

Voucher

4 Weeks Free Introductory Insurance Cover*

This voucher must be **redeemed within 24 hours** of pet vet clinic appointment / sale / adoption.

How to activate 4 Weeks Free Introductory Insurance Cover*

- 1 Go to **petcovergroup.com/au** to activate your 4 Weeks Free Introductory Insurance Cover*.
- 2 Click on the '**Redeem Voucher**' button.
- 3 Enter in the '**Voucher Code**' and 'Date of Examination, Date of Sale or Date of Adoption'.
- 4 **Enter you and your pet's details**, then click the 'Submit' button.



Thank you

Confirmation of Policy activation.
Policy documents will be emailed to you.

4 Weeks Free Introductory Insurance Cover*	
The Benefits	Cover*
Veterinary fees for injury, accident and illness including hospitalisation, referral and alternative treatments	Up to \$3,000
Death from injury	Up to \$500
Death from illness	Up to \$500
Advertising and reward*	Up to \$400
Waiting periods*	
Injury	3 days
Illness	7 days (14 days for Charity Partners)
Excess* \$150	
Your Premium = FREE \$0	

Convert to a full Petcover Policy

before the 4 Weeks Free Introductory Insurance Cover expires and benefit from continuous insurance cover (without reassessment of exclusions and no further waiting periods).

Visit **petcovergroup.com/au** or call **1300 731 324** for a free quote.

*Eligibility criteria, terms & conditions, waiting periods and claims excesses apply. Excess is not payable on advertising and reward claims. Age eligibility - Issued by Vet Clinic and Pet Shops Partners: puppies and kittens aged 8 weeks up to 12 months, Charity Partners: puppies and kittens aged from 8 weeks and up to 5 years (3 for Select Breeds#). #Refer to Select Breeds at www.petcovergroup.com/au/faqs. You may be contacted by Petcover by phone and / or email in regards to your 4 Weeks Free Introductory Insurance Cover and your insurance options following its expiry. If you do not wish to be contacted please let your referrer know to opt out of future contact. This voucher cannot be used in conjunction with any other Petcover offer or product.

The information given is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase the insurance Policy, you should consider your personal circumstances and the relevant combined Financial Service Guide (FSG) and Target Market determination (TMD).

Dated: 1 January 2023.

This guide aims to help you make an informed decision about the financial services we can provide to you as a retail client and contains important information about:

- The financial services we offer you and who we act for in providing these services;
- how we are paid; and
- how complaints are dealt with.

Where required, you will be given a Financial Services Guide (FSG) and Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains the standard terms, conditions, limits and exclusions of the product to assist you in making an informed decision about whether to purchase it or not.

About Your Referrer

Your Vet/Charity/Pet Shop is a Referrer of Petcover Aust Pty Ltd (ABN 97 117 479 990 AFSL 507143 of 1-3 Smolic Court, Tullamarine, VIC 3043, telephone 1300 731 324) who we have authorised to provide information about Petcover to you, to allow Us to be able to provide You with Pet Insurance. They will only provide factual information and are not authorised to provide any advice. You need to make your own decision based on what is set out in the PDS.

With your permission we may pass on your details to Petcover and we can also assist you in completing your application. Petcover Aust Pty Ltd is an agent of the Insurer by Sovereign Insurance Australia and acts under binder which authorises it to issue, vary and dispose of Pet Insurance products underwritten by Sovereign Insurance Australia.

Information about remuneration

If we refer you to Petcover Aust Pty Ltd and you enter into a Policy, the Vet/Charity/Pet Shop may receive either commission, a promotional item or other incentive

Service issues and complaints

We have in place a formal dispute resolution process, encompassing both internal and external dispute resolution. We are committed to providing quality services to Our clients. This commitment extends to giving You easy access to people and processes that can resolve a service issue or complaint.

Making a complaint

We treat complaints very seriously and believe You have the right to a fair, swift, prompt and courteous service at all times.

If You are dissatisfied with any aspect Our relationship, You may lodge a complaint. Our complaints process has three steps:

1. Immediate Response & Resolution

Many concerns can be resolved immediately, or within a short amount of time. If You have a complaint about the service We have provided to You, please address Your enquiry or complaint to the staff member providing the service, or phone 1300 731 324 during normal office hours.

2. Internal Dispute Resolution

If We are unable to resolve Your concern, immediately or within 2 days, We will escalate Your concerns as a complaint to Petcover's Internal Dispute Resolution Team. Your complaint will be handled by a person with appropriate authority, knowledge and experience. You will be provided with the contact details of the person assigned Your complaint. We will make a decision about Your complaint within 30 calendar days, however We will aim to resolve Your complaint within 10 business days. If We are not able to resolve Your complaint within 10 business days, We will either escalate the matter to Sovereign Insurance Australia or give You the option to contact them Yourself. Both these internal review processes will be completed within the 30 calendar days.

You may also contact the Internal Dispute Resolution team directly on: 1300 731 324 or via email: idr.au@petcovergroup.com

You may also contact Sovereign Insurance Australia at 263 Albany Highway, Victoria Park, WA 6100 or via email: complaints@sovereigninsurance.com.au

3. External Dispute Resolution

In the unlikely event that Your complaint is not resolved to Your satisfaction following Petcover's Internal Dispute Resolution Process, You may be able to take Your matter to the independent dispute resolution body, the Australian Financial Complaints Authority (AFCA). AFCA resolves certain insurance disputes between consumers and Insurers and will provide an independent review at no cost to You.

We are bound by the determination of AFCA but the determination is not binding on You.

Contact details for AFCA:
Australian Financial Complaints Authority
Telephone: 1800 931 678
Email: info@afca.org.au
GPO Box 3, Melbourne VIC 3000.

Administrator

Petcover Aust Pty Ltd (ABN 97 117 476 990, AFSL No. 507143) is the sole Administrator of the policy acting on behalf of the Insurer. Petcover® is a registered trademark, and products sold under this trademark in Australia are sold exclusively by Petcover Aust Pty Ltd.

Head Office

1-3 Smolic Court, Tullamarine VIC, 3043
Ph: 1300 731 324 info.au@petcovergroup.com www.petcovergroup.com/au

The Insurer

Sovereign Insurance Australia (ABN 85 138 079 286 AFS License Number 342516) with its registered address at 263 Albany Highway, Victoria Park, WA 6100; Phone: 08 9415 0000.

Sovereign Insurance Australia is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth).