



Pet insurance



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About this Policy

This document contains our policy wording and sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs.

We provide the cover specified in the policy wording subject to its terms, conditions, limits and exclusions. You need to decide if the type and level of cover, and benefit limits are appropriate for you and will cover your potential loss.

Your contract with us is made up of the following:

- (a) This policy wording;
- (b) Your certificate of insurance;
- (c) The information you provided to us when you applied for cover, and any subsequent information you provide; and
- (d) Any written document that we tell you is part of your policy.

Please retain these documents in a safe place.

Understanding this policy

When you apply for insurance cover, we will confirm with you things such as the period of cover, your premium, and co-payment, and whether any standard terms are to be varied (which must be by a written notice we give you).

These details, including the start date of your policy, will be recorded on the certificate of insurance issued to you.

If you have any queries, or if you want further information about this policy or to confirm a transaction, please use the contact details on the back cover of this policy wording.

To properly understand this policy's features, benefits, conditions, limits and exclusions you need to carefully read the policy wording in its entirety.

Pet eligibility

This policy is designed to cover your domestic pets ordinarily residing with you in New Zealand.

Working dogs (with the exception of assistance dogs) are not eligible to be insured under this policy.

Your pet must be 8 weeks or older on the start date of your first policy.

Our Definitions

When the following words and phrases, or derivatives of the following words and phrases, appear in this policy wording, your certificate of insurance or any other document we tell you forms part of your policy, they have the meanings given below.

Accident

Means an unplanned and unexpected event caused by external and discernible means.

Allianz Partners

Means AWP Services New Zealand Limited trading as Allianz Partners.

Alternative therapy

Means acupuncture, behavioural therapy, Bowen therapy, herbal therapy, homeopathy, hydrotherapy, laser therapy, massage therapy, osteopathy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by or supervised by a vet to treat, or to complement treatment for your pet's injury.

Certificate of insurance

Is the document we give you which confirms that we have issued a policy to you and sets out details of your cover.

Condition

Means any injury or illness suffered by your pet, and for the purpose of this definition, any presentation of an illness with the same diagnosis, signs or symptoms, or resulting from the same disease process, regardless of the number of incidents or areas of your pet's body affected shall be considered a single condition (e.g. all occurrences of otitis (ear infection) will be classified as the same condition).

Congenital condition

Means a congenital anomaly or developmental defect which is present at birth but may not manifest until later in your pet's life.

Co-payment

Means the percentage of any payment for eligible treatment you are responsible for under Section 1- Vet Expenses as set out on your certificate of insurance. We will deduct your co-payment amount from the amount payable to you for every treatment claimed under Section 1.

End date

Means the end date of your period of cover specified on your certificate of insurance.

First policy

Means (unless your policy expressly states otherwise) the first Accident Only Plan you purchased in respect of a specifically named pet, and for which the period of cover is fully paid. For clarity, a reference to first policy (or first policies) excludes Comprehensive or Essentials Plans.

Hereditary condition

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

Illness

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

Injury

Means physical harm to your pet caused solely and directly by violent, accidental, discernible and external means, which happens at a definite time and place during your period of cover and which does not result from any illness or disease process.

Life threatening injury

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

Ongoing injury

Means an injury which first occurs during your pet's period of cover, which may require ongoing treatment during your pet's subsequent period of cover; or an ongoing injury as determined by us.

Period of cover

Means the twelve month period during which cover is provided under your policy, commencing on your start date, and finishing on your end date, as shown on your certificate of insurance.

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 not a working dog, and which is named on your certificate of insurance.

Policy

Means this policy wording, your certificate of insurance, the information you provided to us when you applied for cover, any subsequent information you provide, and any written document we tell you forms part of your policy.

Policy aggregate

Means the maximum amount payable for all claims under Section 1 – Vet Expenses and Section 2 – Additional Benefits combined during the period of cover.

Pre-existing condition

Means any conditions, or, any medical or physical signs, symptoms or circumstances in relation to your pet:

- a) which you are aware of, or which a reasonable person in your circumstances ought to have been aware of; or
- b) for which veterinary advice, care, treatment or medication has been sought, given or recommended; or
- c) which has been diagnosed as a condition, or which are indicative of a condition; or
- d) which are of such a nature to require, or may potentially require veterinary attention; or
- e) which are of such a nature as would have caused a prudent, reasonable person to seek veterinary attention for their pet, prior to the start date of your policy.

Reasonable

Means:

- a) for any treatment including specialist treatment, the standard level of care given for the condition not exceeding the level your pet would normally receive in New Zealand; or
- b) in all other cases, having regard to the circumstances, as determined by us.

Routine care

Means treatment intended to prevent future conditions from occurring rather than treating existing conditions, and includes but is not limited to micro-chipping, de-sexing, nail clipping, vaccinations, dental check-ups or dental scale and polish, and dew claw removal.

Select breed

Means the following breeds, which present an increased risk of health conditions:

Anatolian Shepherd	Giant Schnauzer
Bandog	Grand Blue de Gascoigne

Boerboel	Great Dane
Basset Hound	Greater Swiss Mountain Dog
Bavarian Mountain Hound	Hamiltonstövare
Bergamasco Shepherd Dog	Hungarian Kuvasz
Briard	Irish Wolfhound
Blood Hound	Komondor
Beauceron	Leonberger
Bernese Mountain Dog	Maremma Sheepdog
Bouvier des Flandres	Mastiffs (all types)
Boxer	Münsterländer
Bracco	Newfoundland
Bulldogs (all types)	Old English Sheepdog
Bull Arab	Polish Lowland Sheepdog
Dachshund	Pyrenean Mountain Dog
Deerhound	Rottweiler
Dogue de Bordeaux	Russian Black Terrier
Entlebucher Mountain Dog	Shar Pei
Estrela Mountain Dog	St Bernard

Specialist treatment

Means any treatment which cannot reasonably be expected to be carried out by a vet practising at your regular veterinary clinic, and which, due to the complexity of the condition, must instead be carried out by a vet who is currently registered as a veterinary specialist with the Veterinary Council of New Zealand.

Start date

Is the start date of your period of cover specified on your certificate of insurance.

Treatment

Means reasonable, customary and essential examinations, consultations, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing, and other care and procedures provided by a vet, or a veterinary nurse or technician under vet supervision, to relieve or cure an injury suffered by your pet following an accident during your period of cover.

Vet

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.

Vet expenses

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

We, our, us

Means Tower Limited acting through AWP Services New Zealand Limited trading as Allianz Partners.

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

Means the person named as a policyholder on the certificate of insurance.

Table of Benefits

The Table of Benefits provides details of the benefits, limits and sub-limits available to you during your period of cover, as shown on your certificate of insurance.

Benefits expire at your end date and are not carried over into subsequent periods of cover. If your policy is renewed, the benefits will renew for your next period of cover (except for ongoing injuries – refer to the Renewals & Continuity of Cover section) unless we tell you otherwise on your renewal certificate.

ACCIDENT ONLY PLAN	
Policy aggregate (the maximum amount we will pay you for all claims combined under Sections 1 and 2 during your period of cover)	\$5,000
SECTION 1 – VET EXPENSES	
Injury	\$5,000
Specialist treatment (life threatening injuries)	\$5,000
Specialist treatment (non-life threatening injuries)	\$2,000
Patella surgery	\$800
Cruciate ligament surgery	\$800
Alternative therapy	\$350
Co-payment	20%
SECTION 2 – ADDITIONAL BENEFITS	
2.1 Funeral Costs	\$100

Important Matters

Your insurer

Thanks for putting your trust in us to help look after your pet insurance.

This document is Our Accident Only Plan Pet Insurance Policy. Our Accident Only Plan provides cover only for accidental injury and has lower policy limits than our Comprehensive and Essentials plans.

This policy is issued and managed by **AWP Services New Zealand Limited** trading as **Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622** and underwritten by **Tower Limited**.

Limitation of cover

Notwithstanding anything contained in this policy wording we will not provide cover nor will we make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

Jurisdiction and choice of law

Your policy is governed by and construed in accordance with the laws of New Zealand and you agree to submit to the exclusive jurisdiction of the courts of New Zealand.

Fair insurance code

Tower Limited are a member of the Insurance Council of New Zealand and adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service to our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: <http://www.icnz.org.nz/fair-insurance-code>.

Your duty of disclosure

When you apply for insurance or alter this policy, you have a duty at law to disclose to us all material facts that you know, or could be reasonably expected to know, (including but not limited to matters relating to the health of your pet).

A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

You have the same duty before you renew, vary or reinstate (with our agreement) this insurance policy.

Examples of information you may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction, subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past in connection with your pets.

These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to us.

If you fail to comply with your Duty of Disclosure it may result in:

- this policy being void retrospectively;
- this policy being cancelled; or
- the amount we pay if you make a claim being reduced.

Cooling off period

You have cooling-off rights after you purchase your policy.

If you decide for any reason that you do not want your policy, you may cancel it within 14 days after your certificate of insurance is issued. You will be given a full refund of the premium you paid, provided you do not want to make a claim or to exercise any other right under your policy.

If you cancel your policy during the cooling off period, we will not pay any claims made by you. No premium is refundable once a claim is made or 14 days after your policy start date except to the extent a refund may be available to you under the Cancelling Your Policy section.

Correctness of statements and fraud

If any claim under this policy is in any respect fraudulent, or if any false declaration is made, or false or incorrect information is provided in support of any claim, then we can, at our sole discretion, not pay your claim and cancel your cover under this policy from the date that the incorrect statement or fraudulent claim was made to us.

How we calculate your premium

Your premium is calculated when you apply for this policy, and at each policy anniversary, and is printed on your certificate of insurance. The premium is calculated based on a number of factors.

Some factors are pre-set and do not vary for each insured pet. Other factors which can affect your premium are the Plan you have chosen, your pet's age, species and breed, and any other factor we decide may increase or decrease the risk to us of insuring your pet.

Your total premium reflects the amount we calculate to cover these risks as well as any relevant government charges, taxes or levies (such as GST) in relation to your policy. These amounts are included in the total amount payable by you as shown in your certificate of insurance.

Dispute resolution process

If You have a complaint or dispute in relation to this insurance, or the services of Allianz Partners or Our representatives, please call Us on **0800 630 116** or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33–313, Takapuna, Auckland 0740, New Zealand, or email Your complaint to DisputeResolution@allianz-assistance.co.nz. We will attempt to resolve the matter in accordance with Our Internal Dispute Resolution procedure.

We are registered by law with an independent, external dispute resolution scheme. To obtain a copy of Our External Dispute Resolution process, please contact us.

If Your complaint or dispute is not satisfactorily resolved, We will provide You with information on Our External Dispute Resolution provider.

Privacy notice

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice "we", "our" and "us" means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose your personal information. We usually collect it directly from you but also from others (including those authorised by you such as your family members, vets and other persons whom we consider necessary including our agents). We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, phone number, email address, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences.

You consent to us and any other parties to whom we may disclose your personal information referred to below to collect, use and disclose any personal information provided to us for insurance related and marketing purposes. This may include (without limitation) collecting, using and disclosing such personal information:

- to evaluate and arrange your insurance, administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations,
- for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties and fraud investigations, and
- for other purposes with your consent or where authorised by law.

You authorise us to disclose your personal information to the insurer, Tower Limited, recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, reinsurers, claims handlers and investigators, medical and health service providers, overseas data storage (including "cloud storage") and data handling providers, legal and other professional advisers, the Insurance Claims Register and our related and group companies. Such recipients and third parties may collect, hold, use and disclose your personal information for the purposes set out in this Privacy Notice. Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

Where permitted by law or with your consent, we and other parties to whom we may disclose your personal information may contact you with offers of products or services (from us, our related companies, as well as offers from parties who we have business arrangements with such as Tower Limited) that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, electronic messages (including email) online or via other means. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and parties we have business arrangements with by calling our Contact Centre on **0800 630 116**. If you do not agree with the matters set out in this Privacy Notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can: (1) seek access from us to your personal data and ask us about its origin, the purposes of the processing, and the parties to whom it may be disclosed; (2) correct and update your personal information held by us (subject to the provisions of applicable privacy legislation), and (3) ask us for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law.

If you have a request or complaint concerning your personal information or about our Privacy Notice, please contact: Privacy Officer, Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Contact Centre on **0800 630 116**. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianzpartners.co.nz and click on the Privacy Policy link.

Pre-existing Conditions

Pre-existing conditions are defined in the section headed Our Definitions. Please read this definition carefully.

If your pet has a pre-existing condition we will not pay any claims arising from, related to or associated with that condition.

Co-payment

A mandatory co-payment of 20% is required for this policy. We will deduct your co-payment amount from the amount payable to you for every treatment claimed under Section 1 – Vet Expenses.

Example 1:

Benefit	Type of treatment	Cost of treatment	Amount
Section 1 – Vet Expenses	Torn cat claw – consultation & wound dressing	\$120.00	\$120.00
Section 1 – Vet Expenses	Antibiotics & pain relief	\$60.00	\$60.00
Section 1 – Vet Expenses	Follow up consultation	\$80.00	\$80.00
Sub-total:			\$260.00
Less 20% co-payment:			\$52.00
Amount payable to you:			\$208.00

Example 2:

Benefit	Type of treatment	Cost of treatment	Amount
Section 1 – Vet Expenses	Broken limb - emergency hospitalisation	\$3,700	\$3,700.00
Sub-total:			\$3,700.00
Less 20% co-payment:			\$740.00
Amount payable to you:			\$2,960.00

Example 3:

The following example shows how we will settle a claim when a sub-limit (the maximum amount we will pay) has been exceeded. Refer to the Table of Benefits for details of sub-limits.

In the example below, the total cost of a cruciate ligament surgery has exceeded the policy sub-limit for cruciate ligament surgery (\$800). After the required 20% co-payment has been deducted, the outstanding balance is still greater than the maximum amount payable under the policy. In this circumstance, the maximum amount we are able to pay out is the sub-limit of \$800.

Benefit	Type of treatment	Cost of treatment	Amount
Section 1 – Vet Expenses	Cruciate ligament surgery	\$1,100	\$1,100
Sub-total:			\$1,100
Less 20% co-payment:			\$220.00
Total:			\$880.00
Amount payable to you:			\$800.00

Caring for Your Pet

Your obligations to us

You must provide all reasonable care for your pet's health and wellbeing and protect it from illness or injury, which includes:

- keeping your pet up to date with any vaccinations recommended by your vet or by the New Zealand Government, and
- providing reasonable routine and preventative treatment, and
- seeking treatment for your pet as soon as reasonably practicable after your pet first displays any signs or symptoms of any illness or injury, and
- complying with any regulations or conditions set by any local government authority in relation to your pet, and
- protecting your pet from the ingestion of any object, food or substance which could result in poisoning or internal obstruction, and
- protecting your pet from injuries inflicted from fighting with other animals.

If you have not satisfied this condition, 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.

Payment of Your Premium

Paying your premium

When you apply for this insurance, we will advise you of the total premium you must pay, when you must pay, and how you can pay. Your premium is an annual premium, and must be paid when you take out a new policy, and when you renew your policy.

You may pay your premium annually in advance in full, or you may pay in weekly, fortnightly or monthly instalments by credit card or direct debit.

When you pay your premium by instalment, claims are paid on the basis that you agree to pay the remaining premium for your period of cover.

If we accept and pay a claim under your policy, we reserve the right to deduct the balance of any outstanding premium from the claim payment.

Paying on the due date

Claims are paid by us on the basis that either you have paid, or you agree to pay, any remaining premium in full for your period of cover.

If a direct debit fails for any reason, we will contact you to inform you, and we will automatically try again.

If at least one instalment of your premium remains unpaid for at least 14 days past its original due date, we can refuse to pay any claims.

If your premium is still in arrears 45 days after your first missed payment was originally due, we may cancel your policy.

If your instalment payments are frequently late or missed, we reserve the right to require you pay on our demand, your premium in full for the remaining period of cover, failing which we may cancel your policy.

If we cancel your policy due to non-payment of your premium, no benefits or entitlements can be paid under your policy.

Renewals & Continuity of Cover

Renewals

For your convenience and to ensure continuity of cover under your policy, we may automatically renew your policy each year. We will inform you of our offer to renew your policy prior to your policy end date. 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.

We reserve the right to change the terms and conditions of your policy upon renewal to reflect the risk associated with insuring you in respect of your pet. This may be based on factors including but not limited to your pet's age and medical history.

Unless we notify you otherwise, your cover may automatically be renewed on the terms contained in the renewal offer and we will deduct the renewal premium from your nominated bank account or credit card unless you tell us not to. If the nominated bank account or credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.

You must notify us by phone or in writing if you decide not to renew your policy.

On renewal, you must comply with your duty of disclosure as set out in the Important Matters section.

Continuity of cover and time limit for ongoing injuries

If your policy is renewed on each anniversary date of your original period of cover, and provided that your policy does not lapse for any reason, we will provide continuous cover for an ongoing injury for a period of 18 months from the date your pet first suffered the injury.

The maximum amount we will pay for an ongoing injury under this continuous cover is the balance (if any), of the benefit limit or sub-limit that applied during the period of cover when the ongoing injury first occurred.

Please refer to general exclusion 3 in the General Exclusions section.

Cancelling Your Policy

Cancellation by you

You may cancel your policy for any reason after the cooling off period. If you want to cancel your policy you must tell us by phone, or in writing by post or email.

In all cases, the cancellation will be effective from the date that we receive the cancellation notification from you.

Cancellation where no claim have been made:

If you have paid the annual premium in full and, provided no claim has been made, we will refund the premium less the amount of premium applicable for the period cover was in place for.

If you have been paying your premium by instalments, there is no premium refund (including for any remaining days of a current instalment period), and no further premium instalments will be deducted from your account.

Cancellation after a claim has been made:

Claims are paid on the basis that either you have paid, or you agree to pay, any remaining premium in full for your period of cover.

If you cancel your policy after having made a claim, no refund is due to you. We have the right to request that you pay the remaining premium for your period of cover if it has not already been paid.

Any outstanding premium may be deducted from any claim payment we owe you, or alternatively, charged to your nominated bank/credit card account.

This clause survives the termination of your policy.

Cancellation because your pet has passed away:

If you cancel your policy because your pet has passed away, your policy will be cancelled in the same way as set out above depending on whether or not you have made a claim.

Cancellation by us

We may cancel your policy with immediate effect where the law permits us to do so if you have:

- not complied with your duty of disclosure; or
- allowed your premium to enter into arrears; or
- if any information you provided when you took out your policy or when you made a claim was not truthful or correct; or
- if any information you supplied in support of your application for insurance or in support of any claim was fraudulent, or, if you made a fraudulent claim.

If we cancel your policy due to fraud, we will not refund any money to you.

What We Pay

The maximum amount we will pay for all claims combined under Sections 1 and 2 is the policy aggregate.

You must also read the General Exclusions section of this policy wording for reasons why we will not pay.

SECTION 1 - VET EXPENSES

What we cover

If, during your period of cover, your pet suffers an injury caused by an accident, we will reimburse you up to the limits specified in the Table of Benefits for all reasonable vet expenses, including specialist treatment and alternative therapy, necessarily incurred by you to treat your pet's injury.

Sub-limits apply for all claims arising from each of the following:

- Cruciate ligament surgery
- Patella surgery
- Specialist treatment (non-life threatening injuries)
- Alternative therapy

You must check the Table of Benefits for the maximum amount we will pay for all claims arising from each of the above during your period of cover.

SECTION 2 - ADDITIONAL BENEFITS

Section 2.1 Funeral Costs

What we cover

If your pet passes away due to an injury within your period of cover, we will contribute \$100 towards the cost of cremation or burial provided that you supply the following documentation in support of your claim:

- Clinical notes from your vet regarding the cause of death, and
- A receipt for the cremation or burial from your vet or from a known pet funeral company.

General Exclusions

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

1. your pet's pre-existing conditions;
2. any illness, or any signs and symptoms of any illness, sickness, degenerative disease, hereditary conditions or congenital conditions;
3. vet expenses claimed for an ongoing injury incurred more than 18 months from the date your pet first suffered the injury;
4. treatment outside of New Zealand;
5. house visits unless moving your pet would either endanger its life or significantly worsen your pet's injury, as confirmed by your vet;
6. any treatment administered or prescribed by a person who is not a qualified vet, veterinary nurse or technician, or alternative therapist;
7. organ transplants, stem cell transplants or joint replacements;
8. after-hours treatment unless your vet confirms that an emergency consultation was essential;
9. experimental treatment, or treatment or medication which is not approved by the Ministry of Primary Industries or the Veterinary Council of New Zealand;
10. transport or boarding expenses;
11. food, including food prescribed by a vet;
12. breeding, pregnancy, obstetrics and birth (including caesarean sections);
13. treatment undertaken for cosmetic purposes, routine care or costs associated with grooming;
14. any treatment or medication after your policy end date, unless you have renewed your pet's policy without any lapse in cover;
15. any medication, vitamins, supplements or pheromone products which are available to purchase over the counter without requiring a prescription from a vet;
16. the cost to hire or purchase medical equipment, including but not limited to Elizabethan collars, cages, crates or housing, and prosthetics or orthotics;
17. dental treatment, unless a serious and traumatic accident occurs and the dental treatment is carried out directly to repair serious injuries to your pet's face;
18. post-mortem and non-essential euthanasia;
19. your failure to provide all reasonable care for your pet's health and wellbeing or your failure to reasonably protect your pet from illness or injury, which may include (but is not limited to), your failure to protect it from injuries inflicted from fighting with other animals, or from the ingestion of toxic or obstructive substances, objects or food;
20. malicious acts, mistreatment, deliberate injury or gross negligence towards your pet caused by you, any member of your immediate family, or any other person who normally resides with you and your pet;
21. any injury for which you have declined a course of reasonable and customary treatment that was recommended by your vet or where you have chosen to pursue another course of treatment instead, without our prior authorisation. In such cases, we may agree to pay you the amount we would have paid had you pursued the course of treatment your vet recommended in the first instance, but in all circumstances we will not pay for any additional costs you incur;
22. any signs or symptoms of an injury where an accidental cause has not been recorded, and where the treatment protocol is the same or similar to the treatment protocol for any injury, illness or disease process which is not otherwise covered under your policy;
23. any treatment, expenses or events occurring after your policy end date, unless you have renewed your pet's policy without any lapse in cover;
24. postage, courier fees or administration costs;
25. any amounts charged by your vet for providing information in relation to your claim;
26. the destruction of your pet due to any court or council order;
27. war, riot, civil commotion, terrorism, natural disaster or similar events;
28. your business or occupation, or your pet being used for the purpose of any business, occupation (with the exception of assistance dogs), hunting or sport.

Claims

Before claiming, check that you are covered by your policy by reading the appropriate section in the policy wording and the General Exclusions to see exactly what is and what is not covered. Please take note of conditions, limitations and exclusions that could affect your claim.

How to make a claim

You must give notice of your claim as soon as possible. The fastest and easiest way to make a claim is to visit our website and download a claim form - petinsurance.tower.co.nz/onlineclaims.

Alternatively, you can call the contact number shown on the back cover of this policy wording for further assistance.

If there is a delay in claim notification, or if you do not provide sufficient detail to process your claim, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must, at your own expense, give any information Allianz Partners 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 document necessary to assess your claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

Claims are payable in New Zealand dollars to you

We will pay all claims in New Zealand dollars. We will pay you unless you tell us to pay someone else. Payment will be made by direct credit to a New Zealand bank account nominated by you.

If you can claim from anyone else, we will only make up the difference

If you can make a claim against someone in relation to a loss or expense covered under this policy you must claim from them first. If they do not pay you the full amount of your claim, we will make up the difference.

Other insurance

If any loss covered under this policy is covered by another insurance policy, you must give us details.

We will only make any payment under this policy once the other insurance policy is exhausted. If we have paid your claim in full first, we may seek contribution from your other insurer. You must give us any information we reasonably ask for to help us make a claim from your other insurer.

Subrogation

We may, at our discretion undertake in your name and on your behalf, control and settlement of proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, everything required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

Recovery

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our costs (administration and legal) arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under your policy.
3. To you, your uninsured loss.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss, you must pay us the amount of that payment up to the amount of the claim we paid you.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling Allianz Partners on 0800 778 109. All information will be treated as confidential and protected to the full extent permitted under law.

CONTACT US

SALES & GENERAL ENQUIRIES

PHONE: 0800 630 116

EMAIL: pethelp@allianz-assistance.co.nz

CLAIMS

PHONE: 0800 630 116

EMAIL: petclaim@allianz-assistance.co.nz

Monday to Friday from 8.30am to 5pm

PHONE: 0800 630 116

Tower Pet Insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners Level 3, 1 Byron Avenue, Takapuna, Auckland 0622

Tower Limited: financial strength rating A-(Excellent), stable outlook (effective April 2021).