1. About Southern Cross Pet Insurance

(a) **Financial strength rating**
Southern Cross Pet Insurance is the trading name for Southern Cross Benefits Limited’s pet insurance business. Southern Cross Benefits Limited is the insurer of this policy.

Southern Cross Benefits Limited has an A (Strong) financial strength rating given by Standard & Poor’s (Australia) Pty Limited.

The rating scale is:

<table>
<thead>
<tr>
<th>AAA (Extremely Strong)</th>
<th>AA (Very Strong)</th>
<th>A (Strong)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BBB (Good)</td>
<td>BB (Marginal)</td>
<td>B (Weak)</td>
</tr>
<tr>
<td>CCC (Very Weak)</td>
<td>CC (Extremely Weak)</td>
<td>SD or D (Selective Default or Default)</td>
</tr>
<tr>
<td>R (Regulatory Action)</td>
<td>NR (Not Rated)</td>
<td></td>
</tr>
</tbody>
</table>

Ratings from ‘AA’ to ‘CCC’ may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available at standardandpoors.com. Standard & Poor’s is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

(b) **Complaints and disputes**
Southern Cross Benefits Limited (FSP164764) is a registered financial service provider and a member of the Insurance & Financial Services Ombudsman (Ombudsman) Scheme, which is an approved dispute resolution scheme. If you have a complaint or dispute about the services provided to you, please follow our Internal Disputes Resolution (IDR) process which can be found at southerncrosspet.co.nz/Complaintsprocedure.

If your complaint or dispute is not satisfactorily resolved, you can then follow our External Disputes Resolution (EDR) process and refer the matter to the Ombudsman, which is a free and independent service. For more information or to access the Ombudsman process please call 0800 888 202, or visit ifso.nz.

Please go to our website to view the full IDR and EDR processes.

(c) **Please read your policy carefully**
This policy outlines the features, benefits, terms, conditions and exclusions. Please read this policy carefully including:

(i) eligibility, cover options and the benefit limits;
(ii) the other terms, conditions and exclusions of this policy;
(iii) the definitions. Definitions of certain words that appear throughout the policy are set out in bold text and appear with special meanings; and
(iv) your certificate of insurance - this sets out details of your policy including your premium, the cover selected, your policy start date and policy end date, any pre-existing conditions and any additional conditions applying to your policy.

Together these documents set out the terms and conditions of your policy.

(d) **Communicating with Southern Cross Pet Insurance**
You can contact us via:
Email: info@southerncrosspet.co.nz
Website: southerncrosspet.co.nz
Phone: 0800 800 836, 8:30am – 5:00pm, Monday – Friday
Post: Private Bag 3240, Waikato Mail Centre, 3240

2. Eligibility, cover and benefits

(a) **Eligibility for cover**
To be eligible for cover your pet must be between 8 weeks and 6 years (inclusive) of age on the policy start date. Pets over 6 years of age will not qualify for accidental injury and illness cover where cover with us has not been continuous (for example if there has been a break, lapse or change in the level of cover).

(b) **Cover types**
There are four accidental injury and illness cover options available with different benefit limits. Day-to-day care extra and dental care extra can also be added on to your selected cover for an additional premium, subject to the terms, conditions and exclusions of this policy. A co-payment option is also available (except for day-to-day care extra) and if selected, will be set out on your certificate of insurance. A mandatory 20% co-payment applies to dental care extra.

(c) **Policy duration**
Your policy will continue for a period of twelve (12) months from your policy start date unless cancelled, either by you or by us in accordance with the terms and conditions of this policy. The issuing of a new policy at the end of each policy period will be at our sole discretion. We may also decline to offer cover or choose to offer...
cover on different terms and conditions, regardless of whether cover has been previously offered.

(d) Stand down periods
The following stand down periods apply to your cover:
(i) 21 days for illness cover;
(ii) 90 days for cruciate ligament(s) and patella luxation(s); and
(iii) 90 days for dental care extra.

The relevant stand down period commences at 00:01 on the day that your policy is issued and ends at 23:59 on the 21st or 90th day (as applicable) after that first day.

(e) Benefit limits applying to your cover
(i) Subject to and in accordance with the terms, conditions and exclusions of your policy, we will reimburse you for vet charges (for qualifying treatment to your pet) incurred during the policy period, up to the relevant benefit limits applicable to the cover stated on your certificate of insurance subject to any applicable co-payment.

(ii) The maximum cover for qualifying treatments in each policy period is:

<table>
<thead>
<tr>
<th>Cover: Accidental injury and illness</th>
<th>Benefit limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlueRibbons</td>
<td>$15,000</td>
</tr>
<tr>
<td>GoldRibbons</td>
<td>$10,000</td>
</tr>
<tr>
<td>SilverRibbons</td>
<td>$5,000</td>
</tr>
<tr>
<td>BronzeRibbons</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extra cover</th>
<th>Benefit limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day-to-day care extra (mandatory $75.00 per qualifying treatment)</td>
<td>$300</td>
</tr>
<tr>
<td>Dental care extra (mandatory 20% co-payment)</td>
<td>$300</td>
</tr>
</tbody>
</table>

(iii) Subject to the benefit limit, the qualifying treatments that may be claimed under day-to-day care extra are limited to:
- De-sexing;
- Microchipping;
- Dew claw removal;
- Flea/tick/worm control;
- Alternative treatments;
- Prescription foods;
- Vaccinations / health checks; and
- Cremation/burial.

(iv) Subject to the benefit limit, the qualifying treatments that may be claimed under dental care extra are limited to:
- Gingivitis;
- Abscesses;
- Scale and polish; and
- The removal of teeth where medically necessary due to:
  - Dental disease arising from infection;
  - Retained deciduous teeth;
  - Cavities; and
  - Tooth fracture.

(v) In addition:
- we will pay up to $25 per policy period for one vaccination or check up for your pet when carried out by a vet;
- If your pet develops a chronic condition during the policy period, the maximum amount we will pay over the lifetime of your pet for qualifying treatment for that chronic condition is 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 chronic condition or the signs or symptoms of the chronic condition. Once this amount has been paid, we will not pay for any further qualifying treatment of that chronic condition or any related health condition during the remainder of that policy period or any future policy period; and
- Benefit limits cannot be carried forward to subsequent policy periods and will expire on each policy end date.

3. General conditions applying to your pet insurance

(a) Your duty to take care
You must provide proper care and attention to your pet at all times. It is also a condition of cover that your pet must reside with you and be under your care and supervision.

(b) Your duty of disclosure
(i) You must comply with your duty of disclosure. When you apply for or change a policy with us or make a claim to us, we will ask you a series of questions. You must declare everything you know when you answer these questions for us to decide:
- whether we will insure you; and
- the amount we will charge you; and
- whether any special conditions will apply to your policy; and
- whether a claim is payable.

You must also disclose anything that is material, even if we don’t ask you a specific question.

(ii) If you do not comply with this duty of disclosure we may reduce our liability for any claim and/or cancel your policy. If fraud or dishonesty is involved we may treat your policy as void from the policy start date.

(c) Premiums
(i) Your premium is shown on your certificate of insurance and includes all administrative charges, government taxes and/or charges and any loading that may apply based on the age or breed of your pet.

(ii) Your premium:
- is calculated at the policy start date and at each renewal.
- The premium is printed on your certificate of insurance.
- when you apply for a new policy and when you renew your policy, is payable in accordance with any other payment terms agreed by us in writing to you; and
- must be paid each time on or before its due date.

(iii) Claims are paid on the basis that you have paid or will pay the remaining premiums in full for that policy period. If you do not pay your premium by any due date then:
- if the unpaid premium remains in arrears for more than forty-five (45) days after the due date we may cancel your policy by notifying you;
- we will not pay claims under your policy; and/or
- we can deduct any premium amount you owe us from any claim payment or other payment we make to you.

(iv) It is your responsibility to ensure that the correct premium is paid in full on or before its due date. We are under no obligation to notify you if you have overpaid your premium, unless such overpayment is in excess of $100.00.

(d) Claiming
(i) To assist in processing please submit claims within 12 months of the date of the qualifying treatment giving rise to the claim. If we require additional information we will advise you of this or contact your vet directly.

(ii) All claims must be completed accurately and truthfully on our claim form and submitted with the original itemised tax invoice(s). We will only pay for any vet charges that have been properly substantiated that are in accordance with the policy period and for which we have agreed to pay.

(iii) You must provide sufficient evidence as is necessary to substantiate your claim to our reasonable satisfaction, including
all relevant original receipts and documents where available. We may also require you to provide us with such other forms of supporting evidence as are necessary (in our reasonable opinion) to substantiate your claim. Photocopied, faxed or scanned documents will only be accepted if first agreed to by us.

(iv) Your right to make a claim is subject to and conditional on you providing all authorisations which we are required to obtain to comply with privacy laws and codes of practice applying in New Zealand, relating to the collection, use, storage and disclosure of information. (For example, you authorise that we may contact your vet (current or previous), or a vet that treated your pet prior to your ownership of that pet, to obtain details relating to your claim or treatment provided to your pet).

(v) If your claim is accepted, we will pay you and not the vet, unless otherwise agreed by us. A claims refund advice will be emailed or posted to you regarding the settlement of your claim.

(vi) If the vet charges are considered by us (in our reasonable opinion):
- to be unreasonable;
- to be higher than the vet charges normally charged by a general or referral practice;
- to be unnecessary as qualifying treatment may not be required; or
- to be excessive, when compared with the qualifying treatment normally recommended to treat the same health condition by general or referral practices; - then we may request a second opinion at our cost from a vet that we choose. If the vet we choose does not agree that the treatment provided or fees charged were reasonable and/or necessary, we may decide to pay only the cost of the qualifying treatment that was reasonable and/or necessary to treat the health condition (as advised by the vet from whom we have requested the second opinion).

(vii) If all or part of any valid claim is covered by any other insurance or a third party, or you are eligible to receive any refunds, credits, rebates or discounts, then you must provide us with those details at the time you submit your claim and we will only pay the difference. If you can claim against anyone else, you must claim against them first before we will consider covering the difference.

(viii) If you have been overpaid on any claims, we may seek to recover the amount incorrectly paid out and deduct or set off such amounts from other claims made by you.

(ix) If we are entitled to recover any money from you in relation to this policy at any time, we can offset and/or deduct the amount you owe us from any claim payment or other payment we make to you.

(x) We may, at our cost and in your name, take any action available to recover a claim which we have accepted. You must assist us in providing information about any third parties who may recover a claim from and/or in any legal proceedings.

(e) Co-payments
(i) Settlement of your claim where you have a co-payment will be calculated as follows:

- Vet charges less co-payment subject to any applicable benefit limit applying to your cover.

(ii) The following is an illustrative calculation based on a 20% co-payment option:

- Eligible vet charges claimed: $2,000
- Less: 20% co-payment: ($400)
- Benefit payable to you: $1,600

(f) Pre-existing conditions
(i) Pre-existing conditions are excluded from your cover unless specifically agreed in writing by us. If you do not declare a pre-existing condition on the application form, and your pet subsequently requires treatment, then we may decline cover for that pre-existing condition or avoid the policy. If we elect to continue your policy, we will also add the pre-existing condition to your certificate of insurance so that there is a proper record of the pre-existing condition.

(ii) When referring to pre-existing conditions affecting a part of your pet’s body of which it has two or more, all such body parts will be deemed to be pre-existing conditions and will be excluded from cover. For example: if a dog has been diagnosed with a cruciate tear in his left leg before the policy start date, a subsequent cruciate tear in his right leg will also be excluded as a pre-existing condition.

4. Cancellation

(a) Cooling-off period
If you are not completely satisfied with the terms and conditions of your policy, you may cancel your policy by notifying us within 14 days of your policy start date and receive a full refund. To cancel your policy, you need to notify us in writing or call us. 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 that you may be entitled to a refund under the Consumer Guarantees Act 1993 or paragraph (b) below).

(b) Cancellation by you
If you cancel your policy we will refund any premium you have paid less an amount that covers the period for which your pet was insured. If you want to cancel your policy you need to notify us in writing, or call us. The cancellation will be effective from the date that we receive cancellation notification from you.

(c) Cancellation by us
We can cancel your policy in any way permitted by law with immediate effect, with no refund of premium paid, including if you have:
- failed to comply with your duty of disclosure; or
- made a misrepresentation to us at the time the policy was entered into; or
- failed to comply with a relevant provision of the policy; or
- made a fraudulent claim under the policy; or
- failed to notify us of matters as required by 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 or post.

5. Renewal and changes to your pet’s cover

(a) Certificates of insurance
A certificate of insurance will be issued:
(i) on renewal of your policy at the end of each twelve (12) month period; or
(ii) if your cover is upgraded or downgraded during the policy period; or
(iii) if we become aware of a pre-existing condition and elect to continue your policy.

(b) Renewal of policy
(i) If we offer to renew your policy we will notify you prior to the 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;

(ii) At the time of renewal we may also change the terms and conditions of the policy and premiums. However, unless we notify you in writing otherwise, your cover will be automatically renewed on the terms contained in the renewal offer. If you decide not to renew your policy you need to notify us in writing, or call us.

(c) Policy upgrades and downgrades
Policy upgrades (including the removal of a co-payment) and downgrades (including the insertion of a co-payment) may be made at any time, but the consequences of making a change will be different depending on whether you do so with effect from your policy renewal or at another time. In particular:

(i) if you upgrade or downgrade your policy outside of your policy renewal, we will issue a new policy and any pre-existing conditions...
that your pet has at the time we issue your new policy will not be covered unless we agree in writing to do so;

(ii) policy upgrades may not be made for pets older than 6 years and policy downgrades may be made for pets of any age;

(iii) the applicable stand down period for the illness cover; for a cruciate ligament(s) and patella luxation(s), day-to-day care extra and dental care extra will apply to:

• all policy upgrades; and

• policy downgrades made at any time other than your policy renewal; and

(iv) you may only add or remove day-to-day care extra or dental care extra at your policy renewal.

Further specific terms applicable to policy upgrades and downgrades are set out below. However, we recommend that you contact us to discuss the consequences of upgrading or downgrading your policy before making any policy amendments.

(d) Upgrades and downgrades made at policy renewal

(i) If, at your policy renewal, you choose to insure your pet on a plan with higher or additional benefits, the additional or higher benefits will not apply to claims for health conditions, signs, symptoms or events you were first aware of (or ought reasonably to have been aware) of arising prior to the policy upgrade or during the stand down period on the new policy. In such cases and providing your pet has had cover continuously with us, the benefits will be restricted to the lesser of:

• the benefits applicable under your existing policy; or

• the benefits under the policy that applied during the policy period in which you were first aware (or ought reasonably to have been aware) of such health condition(s), signs, symptoms or events.

(ii) If, at your policy renewal, you choose to change your pet to a policy with lower benefits, the lower benefits will apply to all claims with immediate effect except for qualifying treatment costs incurred prior to your policy renewal.

(e) Upgrades and downgrades made outside of policy renewal

If, at a time other than your policy renewal, you choose to upgrade or downgrade your policy, your existing policy will be cancelled and a new policy issued. You will not have any cover for health conditions, signs, symptoms or events you were first aware of (or ought reasonably to have been aware) of arising prior to the policy upgrade or downgrade or during the stand down period on the new policy.

6. General exclusions of this policy

(a) The intention of Southern Cross Pet Insurance is to help cover vet charges for accidental injury and certain illnesses; however some health conditions and treatments are not covered.

(b) Unless agreed by us and stated on your certificate of insurance, we will not pay vet charges or any other expenses attributable to or related to, or any health conditions which have as the underlying cause or are associated with, or are otherwise incurred in relation to, or as a consequence of, any of the following:

(i) pre-existing conditions, including any health conditions specifically set out in your certificate of insurance;

(ii) congenital conditions;

(iii) cosmetic treatment;

(iv) any health condition where the diagnosis is inconclusive, but where the treatment is similar to a treatment typically applied to a health condition which is not covered by your policy;

(v) dental care including but not limited to dental diseases, gingivitis, teeth cleaning/scaling, orthodontics, removal of deciduous teeth or any oral disease (except for those treatments covered by dental care extra and where you have selected dental care extra). In the event where the pet is involved in a serious traumatic event and dental treatment is required in conjunction with the treatment of other facial injuries, this treatment will be covered;

(vi) routine care (except for those treatments listed and provided by a vet where you have selected day-to-day care extra);

(vii) alternative treatments (except for those treatments listed and provided by a vet where you have selected day-to-day care extra);

(viii) prescription or dietary pet food, vitamins and mineral supplements, whether recommended by your vet or not (except for those benefits listed where you have selected day-to-day care extra);

(ix) endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites);

(x) treatment for dogs of infectious canine hepatitis, parainfluenza, parovirus, canine distemper and canine adenovirus, unless the dog has been vaccinated in accordance with your vet’s recommended vaccination protocols;

(xi) treatment for cats of viral rhinotracheitis (calicivirus, herpes virus), panleukopaenia virus, herpes virus, chlamydia, Feline leukaemia virus and FIV, unless the cat has been vaccinated in accordance with your vet’s recommended vaccination protocols;

(xii) breeding or obstetric conditions;

(xiii) behavioural or psychological conditions;

(xiv) organ transplant surgery, joint replacements, artificial limbs, implants and prosthetics;

(xv) genetic and/or chromosome testing;

(xvi) cell-replacement therapies, including stem cell therapy;

(xvii) grooming and bathing (including medicated baths);

(xviii) boarding or transport expenses;

(xix) equipment or devices, including Elizabethan collars and cages;

(xx) medication(s) for your pet that covers a period of more than forty (40) days after the policy end date;

(xxi) any pandemic disease or failure to vaccinate;

(xxii) your failure to reasonably protect your pet from situations that may result in accidental injury or illness or from aggravating a treated health condition, including maltreatment or gross negligence of a pet by you, any member of your family or any person living with you or visiting you;

(xxiii) voluntary euthanasia or euthanasia attributable to any exclusions;  

(xxiv) autopsy, disposal, post-mortem, burial or cremation of a deceased pet (except for those benefits listed where you have selected day-to-day care extra);

(xxv) unless otherwise approved in writing by us, medication not approved and registered for animal consumption in New Zealand by the Ministry of Primary Industries or the Veterinary Council of New Zealand;

(xxvi) any fee charged by your vet for:

• the provision of any information required in the administration or execution of this policy; or

• the provision of any information in relation to a claim made under this policy; or

• assistance provided to you in the completion of any form relating to the policy; or

• administration or account fees; or

• postage or couriers;

(xxvii) commercial or occupational purposes;

(xxviii) any treatment provided outside of New Zealand;

(xxix) any treatment provided by a policyholder;

(xxxx) screening;

(XXXX) hospitalisation of a pet for a period of time longer than is medically necessary, including for convenience purposes; and

(xxxx) your pet fighting with another animal(s), where your pet has a history of fighting with another animal(s) before the policy start date.
7. Other administrative terms and conditions and privacy

(a) Other administrative terms and conditions

(i) Any special terms and conditions that you receive in writing from us will apply in addition to the terms and conditions contained in this policy.

(ii) The terms and conditions contained in this policy can only be changed by our written notice to you.

All written communications from us to you about your policy will be sent by email where you have provided us with a valid email address. If you have not provided us with a valid email address we will send written communications by post to your address.

(iii) All currency mentioned in this policy is in New Zealand Dollars. All premiums, benefit limits and claims payments include GST and any other applicable taxes or duties.

(iv) When you complete and sign the direct debit authority or recurring credit card authority, or provide us with a verbal direct debit authority or verbal recurring credit card authority, you are instructing us to directly debit the relevant premiums calculated by us from your nominated bank account or credit card. We will automatically adjust the deduction amount to debit the relevant premiums and notify you in advance of the deduction date. You do not need to complete another form. If you have concerns about the operation of the direct debit authority or recurring credit card authority, or you subsequently need to change any aspects of the authority, please contact us.

(v) If any provision or part of a provision of this policy is held by any court or administrative body (including the Ombudsman) to be illegal, void or unenforceable, such determination does not impair the enforceability of the remaining parts of the provision and this policy which will remain in full force and effect.

(vi) The use of the words ‘includes’ or ‘including’ in this policy does not limit what else is included.

(b) Your Privacy

How may Southern Cross use information about you and your pet?

You authorise us to use information about you and your pet for the following purposes:

- to consider your pet’s eligibility for cover under the policy;
- to consider the specific terms applying to the policy (including any pre-existing conditions);
- to administer the policy;
- to consider whether any qualifying treatment is eligible for cover under the policy;
- to confirm membership of Southern Cross Health Society in order to apply the relevant discount; and
- to process, investigate and review any claims made and/or paid (including historical claims).

You also authorise us and other ‘Southern Cross’ branded businesses to use information about you and your pet for the following additional purposes:

- to assist with the administration of any products you have with other ‘Southern Cross’ branded businesses;
- to contact you from time to time, including within a reasonable time of your pet ceasing to be covered by the policy, with information about products and services relating to us, other ‘Southern Cross’ branded businesses, and our trusted business partners;
- to prevent, detect and investigate any fraud including where in our reasonable opinion we suspect any fraud;
- to conduct analysis and research in relation to the above purposes; and
- where permitted or required by law.

Who may Southern Cross collect information about you and your pet from?

You authorise us to collect information about you and your pet for the above purposes, directly from:

- you (e.g. via the application form and claim form);
- your vet;
- a previous Southern Cross Pet Insurance (formerly known as Ellenco) policy (including previous application(s), certificate(s) of insurance and/or claims);
- ‘Southern Cross’ branded businesses and our trusted business partners; and
- any other third party authorised by you.

You also authorise the disclosure of such information by such parties for any of the above purposes.

Please note that we generally record inbound and outbound telephone calls we have with you for operational and training purposes.

Who may Southern Cross disclose information about you and your pet to?

You authorise us to disclose information about you or your pet for the above purposes, directly to:

- you;
- your vet;
- any third party authorised by you;
- other ‘Southern Cross’ branded businesses and our trusted business partners (for example, suppliers of services such as mailing houses, research and insight agencies, and information technology); and
- any other party in accordance with the law.

Is the information we hold about you and your pet secure?

We take all reasonable steps to make sure your information is kept safe from loss, unauthorised access, modification or disclosure and/or misuse, in accordance with our obligations under the Privacy Act.

How can you access and correct your information?

You are entitled to have access to and request correction of any of your personal information held by us. Please contact us on 0800 800 836.

We do our best to ensure that the information about you that we collect, store, use or disclose is accurate, complete and up to date. Prompt notification of any changes to your contact details will help us to do this.

If we do not have your correct contact details we may not be able to provide you with important information about the policy.

From time to time Southern Cross or other ‘Southern Cross’ branded businesses may send you marketing and other information electronically such as by email or text message. If you have provided your email address or mobile phone number we take this as your implied consent to us doing this. If you wish to withdraw your consent at any time please contact us.

If you do not provide us with your information, what then?

If the information provided to us is not accurate or complete we may not be able to process the application or claim, or it may result in us not being able to provide your pet with cover until such information is provided. The consequences of providing incomplete, false or misleading information are set out in this policy document.

Need more information?

If you have any queries about the privacy of information held by us and/or our Privacy Statement, please contact us at info@southerncrosspet.co.nz.

Your information is collected and held by Southern Cross Medical Care Society, Level 1, Ernst & Young Building, 2 Takutai Square, Auckland 1010.

8. Definitions

Wherever the following words appear in the policy in bold type, such words mean:

(a) Accidental injury means a sudden, unforeseen and not gradual physical harm or injury, that arises directly from a single event occurring at an identifiable time and place and that is independent of any other causes, including any pre-existing condition.

(b) Accidental injury and illness cover means the benefits set out in section 2 for certain stated qualifying treatment for your pet subject to the terms and conditions of this policy. There are four accidental injury and illness cover options available with different benefit limits. The accidental injury and illness cover applying to your pet is shown on your certificate of insurance.

(c) Alternative treatment means acupuncture, homeopathy, chiropractic manipulation, massage therapy, hydrotherapy or osteopathy (or treatments of a similar nature).
(d) **Behavioural or psychological condition** means any behavioural or psychological problems and any associated treatment, products or medications, training, socialisation, behavioural therapy or psychological therapy.

(e) **Benefit limit** means the maximum amount payable during the **policy period** under your **policy** for each type of **cover** selected.

(f) **Breeding or obstetric conditions** means health conditions relating to or arising from breeding or obstetrics, including artificial insemination, caesareans, contraceptives or contraceptive procedures, and phantom pregnancy.

(g) **Certificate of insurance** means the certificate providing confirmation that we have issued a policy to you and setting out details of your policy including your premium, the **cover** and **co-payment** selected, any extra **cover** selected, **your policy start date**, your **policy end date**, any pre-existing conditions known to Southern Cross Pet Insurance at the date of issue of the certificate and any specific conditions applying to your **policy**, and includes any replacement certificate.

(h) **Chronic condition** means a health condition which has (or is recognised by our vet to usually) have one or more of the following characteristics:

- may continue indefinitely and has no widely accepted cure;
- may require longer than 3 months of monitoring, medication, treatment, consultations, check-ups, examinations or tests; or
- may relapse following treatment with intervals of remission in between.

(i) **Commercial or occupational purposes** means commercial or occupation work including racing, hunting, breeding, law enforcement or security work but excluding guide dog and assistance dog work.

(j) **Co-payment** means the percentage of each eligible claim for which you are responsible to pay as set out in your **certificate of insurance** and is not covered by your policy.

(k) **Congenital condition** means a congenital anomaly or developmental defect which is present at birth (although signs or symptoms may not display until later in life). A list of common conditions that we consider to be congenital conditions and are therefore not covered by the policy are available to view at southerncrosspet.co.nz or by contacting us on 0800 800 836.

(l) **Cosmetic treatment** means any surgery or procedure or other treatment of any kind that improves, alters or enhances appearance, whether or not undertaken for other medical, physical, functional, psychological or emotional reasons, and includes tail docking and tattooing.

(m) **Cover** means:

- **accidental injury and illness cover**; or
- **accidental injury and illness cover and day-to-day care extra**; or
- **accidental injury and illness cover and dental care extra**; or
- **accidental injury and illness cover, day-to-day care extra and dental care extra**.

The **cover** applying to your pet is shown on your **certificate of insurance**.

(n) **Day-to-day care extra** means the benefits set out in section 2 for certain stated **routine care** and alternative treatment for your pet, subject to the terms and conditions of this policy.

(o) **Dental care extra** means the additional benefits set out in section 2 for certain stated dental treatment for your pet, subject to the terms and conditions of this policy. A mandatory 20% **co-payment** applies to dental care extra.

(p) **Extra cover** means **day-to-day care extra** and/or **dental care extra**.

(q) **Exclusion(s)** means conditions, treatments or events that are not covered by this **policy**, including as set out in this **policy**.

(r) **Health condition(s)** means

- any manifestation of an **illness** having the same signs or symptoms, diagnosis or resulting from the same sickness or disease process regardless of the number of incidents or areas of your pet's body affected. For example: all types and occurrences of cancer regardless of the type or location of cancer that occur will be classified as the same **health condition**; and
- **any accidental injury**.

(s) **Illness** means a sickness or disease.

(t) **Pet** means the cat or dog named on your **certificate of insurance**.

(u) **Policy** means the contract of insurance between you and us which consists of:

- the application form (whether paper or online);
- this document;
- your **certificate of insurance**; and
- any document from us specifically confirming any variation of your policy prior to the policy start date.

(v) **Policy end date** means 11.59 p.m. on the date upon which your policy ceases as specified on your **certificate of insurance**.

(w) **Policy period** means the period commencing on the policy start date and ceasing on the policy end date, as shown on your **certificate of insurance**.

(x) **Policy start date** means 00:01 on the start date of your policy as specified on your **certificate of insurance**.

(y) **Pre-existing condition** means any medical or physical condition, sign, symptom or event relating to your pet, regardless of whether or not it is specifically diagnosed, which you are aware of, or a reasonable person in your circumstances ought to have been aware of:

- for which advice, care, treatment, medication or **vet** attention has been sought, given, or recommended; or
- for which you are awaiting test results or further investigation, treatment or consultation with a **vet**; or
- which is of such a nature to require, or which potentially may require **vet** attention; or
- which is of such a nature as would have caused a prudent reasonable person to seek **vet** attention - prior to your policy start date (or the end of any applicable stand down period).

(z) **Qualifying treatment** means any reasonable, customary and medically necessary examinations, consultations, advice, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and physiotherapy services provided by a **vet** to relieve or cure an **illness** or accidental injury.

(aa) **Routine care** means care or treatment that is routine or intended to prevent future **illnesses** from occurring, rather than treating existing **illnesses** and includes microchipping, flea/tick/worm control, grooming, de-sexing, cryptorchidism, nail clipping, dew-claw removal, council registration and over the counter products.

(bb) **Screening** means diagnostic test(s), investigation(s), treatment(s) or consultation(s) carried out in the absence of any sign or symptom suggesting the presence of an illness or an injury.

(cc) **Stand down period** means a period starting from the policy start date during which a **health condition**, sign, symptom or event that occurs will be excluded from **cover** unless otherwise stated on your **certificate of insurance**.

(dd) **Vet** means a currently registered veterinarian, specialist veterinarian, vet practice, animal hospital, animal clinic, or animal surgery licensed to practise in New Zealand.

(ee) **Vet charges** means the reasonable, customary and essential charges properly incurred and paid in respect of **qualifying treatment** provided by a **vet**.

(ff) **We, our, us** means Southern Cross Pet Insurance, the trading name for Southern Cross Benefits Limited's pet insurance business.

(gg) **You**, your, means the applicant for a Southern Cross Pet Insurance policy and, if a policy is issued, the policyholder shown on your **certificate of insurance** or a person you have authorised to act on your behalf.