

An overview of updates to AcciPet

This is an overview of the updates that are being made to AcciPet. These updates will be effective from your next policy renewal after 1 March 2018. For full policy terms (including limitations and exclusions) please see the new [AcciPet policy document](#).

Benefit updates

- Added patella luxation to the 90 day stand down for cruciate ligament, and added wording wherever the stand down is mentioned.

Exclusion updates

- Amended exclusion (v) to clarify the types of ingestion and related outcomes.
- Amended exclusion (vii) for dental cover to allow dental treatment as part of a serious traumatic event when in conjunction with the treatment of other facial injuries.
- Added an exclusion for prescription or dietary pet food, vitamins and mineral supplements, whether recommended by your vet or not.
- Updated exclusion from behavioural treatment to behavioural or psychological conditions, and updated the associated definition wording.
- Removed the exclusion for house calls and out of hours treatment costs.
- Split out the exclusion for treatment provided outside of New Zealand from the exclusion for treatment provided by a policyholder, and amended the wording for treatment provided by a policyholder.
- Added an exclusion for hospitalisation of a pet for a period of time longer than is medically necessary, including for convenience purposes.
- Added an exclusion for your pet fighting with another animal(s), where your pet has a history of fighting with another animal(s) before the policy start date.

Wording updates

- Updated the website address where the disputes procedures can be found.
- Updated the privacy wording.
- Clarified that your premium includes administrative charges.
- Amended the claiming timeframe wording.
- Clarified that we require evidence that any required payment has been made.
- Added wording to authorise us to contact a vet that treated your pet prior to your ownership of that pet.
- Amended the co-payment illustrative calculation figures.
- Added wording to confirm we will send all communications via email unless we don't have a valid email address for you.
- Amended a reference to sums insured to benefit limits.
- Updated the definition for congenital conditions to clearly define what these are.
- Removed the definition of resolved conditions, and the reference to resolved conditions within the pre-existing conditions definition.