

An overview of updates to PetCare

This is an overview of the updates that are being made to PetCare. 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 [PetCare 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.

Module updates

- Removed the 90 day stand down for day-to-day extra care, and removed wording wherever the stand down is mentioned.
- Increased the benefit limit for day-to-day extra care from \$150 to \$300 per year.
- Moved cover for scale and polish from day-to-day care extra to dental care extra.

Exclusion updates

- Amended exclusion (v) for dental cover to clarify the exclusion and to allow dental treatment as part of a serious traumatic event when in conjunction with the treatment of other facial injuries.
- Updated exclusions (x) and (xi) for dog and cat infectious diseases to allow cover for animals that have been vaccinated in accordance with your vet's recommended vaccination protocols.
- Removed exclusion (xi) for cat FIP
- Updated exclusion (xiii) 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 screening, and an associated definition.
- 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 accidental injury and illness cover to confirm there are four cover options.
- 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.
- Amended the definition of you/your to include an applicant of a policy.