

FreeCover

6 weeks free puppy and kitten health cover

Effective from 1 September 2025



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How to contact us

If you want to get in touch, you can reach us in a few ways:

- enquire online, at **southerncrosspet.co.nz/contact-us**
- phone us, on **0800 800 836** – we're available 9:30am to 5pm, Monday to Friday
- send us a letter, to **Southern Cross Pet Insurance, Private Bag 3240, Waikato Mail Centre, 3240.**

Our opening hours are subject to change, please visit our website or call us for our latest hours.

Our financial strength rating is A (Strong)

Southern Cross Pet Insurance Limited is the insurer of this policy.

Standard & Poor's (Australia) Pty Limited has given Southern Cross Pet Insurance Limited an A (Strong) financial strength rating.

The rating scale is:

- AAA (Extremely Strong)
- AA (Very Strong)
- A (Strong)
- BBB (Good)
- BB (Marginal)
- B (Weak)
- CCC (Very Weak)
- CC (Extremely Weak)
- SD or D (Selective Default or Default)

Ratings from 'AA' to 'CCC' may be modified with a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available at **www.spglobal.com/ratings/**

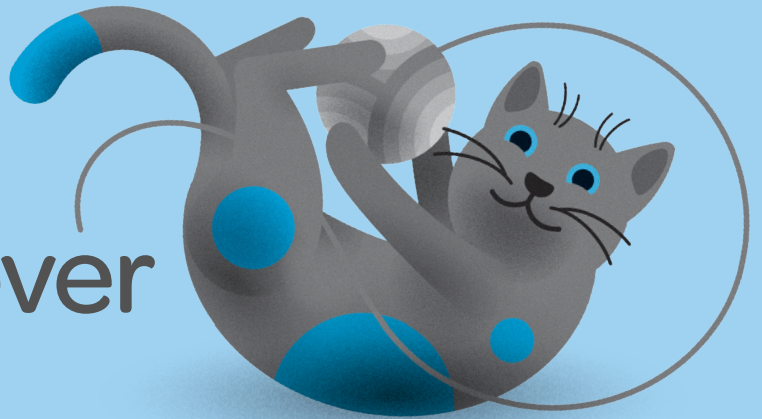
Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

A.

Welcome to your FreeCover policy



Thank you for choosing Southern Cross Pet Insurance.

Having a new pet join the family is always an exciting – and busy – time. That's why we offer this free 6-week insurance policy – so that you and your puppy or kitten can make the best start possible to your new life together.

We want you to understand how your pet insurance works

This FreeCover policy is designed to help you cover unexpected *vet* expenses for treatment of your puppy or kitten's *accidental injuries* and *illnesses* for up to 6 weeks.

Please take the time to read this policy and your *certificate of insurance* so you understand the benefits, terms, conditions, and exclusions of your policy, as well as your responsibilities.

The next few pages set out what this policy covers, and what it excludes.

Some words in this policy have specific meanings

When we use the following words in this policy, here's what we mean.

- 'You' or 'your' means the person who has applied for this policy and who is named as the policyholder on your *certificate of insurance*.
- 'We', 'our', or 'us' means Southern Cross Pet Insurance Limited.
- 'Pet' means the kitten or puppy named on your *certificate of insurance*.
- 'Policy' means the contract between us, made up of your application, this policy document (including any document that is incorporated by reference), your *certificate of insurance*, and any variation to any of these that we communicate to you.
- Your 'FreeCover period' is the 6-week period starting on your policy start date and ending on your policy end date, as shown on your *certificate of insurance*.
- 'Includes' or 'including' means includes without limitation (it does not limit what else is included).

You'll also notice that some words in this policy are in italics, *like this*. These words also have specific meanings. They are defined on [page 25](#).

Headings in this document are for your convenience only

Headings in this policy document are used for convenience and reference only. They don't affect the meaning or interpretation of the policy.

If you would like to make a complaint

If you have a complaint about your policy or the service we have provided, please let us know so we can work with you to resolve your concerns.

> You can raise complaints directly with us at the contact details on [page 3](#), or visit our website for more information: southerncrosspet.co.nz/complaintsprocedure.

You can contact the Ombudsman if you are not satisfied

We are a registered financial service provider and a member of the Insurance and Financial Services Ombudsman (IFSO) Scheme. This scheme is an approved free and independent complaints resolution service available to consumers to help investigate or resolve complaints.

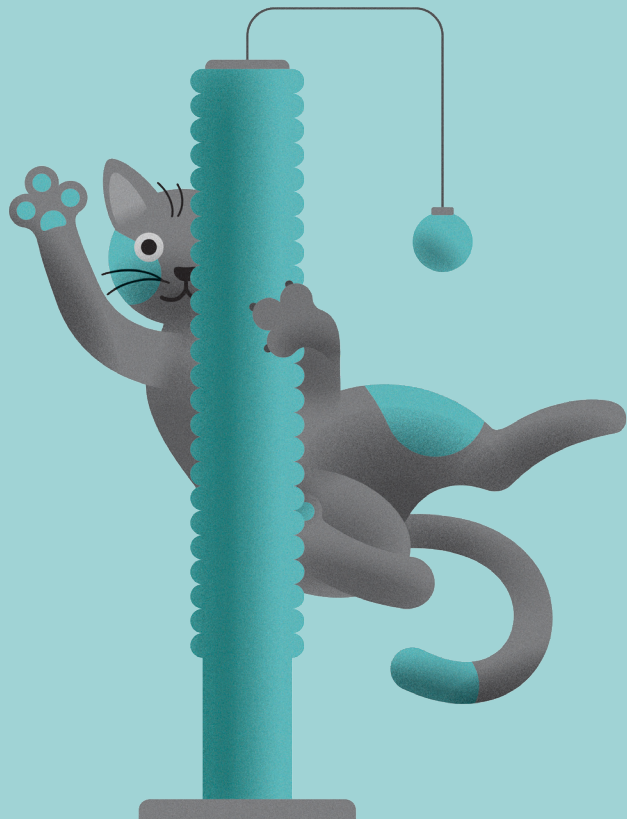
If you're not satisfied with our response or the complaint is not resolved, you can follow our external dispute resolution process and refer your complaint to IFSO.

> For more information, or to access the IFSO process, call 0800 888 202 or visit ifso.nz.

New Zealand law applies to any dispute that arises in relation to this policy.

B.

What we'll cover under this policy



This section describes what we'll cover under this FreeCover policy. It sets out your pet's eligibility for this policy, the *benefit limit*, and what kind of treatment is covered.

Your pet must be between 6 weeks and 26 weeks old when your policy begins, and you can only have one FreeCover policy per pet

You can only have one FreeCover policy per pet. Your pet's age on the *policy start date* must be:

- 6 weeks or older
- younger than 26 weeks.

Your pet must not be a pig hunting dog

We don't cover pets that are used for pig hunting.

You must be the pet's long-term owner and have taken the pet home

You must be the long-term owner of the pet to be eligible for FreeCover. You can't get FreeCover if you are a breeder, reseller, or run a shelter. Also, your pet must live in your home and be under your care by the *policy start date*.

What we'll pay for under FreeCover

We'll reimburse you for *vet charges* for *qualifying treatment* provided to your pet to treat an *accidental injury* or *illness* during the FreeCover period, subject to the terms and conditions of this policy.

We'll pay up to \$2,000 for qualifying treatment

You can claim for *qualifying treatment* provided to your pet during the FreeCover period up to the *benefit limit* of \$2,000, as shown on your *certificate of insurance*. Your *benefit limit* expires on the *policy end date*.

What kinds of treatments qualify for cover

Qualifying treatment means any reasonable, typical, and medically necessary services that a *vet* provides to your pet to relieve or cure an *accidental injury* or *illness*, such as:

- examination
- consultation
- hospitalisation
- surgery
- x-rays
- *medication*
- diagnostic tests
- nursing
- physiotherapy.

We'll cover dental treatment if it's caused by an accidental injury

We cover dental treatment if your pet requires it because of an accidental injury during your FreeCover period.

However, we won't cover dental treatment from an accidental injury that results directly from your pet biting, eating, or chewing an object.

You pay a \$100 excess per health condition

Your FreeCover policy has a \$100 excess per *health condition*.

This means you'll pay the first \$100 of the *vet charges* for *qualifying treatment* for each *health condition*. We'll reimburse you the remaining *vet charges*, up to your *benefit limit* of \$2,000, subject to the terms and conditions of this policy.

For example:

If we accept a claim for *vet charges* of \$800 to treat gastroenteritis:

- you'll be responsible for paying \$100
- we'll reimburse you \$700 (the remaining *vet charges* from the *qualifying treatment*)
- if your pet requires additional *qualifying treatment* for the gastroenteritis, we won't charge the excess again
- if your pet requires *qualifying treatment* for a different condition, like an ear infection, you'll pay the \$100 excess for the new condition and we'll reimburse the difference, up to the *benefit limit* of \$2,000.

How your excess works if the vet charges are higher than your benefit limit

If the *vet charges* for qualifying treatment are more than your \$2,000 *benefit limit* (after deducting the \$100 excess), we'll reimburse you up to your *benefit limit* and you'll be responsible for the remainder.

For example:

Say we accepted a claim for *vet charges* of \$3,000. Here's how much we and you would pay:

- we would reimburse you up to your full *benefit limit* of \$2,000 (less any claims we've already paid in your FreeCover period)
- you would be responsible to pay the remaining amount (\$1,000 if you hadn't made any other claims).

C. What FreeCover excludes



It's important to understand that your policy doesn't cover every *health condition* that your puppy or kitten may have, or every type of treatment it may need.

This section describes the *health conditions*, treatments, and other expenses that FreeCover excludes.

We won't reimburse *vet charges* or other expenses incurred as a result of, related to, or as a consequence of your pet's congenital or pre-existing conditions.

Congenital conditions

We don't cover congenital conditions.

A congenital condition is an anomaly or developmental defect that is present in your pet at birth, even though signs or symptoms may not appear until later in life. Common congenital conditions for puppies and kittens are things like:

- brachycephalic obstructive airway syndrome
- cleft palates
- neurological defects, such as wobbler syndrome
- spina bifida
- umbilical hernias
- undescended testes.

We maintain a list of conditions that we consider to be congenital conditions. However, this is not a complete list of all congenital conditions. To view the list:

- visit southerncrosspet.co.nz/questions
- call us on **0800 800 836** to discuss.

Pre-existing conditions

We won't cover any of your pet's pre-existing conditions.

What is a pre-existing condition

A pre-existing condition is a *health condition* relating to your pet that you knew about (or should reasonably have known about) before your *policy start date*, or during the relevant stand down period. Read more about stand down periods on [page 21](#).

This includes any *health condition*, sign, symptom, or event – whether or not a *vet* has diagnosed it – to which any of the following apply before the *policy start date* or relevant stand down period.

- You have sought advice, or a *vet* has recommended care, treatment, or *medication* for the condition.
- You're awaiting test results or further investigation, treatment, or consultation with a *vet* for the condition.
- The condition requires, may potentially require, or would have caused a reasonable person to seek help from a *vet*.

Here are some examples of pre-existing conditions:

- Any ongoing *health condition* that your pet showed symptoms of or was diagnosed with before the *policy start date*. For example, skin conditions or allergies
- Any *health condition* that your pet suffered from before the *policy start date* that might reoccur. For example, ear infections, urinary tract infections, or gastro conditions
- Any symptom your pet displayed before the *policy start date* that could be an early sign of a *health condition*. For example, lameness or limping, vomiting, or gastro upsets
- Any *accidental injury* or *illness* that occurred or arose from an event that happened prior to the *policy start date*. For example, say your pet was in a car accident prior to your *policy start date* – any injury or illness that your pet suffered (or may suffer in the future) as a result of this car accident would be *excluded*.
- Any behaviour that your pet displayed more than once before your *policy start date* that could result in an *accidental injury* or *illness*. For example, say your pet had, more than once, needed *vet* attention for eating things it shouldn't (like poisons or non-food items), we would *exclude* any accidental ingestion by your pet after your *policy start date*.

We'll check if your pet has any pre-existing conditions when you make a claim

When you make a claim under your FreeCover policy, we'll request your pet's medical history from your vet (and any previous vet).

If we discover your pet has a pre-existing condition, we'll do all of the following:

- Decline the claim if it's related to a pre-existing condition.
- Note all pre-existing conditions in our records.
- *Exclude* all pre-existing conditions from any future claim you may make.

We'll treat a health condition that affects more than one of the same body part as a pre-existing condition

This applies if your pet has a pre-existing condition that affects a body part that it has more than one of, like a leg or an eye. If the same *health condition* occurs in the other body part, we'll treat it as a pre-existing condition and *exclude* it from cover under your policy.

We'll do this even if the condition occurs in the other body part after the *policy start date*.

For example:

Say your kitten had otitis (an inner ear infection) in its left ear before the *policy start date*. We would *exclude* the costs of treating this *illness* as a pre-existing condition. If your kitten then developed otitis in its right ear during your FreeCover period, we would also *exclude* the costs of treating the right ear as a pre-existing condition.

We'll continue to cover conditions that arose during your FreeCover period under PetCare or AcciPet

If you buy a PetCare or AcciPet policy with a start date of no later than the day after your FreeCover *policy end date*, we'll continue to cover any *health conditions* that arose during your FreeCover period. Those conditions must have arisen outside the 5-day FreeCover stand down period for illness, and be eligible for cover under the PetCare or AcciPet policy. This means we won't treat those *health conditions* as pre-existing conditions under your PetCare or AcciPet policy.

> You can find out more about PetCare and AcciPet by visiting our website:
southerncrosspet.co.nz/compare-pet-insurance

Other exclusions

We won't pay *vet charges* or other expenses you incur as a result of, or related to any of the *health conditions*, treatments, and circumstances set out in this section.

Additional expenses

We don't cover any of the following additional expenses related to your pet:

- grooming and bathing costs including medicated baths and shampoos (but we will cover *accidental injuries* that happen during grooming)
- transport and boarding (such as in a kennel or cattery)
- cages, equipment, and devices, including dog or cat cones (Elizabethan collars)
- voluntary euthanasia of your pet (where you choose to have your pet put down for non-medical reasons or due to behavioural or psychological conditions), or euthanasia due to any pandemic or endemic disease
- disposal, post-mortem, burial, or cremation.

Alternative treatment

We don't cover *alternative treatment*.

Alternative treatments are things like:

- acupuncture
- homeopathy
- chiropractic manipulation
- massage therapy
- osteopathy (or treatments of a similar nature).

Behavioural or psychological conditions

We don't cover any behavioural or psychological conditions, which are things like:

- anxiety disorders
- depression
- aggression
- excessive barking.

We also don't cover treatment related to behavioural or psychological conditions, such as:

- products or *medications*
- training
- socialisation
- behavioural therapy
- psychological therapy.

Complications from treatment we don't cover

We don't cover complications that arise from your pet receiving treatment that is not covered.

For example:

Say your pet undergoes surgery to treat a pre-existing condition that is *excluded* from cover. After the surgery, your pet needs additional treatment due to a complication from the surgery. In this case, we wouldn't cover any costs related to treating the complication.

Cosmetic treatment

We don't cover cosmetic treatment.

Cosmetic treatment is any surgery, procedure, or treatment that improves, alters, or enhances your pet's appearance, whether it's for medical, physical, functional, psychological, or emotional reasons.

Cosmetic treatments are things like:

- tail docking
- ear cropping
- tattooing.

Cruciate ligaments

We don't cover treatment for cruciate ligament *health conditions*.

Dental care

We don't cover treatment for dental care.

Dental care includes things like:

- treating dental and oral diseases such as gingivitis
- cleaning and scaling teeth
- providing orthodontics
- removing deciduous (baby) teeth.

Everyday care

We don't cover treatment for everyday care.

Everyday care means care or treatment that is either:

- a regular cost of having a pet
- intended to prevent future *illness* or *accidental injury*, rather than treating an existing *illness* or *accidental injury*.

Everyday care includes things like:

- vaccinations
- microchipping
- flea, tick, or worm control
- grooming
- de-sexing
- treatment for undescended testes
- nail clipping
- council registration
- over the counter products
- cremation and burial.

Extended hospitalisation

We don't cover your pet being hospitalised for longer than is medically necessary, including for convenience.

Extra fees your vet charges

We don't cover any fees your *vet* charges for:

- information required to administer or implement this policy
- assistance or information related to this policy and any claim you make under it
- administration or account fees
- postage or couriers.

Failure to protect your pet

We don't cover treatment that your pet requires because you have failed to reasonably protect it from:

- situations that may result in *accidental injury or illness*
- anything that worsens a treated *health condition*.

Failing to reasonably protect your pet includes you, any member of your family, or anyone living with you treating your pet:

- cruelly or violently
- with reckless disregard for its wellbeing.

Fighting, if your pet has a history

We don't cover the costs of treatment for your pet fighting with another animal if it has a history of fighting before your *policy start date*.

International treatment

We don't cover the costs of any treatment your pet receives outside of New Zealand, including web services. We will cover international services used as part of *qualifying treatment* carried out by a New Zealand *vet* (such as diagnostic reporting services) as long as the local *vet* is the person who administers and invoices for these services.

Medication after your policy ends

We don't cover *medication* for your pet that covers more than 40 days after your policy ends.

Parasites inside or outside your pet

We don't cover treatment of the following preventable parasites:

- fleas
- ticks
- mites
- worms.

We don't cover treatment of any *health conditions* resulting from these parasites including:

- flea allergy dermatitis
- Lyme disease.

Patella luxation

We don't cover treatment for patella luxation *health conditions*.

Prescription pet foods

We don't cover prescription pet foods, whether or not your *vet* recommends them.

Screening

We don't cover screening.

Screening means any of the following when your pet shows no signs or symptoms of an *illness* or injury.

- Diagnostic tests
- Investigations
- Treatments
- Consultations

Specialised treatments

We don't cover any of the following specialised treatments for your pet:

- organ transplant surgery, joint replacements, artificial limbs, implants, and prosthetics, including all associated costs
- genetic or chromosome testing
- cell-replacement therapies, including stem cell therapy.

Supplements

We don't cover vitamin and mineral *supplements*, whether or not your *vet* recommends them.

Treating your own pet

We don't cover any treatment you provide to your pet, unless you are a *vet* or *vet* nurse.

If you're a *vet* or *vet* nurse, we'll reimburse the cost of *qualifying treatment* that you're qualified to perform, except we won't cover consultation fees where you perform the consultation.

Treatment of an undiagnosed health condition that is similar to an excluded health condition

We don't cover treatment of a *health condition* that a *vet* has not or cannot conclusively diagnose if that treatment is consistent with the typical treatment of a condition this policy *excludes*.

For example:

For example, say your puppy has a pre-existing condition *exclusion* for allergies and you take it to the *vet* because it is suffering from a rash. Your *vet* cannot diagnose the *health condition* that is causing the rash but decides to treat your puppy with allergy *medication*. We wouldn't pay for that treatment until or unless a conclusive diagnosis showed the puppy's rash was unrelated to its pre-existing allergy *health condition*.

Conditions related to an epidemic or pandemic

We don't cover treatment of any *health condition* that is due to a declared epidemic or pandemic.

D. How to make a claim



If your pet has an *accidental injury* or *illness*, you can claim for the *vet charges* for *qualifying treatment* provided to your pet.

If we accept your claim, we'll reimburse you the approved amount, up to the *benefit limit*.

Your *benefit limit* is reduced by any claims we have already reimbursed in the FreeCover period.

We want to make claiming as simple as possible. This section sets out everything you need to know to make a claim.

Claim online or send us your completed form

To make a claim, you'll need to provide us:

- your details
- your pet's name
- details of the treatment you're claiming for
- tax invoices listing each expense your *vet* has charged you
- records of the diagnosis and treatment from your *vet*
- evidence to show you've paid the *vet charges*
- any other relevant documents.

If we need any further information, we'll advise you or contact your *vet* directly. We'll normally do this if information is missing, or if we need additional information to process your claim.

You can submit a claim to us in two ways:

- visit our website to claim online, at southerncrosspet.co.nz/make-a-claim
- post a claim form, along with any other documents, to the address on [page 3](#).

> **You can download a claim form at the web page above, or call us on 0800 800 836 and we'll send you one.**



Point to note

You must complete our claim form fully, accurately and truthfully. We may examine any claim and, where appropriate, investigate to ensure the claim is valid and correct.

Please submit your claim as soon as possible

To help us process your claim quickly, please submit it to us as soon as possible after your pet has received the *qualifying treatment*.

We will pay claims to you, not to your vet

If we accept your claim, we'll pay you, not your *vet*, unless we agree otherwise.

We'll also email or post you confirmation we have settled your claim.

How we pay claims if you also have a PetCare or AcciPet policy

If you buy a PetCare or AcciPet policy during your FreeCover period, you can claim for *qualifying treatment* for your pet under either this FreeCover policy, or your PetCare or AcciPet policy (or both).

The first thing we'll do is assess if your claim is eligible under this policy and your PetCare or AcciPet policy terms and conditions. If it is, we'll calculate the amount we pay in one of the following ways.

If your claim is eligible under one policy, but not the other

If the *health condition* you're claiming for is *excluded* or subject to a stand down period under one of your policies, but is eligible for cover under the other policy, then we'll reimburse the *vet charges* under the qualifying policy, subject to its terms and conditions.

Read more about stand down periods on [page 21](#).

If your claim is eligible under both policies

If the health condition you're claiming for is eligible for cover under both this FreeCover policy and your PetCare or AcciPet policy, we'll reimburse you the maximum amount you're entitled to under either (or both) policies, subject to their respective terms and conditions.

Other things you should know about making a claim

These terms and conditions apply to any claim you make under this policy.

You must first claim any money you're entitled to from other sources

When you submit a claim, you must let us know if you're entitled to receive money that covers all or part of that claim from any:

- other insurer or third party
- refunds, credits, rebates, or discounts.

If you can claim from anyone else, you must do this first, and we'll only pay the difference remaining.

You must authorise us to collect information related to your claim

When you make a claim, you agree to us exchanging information with the *vet* or business who provided the treatment you are claiming for.

We'll ask your permission if we need to collect information from any other third parties. However, we may be unable to process your claim if you refuse permission for us to collect the information we need.

We may recover any amount that we overpay you

If we overpay you on any claim, we may choose to recover the overpaid amount from you, or deduct it from any other claim you make.

We may seek a second opinion on your vet charges

We may request a second opinion from a *vet* we choose at our own cost if we consider the *vet charges* in your claim to be:

- unreasonable
- higher than typical *vet charges* for the same or similar treatment of your pet's *health condition*
- unnecessary, as your pet didn't require treatment.

If the *vet* we ask finds that the treatment or *vet charges* in your claim were unreasonable or unnecessary, we may reduce the amount we pay for that treatment, to the amount that we establish as reasonable.

We may take action to recover a claim in your name

After we accept a claim and pay you, we may take any action available to us to recover the amount we have paid you from a third party.

You agree to provide any information we need about third parties who we may recover money from, including in legal proceedings.

It will be our decision whether we take any such action.

For example:

Say your puppy was attacked by another dog at the park. The owners of the attacking dog may be liable for some of your *vet costs*. We may ask you for details about the attack, contact details of the owners, and any details of ongoing investigations or legal proceedings relating to the attack.

E.

When your policy starts and ends



This section sets out the duration of your policy and how you can cancel it.

Your policy provides cover for 6 weeks

This policy starts on the *policy start date* and continues for 6 weeks from that date. This is called your FreeCover period. Once you reach the end of your 6-week FreeCover period, the policy will end, and your cover will stop.

The policy will end early if either you or we cancel it in the circumstances we outline on [page 21](#).

We'll send you a certificate of insurance

We'll send you a *certificate of insurance*, which forms part of your policy. It sets out:

- your name
- the name of the pet we're insuring
- the *benefit limit*
- your *policy start date* and *policy end date*.

Stand down period

A 5-day stand down period for *illness* applies from your *policy start date*.

This means that if your pet needs *vet* treatment for an *illness* during the stand down period:

- we won't cover the *vet* treatment provided
- we'll treat the *health condition* as a pre-existing condition and *exclude* it from cover.

We'll waive your stand down periods for PetCare or AcciPet after you've held FreeCover for 21 days

If you buy a PetCare or AcciPet policy during your FreeCover period which begins on or before your FreeCover *policy end date*, and you have held your FreeCover policy for 21 days, we won't apply the stand down periods for *illness* (under PetCare) and for cruciate ligaments and patella luxation (under PetCare and AcciPet).

If any *illness*, cruciate ligament or patella luxation *health condition* arose before your FreeCover *policy start date*, or during the relevant FreeCover stand down period, these may be added as pre-existing conditions to your PetCare or AcciPet policy.

> You can find out more about PetCare and AcciPet by visiting our website: southerncrosspet.co.nz/compare-pet-insurance

Cancelling this policy

You or we can cancel this policy as set out in this section.

You can cancel this policy by notifying us

You can cancel this policy at any time by notifying us in writing or calling us. We'll cancel your policy from the date that we receive your request to cancel.

We can cancel this policy

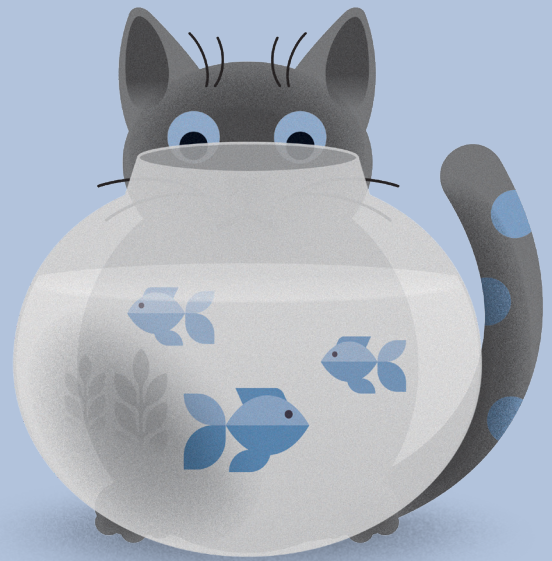
We can cancel your policy by notifying you in writing for:

- misrepresentation
- fraud
- material breach of the terms of this policy.

If we cancel your policy for any of these reasons, we may recover any money you owe us and take any legal action against you.

Before we cancel your policy for any of the above reasons, we'll notify you in writing of the reasons why we are considering cancelling your policy. You'll have at least 7 working days to provide a written explanation (including any relevant evidence) that you want us to consider, and we'll reasonably consider your explanation.

F. Your responsibilities



This section sets out the things you are required to do.

You must live with your pet and take good care of it

You must provide your pet with proper care and attention at all times including being up to date with your pet's vaccinations.

For example:

We may request vaccination records, and decline claims if your pet is not up to date with vaccinations. This includes for conditions like parvovirus, kennel cough, cat flu or leptospirosis.

To be covered under this policy, your pet must live with you and be under your care and supervision.

You must give us truthful, complete and up to date information

You have a duty of disclosure, which means you must give us complete, accurate and up to date information if we need it or if it's relevant to your policy.

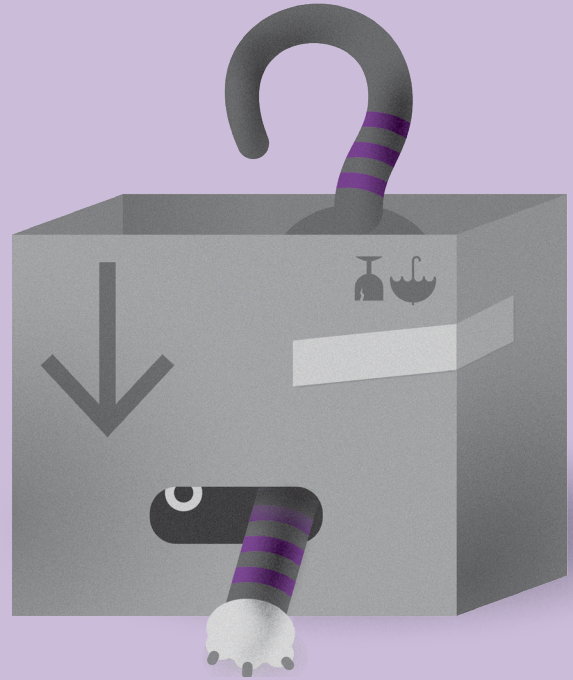
We'll ask you questions when you make a claim. You must provide all the information you know when answering these questions. We'll use this information to decide whether a claim you make is eligible for payment.

You must also let us know about anything else that might affect your cover or your policy. This could include things like:

- changing your address or contact details
- rehoming your pet
- discovering pre-existing conditions.

G.

Other terms, conditions, and privacy



This section sets out additional terms and conditions that apply to your policy. It also includes a summary of how we collect and use your personal information.

If any additional conditions apply to your policy, we'll notify you of these in writing and they will apply in addition to the terms and conditions set out in this policy.

Changes to the terms and conditions can only be made in writing

If we make changes to the terms and conditions of your policy, we'll notify you in writing.

If you're unhappy with any changes we make, you can contact us to discuss your options or you can cancel this policy.

We'll notify you by email wherever possible

Any time we need to notify you in writing about this policy, we'll contact you by email, as long as you've given us a current working email address. Email is our preferred way to communicate with you as it ensures you receive important information quickly.

If we don't have a current working email address for you, or if emails we send bounce back, we'll attempt to contact you using other contact details we have for you, such as your phone number or last known postal address.

You can choose to receive notifications from us by post. We'll send any communication to you at the last postal address you provided us. Post is our least preferred option because it takes longer for us to send information and for you to receive it.

All currency in this policy is in New Zealand dollars

Whenever we mention money in this policy, we are referring to New Zealand dollars.

All *benefit limits* and claim payments include GST and any other taxes or duties that apply.

If any part of this policy is considered void, the other parts still apply

If any court or administrative body (including the Ombudsman) finds any section (or part of a section) of this policy to be illegal, void, or unenforceable, the rest of the policy remains in full force and effect.

How we handle your personal information

Our privacy statement explains when and how we collect, hold, use and disclose your personal information.

> You can find our privacy statement at: southerncrosspet.co.nz/privacy-statement

For example, we use the information about you to:

- contact you from time to time, including within a reasonable time before your FreeCover *policy end date* with information about products and services relating to us
- decide whether we can cover your pet and any conditions that may apply
- help administer your policy
- process your claims.

Our privacy statement also includes details about how to access and correct your information.

We won't rent or sell your personal information to other companies.

H.

How we define key terms



This section sets out what we mean when we use the terms set out in *italics* throughout this policy.

Accidental injury

means a physical harm or injury to your pet that is:

- sudden
- unforeseen
- not gradual.

An accidental injury arises from a single event that occurs at a time and in a place you can identify, and is not related to any other cause.

Benefit limit

means the \$2,000 maximum amount we'll pay for *qualifying treatment* during your FreeCover period under this policy.

Certificate of insurance

means the document we send you which sets out:

- your name
- the name of the pet we're insuring
- the *benefit limit*
- your *policy start date* and *policy end date*.

Your certificate of insurance forms part of your policy.

Exclusion or excluded

means any condition, treatment, or event that this policy doesn't cover.

Health condition

means any *illness* or *accidental injury*.

We consider any *illness* affecting your pet in multiple ways to be the same *health condition* if it has the same signs or symptoms, the same diagnosis, or results from the same sickness or disease.

For example:

We would treat all types and occurrences of cancer as the same *health condition* if your pet had different types of cancer affecting different body parts.

Illness

means a sickness or disease.

Medication

means any drug or other form of medicine provided or prescribed by a *vet* to treat or cure an *illness* or *injury*. This includes all prescription only and restricted veterinary medicines, and some over-the-counter medicines including:

- laxatives
- pain relief (analgesics)
- antihistamines
- anti-fungal
- antacids
- anti-inflammatory drugs
- steroids
- decongestants
- antidiarrheals/antinauseants



Point to note

Supplements are different to medicines, for a definition of *supplement* see [page 27](#).

Policy end date

means 11:59pm on the date that your policy ends, as shown on your *certificate of insurance*.

Policy start date

means 00:01am on the date that your policy begins, as shown on your *certificate of insurance*

Qualifying treatment

means any of the following reasonable, typical, and medically necessary services that a *vet* provides to your pet during the FreeCover policy period to relieve or cure an *accidental injury* or *illness*:

- examination
- consultation
- hospitalisation
- surgery
- x-rays
- *medication*
- diagnostic tests
- nursing
- physiotherapy.

Supplement

means an over-the-counter health improver intended to supplement your pet's diet or wellness, including:

- vitamins and minerals
- probiotics
- nutraceuticals
- oil supplements
- amino acids
- botanicals and herbals.

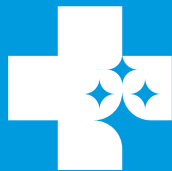
Vet

means an expert currently registered and licensed to practise in New Zealand, including:

- veterinarians
- specialist veterinarians
- *vet* practices
- animal hospitals
- animal clinics
- animal surgeries.

Vet charges

means the reasonable, typical, and essential charges that you incur and pay for *qualifying treatment* that a *vet* provides to your pet.



Southern Cross Pet Insurance

Call us on **0800 800 836**
or visit **southerncrosspet.co.nz**