

# Claims process

## Before You lodge a claim

Before You lodge a claim, You can ask us if a Condition or Treatment is likely to be covered, by contacting us on 1300 952 790. Even if We tell You a Condition or Treatment is not likely to be covered, We will not discourage You from lodging a claim, and Your claim will be fully assessed upon lodgement and receipt of all required information.

## Lodge

Lodging Your claim is quick and easy and Your Vet can do it for You.

You	Your Vet	
<p><b>Paperless Claim Lodgement</b></p> <ol style="list-style-type: none"> <li>1. Log into Your Petsy Portal from any device.</li> <li>2. Select the Pet's policy if You have more than one.</li> <li>3. Select "New Claim".</li> <li>4. Upload or take a photo of Your paid invoice and answer the questions.</li> <li>5. Click submit. You're done!</li> </ol>	<p><b>Vet Claim Lodgement</b></p> <p>Ask Your Vet to email a copy of the invoice and clinical notes to: <a href="mailto:claims@petsy.com.au">claims@petsy.com.au</a></p>	<p>Only takes a few minutes.</p>
<p>We will contact your Vet for a copy of the clinic notes that relate to the invoice.</p> <p>If this is Your first claim, We will also ask Your Pet's previous Vets for full medical history unless a Pre-existing Condition1 assessment has already been completed.</p>	<p>You will be contacted via email to confirm the receipt of Your claim.</p>	<p>Confirming the receipt of your claim takes a few minutes.</p> <p>Most Vets provide clinical notes in 2-3 business days but in busy times it can take longer. We will keep You updated when We receive the notes or when We need to follow-up Your Vet.</p>

Petsy Pty Ltd (ABN 54 633 343 058, AR 1277359) ('Petsy') distributes and promotes Petsy Pet Insurance as an authorised representative of Knose Financial Services Pty Ltd (ABN 38 620 795 735, AFSL 536651) ('Knose'). Knose is an underwriting agency acting under a binding authority as agent for the insurer, the Australia branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907) ('Allied World'). In all aspects of arranging this product, Petsy and Knose act as agents of Allied World and not as your agent. Allied World does not hold an Australian Financial Services Licence ("AFSL") and save for underwriting any new, altered or renewed Petsy Pet Insurance policy(s) administered, issued or otherwise arranged by Knose, for which an exemption applies, does not provide any licenced financial services. Allied World does not provide any claims handling and settlement services in relation to claims made under any policy issued. Any advice provided in this form is general advice only and has been prepared without taking account of individual objectives, financial situation or needs and you should consider the appropriateness of this advice, the Product Disclosure Statement (PDS), Financial Services Guide ('FSG') and the Target Market Determination ('TMD') available at [www.petsy.com.au](http://www.petsy.com.au) or by calling 1300 952 790 before deciding to acquire, or to continue to hold, this product. Terms, conditions, limits and exclusions apply. Please refer to the PDS, TMD and FSG for more details.

## Initial Check

We'll review Your claim to see if We can assess it quickly without further information.

No more information	More information	
We may be able to assess Your claim without additional information. If so, We will assign it to the Assessment team.	<p>We may need to contact You or Your current and/or previous Vets to:</p> <ul style="list-style-type: none"> <li>• discuss any details about Your claim</li> <li>• ask for any reasonably necessary information and/or records about Your Pet.</li> </ul> <p>We may decline a claim if You or Your Vet refuse or are unable to give Us any reasonable information We need to assess Your claim.</p>	<p>We aim to do an initial check to see if We can assess Your claim within 2 business days.</p> <p>We will keep you updated on obtaining more information from Your Vet.</p>

## Assess

Our Australian-based Assessment team will assess your claim.	We aim to assess all claims within 5 business days of receiving all necessary information.												
<p>If approved, the benefit payable will be calculated.</p> <p>The Benefit Percentage You picked when You took out Petsy Pet Insurance is the proportion of Vet Costs that We cover in the event of a claim, up to the Annual Limit of Your Policy (unless You changed the Benefit Percentage). Please see the following examples.</p> <table border="1"> <thead> <tr> <th>Benefit Percentage</th> <th>80%</th> <th>90%</th> </tr> </thead> <tbody> <tr> <td>Claims Cost</td> <td>\$1,000</td> <td>\$1,000</td> </tr> <tr> <td>We Pay</td> <td>\$800</td> <td>\$900</td> </tr> <tr> <td>You Pay</td> <td>\$200</td> <td>\$100</td> </tr> </tbody> </table>	Benefit Percentage	80%	90%	Claims Cost	\$1,000	\$1,000	We Pay	\$800	\$900	You Pay	\$200	\$100	<p>The outcome of Our assessment will be communicated in just a few minutes after We have completed it.</p>
Benefit Percentage	80%	90%											
Claims Cost	\$1,000	\$1,000											
We Pay	\$800	\$900											
You Pay	\$200	\$100											

## Settle

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.	Settlement is usually processed on the business day after communicating the assessment outcome to You.
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### 1 Pre-existing Condition assessment

There is no cover for Pre-existing Condition unless an exception to the Pre-Existing Condition exclusion is approved by Us. In general, a Pre-existing Condition is any Injury or Illness whose symptoms were showing before the start of Your Pet's policy, or during a relevant Waiting Period. A Condition is considered Pre-existing whether or not it's been officially diagnosed or treated.

When We conduct the assessment of Your first claim We will also arrange for a full assessment of Your Pet's medical history unless a Pre-existing Condition assessment has already been conducted. You will be reasonably 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 Your Pet has, if any.

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 those Conditions along with confirmation of the required symptom-free period for each Condition for Us to consider exception from the Pre-existing Condition exclusion.