



## Quick Tips to help you understand and get the most out of your Perfect Partners Pet Cover Policy

### **Q. What benefits does Perfect Partners offer?**

**A.** Perfect Partners covers veterinary treatments and surgeries for accidental injury and illnesses ranging from minor problems such as ear infections and bee stings to major conditions such as broken bones, diabetes and cancer. We also provide a rebate on the cost of FRONTLINE and HEARTGARD as well as a benefit towards the treatment costs as a result of Tick Paralysis, Flea Allergy Dermatitis, Heartworm Disease, Clinical Roundworm and Hookworm infestation.

### **Q. What is not covered?**

**A.** Like most insurance policies, we have some exclusion's to keep your premiums low. These include; pregnancy, elective procedures, foods/diets, grooming, behavioral problems, and pre-existing conditions that showed clinical signs before taking out the insurance.

### **Q. What is a pre-existing condition?**

**A.** It is any condition (illness or injury) or symptoms or signs of that condition occurring or existing in any form prior to the Commencement Date of your policy or during the policy waiting-period. Simply put, we offer cover to protect pets for conditions that arise after insurance has been taken out.

### **Q. Can my pet visit any vet I choose?**

**A.** Yes, you can use any Veterinarian who is licensed to practice in Australia.

### **Q. When will my policy start and when can I claim?**

**A.** Your policy will commence at midnight on the day that your proposal has been accepted by us. You may make a claim for illness conditions which arise 30 days after this date. This waiting period does not apply for accidental injury claims.

### **Q. Can the insurer change my policy terms and conditions?**

**A.** Your insurance policy is an annual contract of insurance. The terms and conditions of your policy may not be altered during the term of the contract. The insurer may, however, change the terms and conditions when a new contract is entered into, usually on renewal.

### **Q. How much will I get back for the money I spend at my vet for illness or accident treatment?**

**A.** You will receive 80% ( or 70% depending on your choice of cover) of the total cost of treatment for your dog or cat, subject to the annual limits and conditions set out in the policy documentation.

### **Q. Do I get a discount if I insure more than 1 Pet?**

**A.** Yes, a discount is applicable to each additional insured pet.

### **Q. How do I submit a claim?**

**A.** Complete a Perfect Partners Claim Form which can be downloaded from our website [www.startgard.com.au](http://www.startgard.com.au) or will be mailed to you by calling us on 1300 668 100.

### **Q. Can I submit my claim via fax?**

**A.** No. The completed signed claim form and original itemised invoices/receipts must be submitted to us by post and in time to be received by us within 60 days of the treatment date.

### **Q. Are veterinary records always needed in order to process claims?**

**A.** No, in many cases your claim can be processed directly without us calling for veterinary records. However, in some cases we may request veterinary records to help us understand some aspect of your claim to ensure it is processed correctly and fairly.

### **Q. How do I inform you of any changes to my records?**

**A.** Please notify us as soon as possible, in writing, if any of the following change:

- Your banking details;
- Your address, title or name; or
- If you wish to add or remove a pet from cover.



Should you require any other assistance in understanding your Perfect Partners Pet Cover Policy, please do not hesitate in contacting us on **1300 668 100**  
8.30 am - 5.30 pm (EST) Monday- Friday