SPCA Pet Insurance®

Everyday Cover

Policy Document
Issue date: 17 July 2026

Introducing SPCA Pet Insurance

We are a trusted partner of the Royal New Zealand Society for the Prevention of Cruelty to Animals (SPCA). Bringing the great work of SPCA to the pet insurance market to offer households all over New Zealand a way of protecting their favourite dog and cat companions.

SPCA is all about giving animals in New Zealand a better life. Through various initiatives such as desexing; education & advocacy work; rescuing, rehabilitation and rehoming. Over 35,000 animals come through SPCA Centres each year, and many more are being helped in the community. We are excited to be part of something so important and now you can too.

Like any member of the family, a pet can unexpectedly become ill or suffer an accident and vet bills can end up amounting to thousands of dollars. With SPCA Pet Insurance you can have peace of mind knowing that you can have funds contributed towards your eligible Vet Expenses so you can provide your cat or dog with the Treatment they need.

Plus, by taking out SPCA Pet Insurance, you are not only protecting your Pet, but you are helping support the great work of SPCA.

Table of Contents

Introducing SPCA Pet Insurance	2
Welcome to SPCA Pet Insurance	4
Reading this Policy Document	4
How we insure you	5
Frequently asked questions	5
Policy terms and conditions	7
Accident Cover	7
Illness Cover	8
Additional benefits	9
Overseas Pet travel	9
Emergency boarding	10
General terms and conditions	11
Section 1 – Pre-existing Conditions	11
Section 2 – General exclusions	13
Section 3 – Renewal, variations and communications	14
Section 4 – Important information	15
Section 5 – Cancellations	16
Section 6 – Premium	17
Section 7 – Claims	18
Section 8 – Compliance	20
Definitions	22

Welcome to SPCA Pet Insurance

This Policy Document explains your insurance Cover, the benefits you will receive, your responsibilities, and how to make a claim.

SPCA Pet Insurance provides Cover for your Pet to help them get the Treatment they need if they get sick or injured. This Policy Document contains our Policy wording and sets out the Cover available and the standard terms and conditions which apply. This SPCA Pet Insurance Policy is offered and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (incorporated in Australia) (Hollard). Hollard is a licensed insurer in New Zealand.

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

SPCA Pet Insurance policies are distributed and promoted by Greenstone Financial Services NZ Limited (Greenstone) NZBN 9429 047 013 582.

When you purchase SPCA Pet Insurance, you enter into a contract with Hollard on the terms and conditions set out in this Policy Document.

Reading this Policy Document

Your SPCA Pet Insurance Policy consists of:

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

You should read this Policy Document carefully, together with your Certificate of Insurance, to make sure you understand your Cover and that it meets your needs.

We have used the headings to help you interpret this Policy Document. These headings are purely descriptive in nature. You should not rely on headings to interpret the Policy. Words that are capitalised have special meaning and are explained in the Definitions section on page 22.

In addition, references to:

- we, ours, us, insurer and Hollard, mean The Hollard Insurance Company Pty Ltd.
- you and your mean the applicant for a SPCA Pet Insurance Policy and, if a Policy is issued, the insured.

How we insure you

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

We will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet for Accidental Injury or Illness Conditions up to the Benefit Percentage subject to the applicable Benefit and Condition Limit(s).

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

- you have paid the premium to us for the Cover provided;
- the Accidental Injury or Illness Conditions arose during the Policy Period; and
- the Treatment occurred during the Policy Period.

Frequently asked questions

Information about insurance Cover in this section is a summary only. You should read this Policy Document for full details of the Policy terms and conditions, Waiting Periods and exclusions.

What Cover does Everyday Cover provide?	Everyday Cover provides Cover for Accidental Injuries and Illnesses with an overall Annual Benefit Limit of $11,000 and a Benefit Percentage of 70%. This means you can receive up to 70% back for eligible Vet Expenses. *Please note:* An Annual Condition Limit of $2,000 applies to each Condition you claim. Annual Sub-limits also apply for certain items.
What is my excess?	Everyday Cover does not contain an excess. This means you can receive up to 70% back for eligible Vet Expenses.
What exclusions exist?	As with most insurance products, there are certain situations in which you will not be Covered. There are some general exclusions such as Pre-existing Conditions, routine or preventative Treatments, some Elective Treatments and procedures and breeding or obstetrics Conditions or Treatments. Refer to 'Section 2 – General exclusions' for further details.
Will I have lifelong Cover for my Pet?	Once your Pet is accepted for Cover and as long as we continue to provide this product and you continue to hold the Policy without a break in Cover and renew your Policy, your Pet will be Covered for eligible Vet Expenses for life, with Cover subject to the applicable terms and conditions of the Policy for each renewal period. You can apply for Everyday Cover as long as your Pet is over eight weeks old.
What if my claim reaches my Annual Benefit Limit or Sub-limit?	Your Annual Benefit Limit and Sub-limits are the maximum benefits that can be paid to you in any one Policy Period and are stated on your Certificate of Insurance. If you do make a large claim (or number of claims) and reach your Policy limits, your Policy limits will reset on the renewal date of your Policy. See the 'Benefit Limit(s) (Annual and Sub-limit(s))' definition on page 22 for more information.

What is the Annual Condition Limit?

This limit applies to each Condition for which you claim eligible Vet Expenses. In each Policy Period, we will not pay more than the Condition Limit shown on your Certificate of Insurance for any one Condition.

There is no limit on the number of Conditions you can claim for in each Policy Period, as long as these do not exceed the overall Annual Benefit Limit and any applicable annual Sub-limits.

Once the Annual Condition Limit in respect of a Condition is reached, no further Vet Expenses will be paid in respect of that Condition until your Policy is renewed.

The Annual Condition Limit resets annually on the renewal date as specified on your Certificate of Insurance.

Please Note: Benefits cannot be accumulated across Policy Periods.

What is a Pre-existing Condition?

If any Condition existed or occurred prior to the Commencement Date of the first Policy Period or within any applicable Waiting Period, and you or your Vet were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, then it may be considered to be a Pre-existing Condition and excluded from Cover. This is the case, irrespective of whether the underlying or causative Condition was diagnosed at the time.

Whether such a Condition is a Pre-existing Condition will depend on its nature and experience. Some Pre-existing Conditions may be covered where they are a Temporary Condition. After any applicable Waiting Period, if your Pet has a Temporary Condition that is considered to be a Pre-existing Condition (because it occurred or existed prior to the Commencement Date of the first Policy Period, or during any applicable Waiting Period), but that Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date, it will no longer be excluded from Cover as a Pre-existing Condition.

Chronic Conditions and several other specified Conditions (see page 23) cannot fall within this category of Temporary Condition. However, hereditary Conditions and congenital Conditions will also not be considered a Pre-existing Condition if they have not shown noticeable signs, symptoms or an abnormality at any time before the Commencement Date of the first Policy Period or during any applicable Waiting Period.

What Waiting Periods apply?

The Waiting Periods that apply are:

- 21 days for Conditions covered under the Illness Cover; and
- 6 months for Cruciate Ligament Conditions (may be waived on application, refer to the 'Waiting Period section' on page 8).

Please note: There is no Waiting Period for Accidental Injury Cover (except Cruciate Ligament Conditions), which will be Covered from 11:59pm on the Commencement Date of the first Policy Period.

Policy terms and conditions

SPCA Pet Insurance will reimburse eligible Vet Expenses incurred by you for Treatment to the insured Pet as outlined in each of the sections below.

Accident Cover

What we will pay	We will pay you 70% for the Vet Expenses incurred by you for Treatment during the Policy Period up to the Benefit Limit, as a result of your Pet suffering an Accidental Injury. An Annual Condition Limit applies to each Accidental Injury you claim.
To qualify for Cover	To qualify for Cover under this section of the Policy, the Accident must have occurred during the Policy Period and be a consequence of or results in at least one of the following: • motor vehicle incident; • a burn or electrocution; • insect and arachnid bites; • a bone fracture; • a traumatic ligament or tendon injury; • a bite wound or fight wound abscesses; or • lacerations or abrasion of tissue, skin, or mucous membrane.
What we will not pay	We will not pay any Vet Expenses attributable to or resulting from: • a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period; • Conditions resulting from external parasites such as ticks, fleas or skin/ear mites, patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity, ingestion of a foreign object, intervertebral disc disease (IVDD) and desexing procedure complications under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be Covered under Illness Cover and will be subject to the 21-day Waiting Period for Illness Cover; • any dental Treatment; and • the excluded matters listed in 'Section 2 - General exclusions' on page 13.
Benefit Limits	Annual Benefit Limit of $11,000 applies. An Annual Condition Limit of $2,000 applies to each Accidental Injury you claim. The following Annual Sub-limits apply: • $300 per Policy Period for Consultation fees.

Waiting Period

There is no Waiting Period for Accidental Injury items, except for Cruciate Ligament Conditions.

The Waiting Period for Cruciate Ligament Conditions and any Conditions arising as a result, irrespective of cause or origin, are subject to a 6-month Waiting Period from the Commencement Date of the first Policy Period you are insured with us, unless:

- we have received a completed and signed 'Cruciate Ligament Examination Form' from your Vet within 14 days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the Commencement Date of the first Policy Period you are insured with us; and
- you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the 'Cruciate Ligament Examination Form'.

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

Illness Cover

What we will pay

We will pay you 70% for Vet Expenses incurred by you for Treatment provided during the Policy Period up to the Benefit Limit, as a result of your Pet suffering an Illness. An Annual Condition Limit applies to each Illness Condition claim.

Examples of Illnesses Covered, subject to any Policy exclusions that may apply, include but are not limited to:

- cancer Treatments;
- skin Conditions;
- eye/ear Conditions;
- ingestion of a foreign object;
- gastrointestinal problems;
- hereditary and congenital Conditions (excluding those hereditary and congenital Conditions that fall within the definition of a Pre-existing Condition); or
- intervertebral disc disease (IVDD).

What we will not pay

We will not pay for Treatment of the following:

- a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period;
- any declared widespread epidemic or pandemic disease that affects dogs or cats;
- any flea/tick/worm preventative treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by your Vet or not;
- expenses in relation to Policy exclusions or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition. Exceptions to this include:
    a) vaccination reactions;
    b) desexing procedure complications;
    c) reactions to flea/tick/worm control products; and
- any excluded matters listed in 'Section 2 – General exclusions' on page 13.

Benefit Limits	Annual Benefit Limit of $11,000 applies. An Annual Condition Limit of $2,000 applies to each Illness Condition you claim. The following Annual Sub-limits apply: - $300 per Policy Period for Consultation fees.
Waiting Period	There is a 21-day Waiting Period for Illness Cover.

Additional benefits

The following additional benefits are included in the Annual Benefit Limit and will provide benefits up to the specified Annual Sub-limit and Annual Condition Limits as shown on your Certificate of Insurance.

Overseas Pet travel

We will pay you 70% for Vet Expenses (subject to the Annual Condition Limit) incurred by you if your Pet is sick or injured and has to get Treatment while they are in Australia or Norfolk Island.

What we will pay	We will pay for Vet Expenses incurred for the Treatment of your Pet whilst it is overseas with you in Australia or Norfolk Island subject to: - the Benefit Limit as shown on your applicable Certificate of Insurance; and - the payment of this additional benefit to you will be made in New Zealand Dollars (NZD) at the exchange rate applicable on the date your claim is received by us. An Annual Condition Limit applies to overseas Pet travel claims.
What we will not pay	We will not pay: - any amount if you or your Pet live permanently outside of New Zealand; - any additional benefit where the Pet has been (or is going to be) out of New Zealand for a period of more than 60 consecutive days; - exchange commissions or bank charges incurred for foreign payments made by you for the Treatment of your Pet; - claims incurred for any Condition arising when your Pet was not under your direct care; - costs Covered by any other insurance policy covering the same risk; - any travel or repatriation charges to return your Pet to New Zealand; or - the excluded matters listed in 'Section 2 – General exclusions' on page 13.
Waiting Period	The Waiting Period will depend on the Condition you are claiming for: - there is no Waiting Period for Accidental Injury; - there is a 21-day Waiting Period for Illness Cover Conditions; and - there is a 6-month Waiting Period for Cruciate Ligament Conditions.

Emergency boarding

We will pay you 70% towards boarding your Pet at a licensed kennel or cattery if you are hospitalised or need emergency accommodation due to family violence.

What we will pay	We will pay you 70% up to the emergency boarding Annual Sub-limit as shown on your Certificate of Insurance for the cost of boarding your Pet at a licensed kennel or cattery in the following scenarios: • if you are hospitalised (other than in the circumstances specified below) for one or more consecutive days during the Policy Period; or • if you require emergency accommodation due to family violence.
What we will not pay	We will not pay for any costs under this additional benefit: • if you are hospitalised for: a) cosmetic surgery or other forms of elective surgery; b) pregnancy (unless you were hospitalised due to an unexpected complication); c) any sickness known or foreseeable prior to the Commencement Date of the first Policy Period you are insured with us; or • if someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital.
Benefit Sub-limit for emergency boarding	$1,000 per Policy Period, as shown on your Certificate of Insurance.
Waiting Period	There is no Waiting Period for emergency boarding.

General terms and conditions

Section 1 – Pre-existing Conditions

We may exclude some Pre-existing Conditions. Please read this section carefully to fully understand what your Pet is or is not Covered for.

Pre-existing Conditions

If any Condition existed or occurred prior to the Commencement Date of the first Policy Period or within any applicable Waiting Period, and you or your Vet were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, then it may be considered to be a Pre-existing Condition and be excluded from Cover. This is the case, irrespective of whether the underlying or causative Condition was diagnosed at the time.

Whether such a Condition is a Pre-existing Condition will depend on its nature and experience. In particular:

- after any applicable Waiting Period, if your Pet has a Temporary Condition that is considered to be a Pre-existing Condition (because it occurred or existed prior to the Commencement Date of the first Policy Period, or during any applicable Waiting Period), but that Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date, it will no longer be excluded from Cover as a Pre-existing Condition; and
- Chronic Conditions and several other specified Conditions (see page 23) cannot fall within the category of Temporary Conditions and will always be excluded from Cover.

Hereditary Conditions and congenital Conditions will also not be considered a Pre-existing Condition if they have not shown noticeable signs, symptoms or an abnormality at any time before the Commencement Date of the first Policy Period or during any applicable Waiting Period.

Pre-existing Condition review

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

The Pre-existing Condition exclusion(s) shall not be deemed to have been lifted unless agreed to by us via email.

You can download a copy of the 'Pre-existing Condition Review Form' on our website spcapetinsurance.co.nz

Pre-existing Condition claim examples

Pre-existing Temporary Conditions that are Covered

Example 1 Prior to the Commencement Date of the first Policy Period, your Pet has a case of gastroenteritis due to some dietary indiscretion. The Condition is treated and your Pet recovers. You then purchase a pet insurance Policy. Two years later, your Pet has another unrelated case of gastroenteritis.

Your claim would be eligible for Cover because:

- The first gastroenteritis episode was a Temporary Condition, given that it normally resolves with Treatment and is not on the list of excluded Conditions in that definition.
- There was more than an 18-month gap between the Conditions.
- The second episode of gastroenteritis was not a Related Condition.
- The Condition was not specifically excluded in the Policy Document.

Example 2 Your Pet had a case of demodectic mange 18 months prior to the Commencement Date of the first Policy Period. The Condition is resolved after your Pet receives Treatment. Two years into the Policy, your Pet contracts another case of demodectic mange.

Your claim would be eligible for Cover because:

- The first Condition was a Temporary Condition that is normally resolved with Treatment and is not on the list of excluded Conditions in that definition.
- Your Pet did not have demodectic mange, or show any noticeable signs, symptoms, or abnormality in relation to that Condition for more than an 18-month period.
- The Condition was not specifically excluded in the Policy Document.

Pre-existing Condition claim examples

Pre-existing Chronic Conditions that are not Covered

Example 1 Your Pet is limping and is diagnosed with a grade two luxating patella (dislocating kneecap) within the applicable Waiting Period of the Policy. Your Vet prescribes anti-inflammatory medication. This claim is not Covered, because you and your Vet became aware of the Condition within the 21-day Waiting Period for this Condition.

Two years later, your Pet requires surgery for the patella luxation. This Condition is excluded from Cover because:

- You and your Vet first became aware of the Condition in the applicable Waiting Period.
- The Condition (patella luxation) is not a Temporary Condition, as it is specifically excluded from that definition.
- As a result, it remains a Pre-existing Condition two years later.

Example 2 Your Pet has had recurring seasonal allergies every spring and summer since it was two-months old. This recurs for a period greater than three months. You purchase a pet insurance Policy and two years later make a claim for another round of allergy treatment.

Your claim would not be eligible for Cover because:

- The Condition is a Pre-existing Condition, given that you were aware of it prior to the Commencement Date of your first Policy Period.
- Your Pet's seasonal allergy Condition is not a Temporary Condition, as it is specifically excluded as a Chronic Condition. This is because it was long-lasting, recurring and affected your Pet for a period greater than three months.
- As a result, it remains a Pre-existing Condition two years later.

Section 2 – General exclusions

SPCA Pet Insurance has been designed to help you Cover unforeseen and unexpected Vet Expenses. However not all Vet Expenses are Covered. The following Vet Expenses and/or costs are not Covered, unless stated on your Certificate of Insurance.

Pre-existing Conditions	Pre-existing Conditions. Refer to page 24 for our definition of Pre-existing Conditions. Also refer to 'Section 1 – Pre-existing Conditions' on page 11.
Preventive and routine items	Food (regular or prescription), vitamins/nutraceuticals/supplements, vaccinations, health checks, routine Consultations, microchipping, flea/tick/worm control, grooming and bathing of your Pet, and nonmedicated grooming products.
Certain Treatments and Conditions	• Medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition Covered by your Policy. • Accessories including but not limited to pill poppers, cage hire, crates, bedding, and collars. • Training, socialisation, therapy, and alternative therapies including (but not limited to) homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy. • Behavioural Conditions including (but not limited to) anxiety disorders, phobias, or chemical imbalances. • Cell-replacement therapies including (but not limited to) stem cell therapy and platelet-rich plasma. Blood transfusions are Covered when medically necessary. • Medication not approved or registered for animal consumption in New Zealand by the Ministry of Primary Industries or the Veterinary Council of New Zealand. • The provision of medication(s) that Cover a period of more than 30 days beyond the Policy End Date. • Chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection, or cancer. • Breeding or obstetrics.
Dental Treatment	Dental procedures, dental diseases, gingivitis, teeth fractures, teeth cleaning/scaling, orthodontics, removal of deciduous and any oral disease (with the exception of oral tumours).
Certain services and procedures	• Transport or boarding expenses other than those listed in the 'Emergency boarding Additional Benefit' section on page 10, if applicable. • Ambulance fees and non-essential hospitalisation. • Genetic/chromosome testing. • Pre-anaesthetic blood tests. • The following items and any associated expenses: a) any trial or experimental procedures and Treatments; b) organ transplant surgery, open heart surgery, artificial limbs, mitral valve, and chordae tendineae replacement surgery and pacemakers; c) external fixtures (such as wheelchairs); d) prosthetics (including but not limited to hip replacements and elbow replacements); or e) 3D printing.

Elective Treatments and procedures	• Cosmetic procedures, hip/elbow scoring, nail clipping, declawing, dew claw removal and ear cropping. • Tail docking and debarking.
Duty of care	Your Pet not being Covered due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or Illness. Situations include your Pet participating in organised fighting and hunting activities.
Consequential loss	Any consequential loss including (but not limited to) economic loss, loss of enjoyment, costs or expenses you may incur to prove or assist us with your claim, your time or anyone else's time or materials used, or other such loss not specifically Covered in the Policy Document.
Policy exclusion expenses	Expenses in relation to Policy exclusions or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition (e.g. Treatment for halitosis (bad breath) where dental disease is suspected but not diagnosed or excluded as a diagnosis).

Section 3 – Renewal, variations and communications

Renewal	We will offer renewal of your Policy every year for so long as we continue to provide this product. We may also change the terms and conditions of the Policy upon renewal based on the risk associated with insuring pets like yours. At the time of renewal, we will send you a renewal notice confirming changes (if any) to the terms and conditions of the Policy and premiums. Unless we notify you otherwise, your Policy will be automatically renewed on the terms contained in the renewal offer that we send you prior to the Policy End Date and we will deduct/charge the renewal premium from your nominated account/ credit card. We require you to notify us by phone or in writing (using the contact details contained in the renewal offer) prior to the Policy End Date should you decide not to renew your Policy. Other than any changes to the Policy that we advise you of in our renewal offer, your Cover is treated as if it were continuous, meaning: • no Waiting Periods are applicable; and • Pre-existing Conditions apply as set out in 'Section 1 - Pre-existing conditions' on page 11, based on the Commencement Date of the first Policy Period you are insured with us, provided there is no lapse in Cover from your first Policy.

Changing your level of Cover

SPCA Pet Insurance offers multiple products, currently being:

- The Works Cover
- Everyday Cover
- Big Stuff Cover

If you choose to change your level of Cover from Everyday Cover to a different SPCA Pet Insurance product, the following terms will apply:

a) If you opt to transfer your Pet to a level of Cover with different or additional benefits (including but not limited to a different Benefit Percentage or Benefit Limit, excess or additional coverage) then a new Policy and Certificate of Insurance will be issued to you and your previous Policy will be cancelled. Waiting Periods already served will not re-apply, unless there has been a break or lapse in Cover. Please note that Waiting Periods for Conditions or items that were not Covered under your previous Policy (including Pre-existing Conditions) will apply to your new level of Cover. Your same cooling off right applies as outlined in 'Section 5 – Cancellations'.

b) You cannot change your level of Cover in a Policy Period if a claim has been paid. To change your level of Cover after a claim has been paid, you will need to wait until your next renewal.

c) If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover, and you will pay the adjusted premium from the next fortnightly or monthly instalment (as applicable).

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

Communication

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

Section 4 – Important information

Limitation of Cover

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

Jurisdiction and choice of law

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

Duty of disclosure

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

Currency referred to in your Policy

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

Section 5 – Cancellations

Cooling off period

You have a full 30 days from the Policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your SPCA Pet Insurance Policy. This is known as the 'cooling off period'. During this time, you may cancel the Policy simply by contacting us. If we receive your request to cancel your Policy within the 30-day period after the Policy Commencement Date (or any renewal date), we will give you a refund of any monies received since the Policy Commencement Date (or renewal date) less any costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.

If you have made a claim during the cooling off period, your cancellation will be treated the same as 'Cancellation by you' in the sub-section below.

Cancellation by you

You may also cancel your Policy for any reason after the cooling off period. If you want to cancel your Policy, please contact our customer services team by phone or email, and we will keep a record of the conversation and/or communication. Our details are set out on page 21. The cancellation will be effective from the date that we receive cancellation notification from you.

If you cancel your Policy for whatever reason (other than your Pet passing away, which is dealt with below) we will refund any annual premium payment less a pro-rata amount Covering the period your Pet was insured for.

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

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

Cancellation by you where your Pet has passed away

If you cancel your Policy because your Pet has passed away, we will refund annual premium payments less a pro-rata amount Covering the period your Pet was insured for. If you have been paying your premium by instalments, you will receive a pro-rata refund of any unused premium for the remaining days of a current instalment period.

No further premium instalments will be deducted.

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

Cancellation by us

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

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

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

Assignment

You must not assign or attempt to assign:

- this Policy or your interest in this Policy to anybody else; or
- any claim or claim proceeds under this Policy,

without our prior written consent.

Section 6 – Premium

Your premium	Your premium is shown on your Certificate of Insurance.
How we calculate your premium	The premium is calculated based on a number of factors. Some factors are pre-set and do not vary for each insured pet (e.g. amounts we take into account for certain internal costs and expenses). Other factors that can affect the premium are the Cover you have chosen, your Pet's age, species and breed, and any other factors we decide may increase or decrease the risk to us of insuring your Pet.
Currency	All transactions are in New Zealand Dollars (NZD).
Payment of premium	It is your responsibility to ensure that the correct premium is paid in full on or before its due date. You may pay your premium annually in advance in full, or you may pay in fortnightly or monthly instalments. If your instalment payments are frequently late or missed, we reserve the right to require you pay on our demand, your premium in full for the remainder of the Policy Period, failing which we may cancel your Policy.
Payment methods	You can pay by direct debit from your bank, credit union, or by credit card. Where you have chosen to pay by direct debit, all transactions are made in accordance with the terms and conditions we disclose to you when you provide your authority, or as confirmed to you in writing.
Policy terminated for non-payment	Your premium must be paid on or before its due date. If we have not received your payment (of your annual premium, or your monthly or fortnightly premium instalment, as applicable), we will send you a notice via email or text message regarding your non-payment at least 14 calendar days before any cancellation by us for non-payment. We will reattempt to collect this missed premium 14 days from the original due date. If after sending this first notice we do not receive the payment, we will send you a second notice via email or text message, either: a) prior to cancellation, informing you that your Policy is being cancelled for non-payment if the unpaid premium remains in arrears for more than 30 days; or b) within 14 days after cancellation of your Policy by us, confirming our cancellation of your Policy. If at least one instalment has remained unpaid for a period of at least 14 days, then we reserve the right to deduct any outstanding premium you owe us from any claim payment or other payment we make to you. If we cancel your Policy due to non-payment of premium you need to be aware that: a) no benefits or entitlements can be paid under the Policy for any Treatment that occurred after the cancellation date; b) you may be refused Cover in the future under any insurance policy administered by PetSure or underwritten by us; c) any application for general insurance products in the future may be affected because you had a policy cancelled as a result of unpaid premiums; and d) there are no refunds for the payment of premiums you have made to date in respect of the cancelled Policy.

Section 7 – Claims

How to make a claim

To make a claim, simply log in to your Pet Portal and upload your documentation via spcapetinsurance.co.nz/portal

Important claim information

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

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

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

Please note:

- In some instances, we may require more information to process your claim, such as previous medical history or pathology/laboratory results. If this is the case, we will contact you for this information.
- There may be also scenarios where we request additional Vet history from current or previous Vets (such as if there is a large history gap) to ensure we have all relevant clinical information for your Pet.
- For adopted Pets, Vet history is only required from when you took ownership. If you can provide us with proof of adoption or transfer of ownership papers, we will only request Vet history from the date you took ownership onwards.

You agree that your Vet (current or previous) is authorised to release information and/or records to us about your Pet.

You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the Policy.

Correctness of statements and fraud

If any claim under this Policy is in any respect fraudulent, or if any false declaration is made, or false or incorrect information is provided in support of any claim, then we can, at our sole discretion, not pay your claim and/or cancel your Cover under this Policy (and any other pet insurance policies you hold which are issued by Hollard) retrospectively from the date that the incorrect statement or fraudulent claim was made to us.

Other insurance cover

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

Examples of how we settle your claim

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

Example 1– a claim where the Annual Condition Limit has not been reached	
Total amount of eligible **Vet Expenses**	$2,500
Total amount claimable after 70% **Benefit Percentage** applied	$1,750
Annual Condition Limit	$2,000
Total claim Benefit payment	$1,750
Total amount paid to you	**$1,750**
Your out-of-pocket expenses	**$750**
Annual Benefit remaining for the same Condition	**$250**

Example 2– a claim where the Annual Condition Limit is reached	
Total amount of eligible **Vet Expenses**	$5,500
Total amount claimable after 70% **Benefit Percentage** applied	$3,880 (However, as this is subject to the $2,000 Condition Limit, the total amount claimable is $2,000)
Annual Condition Limit	$2,000
Total claim Benefit payment	$2,000
Total amount paid to you	**$2,000**
Your out-of-pocket expenses	**$3,550**
Annual Benefit remaining for the same Condition	**$0**

Please note: Once the Annual Condition Limit is reached, no further Vet Expenses for the particular Condition will be paid until you renew your Policy.

Section 8 – Compliance

We protect your privacy

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

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

Your personal information will be shared with, and may be collected by, our Policy administrator PetSure, and their service providers. In addition, your personal information will be shared with, and may be collected by, our distributor Greenstone to use in accordance with its privacy policy available at spcapetinsurance.co.nz for purposes including providing you with requested products or services, communicating with you by any means about offers on other products or services from SPCA Pet Insurance and its partner organisations, for product development, research, marketing, data analytics, IT systems maintenance and development and ensuring compliance with SPCA Pet Insurance practices and procedures. You can withdraw your consent if you no longer wish to receive marketing material or promotional offers by calling our Contact Centre on 0800 387 008.

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

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

You also consent to any personal information we hold in connection with any claim that you make being transferred to the Insurance Claims Register, a register operated by Insurance Claims Register Limited for use by participant insurers, including us. This information may be accessed by participant insurers for the purpose of managing claims.

For further information on privacy, please see our privacy policy on our website. If you have a request or complaint concerning your personal information or about our privacy policy, please contact:

Hollard
Email: privacy@hollard.com.au
Mail: The Hollard Insurance Company Pty Ltd
Locked Bag 2010
St Leonards NSW 1590 Australia
Website: hollard.com.au

Greenstone
Phone: +61 2 8886 8300
Email: privacy@greenstone.com.au
Mail: Greenstone Financial Services Pty Ltd
DX Box EP71505
Penrose Auckland
Website: greenstone.com.au

PetSure
Phone: +61 2 9842 4800
Email: privacy@petsure.com.au
Mail: PetSure (Australia) Pty Ltd
Locked Bag 9021
Castle Hill NSW 1765 Australia
Website: petsure.com.au

Communicating with us

You can contact us via:

Phone: 0800 387 008
(Monday to Friday between 8am and 8pm)
Email: spca@petsure.nz

Fair Insurance Code

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

If you have a complaint

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

Usually when you have a concern, we can resolve it immediately on the phone. If we can not immediately resolve your concern, we will treat it as a complaint and take steps to resolve your matter as soon as possible.

Please contact us using one of the following means:

Phone: 0800 387 008
(Monday to Friday between 8am and 8pm)
Email: spca@petsure.nz

Please supply your Policy number to enable the enquiry to be dealt with promptly.

Your enquiry or complaint will be dealt with by someone with appropriate authority.

Internal dispute resolution

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

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

External dispute resolution

Hollard is a registered financial services provider in New Zealand. Its registration number is 480747.

As a registered financial services provider, we are obliged to submit complaints that cannot be resolved internally to an external dispute resolution scheme.

Hollard is a participant in the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). In the unlikely event that your complaint is not resolved to your satisfaction, you may refer your matter to the IFSO Scheme, provided your matter is within the scope of the IFSO Terms of Reference.

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

Insurance & Financial Services Ombudsman

Phone: 0800 888 202
Fax: (04) 499 7614
Mail: PO Box 10-845
Wellington 6143
Website: ifso.co.nz
Email: info@ifso.nz

Definitions

When interpreting this Policy Document:

- references to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa;
- if a word or phrase is defined, other parts of speech and grammatical forms of that word or phrase have corresponding definitions; and
- a reference to any legislation contained in the Policy Document includes any amendment, replacement, re-enactment or successor legislation.

Accident	- a single event which is unexpected and unintended by you; and - is independent of any Illness or any Pre-existing Condition.
Accidental Injury	Physical harm or injury arising from an Accident that is a consequence of or results in at least one of the following: - motor vehicle incident; - a burn or electrocution; - insect and arachnid bites; - a bone fracture; - a traumatic ligament or tendon injury; - a bite wound or fight wound abscesses; or - lacerations or abrasion of tissue, skin, or mucous membrane.
Annual Condition Limit	The limit applied to each Condition for which you claim eligible Vet Expenses. In each Policy Period we will not pay more than the Condition Limit shown on your Certificate of Insurance for any one Condition. There is no limit on the number of Conditions you can claim in each Policy Period, subject to the overall Annual Benefit Limit and any applicable Annual Sub-limits.
Benefit Limit(s) (Annual and Sub-limit(s))	In addition to the Annual Condition Limit, there are two types of Benefit Limits; Annual and Sub-limits. The Benefit Limit(s) set out the total amount payable under your Policy in relation to the relevant Cover (determined as follows): - if an annual Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply in the Certificate of Insurance, we will not pay more than that amount (subject also to the Annual Benefit Limit and Annual Condition Limit not having been exceeded); and - we will never pay more than the overall Annual Benefit Limit specified in your Certificate of Insurance.
Benefit Percentage	The stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to the applicable Annual Benefit Limit(s) and Sub-limits and the Annual Condition Limit.

Bilateral Condition	Any Condition affecting body parts of which the Pet has at least two, one on each side of the body (e.g. ears, eyes, knees and elbows). *Please note:* When applying a Benefit Limit, Annual Condition Limit or exclusion, a Bilateral Condition will be considered a single Condition. **Example 1:** If your Pet has had elbow dysplasia in the left elbow prior to the Commencement Date of the first Policy Period you are insured with us or during the applicable Waiting Period, which falls within the definition of Pre-existing Condition, subsequent elbow dysplasia in the right elbow will still be considered a Pre-existing Condition. **Example 2:** If your Pet suffers from a patella luxation in its left hind leg and arthritis in its right hind leg, this is not a Bilateral Condition, as patella luxation and arthritis are not the same Condition.
Certificate of Insurance	The most recent certificate we provide outlining the key details of the contract of insurance between you and us, and identifying the Policy number, Commencement Date, End Date, insured Pet and a schedule of benefits including Benefit Limits and the Annual Condition Limit.
Chronic Condition	A Condition that is long-lasting or recurring in its effects and affects (or is present in) your Pet over a period that is greater than three months in total (the three-month period need not be consecutive). Chronic Conditions may also be intermittent or managed with medication and/or prescription diets with intervals of remission. Examples include, but are not limited to, chronic or seasonal allergies, inflammatory bowel disease, diabetes, osteoarthritis, cancer and some autoimmune diseases. This definition is relevant to determining whether a Condition is a Pre-existing Condition (please refer to the definitions of Pre-existing Condition and Temporary Condition). **Example 1:** Prior to the Commencement Date of the first Policy Period you are insured with us, your Pet experienced symptoms of seasonal allergies for more than three months in total. The Condition would be a Chronic Condition, given that it is recurring in its effects. If the Condition otherwise falls within the definition of Pre-existing Condition it will be excluded from Cover. **Example 2:** Your Pet showed signs of diabetes for at least three months prior to the Commencement Date of the first Policy Period you are insured with us. This would also be a Chronic Condition, given its long-lasting and recurring effects. If the Condition otherwise falls within the definition of Pre-existing Condition, it will be excluded from Cover and all expenses related to diabetes will be excluded.
Commencement Date	11:59pm on the date shown on your Certificate of Insurance..
Condition(s)	Any Accidental Injury, or any manifestation of an Illness.
Consultation	An examination performed by or under the supervision of a Vet, including a physical consultation, inpatient examination, in-hospital examination, health certificate, consultation or recheck consultation/visit, referral/specialist consultation/visits, emergency and after-hours consultations/visits.
Cover	- the Annual Benefit Limit, Annual Sub-limits, Benefit Percentage, Annual Condition Limit and any other options applicable to the Policy; and - where relevant, the Cover applicable under any previous policies you have held with us where the same or a substantially similar or a higher level of Cover was provided in the current Policy Period. Information about the Cover can be found in Section 1 to Section 7. *Please Note:* The Cover applying to your Pet for your current Policy Period is shown on your Certificate of Insurance. The Cover includes the additional benefits explained in the 'Additional benefits' section on page 9.

Cruciate Ligament Condition	Partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments along with any complications following Treatment for the Cruciate Ligament Condition. A Cruciate Ligament Condition is considered a single Condition irrespective of whether one or both legs are affected, please refer to the 'Benefit Limit(s) (Annual and Sublimit(s))' and 'Bilateral Condition' definitions on pages 22 and 23.
Elective Treatment	A Treatment or surgery that is beneficial to your Pet but is not essential for your Pet's survival or does not form part of the Treatment for a Condition. Refer to 'Section 2 – General exclusions' on page 13.
End Date	12:01am on the date upon which your Policy terminates and benefits cease. The End Date is shown on your Certificate of Insurance. If the Policy is cancelled, then the date of cancellation will be deemed to be the End Date.
Illness	A sickness or disease which: • is not included under Accidental Injury Cover; and • is independent of any Pre-existing Condition.
Pet	A domestic breed of dog or cat ordinarily residing with you in New Zealand, which is primarily a companion animal or assistance animal, and which is named on your Certificate of Insurance.
Policy	The contract of insurance between you and us which includes the documents set out on page 4 under the heading 'Reading this Policy Document'.
Policy Document	This Policy Document including the terms and conditions set out within.
Policy Period	The time during which we provide Cover as specified on your Certificate of Insurance.
Pre-existing Condition	A Condition that existed or occurred prior to the Commencement Date of the first Policy Period or within any applicable Waiting Period, of which you or your Vet were aware or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed. A Pre-existing Condition also includes a Related Condition or Bilateral Condition of a Pre-existing Condition. After the end of any applicable Waiting Period, a Condition will no longer be considered a Pre-existing Condition if it is a Temporary Condition that: • has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date, please refer to the definitions of 'Temporary Condition', 'Chronic Condition' and 'Cruciate Ligament Condition'; or • we have agreed via email it will not be a Pre-existing Condition, following a Pre-existing Condition Review, please refer to the terms of a Pre-existing Condition Review on page 11. **For example:** Six weeks prior to the Commencement Date of the first Policy Period, you notice your Pet has a Condition involving limping on its left back leg and you take it to the Vet. Your Vet prescribes anti-inflammatory medication. 12 weeks after purchasing a Policy the limping is diagnosed as degenerative joint disease. The Condition would be a Pre-existing Condition and excluded from Cover, notwithstanding that the diagnosis was not provided until after the Commencement Date.

Related Condition	A Condition that results from the same disease process, arises as a consequence of or has the same diagnostic classification as another Condition, regardless of the number of areas of your Pet's body that are affected. **Example 1:** If your Pet suffers from arthritis in its legs, all future occurrences of arthritis (e.g. in the back or neck) will be Related Conditions. **Example 2:** If your Pet suffers from diabetes and then develops a cataract as a consequence of the diabetes, the cataract will then be a Related Condition. **Example 3:** If your Pet suffers from a skin hotspot, then later suffers from ringworm on its skin, these are not Related Conditions, as the ringworm is not as a consequence of the hotspot, nor do they follow the same disease process or diagnostic classification.
Temporary Condition	A Condition which normally resolves with Treatment, other than: - Cruciate Ligament Conditions; - intervertebral disc disease; - hip dysplasia; - elbow dysplasia; - patella luxation; - endocrine diseases; or - any other Chronic Condition. This definition is relevant to determining whether a Condition is a Pre-existing Condition, please refer to the definition of 'Pre-existing Condition' on page 24. **For example:** Your Pet has dietary related gastroenteritis prior to the Commencement Date of the first Policy Period you are insured with us that is resolved with medication. Your Pet does not suffer any further instances of dietary related gastroenteritis until three years later, when your Pet suffers another gastroenteritis episode. This Condition would be a Temporary Condition which has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to the second gastroenteritis episode, so would not be a Pre-existing Condition and would be Covered subject to your Policy terms and conditions.
Treatment	Reasonable and customary examinations, Consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, Illness or Accidental Injury during the Policy Period.
Vet	Any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than you, who is licensed in and currently registered in New Zealand.
Vet Expenses	The reasonable and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Policy Period, having regard to the circumstances in which the Treatment was provided.
Waiting Period	A period starting from the Commencement Date of the first Policy Period you are insured with us during which a Condition that exists or occurs, of which you or your Vet are aware or a reasonable person in your circumstances would be aware will be considered a Pre-existing Condition, subject to the terms of the definition of Pre-existing Condition and unless otherwise stated on your Certificate of Insurance.

SPCA Pet Insurance®

For more information about
SPCA Pet Insurance
Call 0800 387 008
Mon to Fri 8am - 8pm
Visit spcapetinsurance.co.nz

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