



knose

Pet Insurance

**Pet cover by
pet lovers.**



Knose Pet Insurance

Product Disclosure Statement



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Important Information

This Product Disclosure Statement ('PDS') contains important information about this insurance to assist in the making of a decision in relation to it.

This PDS was prepared on 2 November 2020. Other documents may form part of Our PDS and if they do, We will tell You in the relevant document.

Please read this PDS and the Financial Services Guide (FSG) before deciding whether to buy Knose Pet Insurance. Terms, conditions and exclusions apply.

The Insurer

This Policy is underwritten by the Australian branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907) of Level 21, 264 George Street Australia Square, Sydney NSW 2000 (Phone: +61 2 8015 2500) ('Allied World'). Allied World is authorised by the Australian Prudential Regulation Authority ('APRA') to carry on insurance business in Australia. Allied World is not licensed to, and does not provide, financial product advice about this product.

Knose Pet Insurance

Knose Financial Services Pty Ltd ABN 38 620 795 735, AR 1275755 ('Knose') distributes Knose Pet Insurance to You as an authorised representative of Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353, AFSL No. 500768) ('Blend').

Blend is an underwriting agency acting under a binding authority as agent for the insurer of the product, Allied World. In all aspects of arranging this Policy, Blend and Knose act as agents of Allied World and not as Your agent.

If You have any queries in relation to this Policy, please contact Knose in any of the following ways:

Email: insurance@knose.com.au

Website: www.knose.com.au

Phone: 1300 356 642

Postal Address: Level 4
97-99 Bathurst St
Sydney NSW 2000

Our Contract With You

This Policy is a contract of insurance between You and Us and contains all the details of the cover that We provide.

The Policy consists of:

- the Certificate of Insurance;
- this PDS;
- any applicable Supplementary PDS ('SPDS') We issue that varies it;
- any other document We tell You forms part of the Policy which may vary or modify the above documents.

These documents should be read together as they jointly form the contract of insurance between You and Us.

This document (together with any amendments, updates or endorsements that We give You in writing which may vary it) will also apply for any offer of renewal We make, unless We tell You otherwise or issue You with a new and updated PDS.

If there is more than one Policyholder, then anything that any of the Policyholder(s) says, does or omits to advise to Us of, applies to and affects the rights to all of the Policyholders.

Your Duty Of Disclosure

Before You enter into or renew an insurance contract, You have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) to tell Us anything that You know, or could reasonably be expected to know, that may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Selecting Your Cover

Annual Limit

This Policy provides cover up to the Annual Limit as shown on Your Certificate of Insurance. The Annual Limit is the maximum amount We pay for all accepted claims You make during a Period of Insurance. It is not possible for You to vary the Annual Limit.

Benefit Percentage

During the application process You choose how much of the Vet Costs (or boarding costs) We cover (Benefit Percentage). The Benefit Percentage You pick is the proportion of Vet Costs (or boarding costs) that We cover in the event of a claim.

Benefit Percentage	70%	80%	90%
Claimed Vet Costs	\$1,000	\$1,000	\$1,000
We Pay	\$700	\$800	\$900
You Pay	\$300	\$200	\$100

Vet Consultation for required Treatment of Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition

You can choose not to opt out of cover for Vet Consultations related to required Treatment of Injury or Illness. You should consider if it is right for You to opt out of such cover under this Policy based on Your circumstances.

Where You choose not to opt out of this cover, We will cover costs of Vet Consultations related to required Treatment of Injury or Illness, but We will not cover costs of Vet Consultations or other Vet Costs relating to preventative and routine items, such as annual health check-ups (see General Exclusion 5).

Optional Extra Benefits

During the application process You will be provided with the option to include Optional Extra Benefits that cover certain conditions and Treatments which are not otherwise covered under the Policy.

Key Features, Benefits And Risks

This is a general summary only and does not form part of the Policy and cannot be relied on as a full description of the cover provided.

Please refer to the relevant sections of the Policy and Your Certificate of Insurance for full benefit details and applicable terms, limitations, conditions, exclusions and definitions.

What is Covered - Summary of Benefits

Section	Name
Automatically Included Benefits	
1	<p>Vet Costs if Your Pet is Injured</p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Injury due to an Accident and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p>
2	<p>Vet Costs if Your Pet suffers an Illness</p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Illness (excluding Dental Illness and Behavioural Problems) and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p>

Section	Name
3	<p>Vet Costs for essential euthanasia</p> <p>If during the Period of Insurance and after any applicable Waiting Period, it is deemed humane and essential by Your Vet to euthanise Your Pet because of an Injury or Illness, We will reimburse or pay a portion of Your incurred Vet Costs related to euthanasia up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p>
4	<p>Vets Costs – Overseas (while in New Zealand or Norfolk Island on a trip of not more than sixty (60) days)</p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet accompanies You on a trip of not more than sixty (60) days to New Zealand or Norfolk Island and suffers an Injury or Illness (excluding Dental Illness and Behavioural Problems) and You incur Vet Costs for:</p> <ul style="list-style-type: none"> a. required Treatment (excluding Alternative Therapies); and/or b. euthanasia if deemed humane and essential by Your Vet, <p>We will reimburse or pay a portion of Your incurred Vet Costs related to Treatment and/or euthanasia up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p>
5	<p>Emergency Pet Boarding</p> <p>If during the Period of Insurance, You are unexpectedly hospitalised for four (4) or more consecutive days, and it is not reasonable for someone who lives with You to look after Your Pet and is therefore necessary for Your Pet to board at a licenced kennel or cattery, We will reimburse a portion of Your incurred boarding costs for a period of up to 30 days up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p>

Section	Name
Optional Extra Benefits	
6	<p>Vet Costs - Dental Illness</p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers a Dental Illness and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Dental Illnesses: Dental diseases, gingivitis, periodontal disease.</p>
7	<p>Vet Costs - Behavioural Problems</p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers a Behavioural Problem and You incur Vet Costs for required Treatment (excluding Alternative Therapies), We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Behavioural Problems: Excessive licking, fur pulling, pacing and destructive chewing.</p>
8	<p>Vet Costs - Alternative Therapies</p> <p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Injury or Illness and You incur Vet Costs for required Alternative Therapies Treatment, We will reimburse or pay a portion of Your incurred Vet Costs related to the Alternative Therapies Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance.</p> <p>Examples of Alternative Therapies: Acupuncture, physiotherapy, hydrotherapy.</p>

What is Not Covered – Summary of Exclusions

What is not covered	Some examples
Certain conditions	<ul style="list-style-type: none"> • Pre-existing Conditions • Dental Illness or Behavioural Problems (unless you have chosen to include as Optional Extra Benefits)
Your actions including Pet care	<ul style="list-style-type: none"> • Actions or neglect resulting in Vet Costs or additional Vet Costs including not following Your Vet's advice • Vaccinatable diseases if not up to date with vaccinations
Preventative and routine items	<ul style="list-style-type: none"> • Preventative and routine items to take care of Your Pet including: <ul style="list-style-type: none"> • health exams, annual check-ups and vaccinations; • parasite prevention; • desexing
Certain Treatments	<ul style="list-style-type: none"> • Alternative Therapies (unless You have chosen to include as Optional Extra Benefits) • Experimental Treatments • Breeding related Treatments • Elective procedures or activities
Certain Vet Costs	<ul style="list-style-type: none"> • Emergency costs when it was not an emergency • Medications not registered or approved in Australia (or in New Zealand/Norfolk Island in respect of section 4) • Costs after Your Pet's death
Other general exclusions	<ul style="list-style-type: none"> • Waiting Periods • Epidemics, pandemics or new influenza • Nuclear or radioactive weapons/materials • Acts of war or civil unrest

Waiting Periods

Waiting Periods apply to Your Policy, as shown on Your Certificate of Insurance. Cover is only available after any applicable Waiting Period has elapsed.

Therefore, no benefits are payable for Vet Costs related to Treatment of an:

1. Injury due to an Accident; or
 2. Illness (including Behavioural Problems & Dental Illness) suffered;
- during a Waiting Period.

Different Waiting Periods may apply to Injury, Illness, Dental Illness, Behavioural Problems or Specified Conditions.

Waiting Periods also apply from the effective date of any increase in coverage.

Any Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition that occurs during any applicable Waiting Period will also be deemed to be a Pre-existing Condition and excluded from cover.

Pre-existing Conditions

There is no cover under this Policy for Vet Costs for Treatment of Pre-existing Conditions, unless an exception to this exclusion is approved by Us after a Pre-existing Condition assessment (as set out below).

A Pre-existing Condition is defined as:

An Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition (including Bilateral Conditions, and other conditions that are related to, secondary to, or results of) that:

- a. first occurred or showed symptoms of, or
- b. was identified or investigated by a Vet, or
- c. You were aware of or a reasonable person in the circumstances could be expected to have known about,

before Your Pet's First Date of Cover, before a change of coverage became effective, or during any applicable Waiting Period.

Pre-existing Condition Assessment

When We conduct the assessment of Your first claim under the Policy We will also arrange for a full assessment of Your Pet's medical history. You will be required to aid in the process of obtaining Your Pet's medical history e.g. by providing details of any Vets Your Pet has seen in the past. This assessment will establish what Pre-existing Conditions, if any, Your Pet has, and We will share the assessment outcome with You. You may request a Pre-existing Condition assessment before Your first claim (e.g. during a cooling off period).

Where an assessment has been completed that results in the identification of Pre-existing Conditions, We will provide You with an updated Certificate of Insurance which lists them along with confirmation of the required symptom-free period for each for Us to consider exception from the Pre-existing Condition exclusion.

The Cost Of The Policy And Paying For The Insurance

Premium

All cover is subject to the payment of Premium and the terms, conditions, exclusions and provisions of this Policy.

The Premium payable by You will be shown in the Certificate of Insurance. The Premium is calculated at the time You purchase Your Policy, make a change to Your Policy or renew Your Policy, after taking into consideration several risk factors including:

Your Pet's species, gender, breed, location, Our claims experience and events that impact the insurance industry.

These risk factors may change over time.

As Your Pet gets older the likelihood of them falling ill increases and the cost of veterinary procedures generally also increases.

This means that the Premium is likely to increase for each Renewal Policy. Therefore, You should consider the cost and Policy terms and conditions that apply for the first Period of Insurance and note that Your Premium may increase over time.

Premiums are subject to Commonwealth and State taxes and/or charges where applicable.

They can include GST, stamp duty, and any other charges.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of Your Policy include:

Commission: Knose or Blend may receive a commission payment from Us when the Policy is issued, varied or renewed. For details of the relevant commission paid, please refer to the Certificate of Insurance, the Financial Services Guide or contact Knose directly.

Policy fee: A policy fee may be charged by Knose for administration and compliance costs associated with Knose's role in the distribution of this product. This policy fee is in addition to the Premium and is noted separately in the tax invoice issued. For details of the policy fee payable, please refer to the Financial Services Guide or contact Knose directly.

Goods and Services Tax ('GST')

All monetary limits in Your Policy are inclusive of GST.

In the event of a claim, if You are not registered for GST, We will reimburse You the GST component in addition to the amount we pay You.

If You are registered for GST, We will not pay You the GST component. You must advise Us if You are entitled to claim an input tax credit in relation to the GST payable and the extent of that entitlement. If You do not provide this information to Us, You may be liable to pay an amount of GST on payments You receive.

Cooling-Off Period

There is a twenty-one (21) day cooling-off period. If You wish to cancel Your Policy, You can cancel it by contacting Knose within twenty-one (21) days of the Issue Date.

We will refund all the Premium paid less any non-refundable government charges, taxes and levies that We have paid.

You cannot exercise this right if You have made a claim under Your Policy during the cooling-off period.

Even after this cooling-off period ends, You still have cancellation rights. See General Conditions on page 29.

Policy Documents, Privacy and Complaints

Receiving Your Policy Documents

You may choose to receive Your Policy documents:

- electronically, including but not limited to email; or
- by post.

If You tell Knose to send Your Policy documents electronically, Knose will send them to the email address that You have provided. This will continue until you tell Knose otherwise or until Knose advises that this method is no longer suitable. Each electronic communication will be deemed to be received by You 24 hours after it leaves Knose's information system. If you do not tell Knose to send your policy documents electronically, the policy documents will be sent to the mailing address that You have provided.

You are responsible for ensuring that the email and contact details that Knose has are up to date. Please contact Knose to change any email or contact details.

Updating This PDS

From time to time and where permitted by law, We may change parts of the PDS. We will issue You with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases.

Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance may be found on the Knose's website at www.knose.com.au. A paper copy of any updated information is available to You at no cost by contacting Knose.

Renewal Of Your Policy

Before Your Policy expires, We will provide You with a notice to advise whether We Intend to offer a Renewal Policy.

A new PDS or Supplementary PDS may also be applicable to Your Renewal Policy.

Any changes applicable to Your Renewal Policy will reflect updates associated with insuring pets with similar characteristics to Your Pet, including costs of veterinary procedures. You must tell Us if the information You have previously supplied is incorrect or incomplete to comply with Your Duty of Disclosure.

As long as You continue to hold the cover, pay Your Premium when it falls due and meet the conditions of cover, We will not refuse to provide You with a Renewal Policy due to the number of claims You may have made or if Your Pet has developed chronic conditions.

Unless otherwise notified, Your Policy will be automatically renewed on the terms contained in the notice We will provide You.

Joint Privacy Statement

In this Privacy Statement the use of 'We', 'Us' and 'Our' means Allied World, Blend and Knose unless specified otherwise.

While Allied World, Blend and Knose maintain separate Privacy Policies, this joint Privacy Statement is a summary of Our respective Privacy Policies and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policies may change from time to time and where this occurs, the updated Privacy Policies will be posted to Our respective websites.

We are committed to protecting Your privacy. We are bound by the obligations of the Privacy Act 1988 (Cth). This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

The primary purpose for Our collection, use, storage and disclosure of Your personal information is to enable Us to provide insurance services to You.

We need to collect, use and disclose Your personal information (which may include sensitive information) to consider Your application for insurance and to provide the cover You have chosen, administer the insurance and assess any claim. You can choose not to provide Us with some of the details or all Your personal information, but this may affect Our ability to provide the cover, administer the insurance and/or assess a claim.

We may disclose the personal information We collect to third parties who assist Us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside of Australia, for example Singapore, United Kingdom or the United States of America. In all instances where personal information may be disclosed to third parties who may be located overseas, We will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by You and in accordance with Our obligations under the Privacy Act 1988 (Cth).

Personal Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from Your insurance intermediary or co-insureds).

If You provide personal information for another person You represent to Us that:

- You have the authority from them to do so and it is as if they provided it to Us;
- You have made them aware that You will or may provide their personal information to Us, the types of third parties We may provide it to, the relevant purposes We and the third parties We disclose it to will use it for, and how they can access it. If it is sensitive information We rely on You to have obtained their consent on these matters. If You have not done or will not do either of these things, You must tell Us before you provide the relevant information.

You are entitled to access Your personal information and request correction if required. By providing Us with Your personal information, You consent to Our collection, use and disclosure, as well as outlined above and in accordance with Our Privacy Policies. This consent remains valid unless You alter or revoke it by giving written notice to Us. Should You wish to withdraw your consent, We may not be able to provide insurance services to You.

Our Privacy Policies contain information on the kinds of personal information We collect and hold, how We do so and the purposes for which We collect, hold, and disclose personal information. It also contains information on how You can access Your personal information, how You can seek correction of such information or make a privacy related complaint and when We are likely to disclose personal information to third parties and overseas recipients.

Please contact Allied World

Phone

+612 8015 2500

Email

auscompliance@awac.com

Address

Allied World Assurance Company, Ltd
Level 21, Australia Square
264 George Street
Sydney, NSW 2000

Or visit

www.alliedworldinsurance.com/
australia

Please contact Blend

Phone

+61 2 9307 6656

Email

privacy@blendinsurance.com.au

Address

Privacy Officer
PO Box A2016
Sydney South, NSW 1235

Or visit

www.blendinsurancesolutions.com.au

Please contact Knose

Phone

1300 356 642

Email

privacy@knose.com.au

Address

Knose Pet Care Made Easy
Privacy Officer
Level 4, 97-99 Bathurst Street
Sydney, NSW 2000

Or visit

www.knose.com.au

Complaints And Dispute Resolution Process

Knose, Blend and Allied World are committed to meeting and exceeding clients' expectations whenever possible and would like to know if Your expectations have not been met. You are entitled to make a complaint about any aspect of Your relationship with Knose, Blend or Allied World including the conduct of its agents and authorised representatives. Knose, Blend and Allied World will attempt, in good faith, to resolve any complaint /dispute in a fair, transparent and timely manner.

Stage 1 – Internal Dispute Resolution

What to do if You have a complaint

Complaints should be referred by either email, telephone or mail to Knose:

Email: feedback@knose.com.au
Phone: 1300 356 642
Postal Address: Knose Complaints Officer
PO Box A2016,
Sydney South, NSW 1235

To allow Knose to consider Your complaint, the following information needs to be provided (where available):

- Your name, address, email and telephone number;
- Policy number, claim number and product type;
- an explanation of the situation that led to the complaint; and
- copies of any supporting documentation You believe may assist Blend in addressing Your complaint properly.

Knose aims to acknowledge receipt of Your complaint by either telephone, email or letter within 2 business days and advise the name and contact details of the employee assigned to liaise with You.

Knose will respond to your complaint in writing within 15 business days of first being notified of the complaint, provided that Knose has all the necessary information and has completed any necessary investigations.

Stage 2 - Internal Dispute Resolution

If Knose's Stage 1 decision does not resolve Your complaint to Your satisfaction, You may advise Knose that You wish to escalate Your complaint to Stage 2.

Your complaint will be reviewed by members of Blend's internal dispute resolution panel (which includes representation from Knose and Allied World) who are independent of the person(s) whose decisions or conduct is the subject of the complaint, or who was involved in the Stage 1 decisions (where applicable). Blend will keep You informed about the progress of the review at least every 10 business days.

Blend will respond in writing within 15 days of the date You advise that You wish to proceed to Stage 2, provided all the necessary information has been provided and any investigation required has been completed.

If Blend cannot respond within 15 business days, Blend will let You know as soon as reasonably practicable within that timeframe and agree a reasonable alternative timetable with You. If an alternate timetable cannot be agreed, Blend will advise You of Your right to take Your complaint to the Australian Financial Complaints Authority where applicable.

Stage 3 - External Dispute Process

If Blend's decision at Stage 2 does not resolve Your complaint to Your satisfaction, or if Blend has not resolved Your complaint within 45 calendar days of the date Knose first receives Your complaint, You may refer Your complaint to the Australian Financial Complaints Authority (AFCA) depending on eligibility relating to Your Policy.

Australian Financial Complaints Authority contact details are:

Phone: 1800 931 678

Email: info@afca.org.au

Address: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

You can access Knose's full complaints process at www.knose.com.au or request a hard copy.

Coverage

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required Premium, We will provide You with cover:

- up to the Benefit Percentage and Annual Limit as shown on Your Certificate of Insurance;
- subject to the any applicable Waiting Period(s) as shown on Your Certificate of Insurance; and
- subject to the terms, conditions, provisions and exclusions of the Policy.

Section 1: Vet Costs - Injury

What is Covered	If during the Period of Insurance Your Pet suffers an Injury due to an Accident and You incur Vet Costs for required Treatment
What we will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance against Section 1: Vet Costs - Injury.
What is not Covered	In addition to the General Exclusions on page 25 We will not pay for: <ol style="list-style-type: none"> 1. Alternative Therapies (if You have chosen these as Optional Extra Benefits, then those will appear in section 8); 2. Treatment of Injury as a result of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in section 7); 3. Vet Consultations related to certain Treatment where you have opted out of cover as evidenced on Your Certificate of Insurance.
Terms and Conditions	See General Conditions on page 29.

Section 2: Vet Costs – Illness (excluding Dental Illness & Behavioural Problems)

What is Covered

If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Illness and You incur Vet Costs for required Treatment

What we will Pay

We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance against Section 2: Vet Costs – Illness (excluding Dental Illness & Behavioural Problems).

What is not Covered

In addition to the General Exclusions on page 25 We will not pay for:

1. Alternative Therapies (if You have chosen these as Optional Extra Benefits, then those will appear in section 8);
 2. Treatment of Illness as a result of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in section 7);
 3. Treatment of Behavioural Problems (if You have chosen these as Optional Extra Benefits, then those will appear in section 7);
 4. Treatment of Dental Illness (if You have chosen these as Optional Extra Benefits, then those will appear in section 6);
 5. Vet Consultations related to certain Treatment where you have opted out of cover as evidenced on Your Certificate of Insurance.
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Terms and Conditions

See General Conditions on page 29.

Section 3: Vet Costs – Essential Euthanasia

What is Covered	If during the Period of Insurance and after any applicable Waiting Period, it is deemed humane and essential by Your Vet to euthanise Your Pet because of an Injury or Illness
What we will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to euthanasia up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance against Section 3: Vet Costs - Essential Euthanasia.
What is not Covered	See General Exclusions on page 25.
Terms and Conditions	See General Conditions on page 29.

Section 4: Vet Costs – Overseas

What is Covered	If during the Period of Insurance and after any applicable Waiting Period Your Pet accompanies You on a trip of not more than sixty (60) days to New Zealand or Norfolk Island and suffers an Injury or Illness and You incur Vet Costs for: <ul style="list-style-type: none"> a. required Treatment; and/or b. euthanasia if deemed humane and essential by Your Vet
What we will Pay	We will reimburse a portion of Your incurred Vet Costs related to Treatment and/or euthanasia up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance against Section 4: Vet Costs - Overseas.

What is not Covered	<p>In addition to the General Exclusions on page 25 We will not pay for:</p> <ol style="list-style-type: none">1. claims resulting from anything that happens whilst Your Pet is not under Your direct care;2. medications not registered or approved in New Zealand or Norfolk Island;3. Alternative Therapies (unless You have chosen these as Optional Extra Benefits);4. Treatment of Dental Illness (unless You have chosen these as Optional Extra Benefits);5. Treatment of Behavioural Problems or for Injury as a result of Behavioural Problems (unless You have chosen these as Optional Extra Benefits).
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Terms and Conditions	See General Conditions on page 29.
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Section 5: Emergency Pet Boarding

What is Covered	<p>If during the Period of Insurance, You are unexpectedly hospitalised for four (4) or more consecutive days, and it is not reasonable for someone who lives with You to look after Your Pet therefore necessary for Your Pet to board at a licenced kennel or cattery</p>
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What we will Pay	<p>We will reimburse a portion of Your incurred boarding costs for a period of up to 30 days up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance against Section 5: Emergency Pet Boarding.</p>
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What is not Covered	<p>In addition to the General Exclusions on page 25 We will not pay for claims resulting from:</p> <ol style="list-style-type: none">1. something that happened to You or You knew about before Your Policy started;2. Your hospitalisation if it relates to any elective surgeries or procedures including but not limited to cosmetic and pregnancy.
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Terms and Conditions	See General Conditions on page 29.
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Section 6: Vet Costs – Dental Illness

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

What is Covered	<p>If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers a Dental Illness and You incur Vet Costs for required Treatment</p>
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What we will Pay	<p>We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance in Section 6: Vet Costs – Dental Illness.</p>
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What is not Covered	<p>In addition to the General Exclusions on page 25 We will not pay for:</p> <ol style="list-style-type: none">1. Vet Consultations related to Treatment where you have opted out of cover as evidenced on Your Certificate of Insurance;2. elective or routine dental procedures and planning of such procedures, including:<ol style="list-style-type: none">a. aesthetic, cosmetic, endodontic, or orthodontic dental services such as caps, crowns or crown amputation;b. fillings, implants and root canals;c. removal of deciduous teeth; andd. dental cleaning/scaling unless used to treat a covered Dental Illness.
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Terms and Conditions	See General Conditions on page 29.
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Section 7: Vet Costs – Behavioural Problems

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

What is Covered	If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers from Behavioural Problems and You incur Vet Costs for required Treatment
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What we will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance in Section 7: Vet Costs – Behavioural Problems.
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What is not Covered	<p>In addition to the General Exclusions on page 25 We will not pay for:</p> <ol style="list-style-type: none">1. Vet Consultations related to certain Treatment where you have opted out of cover as evidenced on Your Certificate of Insurance;2. costs of training or training devices;3. Treatment of anxiety, aggression and/or excessive barking unless diagnosed by a Registered Veterinary Specialist in animal behaviour.
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Terms and Conditions	See General Conditions on page 29.
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Section 8: Vet Costs – Alternative Therapies

This Section is only included if You have selected to include this Optional Extra Benefit during the application process and agreed by Us as evidenced on Your Certificate of Insurance.

What is Covered	If during the Period of Insurance and after any applicable Waiting Period, Your Pet suffers an Injury or Illness and You incur Vet Costs for required Alternative Therapies Treatment
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What we will Pay	We will reimburse or pay a portion of Your incurred Vet Costs related to the Alternative Therapies Treatment up to the Benefit Percentage and subject to the Annual Limit as shown in Your Certificate of Insurance against Section 8: Vet Costs – Alternative Therapies.
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What is not Covered	<p>In addition to the General Exclusions on page 25 We will not pay for:</p> <ol style="list-style-type: none"> 1. Vet Consultations related to Treatment where you have opted out of cover as evidenced on Your Certificate of Insurance; 2. general or specialist diets or foods; 3. nutraceuticals and supplements.
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Terms and Conditions	See General Conditions on page 29.
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General Exclusions

The following General Exclusions apply to all Sections of this Policy unless expressly stated otherwise in the Policy.

Your Pets Condition

1. Pre-existing Conditions

We do not cover Vet Costs or any other costs attributable to Pre-existing Conditions.

Your actions including Pet care

2. Vaccinatable diseases

We do not cover Vet Costs or any other costs attributable to Treatment for the following if there is no documented evidence that Your Pet's vaccination was current at the time of the Illness or Injury.

Dogs	Cats
<ul style="list-style-type: none"> • Canine distemper virus (CDV) • Canine adenovirus (CAV) • Canine parvovirus (CPV-2) • Parainfluenza virus (PI) • Bordetella bronchiseptica (Bb) • Leptospira interrogans 	<ul style="list-style-type: none"> • Feline Parvovirus (FPV) • Feline calicivirus (FCV) • Feline herpesvirus (FHV-1) • Feline leukaemia virus (FeLV) • Feline immunodeficiency virus (FIV) • Chlamydia felis

3. Intentional harm or neglect

We do not cover Vet Costs or any other costs attributable to any Injury or Illness caused by:

- a. deliberate act; or
- b. deliberate endangerment of Your Pet including participating in organised fighting; or
- c. persistent neglect of Your Pet; by You, Your family members, anyone living with You, or any other persons who have care, custody, or control of Your Pet.

4. Not following Your Vet's advice

Your decision to not follow Your Vet's recommendation resulting in additional Vet Costs including:

- a. not using commonly accepted preventative medicine available for Treatment;
- b. continuing Treatment after a Vet has recommended Your Pet be euthanized for humane reasons;
- c. ignoring a Vet's recommendation to amputate a leg, resulting in extra Vet Costs for Treatment of gangrene;
- d. ignoring a Vet's recommendation to remove an eye, resulting in extra Vet Costs for chronic eye issues.

Treatments

5. Preventive and routine items

We do not cover the cost of preventative and routine items including health exams and tests, vaccinations, parasite protection, teeth cleaning/scaling, grooming, food, desexing and supplements.

6. Breeding

We do not cover the cost of procedures to determine the suitability or categorisation of Your Pet for breeding or genealogical purposes, or Vet Costs resulting from breeding, pregnancy, whelping or queening.

7. Non-customary and experimental Treatments

We do not cover the cost of any non-customary, investigative and experimental Treatments including:

- a. prosthetic limbs and devices;
- b. organ or valve transplants;
- c. genetic/chromosome testing;
- d. hip replacements;
- e. cell-replacement therapies.

8. Elective procedures or activities

We do not cover the cost of any elective procedures including cosmetic, aesthetic, or elective surgery including tail docking, ear cropping, de-clawing or any other surgical procedure and any Injury or Illness caused by such procedures.

Types of Vet Costs

9. Additional Vet Costs due to afterhours Treatment and house calls

We do not cover additional Vet Costs when the Vet doesn't consider that there was an emergency and You saw the Vet for afterhours Treatment or had the Vet visit You. If this is the case, we will reduce the amount covered to the amount the Vet would have charged during regular business hours.

10. Medications not registered or approved in Australia

We do not cover the cost of medicines not registered or approved by a relevant governing authority in Australia.

11. Boarding and transportation costs

We do not cover expenses to board or transport Your Pet including by ambulance (but We do cover boarding costs in specified circumstances under Section 5. Emergency Pet Boarding).

12. Costs after Your Pet's death

We do not cover the cost of:

- a. storing, transporting or disposing of Your Pet's remains; and
- b. autopsy, burial, cremation, funeral or other procedures.

General

13. Waiting Periods

We do not cover Vet Costs for Treatment during a Waiting Period.

14. Epidemics, pandemics or new influenza

We do not cover Vet Costs, Treatment or any other costs attributable to:

- avian, swine, or any other type of influenza or any mutant variation;
- intentional slaughter by, or under, the order of any government or public or local authority;
- epidemics or pandemics as declared by Us (where more than ten percent (10%) of pets in an impacted location are infected) or by any government or public or local authority.

15. Nuclear or radioactive weapons, materials or radiation

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to the use, existence or escape of nuclear weapons, materials or ionizing radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.

16. Utilisation of nuclear, chemical or biological weapons of mass destruction

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to chemical, biological, bio-chemical or electromagnetic weapon, device, agent or material whether controlled or uncontrolled, accidentally or otherwise.

17. Acts of war or civil unrest

We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped, strikes, riots, or civil commotion.

General Conditions

These General Conditions apply to all sections of Your Policy unless expressly stated otherwise in the Policy. If You do not comply with the following General Conditions, We may refuse to pay a claim in whole or in part.

Your Responsibilities

1. Your Pet must regularly reside with You and be under Your regular care.
2. You must take all reasonable steps to maintain Your Pet's health and to prevent Injury and Illness.
3. You must arrange for a Vet to examine, and as required treat, Your Pet as soon as possible after an Accident or showing clinical signs of an Injury or Illness.
4. Your rights and duties under the Policy cannot be transferred to any other person without Our prior written consent.
5. We may require a second opinion from a Vet of Our choosing if Your claimed Vet Costs are higher than customary or are not considered necessary.

Assistance And Co-Operation

You shall co-operate with Us and upon Our request, assist in making settlements, in the conduct of law suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to You with respect to which insurance is afforded under the Policy. In that regard, You shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.

Cancellation

You may request to cancel this Policy at any time by notifying Us.

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to Us and cancellation will take effect no earlier than 4.00 pm on the day which is three (3) business days from the date We notify You in writing.

If the Policy is cancelled by either You or Us, We will refund the Premium paid for the Policy less a pro-rata proportion of the Premium to cover the period for which insurance applied less any non-refundable statutory and government charges, taxes and levies that We have paid. However, We will not refund any Premium if a claim has been made by You under the Policy.

Different provisions apply when you pay Your Premium by monthly instalment, please see Paying by Monthly Instalments section below.

Claim Notification

You must notify claims to Knose within ninety (90) days from the date of Treatment.

See 'Making a Claim' section on page 33 for all provisions related to claims under this Policy.

Currency

All amounts shown in the Policy are in Australian Dollars (AUD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars (AUD) will be the rate at the time of incurring the expense or suffering a loss.

Due Diligence

You must take all reasonable care to prevent or minimise loss, Injury or Illness under this Policy.

Failure To Pay The Premium

You must pay Your insurance Premium. We may take steps to cancel the contract of insurance for non-payment of the insurance Premium.

Financial Claims Scheme

In the unlikely event that Allied World becomes insolvent and is unable to meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to www.fcs.gov.au or the APRA hotline (1300 55 88 49) for more information.

Fraudulent Claims

If You or any person covered under this Policy makes a claim or arranges for another party to make a claim that is in any way false, dishonest or fraudulent, then We may refuse to pay any such claim or treat the contract as though it never existed.

Interpretation

The singular includes the plural and vice versa, unless the context otherwise requires. Headings are for convenience only and do not affect interpretation. Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

Other Insurance

In the event of a claim, You must advise Us as to any other insurance that covers the same risk which are insured by this Policy, or that You are entitled to claim under or have access to.

Paying By Monthly Instalments

Where You pay Your Premium by monthly instalments the following will apply:

- if You choose to cancel Your Policy it will take effect from 11:59 pm on the day before Your next monthly instalment is due or such time as may be otherwise agreed.
- We will not pay any claim if at the time the incident giving rise to the claim occurred, at least one monthly instalment of Premium remained unpaid for 14 days or more.

- Where We have not received a monthly instalment payment, We will send You a notice in writing regarding Your non-payment at least 14 calendar days before any cancellation by Us for non-payment.
- If after sending the above notice We do not receive the instalment payment, We will send You a second notice in writing, either:
 - a. prior to cancellation, informing You that Your Policy is being cancelled for non payment; or
 - b. within 14 days after cancellation by Us, confirming Our cancellation of Your Policy.
- In the event of a claim, any outstanding monthly Premium instalments will become due before settlement of the claim. Alternatively, it may be deducted from the settlement of Your claim.
- If the financial institution holding Your account returns or dishonours a direct debit payment due to lack of funds in Your account, We will charge you for any direct or indirect costs which We incur arising from the payment being returned or dishonoured.

Sanctions Limitation And Exclusion Clause

We shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or Our parent or affiliate or ultimate holding company to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Subrogation

Save as to the circumstances set out in Sections 65(5) and (6) of the Insurance Contracts Act 1984, when We pay any amount under this Policy, You or Your legal representative agree that We shall be subrogated to all of Your or Your legal representative rights to recover against any person or entity and You or Your legal representative agree to execute and deliver any certificates, information and other documentation as We may reasonably require and do whatever else is necessary to enable Us to secure such rights.

The Law That Applies To This Policy

Any disputes arising from this Policy will be determined by the Courts, and in accordance with the laws, of the State or Territory where this Policy is issued.

Making a claim

You must submit Your claim within ninety (90) days from the date of Treatment.

To submit a claim

1. Complete and submit the online claim form by logging in at www.knose.com.au including attaching a copy or photo of Your invoice. Alternatively, Your Vet may email a copy of the invoice and clinical notes to claims@knose.com.au.
2. Your Vet will be contacted for a copy of the clinic notes that relate to the invoice. If Your Vet has initiated the claim on Your behalf, You will be contacted to confirm the claim.
3. We will let You know if We need a full Treatment history for Your Pet from the attending Vet and any previous Vets. If so, Your Vet can easily submit these online or by email.

What You must not do

If You are making a claim You must not give Us false or misleading information. If You or any other person makes a false or fraudulent claim under Your Policy, We may refuse to pay such claim and may also cancel Your Policy or treat the contract as though it never existed.

What We may do

We may contact Your current or previous Vet to:

- discuss any details about Your claim
- ask for any information and/or records about Your Pet.

We may decline a claim if You or Your Vet refuse or are unable to give Us any information We need to process Your claim.

What can affect Your claim

- You don't give Us all the information We need to process Your claim.
- You or Your Vet don't cooperate with Us and refuse or are unable to give Us any information We need to process Your claim.
- You don't provide a copy of the original itemised invoices and receipts for the Treatment received by Your Pet.
- You don't comply with any terms, conditions or provisions of Your Policy.

Assessing Your claim

Most claims are assessed within five (5) business days from receiving all necessary information.

We can ask to review and examine your past and current Pet's records and any other information from any Vet who has treated your Pet. It shall be Your responsibility to obtain all such records and information as required at Your expense.

If the Vet Costs You are charged are higher than the fees usually charged by a general or referral practice, We reserve the right to request a second opinion from a Vet that We choose. If the Vet We choose does not agree with the Vet Costs charged We may decide to pay only the Vet Costs usually charged by a general or referral practice in a similar area for the Treatment.

We pay the agreed Benefit Percentage of approved Vet Costs up to the Annual Limit. The Annual Limit of Your Policy is the maximum We will pay for each Pet in each Period of Insurance.

For example, if Your approved Vet Costs come to \$1,000, You can claim 80% on these costs. This equals \$800 and You will still have \$24,200 of Your Annual Limit available for any future claims related to Treatment in the same Period of Insurance.

Settling Your claim

In most cases We will settle Your claim directly with You. We won't pay the Vet or other service provider unless You instruct Us otherwise and the provider has authorised direct payment or at Our election.

We will send You correspondence which sets out how We settled Your claim.

When We settle Your claim, We may deduct any amount You owe Us.

Contact Details

You can visit www.knose.com.au for more details or contact Knose for claim related enquiries Monday to Friday (except public holidays) 8am to 8pm (AEST) via:

Email: claims@knose.com.au

Phone: 1300 356 642

General Definitions

For the Policy, the following important definitions apply. Any word or expression to which a specific meaning has been given in any part of this document shall bear this meaning wherever it begins with a capital letter.

Accident means a physical sudden, violent, external and identifiable event that is unforeseen.

Alternative Therapies mean Treatments that do not generally fall within the realm of conventional veterinary medicine such as acupuncture, chiropractic, physiotherapy, hydrotherapy but does not include non-customary and experimental Treatments including:

- a. prosthetic limbs and devices;
- b. organ or valve transplants;
- c. genetic/chromosome testing;
- d. hip replacements; and
- e. cell-replacement therapies.

Annual Limit means the maximum amount We pay for each Pet during the Period of Insurance for all claims You make as shown on Your Certificate of Insurance.

Behavioural Problem means an Illness, medical condition, or social condition, that results from Your Pet's action, inaction, or temperament that is abnormal, dysfunctional, or unusual, such as dietary indiscretion, excessive chewing or licking, destructive chewing, fur pulling or pacing.

Benefit Percentage means the percentage of eligible Vet Costs We will reimburse You, subject to any applicable Benefit Limits and/or Your Annual Limit.

Bilateral Condition means any condition, which may affect duplicate body parts on both sides of the body (e.g. ears, eyes, knees, cruciate ligaments, hips). These conditions are considered as one condition where the second body part is affected.

Certificate of Insurance means the certificate of insurance showing details of the cover attaching to and forming part of the Policy or any subsequently substituted Certificate of Insurance.

Consultation means an examination performed by or under the supervision of a Vet to assess the nature and progress of an Injury or Illness, including a physical consultation, out-patient examination, in-patient examination, health certificate, consultation or re-check consultation/visit, referral/specialist consultation, phone/video consultation, emergency and after-hours consultation/visit.

Dental Illness means a medical condition of the teeth or gums which reduces Your Pet's standard of living or normal healthy state which is not an Injury or a result of an Injury.

First Date of Cover means the date and time Your Pet first had access to cover under a Policy issued by Us as evidenced on Your Certificate of Insurance.

Illness means a medical condition which reduces your Pet's standard of living or normal healthy state which is not an Injury or a result of an Injury.

Injury means damage caused to your Pet solely, directly and independently of any other cause from an Accident. For the avoidance of doubt Injury does not include gradual deterioration or damage occurring over time.

Issue Date means the date We agree to provide cover under the Policy as shown on Your Certificate of Insurance.

Period of Insurance means the period shown on Your Certificate of Insurance or such shorter time if the Policy is cancelled.

Pet means a companion cat or dog that You own and resides with You, as shown on Your Certificate of Insurance.

Policy means:

- a. the Certificate of Insurance;
- b. the PDS (this document);
- c. any applicable Supplementary PDS ('SPDS') We issue that varies it;
- d. any other document We tell You forms part of the Policy which may vary or modify the above documents.

Pre-existing Condition means an Injury, Illness, Dental Illness, Behavioural Problem or Specified Condition (including Bilateral Condition and other conditions that are related to, secondary to, or results of) that:

- a. first occurred or showed symptoms of, or
- b. was identified or investigated by a Vet, or
- c. You were aware of or a reasonable person in the circumstances could be expected to have known about,

before Your Pet's First Date of Cover, before a change of coverage became effective, or during any applicable Waiting Period.

Premium means the amount You pay for the cover We give You under your Policy. It includes any compulsory government statutory charges, levies, duties, GST and other taxes that may apply.

Renewal Period means the Period of Insurance applicable to the Renewal Policy.

Renewal Policy means the Pet insurance Policy issued by Us which takes effect immediately at the end of the current Period of Insurance.

Specified Conditions means cruciate ligament damage, intervertebral disc disease, hip dysplasia, patella luxation, elbow dysplasia, osteochondritis dissecans (OCD), cherry eye, entropion, ectropion, and Brachycephalic Obstructive Airway Syndrome (BOAS).

Treatment means the necessary medical care provided to Your Pet by or under the supervision of a Vet to relieve or cure an Illness or Injury. It may include but not limited to reasonable and customary hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures.

Vet means a registered veterinarian, veterinary specialist, animal hospital, animal clinic or animal surgery licensed in Australia (or in New Zealand or Norfolk Island in respect of cover under Section 5: Vet Costs – Overseas).

Vet Costs means the amount You pay a Vet for Treatment received by Your Pet.

Waiting Period means the period that Your Pet is not covered, and it starts from Your Pet's First Date of Cover or when You increase Your coverage or level of cover. The applicable Waiting Periods will be shown on Your Certificate of Insurance.

We, Us or Our means the Australian branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907) ('Allied World').

You/Your means the person or persons listed as the Policyholder(s) as shown on Your Certificate of Insurance and are Australian residents.

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