

QUESTIONS	ANSWERS
What is pet insurance?	At some point in your cat's or dog's life they are going to need veterinary treatment. And as most pet owners know, vet bills can be very expensive, in some cases costing thousands of dollars. A PD Insurance plan can help you have peace of mind in affording appropriate care for your pets when they need it most. Via our third-party liability cover we can also protect against damage caused by your pet/s to other people's property or person. Compare our PD Insurance pet cover plans today (dog insurance or cat insurance).
From what age can I insure my pets?	You can insure your pets from the following ages: Accident Plan: 6 weeks of age to 12 years of age Classic and Deluxe Plans: 6 weeks of age to 8 years and 11 months of age For select breeds, dogs older than 6 years will only qualify for the Accident plan. If your pet (dog or cat) is older than 9 years, they can only qualify for this plan.
What are waiting periods?	Waiting periods are the period(s) stated in your pet insurance 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. Our waiting periods are: Zero (0) days: Accident 21 days: Illness, Poisoning, Intervertebral disc disease, Ingestion of a foreign object 180 days: Third Party Liability, Cruciate Ligament(s)/Patella Luxation(s), Hereditary Conditions, Dental Illness
What do PD Insurance pet plans cover and not cover?	Our pet insurance plans cover the cost of reasonable veterinary expenses incurred as a result of accidental injury and/or illness. They also protect against damage caused by your pet/s to other people's property or person^. Check our Dog Plans and Cat Plans pages for a list of what's covered and what's not. Or, see our Policy Wording for full cover details.
Does pet insurance cover accidents?	Yes – after all, accidents happen. Especially when you have an unpredictable animal on your hands! Rest assured each of the PD Insurance pet cover plans includes accident cover. This means our pet insurance covers the cost of treating your beloved pet for injuries sustained in an accident. This includes things like choking, being hit by a car and other unforeseeable incidents. Read more about our coverage in the PD Insurance policy wording here.
Does your pet insurance cover illness?	PD Insurance Classic and Deluxe pet insurance plans cover veterinary expenses incurred as a result of illness, including illnesses arising from hereditary conditions, after the required waiting period has passed. Our Accident Plan does not. An illness means an unexpected sickness or disease, or any change to your pet's normal healthy state. This could be an upset stomach, a skin condition or an ear infection, or another sickness/disease that's not caused by an accidental injury.

	Read more about our coverage in the PD Insurance policy wording.
Is dental care covered?	Our Deluxe Plan offers \$500 worth of dental cover at no extra cost on your policy. This is available after a six-month waiting period. Dental is not covered on your Accident or Classic Plans unless caused by a serious or traumatic accident. Read more about our coverage in the PD Insurance policy wording.
Can I use any vet?	As long as your vet is fully qualified and registered with all the relevant authorities, we will work with them to cover your eligible costs.
Are specialist veterinarian costs covered?	Yes, but you must be referred by your vet.
Do you cover pre-existing conditions, like diabetes?	No, the treatment of any pre-existing condition is not covered. This also applies to any condition diagnosed or discovered during any applicable waiting period.
What is a pre-existing condition?	A pre-existing condition means the condition first occurred or showed clinical signs or symptoms before your pet's coverage started with PD Insurance. Our policies protect your pet against conditions that arise after you take out the policy. As for new accidents and illnesses, cover is available for those that occur after applicable waiting period(s).
What is a congenital condition?	Congenital conditions are congenital abnormalities or developmental defects present at birth that develop throughout your pet's life. They may not show symptoms right away. Congenital conditions are not covered in your policy.
Do you cover chronic conditions?	We cover prescribed medications up to a set limit on our plans, with the exclusion of medication for pre-existing conditions. This includes chronic condition medication.
Do you cover hereditary conditions?	Yes, after the 180-day waiting period we cover hereditary conditions under our Classic and Deluxe Plans, up to the annual limits as stated in your Certificate of Insurance. As long as the condition was not present prior to commencing your cover, or during any applicable waiting period(s), it is covered. Hereditary conditions are not covered under our Accident Plan.
My pet has allergies. Do you cover allergies?	We cover allergies, but only when they are a result of an external factor (from outside the body). For example, if your cat acquired a rash from a plant that he brushed up against in the garden and now he needs skin treatment – that would be covered. However, if your cat was born with asthma and has just had an asthma attack that needs treating, that would not be covered.
Which pet insurance plan is best for my pet?	Of our three pet insurance plans, the Deluxe and Classic plans give your pet the highest level of cover: accidents and illnesses, plus dental with Deluxe, as well as covering some regular pet health maintenance costs if you opt for the Wellness Benefits Package. However, if you're just looking for accident cover then have a look at our Accident Plan.
Can I upgrade to a plan with higher cover limits if my pet	Please give us a call on or email via so we can talk you through this.

was already diagnosed with a condition while on a different PD Insurance plan?	
What is a "Select Breed" of dog and why will they cost more to insure?	<p>Select breeds are dogs that present an increased risk of health conditions, which is why they cost more to cover with pet insurance. This is similar to car insurance, where some drivers are considered riskier than others and therefore attract a higher premium.</p> <p>Select dog breeds include, but are not limited to: Airedale Terrier, Azawakh, Boxer, Beauceron, Bull Terrier, All Bulldogs (i.e. English, American, Australian, Miniature, etc), Dalmatian, Deerhound, Dogue de Bordeaux, Dobermann, Great Dane, Leonberger, All Mastiff Breeds, Italian Corso Dog, Lhasa Apso, Corinne Mountain Dog, Greater Swiss Mountain Dog, St Bernard, Newfoundland, Original English Bulldogge, Rottweiler, Samoyed, Shar-Pei, Weimaraner.</p>
What happens if I adopt a pet and I do not know his/her medical history?	We can only expect you will let us know anything that you would reasonably be expected to know. We also suggest you get your new fur baby a vet check up ASAP, so you have a better understanding of health problems you may encounter in the future.
What is third-party liability cover?	<p>Third-party liability provides you with financial cover (up to a limit) if your pet causes loss of or damage to someone else's property, or death or bodily injury to any person.</p> <p>With PD Insurance, you can rest assured you're covered by your pet insurance as long as:</p> <ol style="list-style-type: none"> 1. The injury was not suffered by a family member residing with you 2. The property is not owned by you or anyone residing with you (or in a trust held by you or someone residing with you) 3. The damage or injury occurs in NZ <p>Please read the Policy Wording for limits, terms and conditions.</p>
Does third party liability cover me if my pet attacks a family member or friend who is visiting me?	Yes, but only if your friend or family member does not live on the same property as you.
Do you cover only cats and dogs?	Yes, at the moment we only cover cats and dogs.
How is paying month-to-month different to paying annually?	<p>Paying month-to-month is the ultimate in payment flexibility, which is why PD Insurance offers members this option. We don't think you should be tied to a yearly contract if your budget or other circumstances don't allow for it. Month-to-month pet insurance works just like a monthly subscription (similar to a video streaming subscription) with no lock-in contracts. This means that you can pay for your pet insurance each month instead of paying an annual premium over 12 months, which you can cancel at any time without penalties. You receive all the same privileges as you would if you paid annually. Just remember, the applicable waiting periods and annual limits still apply if you choose to pay month-to-month.</p>

Do you offer a discount if I insure all my pets?	Yes, if you insure two or more pets under the same policy, we will apply a 5% discount off the total base insurance premium.
How is my premium calculated?	Your premium is calculated on the day your policy begins, at each policy anniversary, or when you change your cover. For dogs, the premium is calculated using your dog's age, breed and plan. Note there is a "Select Breeds" list for dogs. You will find the full list by reading our Policy Document. For cats, the premium is calculated using your cat's age and plan. There is no "Select Breeds" list for cats.
When will my policy start and when can I make a claim?	Your policy will commence on the day that your proposal is accepted by us. For accidents, you can claim immediately for an accident that occurs after the policy has started. For illnesses, you can claim for illness conditions that arise 21 days after the start of the policy. For more information on waiting periods please refer to the Policy Document.
What is the cooling off period?	If you are not completely satisfied with the cover, you may cancel your policy within 14 days. If you haven't made a claim during this time you will receive a full refund.
Can I switch to a better policy?	If you want to upgrade your insurance cover to a better policy, all you need to do is contact our team and go through the necessary steps to switch over your insurance policy for a new one.
How can I pay my premiums?	You can pay your premium by direct debit or credit card. You choose your payment method when you apply. Please note that we are unable to accept Diners Club and Amex credit cards.
What happens if I miss a payment?	We will notify you by email, SMS or phone as a courtesy. We may try to charge your account again within 14 days, unless you advise us to charge an alternative credit card.
How do I update my direct debit bank account number that my premium is deducted from?	Updating your bank account number for an existing policy is easy. Simply give us a call on 0800 738 467 or email via contactus@pd.co.nz .
How do I update my credit card number that my premium is deducted from?	Simply call us on 0800 738 467 with your new credit card details, and we will make the changes for you.
How do I make a claim?	The steps to make a claim with PD Insurance are as follows: 1. Login to the Manage Portal and then click on "claims". 2. Submit your claim via the Manage Portal by providing a few simple details, your vet's invoice and visit notes. This includes your nominated bank details and account name. 3. Once your claim is submitted the portal will display your claim number. 4. You will be kept up to date on the progress of your claim via email.
How long do I have to submit a claim?	We recommend you submit your claim as soon as practical, so that we can reimburse you or your vet ASAP. We say within 12 months, but don't wait that long; let's get you reimbursed!
What excess applies to my claim?	The excess that is shown on your Certificate of Insurance will be deducted from each claim you make.

	You can choose your excess value at \$100, \$150, or \$200. For example, if you have chosen \$200 excess and have a \$1,000 claim your excess will be \$200 and we'll take care of the remaining \$800.
How long do you take to approve my claim?	In most cases, we'll provide a decision and process your claim within 2 business days of receiving all required documentation.
Can you pre-approve the vet bill before the treatment happens?	We recognise that sometimes it can be difficult to pay vet bills, especially if something serious has happened to your precious pet and the bill is going to be large. You will need to contact us to discuss your situation. Please call us on 0800 738 467 or email claims@pd.co.nz – at PD Insurance, we're here to help.
What are the waiting periods for claims?	Waiting periods are the period(s) stated in your pet insurance 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. Our waiting periods are: Zero (0) days: Accident 21 days: Illness, Poisoning, Intervertebral disc disease, Ingestion of a foreign object 180 days: Third Party Liability, Cruciate Ligament(s)/Patella Luxation(s), Hereditary Conditions, Dental Illness
Who is PD Insurance?	PD Insurance is an Auckland-based pet insurance specialist that's 100% committed to protecting you and your pet from the unnecessary shock of hefty vet bills. We're proud to offer affordable, high quality pet insurance policies explained with simple language. When it comes to member service, we have a fundamental belief that a "one size fits all" approach just doesn't work anymore. Our offering is moulded around our members' specific needs so we continue to grow into the company that you want us to be. While PD Insurance launched in NZ in mid 2020, we've been in Australia for many years and our underwriter (Pacific International Insurance) has proudly operated in NZ since 2001. We've watched the NZ pet insurance market ever since and recognised a need for low cost pet insurance that doesn't compromise on value. Now, we're delivering on that.
Who is the underwriter?	We are underwritten by Pacific International Insurance. Pacific International Insurance has been helping New Zealanders protect what is important to them since 2001. Read about Pacific International Insurance and its stable and secure underwriting position at https://www.pacificins.co.nz/financial-strength-solvency/ .
How do I lodge a complaint?	In the first instance, please email your complaint to complaints@pd.co.nz or call 0800 738 467. Please remember to provide us with your name, policy number and full details relating to your complaint. For more details of our Dispute Resolution Process please refer to the Policy Document.