





PetCare

Accident & illness cover

The PetCare plan provides cover for

- Accidental injury
- Illness
- Inherited conditions
- Chronic conditions¹
- Vaccinations – \$25 worth of benefits

There are 4 levels of cover available

 <p>BlueRibbon \$15,000 benefit limit</p>	 <p>GoldRibbon \$10,000 benefit limit</p>
 <p>SilverRibbon \$5,000 benefit limit</p>	 <p>BronzeRibbon \$2,500 benefit limit</p>

A 20% co-payment² option is available

The following extras can be added

Day-to-day care extra – \$150 worth of benefits ³	Dental care extra – \$300 worth of benefits ⁴
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Pre-existing conditions, congenital conditions and certain other treatments and conditions are not covered.

For full policy terms, conditions and exclusions, please refer to your policy document.

¹ This amount is limited to the relevant benefit limit that applied in the policy period when you were first aware (or a reasonable person in your circumstances ought to have been aware) of the condition or the signs or symptoms of the condition. Once this benefit limit has been paid, we will not pay for any further treatment of that or any related condition during the remainder of the policy period or any future policy period.

² Co-payment means the percentage of each eligible claim for which you are responsible to pay. For example: for a 20% co-payment, we will be responsible for 80% of the eligible vet charges up to benefit limits, and you will be responsible for the 20% co-payment portion.

³ Includes de-sexing; microchipping; dew claw removal; flea/tick/worm control; scale and polish; alternative treatments; prescription foods; vaccinations/health checks; cremation/burial. There is no co-payment with the day-to-day care extra option. \$75 per treatment maximum.

⁴ Includes gingivitis; abscesses; and removal of teeth where medically necessary due to dental disease arising from infection; retained deciduous teeth; cavities; tooth fracture. There is a mandatory 20% co-payment.