



PET INSURANCE

Policy Wording

CREATING FANS | NOT POLICYHOLDERS

PD Insurance is a product of Pacific International Insurance Pty Limited,
NZBN 9429041356500, FSP394846



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POLICY WORDING

Hi there, I'm your Policy Wording.

Please don't throw me in a drawer. Or in your 'to read' pile. Or worse, in the bin.

I'm important and here to help.

In fact, you should always read your Policy Wording before you buy any insurance product.

Why? Well, you paid good money for it so don't you want to know what you paid for? Everything you need to know is all right here between my lovely orange covers.

My job as your Policy Wording is to help you understand:

- what's covered | what's not covered
- who pd.co.nz are, and;
- what happens if you need to claim.

If you buy this insurance, your policy is made up of the Policy Wording, any supplementary Policy Wording, and your Insurance Certificate. It's your Insurance Certificate that shows your personal insurance details, so check to make sure everything is correct. The information in this Policy Wording is current as of 1 November 2022. If we make any changes, we'll let you know. You can find the latest info at pd.co.nz. Or contact us and we'll send it to you.

Who are we? pd.co.nz is a product of Pacific International Insurance Pty Limited, (Pacific) NZBN 9429041356500 | FSP394846.

GENERAL INFO - WHAT ARE WE ABOUT?

pd.co.nz policies are for pet lovers who just want straight up, simple insurance. No bells. No whistles. No fancy pants stuff you don't need. Just simple products and services for when you need it. Every. Single. Time.

LET'S CONNECT

Because we're all about keeping things easy, you can buy and manage your policy online.

Once you login, you can:

- access your policy information (including documents)
- change your personal or billing info
- lodge a claim.

And yes, it really is as easy as it sounds. Why do we work mostly online? Because it keeps our costs down, and that means we can keep your premiums low.

When we need to connect with you, we'll:

- send policy documents or important notifications by email or SMS.
- receive and respond to your enquiries by email.

Need to connect with us fast?

- jump onto pd.co.nz (usually the fastest) | chat to us on 0800 738 467
- email contactus@pd.co.nz

It's important you receive all documents in relation to your policy.

You need to let us know if you change your contact details because we consider any info we send as received once it leaves our information system(s). If you're expecting info from us and you never get it, contact us to check everything is up to date and correct. So, if you've changed email and/or phone numbers, let us know.

COOLING OFF

You've got 14 days (known as 'the cooling off period') after we issue your policy to cancel and get a full refund of your premiums. The cooling off period applies to new policies and renewals. This gives you time to check that the policy is right for you and read me, your Policy Wording. If you claim within the first 14 days, the cooling off period doesn't apply.

WORKING TOGETHER

You need to be honest, truthful, and straightforward when giving us information. We'll do the same. You must not behave in a threatening, hostile, abusive, or dangerous way. Again, we'll do the same.

DEFINITIONS (A-E)

These are the words that have specific meanings in your Policy Wording.

Accident

An unforeseen or unintended specific event:

- that occurs unexpectedly and suddenly;
- which originated outside the pet's body; and
- Which could not reasonably have been expected to occur.

All accidental damage or loss must have arisen from a specific event at an identifiable time and place, this does not include damage or loss that is of a gradual nature or that happens over a period of time.

Accidental Injury

Physical harm or damage to part of your insured pet's body caused by accident. The injury must arise by some external and visible means directly as a result of the accident and independently of all other causes. This does not include any injury, trauma or condition that occurs gradually or over a period of time.

Conditions that are not considered as accidental injury include luxating patella, Cruciate ligament rupture or strain, degenerative joint disease, hip/elbow dysplasia, hyperextending hocks or any condition that is subject to a specified exclusion or waiting period stated in this policy document.

Address

The address that is shown on your Insurance Certificate, where your pet normally resides in New Zealand.

Alternative Treatment

Acupuncture, chiropractic manipulations, homeopathy, hydrotherapy, massage therapy, osteopathy, Bowen therapy, herbal therapy, laser therapy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by, or supervised by a vet to treat.

Behavioural Or Psychological Conditions

Any changes in the insured pet's normal behaviour resulting from a mental, emotional, or psychiatric disorder (conditions such as stress, anxiety, aggression) as diagnosed by a vet and any associated treatment, products or medications, training, socialisation, behavioural therapy, or psychological therapy.

Benefit Limit

The maximum amount payable for the plan selected.

Breeding Or Obstetric Conditions

Health conditions relating to or arising from breeding or obstetrics, including artificial insemination, caesareans, contraceptives or contraceptive procedures, and phantom pregnancy.

Chronic Condition

A health condition, diagnosed by a veterinarian, and has one or more of the following:

- has no widely accepted cure.
- may continue indefinitely.
- may require longer than 3 months of medication, monitoring, treatment, consultations, check-ups, examinations, or tests, or
- may return or relapse after intervals of remission in between

Claim Limit

The maximum amount payable per claim. Each new event, condition, illness, or accidental injury will be considered a new claim and the per claim benefit limit will be applied to each new claim.

Condition

Any illness, ailment, injury, lesion, disorder, or disease.

Congenital

A disease or physical abnormality, congenital anomaly or developmental defect which is present at birth or that develops during the first months of life or later in your pet's life. It may not show symptoms right away.

Cosmetic Treatment

Any elective surgery or procedure or treatment of any kind that improves, alters, or enhances appearance, undertaken for any reason. Includes but, is not limited to any costs associated with tail docking, tattooing, or grooming, whether performed by a veterinarian or not.

Dental

Treatment of conditions in the oral cavity (mouth). Treatment could relate to cosmetic treatment, a congenital, chronic, or hereditary condition, an illness, or an accidental injury.

Epidemic

A sudden development and rapid spreading of a contagious disease affecting dogs or cats in a region where it developed in an endemic state or within a previously unscathed community.

Excess

An Excess is the amount you must pay when you make an insurance claim for a new event, condition, illness, or accidental injury. We will pay the amount of the claim that is over the excess, subject to the benefit limits. Where the amount of the claim is less than the excess, no payment will be made by us. The amount of the excess payable will vary according to the plan type you have chosen. Please refer to the terms and conditions of the policy and your Insurance Certificate.

Exclusions

Means conditions, treatments or events that are not covered by this policy.

DEFINITIONS (F-P)

These are the words that have specific meanings in your Policy Wording.

Family

Any person related to the insured pet's owner, which means your spouse, defacto partner, civil union partner, fiancé(e), parent, stepparent, child, stepchild, foster child, sibling, or stepsibling, grandparents.

Hereditary Condition

A genetic condition which is passed down through your pet's bloodline, and which is commonly breed specific.

Illness

A sickness or disease as diagnosed by a veterinarian; or signs and symptoms which are indicative of a sickness or disease; and which is not an accidental injury.

Ingestion Of Foreign Object

Means swallowing or absorbing a foreign object into the body requiring removal, surgery or hospitalisation until the foreign object has passed.

Injury

Physical harm or damage to part of your insured pet's body caused by an unforeseen physical action or force originating from outside the pet's body. This does not include any injury or trauma that occurs gradually or over a period of time.

Insurance Certificate

The document that defines your cover. The details on your Insurance Certificate may change when your policy is renewed.

We may also refer to Insurance Certificate as a "Certificate Of Insurance".

Life Threatening Condition

Means any condition which puts your pet in immediate danger of death, or any condition where the risk of your pet dying is imminent unless appropriate treatment is administered to either cure the condition or to prolong the life of your pet, as diagnosed and confirmed by your vet and recognised by our veterinary experts as being such a condition.

Medical Expenses

The costs resulting from treatment for a disease or an accident by a registered veterinarian or other medical practitioner, in the form of medication or therapy, in a medical facility, medical practice or at home.

Medical Facility

A registered institution for health care providing veterinary treatment of pet conditions by qualified staff with specialist equipment, and which provides medically required patient boarding.

Non-Elective Euthanasia

Intentionally ending the pet's life to relieve the pet's pain and suffering, as recommended and administered by a veterinarian and supported by medical evidence to our satisfaction.

Ongoing Condition

A persistent and lasting condition which may have a pattern of relapse and remission or no commonly accepted cure; or a condition for which more than three months of treatment, tests or medication is required; or an ongoing condition as determined by us.

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Pacific International Insurance Pty Ltd ('Pacific'), NZBN 9429041356500, FSP394846. We may also refer to Pacific as "We," "Us," or "Our."

Period Of Insurance

Commences at 23:59 on the start date and finishes at 23:59 on the end dates as listed on your Insurance Certificate.

Pet

Means a domestic breed of dog or cat ordinarily residing with you in New Zealand, which is primarily a companion animal or assistance animal and whose name and description is reflected in your Insurance Certificate.

Policy

Is a contract between you and us.

Your insurance policy contains all relevant terms and conditions. It consists of this Policy Wording, any Supplementary Policy Wording, and the current Insurance Certificate.

Policy Start / Inception Date

The date and New Zealand Standard Time that the insurance cover and waiting periods start. This date is stated in your Insurance Certificate.

Pre-Existing Conditions

Any diagnosis, symptoms, or visible signs of a condition, illness, or injury that your pet suffered or had in any form prior to the time you purchased your insurance, or prior to the policy start or the end of any applicable waiting period.

Premium

The amount you pay for your policy. This amount is shown in your Insurance Certificate and includes all government taxes and/or charges and any loadings that may apply based on the age and/or breed of your insured pet. You can choose to pay annually or month to month.

DEFINITIONS (S-Z)

These are the words that have specific meanings in your Policy Wording.

Select Breeds

Means certain breeds that are subject to increased health risks (as determined by us) and that may attract a higher premium.

Supplementary Policy Wording

A separate document that updates, corrects, or adds to this Policy Wording.

Third Party Liability

Means your legal liability for payment of compensation in respect of physical loss of or damage to property, death, bodily injury to any person which is caused by an accident involving your pet.

Treatment

Means reasonable, customary, and essential examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures provided in a registered animal care facility by a vet, or a veterinary nurse or technician under vet supervision, that is medically justifiable and necessary as a result of an unforeseen accident, illness or other insured event, suffered by your pet, named on the policy, during the period of cover. To be claimable, treatment must have been conducted within the terms of reference of the New Zealand Veterinary Association to our satisfaction.

Vet Expenses

Means the reasonable, customary, and essential expenses incurred for the treatment of your pet for an injury or an illness during your period of cover.

Vet/Veterinarian

Means either a registered veterinarian or a specialist veterinarian who is licensed in New Zealand, and who is practicing at a veterinary clinic or hospital.

Waiting Periods

The period(s) stated in your policy that must pass from the policy start /inception date before your cover will begin, or from the policy start/inception date that any additional pet(s) are included during the period of insurance. We will not pay for costs relating to the Investigation, diagnosis, and treatment of any condition where symptoms present during the applicable waiting period. If the diagnosis is inconclusive but where the symptoms are similar to that of a condition where a waiting period is applicable, then no costs will be considered until such time that the condition is confirmed.

Working Dog

Means a dog which is primarily kept and used to carry out work or an occupation and which is not kept first and foremost as a companion animal or assistance animal. Working dogs may include (but are not limited to): police dogs, dogs used by security, customs, and the armed forces, hunting dogs or farm dogs.

You And Your

The person shown as the policyholder on the current Insurance Certificate. Only one person can be listed as a policyholder on any policy.

WHAT YOU MUST TELL US

There's stuff you need to tell us. It must be accurate and correct to the best of your knowledge.

The correctness of all information provided, or statements made in relation to this policy or any claim under this policy is essential before we have any liability under this policy or pay your claim. It is important we receive all relevant information.

This means that we need you to tell us everything you know, or could reasonably be expected to know, that may influence our decision to insure your pet.

If any circumstances change during the time we provide your insurance, it is important you tell us.

This applies at time of inception/application and during the term of your policy.

If you are in any doubt, you should disclose information, whether we have asked questions that relate to your pet or not.

What Happens If You Don't Tell Us?

If you don't take this reasonable care to be truthful and correct in everything you tell us, we can cancel your policy or reduce the amount we pay if you make a claim.

Or both.

If you deliberately try to deceive us (act fraudulently), we can refuse to pay a claim and treat the policy as if it never existed.

TYPES OF COVER

We have 3 different types of cover. The types of cover you choose, and applicable limits are shown on your Insurance Certificate.

Pet Cover		
• Accident Plan	• Classic Plan	• Deluxe Plan

PET COVER

Accident Plan

Covers veterinary expenses incurred as a result of accidental injury to the insured pet(s).

Cover Provided:

- Veterinary treatment expenses incurred for the diagnosis and/ or treatment of the insured pet's accidental injury subject to the maximum cover per category, as listed in the benefit table on your Insurance Certificate.
- Third party liability
- Non-elective euthanasia

Classic Plan

Cover for veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

Cover Provided:

- Veterinary treatment expenses incurred for the diagnosis and/ or treatment of the insured pet's accidental injury or illness subject to the maximum cover per category, as listed in the benefit table on your Insurance Certificate.
- Third party liability
- Non-elective euthanasia
- Hereditary Condition Treatment (annual)

Deluxe Plan

Cover for veterinary expenses incurred as a result of accidental injury to and illness of the insured pet(s), including illnesses arising from hereditary conditions.

Cover Provided:

- Veterinary treatment expenses incurred for the diagnosis and/or treatment of the insured pet's accidental injury or illness subject to the maximum cover per category, as listed in the benefit table on your Insurance Certificate.
- Third party liability
- Hereditary Condition Treatment (annual)
- Non-elective euthanasia
- [Dental Illness](#)

ADDITIONAL BENEFITS

Additional covers come with your policy. You don't pay more for them, and you can't remove them. They're just part of the policy.

Dental Illness Cover

The Dental Cover Benefit is an additional benefit to the [Deluxe Plan](#). This benefit is also shown on your Insurance Certificate.

Additional Benefit Provided:

We will pay for expenses incurred as a result of your insured pet requiring treatment for the following conditions:

- Abscesses
- Gingivitis
- Tooth removal due to the following where it is medically required:
 - Cavities
 - Tooth fracture
 - Dental disease as a result of infection
 - Retained deciduous teeth

We will not pay any benefits for Dental Illness unless documentation is provided to us on submission of a claim showing annual dental checks have been performed at a medical facility.

These benefits are subject to a 6-month waiting period for Dental Illness.

Not Provided:

We will not pay for expenses incurred as a result of your insured pet requiring treatment for the following:

- Orthodontic treatment
- Crowns
- Root canal
- Cosmetic dental surgery
- Corrective treatment
- Odontoclastic resorptive lesions
- Any elective dental treatment, checks or cleaning

Summary Of Additional Benefits Table

Coverage	Accident Plan	Classic Plan	Deluxe Plan
Accident Cover *	✓	✓	✓
Illness Cover *		✓	✓
Hereditary Conditions		✓	✓
Third Party Liability	✓	✓	✓
Prescribed Medication	✓	✓	✓
Radiology	✓	✓	✓
Pathology	✓	✓	✓
Operating Theatre Costs	✓	✓	✓
Hospitalisation	✓	✓	✓
Non-Elective Euthanasia	✓	✓	✓
Other Costs: Vet visits & medically required non-elective procedures.	✓	✓	✓
Dental Illness			✓
* Accident Cover and Illness Cover limits are subject to the overall benefit limits.			

WAITING PERIODS

Summary Of Waiting Periods Table

Waiting periods are always subject to the coverage limits, exclusions and conditions as outlined in this document.

Coverage	Waiting Period
Illness, Poisoning, Intervertebral disc disease, Ingestion of a foreign object	21 Days
Third Party Liability	180 Days
Cruciate Ligament(s) / Patella Luxation(s), and Hereditary Conditions	180 Days
Dental Illness	180 Days

EXCESS

You're responsible for paying the excess. An excess is the amount you pay towards your claimable expenses which we will deduct from the amount payable to you for every covered claim.

ELIGIBILITY FOR COVER

Eligibility or acceptance criteria is dependent on the plan you select.

Pet Age Acceptance Criteria:

- [Accident Plan](#): 6 weeks – 12 years of age
- [Classic Plan](#) and [Deluxe Plan](#): 6 weeks – 9 years of age
- Select breed dogs older than 6 years will only qualify for the [Accident Plan](#)
- If the pet is older than 9 years, they can only qualify for [Accident Plan](#).

The Following Dogs Are Not Eligible For Cover:

- Dogs used for law enforcement or security purposes, and/or working dogs (except assistance dogs).
- Any breed of dog that is banned by any New Zealand Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.

The Following Cats Are Not Eligible For Cover:

- Any breed of cat that is banned by any New Zealand Government, Public or Local Authority, or that is crossed with any banned breed or Chausie Cat, Safari Cat or crosses of those breeds.

WHAT YOU'RE COVERED FOR

You are covered for the events (subject to the limits/any applicable waiting periods) as stated on your Insurance Certificate for the plan you have chosen. Your cover option will reflect in your Insurance Certificate i.e., Accident Plan, Classic Plan or Deluxe Plan.

TAKING DUE CARE

You and your family members must take all steps to maintain the health and wellbeing of your insured pet and prevent any injury, illness, and loss.

This Includes:

- keeping your pet up to date with all vaccinations recommended by a veterinarian, any Government authority and/or generally accepted guideline group or association.
- providing routine and preventative treatment as recommended by a veterinarian
- seeking treatment for your pet as soon as possible after your pet first displays any signs or symptoms of any illness or injury
- compliance with any regulations, conditions and/or common laws set by and local government authority,
- protecting your pet from ingestion of any object, substance, plant, or food that could result in poisoning or internal obstruction
- protecting your pet from injuries inflicted from fighting with other animals, such as but not limited to keeping your cat indoors overnight when the cat has displayed a history of fighting with or being injured by other cats in the area

We may ask you to provide reasonable proof of the above when you make a claim. If you have not satisfied these conditions, and if this has in any way caused or contributed to your claim, we may refuse to pay, or we may reduce the amount we pay in relation to that claim.

THIRD PARTY LIABILITY COVER

You are covered (subject to the limits stated in your Insurance Certificate) for amounts you may become legally liable to pay for:

- physical loss of or damage to property, death, bodily injury to any person occurring during the period of insurance and which is caused by an accident involving your pet, and the incident occurred within New Zealand

Please Note The Following Exclusions Apply In Respect To Third Party Liability Cover:

We will not pay for any claims, costs, or losses for:

- Property that is owned, held in trust, in your custody, controlled by you, your family or anyone residing with you.
- Property that is rented by you, your family or anyone residing with you, including but not limited to:
 - the home you normally reside in and/or have signed a tenancy agreement for (regardless of the lease being current or not, including temporary or holiday accommodation)
 - a rental vehicle, caravan, or trailer; furniture, appliances, or equipment
 - the property is not owned or rented by a person looking after your pet with your permission, regardless of whether or not they receive remuneration in this regard
- Injury suffered by you, a member of your family or anyone residing with you

- Injury to your employees or anyone who works for you, or damage to their property
- An accident which takes place when your pet is in the care of a business or a professional and you are paying for their services. For example, but not limited to, when your pet is in the care of a pet minder, trainer, a pet sitter or at the grooming parlour or boarding kennel
- An accident that happens in an area or place where dogs/cats are specifically prohibited, unless your pet escapes and enters the area outside of your control

Please Note The Following Conditions Apply In Respect To Third Party Liability Cover:

Your cover under this section is limited to events that do not fall within the scope of the New Zealand No-Fault Accident Compensation Scheme. This policy does not cover any loss, damage, or liability if you are covered for that same loss, damage, or liability to any extent under any insurance policy with another insurer.

We will not contribute towards a claim under any other policy with another insurer. You must not admit responsibility, agree to pay any claim, or negotiate with any person following an incident which may give rise to a claim.

You must immediately send us any writ, summons, or legal documents you receive and you or any other person on your behalf must not respond to any of these documents.

You agree to provide us with any information connected with the claim we reasonably ask for including details of your pet's history. You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements, and go to court if needed. You must allow us to take charge of your claim and allow us to prosecute in your name for our benefit. If more than one of the pets insured under the policy are involved in, or contribute towards, an accident which is covered under the policy, only one maximum benefit will apply to the accident for all the pets.

If a business or a professional is being paid to care for your pet in any way (for example, but not limited to a pet minder, trainer, dog walker, or a groomer) it is your responsibility to:

- Make sure the business/person has the appropriate third-party liability insurance cover, and
- Tell them if your pet has any behavioral problems or requires and special handling so they are able to handle your pet in an appropriate manner.

Your applicable excess must be paid to us before we will settle or make payment to a third party unless we have agreed in writing.

Any additional fees or loss incurred due to delays caused by your failure to meet any of the above conditions will not be covered by us.

MAKING A CLAIM

THINGS YOU NEED TO KNOW WHEN YOU LODGE A CLAIM

We know you want your claim settled quickly and easily. We want the same. That's why we ask for information and documents, and we need them ASAP. Every claim is different, but we'll only ever ask for information we need to settle your claim.

You need to check your policy by reading the appropriate sections and [general exclusions](#) before submitting your claim. Please note your limitations, [conditions](#) and exclusions that may affect your claim.

You can register a claim on the [pd.co.nz](#) website by accessing the Manage Portal or email us at claims@pd.co.nz

We will require a copy of the itemised invoice and other supporting documents including all necessary information we reasonably ask for to support your claim, including but not limited to your pet's clinical notes, medical reports, receipts, itineraries, police reports and any other documentation necessary to assess your claim.

You will be reimbursed for the expenses incurred subject to the terms and conditions of this policy and your Insurance Certificate less any excess applicable.

When an insured event giving rise to a potential claim occurs, you must do the following:

- report the claim as soon as practicable and possible, but no later than 30 days after the event giving rise to the claim
- all documentation and information which you provide as evidence or support of any claim must be true and correct.

HOW A CLAIM IS SETTLED

Once we've accepted your claim and have all the information we need, we'll settle the claim in the following ways:

- we will pay directly into a New Zealand bank account in the policy holder name and always in New Zealand Dollars. We do not contract any third-party service providers on your behalf, nor will we ever indemnify you against claims from any third-party service providers
- the most we will pay for any one claim is the amount stated as the cover limit in your Insurance Certificate. We will not pay any interest on the amounts insured under this policy
- you must provide us, at your own expense, with any information and assistance that we may reasonably require to facilitate the application of this policy or to settle a claim
- even if you have already claimed and there is information outstanding from you (or the veterinary surgeon) which is needed to finalise the claim, your claim is no longer valid after 12 months from the date of the event which caused your claim, unless we agree.

If we do not pay your claim and you disagree with our decision or if you are not happy with the amount, we agree to pay for your claim under this policy you can write to us about your complaint. When settling claims disputes please refer to [How We Handle Complaints](#).

GENERAL EXCLUSIONS

(AKA What's Not Covered)

Well, that means understanding what we do cover as well as what we don't cover.

It's important for you to read this part as well so there's no surprises when you lodge a claim.

A **Policy Exclusion** is something your policy doesn't cover and that we won't pay for.

EXCLUSIONS:

We will not pay for any claims, costs, or losses under any section of this policy directly and indirectly arising from, related to, or associated with:

- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to a Pre-existing condition
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to a condition and/or secondary condition/s that occur as a result of a primary condition, treatment, or procedure, where the primary condition, treatment or procedure is not covered under the policy.
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to congenital conditions
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to the insured pet's injury that was caused intentionally by you or any other member of your household
- Costs, such as, but not limited to, diagnosis, investigation and treatment costs relating to an insured pet for conditions arising due to neglect, such as but not limited to malnutrition, long term exposure to parasites, including ectoparasites, where preventative treatments have not been used (unless you have received instruction from a vet not to administer preventative medication).
- Costs, such as, but not limited to, diagnosis, investigation, and treatment of hereditary conditions where symptoms presented prior to your pet's 2nd Birthday.
- Special diets, pet foods, or dietary or nutritional supplements used to treat or manage a condition or to preserve or improve general nutrition or health, even if prescribed by a veterinarian.
- Creams, ointments, shampoos (and other applications not limited to these) used to treat or manage a condition.
- Diagnosis, treatment, training, or therapy that results from behavioural / psychological conditions or a psychiatric disorder (conditions such as stress, anxiety, aggression)
- Diagnosis or treatment of cherry eye (except where cherry eye has occurred as a result of an injury as confirmed by a vet)
- Diagnosis or treatment of mange
- Diagnosis or treatment of conditions that develop over time (such as arthritis, glaucoma and presbycusis), as determined and confirmed by a vet.
- Diagnosis and treatment of conditions that develop as a result of not following a vet's recommendation (such as splinting a broken leg and not investigating the effect on growth plates, resulting in limb deformity or other complications).
- Diagnosis or treatments that are experimental, investigational, or otherwise not generally accepted in the New Zealand veterinary medical community.
- Elective or preventative treatments and procedures, or Cosmetic surgeries
- Any cost relating to statutory quarantine

EXCLUSIONS:

We will not pay for any claims, costs, or losses under any section of this policy directly and indirectly arising from, related to, or associated with:

- Any breed of dog that is banned by any New Zealand Government, Public or Local Authority, or that is crossed with any banned breed or Pit Bull Terrier, Dogo Argentino, Wolf/Wolf hybrid, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario or Dingo or crosses of those breeds.

- Any breed of cat that is banned by any New Zealand Government, Public or Local Authority, or that is crossed with any banned breed or Chausie Cat, Safari Cat or crosses of those breeds.
- The replacement of a pet in the event of your insured pet's accidental death.
- Diagnosis or treatment of the insured pet for any condition resulting from or associated with Obstetric conditions, breeding or pregnancy including caesarean section, dystocia, or termination of pregnancy.
- Pets used for law enforcement or security purposes.
- Costs relating to joint replacements, implants, prosthetics, artificial limbs, organ transplant surgery or stem cell transplants surgery.
- Costs relating to your pet fighting with any other animal, where the pet has displayed a history of fighting with or aggression towards any other animal or person prior to the policy start date. For pets that did not previously display a history of fighting or aggression prior to inception onto the policy, we will only cover two occurrences of injury or illness as a result of fighting with any other animal for the life of the policy. Unless it is proven that the pet had attended and completed behavioural therapy training since the last incident.
- Treatment or allergic conditions or skin conditions caused by substances or chemicals used in products to maintain the cleanliness of the pet, or for the treatment of ectoparasites on the pet.
- Costs relating to the treatment of the pet caused through hunting, racing, or arranged or organised fighting.
- Cost for treatment due to the pet being overweight or obese, including conditions where the pet's excessive weight has caused, contributed, or exasperated the condition
- Costs for treatment of, or complications arising from, your pet being malnourished or underweight, unless the pet's weight condition is as a result of an injury or illness covered under this policy.
- Elective diagnosis or treatment including but not limited to debarking, tagging or routine health checks.
- Experimental treatment, or treatment or medication which is not approved by the Ministry of Primary Industries or Veterinary Council of New Zealand.
- Any Treatment, expenses or events occurring after your policy end date, unless you have renewed your pet's policy without any lapse in cover.
- Treatment of the following, unless your pet's vaccination was current at the time of the condition as evidenced by a vet:
 - Parvovirus
 - Canine distemper
 - Canine infectious hepatitis
 - Kennel cough
 - Leptospirosis, or treatment for Feline Viral rhinotracheitis
 - Feline calicivirus, feline Panleukopenia and cat flu
 - Feline immunodeficiency virus (FIV)
 - Feline leukaemia virus (FeLV)
 - Feline chlamydiosis
 - Feline peritonitis (FIP)
 - Any other disease that there is a known vaccine and vaccination is recommended by a veterinarian or by the New Zealand Government.
- Any amounts charged by your vet for providing information in relation to your claim for the destruction of your pet due to any court or council order.
- Brachycephalic airway syndrome (elongated soft palate, stenotic nares, everted laryngeal sacculles, laryngeal collapse, and tracheal hypoplasia).
- Any health condition where the diagnosis is inconclusive, but where the treatment is similar to a treatment typically applied to a health condition which is not covered by your policy.
- Dental care of any kind including but not limited to dental diseases, gingivitis, teeth chipping or fractures, teeth cleaning/ scaling, orthodontics, removal of deciduous teeth or any oral disease (except for those treatments listed and provided by a vet under the [Deluxe Plan's Dental Illness Cover](#)), Unless the dental damage is as a result of an accidental injury where there is trauma visible to the surrounding tissue within the mouth or face.
- Grooming and bathing (including medicated baths), boarding or transport expenses.
- Equipment or devices for at home use, including but not limited to Elizabethan collars (note we will pay for an Elizabethan collar up to the value of \$25) and cages.
- Autopsy, disposal, post-mortem, burial, or cremation of a deceased pet

EXCLUSIONS:

We will not pay for any claims, costs, or losses under any section of this policy directly and indirectly arising from, related to, or associated with:

- Unless otherwise approved in writing by us, medication not approved and registered for animal consumption in New Zealand by the Ministry of Primary Industries or the Veterinary Council of New Zealand
- Any fee charged by your vet for the provision of any information in relation to a claim made under this policy, or assistance provided to you in the completion of any form relating to the policy, or administration or account fees, or postage or couriers, commercial or occupational purposes

- Any treatment provided to your pet outside of New Zealand or by a policy holder, family member or friend (regardless of whether they are a vet).
- Any claim caused by any illness that you are aware of before the policy start date or injury to your insured pet suffered before the policy start date, or before you purchased the insurance policy for that pet.
- Any event which has in any way resulted from an illegal activity and/or non-compliance with any common laws of New Zealand.
- Anything which is caused in any way by natural catastrophe.
- Anything which is caused in any way by natural disaster.
- Anything which is caused in any way by acts of, or through participation in, riot, civil commotion, terrorism, or any similar event.
- Anything which is caused in any way by acts of, or through, participation in war, whether declared or not.
- Any declared pandemic disease that causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.
- Any declared epidemic disease that causes widespread illness affecting dogs or cats, or any failure to vaccinate against any known illness.
- Anything which is caused by any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system (where a computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility).
- Anything which is caused by any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data,
- including any amount pertaining to the value of such data (where data means information, facts, concepts, code, or any other information of any kind that is recorded or transmitted in a form to be used accessed, processed, transmitted, or stored by a computer system).
- Your premium has not been paid by you in advance and is not up to date or has lapsed.
- Anything which is caused in any way by the nuclear industry in general. These risks include ionising, radiation, radioactive contamination from any nuclear fuel or nuclear waste, burning of nuclear fuel, radioactive, toxic, and explosives or any other dangerous properties of any part of nuclear machinery, nuclear weapons, nuclear reaction, nuclear fission, and nuclear radiation.

The following specific plan exclusions are also applicable:

ACCIDENT PLAN EXCLUSIONS:

We will not pay for any condition caused by:

- Ectoparasites, such as fleas.
- Endoparasites, such as intestinal worms.
- Diagnosis or treatment of any illness/ disease or any condition caused by or resulting from an illness/disease.
- Diagnosis or treatment of pre-existing and hereditary conditions.
- Diagnosis, treatment, or preventive diagnosis or treatment of the insured pet for internal or external parasites including fleas, heartworms, and roundworms.
- Medication prescribed more than one year after the insured pet's injury.
- Boarding, transportation, grooming, or bathing. Boarding includes medical boarding, and bathing includes medicated baths or dips.
- Routine examinations, preventive treatment (including vaccines) or diagnostics associated with preventive treatment.

CONDITIONS

As well as [exclusions](#), there are a number of conditions that apply to your policy.

CONDITIONS:

These Conditions Are As Follows:

- You will be responsible for the excess stated on your Insurance Certificate for every event giving rise to a claim.
- **Ongoing Conditions:**
 - Where your pet has been diagnosed with an ongoing condition, the maximum amount we will pay during the pet's lifetime for the ongoing condition or for any related conditions, will be the benefit limit, claim limit or sub-limit that applied in the period of cover when the ongoing condition first presented. When the relevant benefit limit has been exhausted for the ongoing condition, we will not pay any further amounts for that condition, even if you continue to renew your pet's cover or upgrade your plan.
Ongoing conditions may include (but are not limited to) the following conditions:
 - Asthma, Diabetes, skin allergies, heart or kidney disease, osteoarthritis etc.
- For a hospitalisation claim to be considered under the [Accident Plan](#) the invoice must reflect a charge for accommodation or overnight stay and a procedure must have been completed or treatment for a diagnosed condition must have been completed.
- A diagnosis must be done within 48 hours from the time of the event giving rise to a claim.
- At our expense we may require the insured pet to undertake a medical examination to validate a claim.
- The maximum we will pay for a Consultation fee where the consultation took place between 9am – 5pm on weekdays is \$80.00. The maximum we will pay for a Specialist Consultation, House call, or a consultation fee where the consultation took place outside of business hours between 5pm – 9am or at any time on a weekend or public holiday is \$200.00.
- It is your responsibility to seek medical attention immediately once you become aware of any condition that requires medical treatment or your insured pet shows signs of an injury, illness, or accident. We will not be liable for any costs incurred consequential to you not having sought medical attention timeously.
- We reserve the right to claim from you any amount that you receive from a third party as payment or compensation for an event covered and for which a payment has been made by us under this policy.
- It is your duty to declare all medical and health information regarding your insured pet when applying for this policy. It is your responsibility to obtain and supply any medical history reports from any veterinarian or facility if requested by us.
- This policy only covers insured events occurring within New Zealand.
- Your cover is limited to one PD Insurance policy per insured pet.
- There is no cover for any additional medical costs incurred as a result of pre-existing injuries.
- During the period of insurance, we will cover only one occurrence of ingestion of a foreign object that causes a blockage or obstruction requiring endoscopic removal or surgery, within a 12-month period.
- Any waiting period indicated on your Insurance Certificate does not apply if you are moving to us from another insurer with no interruption in cover, and where that policy was current for a period of at least 12 months. Where the cover is of a similar level of cover, for example if your previous policy only covered accidental injury and you purchase a higher level of cover which provides cover for illness, then the waiting period for Illness will apply. We may require proof of your previous insurance policy and details of any past claims, on submission of a new claim with us.
- If any additional pet(s) are included in the cover during the period of insurance, any applicable waiting period will apply from the commencement date that the additional pet(s) are included.

ELECTRONIC COMMUNICATIONS AND TRANSACTIONS

We keep our premiums competitive by operating mainly online.

Because we communicate mostly by email and SMS, you need a current email address and mobile phone number to buy a [pd.co.nz](#) insurance policy. That way, we know you're getting important information from us.

If your email address or mobile phone number changes during the policy period, logon to your policy portal at [pd.co.nz](#) or contact us to update your details. If we don't have your correct email address or mobile phone number, you may not receive your policy renewal.

When Buying Insurance From Us, You Agree:

- that information and notices we're legally required or authorised to give you in writing will be sent to you via **digital link**. This link lets you access the information or notices directly. We can also deliver them via email and SMS, but only where the process is permitted by law at the time, we give you the information or notice
- to receive the forms from us

- to receive correspondence, notices, and documents **via digital link, email, or SMS**, or to make them available to you online; and
- to make every effort to update your policy information, confirm transactions, and report claims on our website.

PREMIUM AND PAYMENT TERMS

The amount that we charge you for this insurance when you first acquire your policy and when you renew your policy is called the premium. The premium is the total amount that we calculate when considering all of the factors which make up the risk, including the age or breed of your insured pet. The premium for certain breeds may be higher due to the increased health risks of certain breeds.

The total cost of your policy is shown on your Insurance Certificate and is made up of your premium plus government taxes.

If there is a change in your premium this is payable in accordance with any payment terms agreed between us.

All premiums will be charged to your nominated credit/ debit card or direct debited from your bank account on the agreed date.

Your premium must always be paid on or before its due date. If the date on which the premium is to be charged falls on a day other than a business day, it will be done on the next available business day.

If there are insufficient funds or if your payment is dishonoured when the premium is due, we may notify you by email, SMS, or phone as a courtesy, and attempt to collect your premium again as soon as practical.

We may charge your account again within fourteen (14) calendar days unless you advise us to charge an alternative credit/debit card.

Please note all recovery/bank charges for non-payment of premium are always for your account, and if we have to attempt to charge your account more than once, there may be additional fees charged.

You need to update the payment information immediately if there are any changes to the nominated credit/debit cards provided, or if these are stopped, or your account closed.

You must provide alternative credit/debit card details at least seven (7) business days before your next debit date.

We reserve the right to make any changes to your premium should there be any changes to your policy.

Any changes will be communicated to you in writing before it becomes effective.

Claims are paid on the basis that you have paid all owing premiums for that period of insurance.

If you do not pay your premium by the due date, we may reject your claim.

We reserve the right to deduct any premium amount that you owe us from any claim payment or other payment we make to you if applicable.

If the unpaid premium remains in arrears for more than twenty-eight (28) days after the due date, we may cancel your policy.

Should you wish to stop any future payments please notify us at contactus@pd.co.nz

CHANGES IN YOUR CIRCUMSTANCES

Whenever your (or your insured pet's) circumstances change, you must let us know as soon as you are aware of the change and no more than 30 days after the change happened.

Any changes which will be updated in a new Insurance Certificate which will be emailed to you. If you are not sure whether a change may affect your cover, please contact us on contactus@pd.co.nz to enquire.

MAKING CHANGES TO YOUR POLICY

Policy changes may be made at any time, but the outcomes of making a change will be different depending on whether you do so with effect from your policy renewal or at another time. In particular:

- you can upgrade to a higher plan at any time up until your pet reaches its 9th birthday, or if your pet is a select breed, up to its 6th birthday.
- upgrades are not allowed after your pet has reached the upper age limit; whichever limit is relevant.
- the claim waiting periods start again when you upgrade your pet's policy. If you need to make a claim for a qualifying condition that first started (or for which signs or symptoms first showed) during the claims waiting period, the benefit limits of the previous plan listed on your policy immediately prior to upgrading will continue to apply to that condition.

- the upgraded benefit limits will only apply to new qualifying conditions, meaning, the benefit limits that applied at the time the condition first started will continue to apply to that condition until those benefit limits are exhausted.
- policy downgrades may be made for pets of any age.

EXAMPLE:

A policy is upgraded from Accident Plan with no cover for illness, to Classic Plan that does cover illness but only after the 21-day waiting period has passed (from the date the policy upgrade commenced). The pet develops a new illness condition within the 21-day waiting period. As the limit applicable to the Accident Plan for illness is zero (as illness is not covered under the accident plan) there would be no cover for the condition and the condition would be considered as pre-existing.

CHANGES TO YOUR PETS COVER AND RENEWAL

An Insurance Certificate will be issued if your cover is upgraded or downgraded during the policy period, you will be issued a new Insurance Certificate.

We are not obliged to renew or issue you a new policy and any decision to renew or issue a policy is at our sole discretion not more than every 12 months. We may also change the terms and conditions of the policy and premiums. We will notify you in writing if this is to occur and if you decide not to renew your policy you will need to contact us via email contactus@pd.co.nz

CANCELLING YOUR POLICY

If You Cancel

If you cancel your policy, we will refund any premium you have paid, less an amount that covers the period for which your pet was insured. The cancellation will be effective from the date that we receive cancellation notification from you over the phone or in writing.

If We Cancel

We can cancel your policy in accordance with the law with immediate effect. We will send written notice via your preferred communication method.

Please note that if we cancel your policy due to fraud, you'll not be refunded any premium amounts.

If your policy is cancelled (for reasons other than fraud), we refund the unexpired portion of the premium and any associated refundable government charges and less any non-refundable government charges.

Any refund will be credited to your nominated bank account within 15 business days.

HOW WE HANDLE COMPLAINTS

pd.co.nz welcomes every opportunity to improve customer experiences and encourages you to [contact us](#) if you're unhappy with our service or products.

You can raise a complaint by contacting our [Customer Service team](#). We will acknowledge your complaint within 24 hours of receiving it, or as soon as possible.

0800 738 467 | Email: contactus@pd.co.nz | Website: pd.co.nz | Postal PO Box 33540, Takapuna, Auckland 0740 NZ

INTERNAL DISPUTE RESOLUTION (IDR) PROCESS:

Step 1

If we can't immediately resolve your complaint, we'll arrange for our Customer Resolutions team to contact you within five (5) business days.

The Customer Resolutions team will work as quickly as possible to investigate your complaint in a fair and efficient way.

You will be updated at least every twenty (20) business days or as agreed with you, until such time as your complaint has been resolved

Phone: 0800 738 467 | Email: complaints@pd.co.nz | Website: pd.co.nz

Step 2

If the Customer Resolutions team can't resolve your complaint, it will be reviewed by our IDR Committee.

The IDR Committee is made up of representatives from various parts of the business. They're required to review your complaint in an objective and fair way.

The IDR Committee will send you a written IDR response no later than ten (10) business days from the date you first provided all the required information for your complaint.

If the IDR Committee cannot meet this timeframe, we will tell you why.

EXTERNAL DISPUTE RESOLUTION:

We are a member of the Insurance & Financial Services Ombudsman Scheme ([IFSO](#)), which is our approved external dispute resolution scheme. We are one of the many companies in New Zealand which participates in this scheme. If you remain dissatisfied, we will advise you of your rights to take the complaint to [IFSO](#).

[IFSO](#) is free to consumers and provides fair and independent financial services complaint resolution.

PD Insurance will provide you with a letter of 'deadlock' to provide to [IFSO](#) and you have two (2) months from the date of the letter of 'deadlock' to lodge your complaint with them.

0800 888 202 (free call) | +64 4 499 7612 | Email: info@ifso.nz | Website: www.ifso.nz | [IFSO Postal](#) | PO Box 10-845, Wellington 6143, NZ

PROTECTING YOUR PRIVACY

We respect your privacy and safeguard your information. We're committed to handling your personal information in a responsible manner in accordance with our privacy policy and the NZ Privacy Act 2020 ("Privacy Act") and the NZ Privacy Principles ("NZPPS's). Should it be noted that there is inconsistency between our Privacy Policy and the NZ Privacy Act, the NZ Privacy laws will prevail. By purchasing this policy, you consent to the collection, use, disclosure, storage, and processing of your personal information as provided in our [Privacy Policy](#).

Your personal information may also be disclosed to our service providers located overseas. Who they are may change from time to time and we may need to disclose personal information to service providers in other countries not listed. At the date of this document our overseas providers are located in the following countries - Australia, South Africa, and the Philippines. You can [contact us](#) for a detailed listing. Pacific's privacy policy is available at pd.co.nz.



PO Box 33540
Takapuna
Auckland 0740



0800 738 467



contactus@pd.co.nz



www.pd.co.nz

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