

## Financial Services Guide (FSG)

Dated: 1st 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 Charity 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 Charity 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 provide You with an update on the progression of Your complaint.

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

#### 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](mailto:info@afca.org.au)  
GPO Box 3, Melbourne VIC 3000.

## Your Details

Keep this as a record until you receive your policy documents via email.

Client Reference Number:

Date Issued:

Convert by:

**Get a Free Quote Today**  
**Call 1300 731 324**  
**Visit [petcovergroup.com/au](http://petcovergroup.com/au)**

\*4 Weeks Free Introductory Insurance Cover is only available for dogs and cats aged from 8 weeks up to 5 years (and up to 3 years for Select Breeds of dogs#) from Petcover approved Charity/Shelter partners. Cover is subject to acceptance and eligibility criteria, terms & conditions, waiting periods, policy limits, exclusions and claim excesses apply. Excludes pre-existing conditions. Excess is not payable on advertising and reward claims. Converting from the 4 Weeks Free Introductory Insurance Cover to a full Petcover Policy benefits from no additional waiting periods (outside of the 12 months waiting period required for Brachycephalic Airway Obstruction). This promotion cannot be used in conjunction with any other Petcover offer or product. #Select breeds of dogs are listed at [www.petcovergroup.com/au/faqs](http://www.petcovergroup.com/au/faqs). Information is correct at time of printing. 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 our team know when they contact you. This voucher cannot be used in conjunction with any other Petcover offer or product. Information is correct at time of printing.

The information given is general advice only and does not take into account your individual objectives, financial situation or needs ("your persona 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 Product Disclosure Statement (PDS).

#### 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

Petcover | 1-3 Smolic Court | Tullamarine VIC 3043  
Ph: 1300 731 324 | [info.au@petcovergroup.com](mailto:info.au@petcovergroup.com)  
[www.petcovergroup.com/au](http://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).



PetcoverAU @Petcover

# Petcover®



## Introductory Dog & Cat Cover

**4 Weeks Free Introductory Insurance Cover\*  
for Dogs & Cats**

Aged from 8 weeks up to 5 years  
(3 years for Select Breeds# of dogs)



## Who Is Petcover?

- Petcover is **Australia's most comprehensive pet insurance provider\***.
- **Australian owned and operated** by international dog show judges and breed experts with long-term experience in the insurance industry.
- Offering plans for a **wide range of pets, budgets and insurance needs**.
- Providing cover for all your **furry, feathery and scaly friends; large or small**.

## Why Choose Petcover?

- Pet insurance is **our priority and sole business**, so you can be confident in our specialised approach and expert knowledge within the pet industry and pet insurance sector.
- Our **Umbrella for Life** plans offer cover for ongoing conditions for the rest of your pet's life (as long as there is no break in cover).
- Annual or monthly **payment options** to suit your budget.
- Staffed by **industry specialists** and **pet lovers**, bringing you **expertise, empathy** and **understanding**.



For a **quote** or to **convert** your 4 Weeks Free Introductory Insurance Cover\* to a **full Petcover Policy** call **1300 731 324** or visit **petcovergroup.com/au**



## About the 4 Weeks Free Introductory Insurance Cover\*



The insurance cover is valid for a period of **4 weeks (28 days)** from the date and time the **Charity/Shelter activates the Policy**.

4 Weeks Free Introductory Insurance Cover*	
Benefits	Cover*
Veterinary Fees and Alternative Treatments	Up to \$3,000
Death from Injury or Illness	Up to \$500
Advertising and Reward	Up to \$400
Age eligibility	
Dogs & Cats: 8 weeks up to 5 years (3 for Select Breeds# of dogs)	
Waiting periods*	
Injury / Accident	3 days
Illness	14 days
Excess*	
Excess per claim, per unrelated condition	\$150
Your Premium	\$0

## Convert Today!

If you enjoy the peace of mind that this 4 Weeks Free Introductory Insurance Cover\* brings you and your pet, be sure to convert to a full Policy before it expires and **benefit from continuous cover without reassessment of exclusions** and **no repeating waiting periods!**\*

Visit **petcovergroup.com/au** to view our comprehensive range of plans to suit every budget and pet, or call **1300 731 324** to discuss your options.

