with the **vet**, details relating to **your** claim or **treatment** provided to **your pet** in relation to a claim made under the **policy**.

You agree that **we** have the right to decline to process a claim where **you** or **your vet** refuse or are unable to provide information reasonably requested by **us** in order to process **your** claim.

Other insurance cover

If any part of any valid claim is **covered** by any other insurance or a third party, then **you** must provide **us** with those details at the time **you** submit **your** claim and the maximum amount **we** can pay will be the difference. If **you** can claim against someone, **you** must claim against them first before **we** will consider covering the difference.

Examples of how we settle your claim

The following chart shows examples of how claims will be settled where **cover** is provided (these examples are indicative of the manner of calculation only and include GST):

Example 1 – a claim with a \$0 excess	
Total amount of eligible vet expenses	\$4,000
Total amount claimable after 80% benefit percentage applied	\$3,200
Total amount paid to you	\$3,200
You pay	\$800
Example 2 – a claim with a \$500 excess	
Total amount of eligible vet expenses	\$4,000
Total amount claimable after 80% benefit percentage applied	\$3,200
Less \$500 excess	(\$500)
Amount after \$500 excess applied	\$2,700
Total amount paid to you	\$2,700
You pay	\$1,300

Section 8 - Compliance

We protect your privacy

We understand how important **your** privacy is to **you**. All information **you** provide to **us** will be held securely and confidentially. **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). This information will be used to process **your** application, to administer **your policy**, pay any claim and for any other purpose that's directly related to one or all of these, or for which **we** have **your** consent. **We** may also collect, use and disclose it for recovery against third parties, fraud investigations and for other purposes with **your** consent or where authorised by law. **We** will also use **your** personal information to comply with **our** legal obligations.

If **you** don't supply **us** with the information requested, **we** may not be able to process **your** application, issue **you** with a **policy** or process **your** claim. **You** may contact **us** at any time to access or correct any information **we** hold about **you**.

Your personal information will be shared with, and may be collected by, **our policy** administrator PetSure, and their service provider HubSpot.

In addition, **your** personal information will be shared with, and may be collected by, **our** distributor the New Zealand Automobile Association Incorporated (AA) to use in accordance with its privacy policy available at aa.co.nz/privacy for purposes including providing **you** with requested products or services, communicating with **you** by any means about offers on other products or services from the AA and its partner organisations, for product development, research, marketing, data analytics, IT systems maintenance and development and ensuring compliance with AA practices and procedures. **You** can withdraw **your** consent if **you** no longer wish to receive marketing material or promotional offers by calling **our** Contact Centre on 0800 700 555.

We are unlikely to disclose **your** personal information in any other foreign jurisdiction (other than Australia, Ireland, Netherlands and the UK). However, there's a possibility that **we** may need to do so if other parties that **we** deal with in respect of this **policy** are based in these jurisdictions. But in doing so **we** will always comply with **our** obligations under the Privacy Act 2020.

We may disclose **your** personal information with reinsurers, financial advisors, claims assessors, mail distributors, and any other service providers that are necessary to perform the insurance services in accordance with this **policy**. **We** will also disclose **your** information to any person or organisation where required by law.

You also consent to any personal information **we** hold in connection with any claim that **you** make being transferred to the Insurance Claims Register, a register operated by Insurance Claims Register Limited for use by participant insurers, including **us**.

This information may be accessed by participant insurers for the purpose of managing claims.

For further information on privacy, please see **our** privacy policy on **our** website.

If **you** have a request or complaint concerning **your** personal information or about **our** privacy policy, please contact

Hollard

Email: privacy@hollard.com.au

Mail: The Hollard Insurance Company Pty Ltd
Locked Bag 2010,
St Leonards NSW 1590
Australia

Website: hollard.com.au

PetSure

Telephone: 02 9842 4800

Email: privacy@petsure.com.au

Mail: PetSure (Australia) Pty Ltd
Locked Bag 9021,
Castle Hill, NSW 1765
Australia

Website: petsure.com.au

New Zealand Automobile Association Incorporated (AA)

Email: pofficer@aa.co.nz

Mail: The Association Secretary
NZAA
PO Box 5
Auckland
New Zealand

Website: aa.co.nz/privacy

Communicating with us

You can contact **us** via:
Phone: 0800 700 555
(Monday to Friday between 9am - 5pm)
Email: info@aapet.co.nz

Fair insurance code

Hollard is a member of the Insurance Council of New Zealand and complies with the Fair Insurance Code, which is an industry best practice code that governs how **we** interact with **you** and the public. A copy of the Fair Insurance Code can be found at https://www.icnz.org.nz/fileadmin/Assets/PDFs/Fair_Insurance_Code_2020.pdf

If you have a complaint

If **you** make a complaint to **us**, **we** will acknowledge receipt within two business days of receiving **your** complaint.

Immediate Response:

Usually when **you** have got a concern, **we** can resolve it immediately on the phone. If **we** can't immediately resolve **your** concern, **we** will treat it as a complaint and take steps to resolve **your** matter as soon as possible. Please contact **us** using one of the following means:

Phone: 0800 700 555
(Monday to Friday between 9.00am and 5.00pm)
Email: resolutions@aapet.co.nz

Please supply **your policy** number to enable the enquiry to be dealt with promptly. **Your** enquiry or complaint will be dealt with by someone with appropriate authority.

Internal Dispute Resolution

If **we** haven't resolved **your** matter to **your** satisfaction, at **your** request, **we** will escalate **your** complaint for review by **our** Internal Dispute Resolution team. All escalated matters will be acknowledged within two business days of being escalated and **we** will provide **you** with the name and contact details of the person handling **your** complaint.

We will respond to **your** complaint within ten working days of the date **we** have all the information **we** need to determine **your** complaint. After full consideration of the matter, a written final response will be provided that will outline the decision reached and the reasons for the decision. Some complaints can be quite complex and may take some time to resolve. **We** will however keep **you** reasonably informed throughout the process.

External Dispute Resolution

Hollard is a registered financial services provider in New Zealand. Its registration number is 480747. As a registered financial services provider, **we** are required to be a member of an external dispute resolution scheme to provide an independent forum for unresolved complaints.

Hollard is a participant in the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). If **your** complaint is not resolved to **your** satisfaction, **you** may refer the matter to the IFSO Scheme, provided it falls within the scope of the IFSO Terms of Reference. To do so, **you** will generally need a deadlock letter—a formal confirmation from **us** that **your** complaint has reached the end of **our** internal process. However, if **your** complaint remains unresolved for more than two months, **you** may still be able to approach the IFSO Scheme without a deadlock letter. **You** have three months from the date of the deadlock letter to escalate **your** complaint.

The IFSO Scheme is an independent dispute resolution service provided free of charge. **You** may contact the IFSO Scheme at:

Insurance & Financial Services Ombudsman
PO Box 10-845
Wellington 6143
New Zealand
Phone: 0800 888 202
Fax: (04) 499 7614
Website: ifso.co.nz
Email: info@ifso.nz

We're here to help you

Customer service and claims

0800 700 555

Email us

info@aapet.co.nz

Visit us

aapetinsurance.co.nz
