



## Taking the pain out of pre-existing conditions – Upcoming change for HCF Pet Insurance customers

To help pet parents get the most out of their pet insurance policies, we've recently made some changes to how pre-existing conditions are handled for all HCF Pet Insurance policies. This applies to claims with a veterinary treatment date from 1 December 2020.

### What is a pre-existing condition?

A pre-existing condition refers to any health condition (diagnosed or otherwise) that your pet has shown signs of before the purchase of a pet insurance policy or its applicable waiting period, meaning the condition won't be covered under the policy.

### What's changed?

Not all pre-existing conditions are created equal. To help pet parents claim for more eligible conditions, from 1 December 2020, pre-existing conditions will be assessed depending on whether they are considered a temporary or a chronic condition.

A **temporary pre-existing condition** is a pet health condition that usually resolves with treatment and is automatically removed as an exclusion from your policy if your pet hasn't shown signs of that condition for 18 months or more prior to your claim treatment date. This will apply to claims for temporary conditions with a treatment date occurring on or after 1 December 2020.

A **chronic pre-existing condition** is a pet health condition that requires ongoing care or is more prolonged in nature, and affects your pet over a period greater than 3 months in total (the 3 month period need not be consecutive). So, if your pet displays a chronic pre-existing condition prior to the purchase of a pet insurance policy or its waiting period, it will never be coverable under the policy.

Some of these conditions include:

- cruciate ligament conditions
- intervertebral disc disease
- hip dysplasia
- elbow dysplasia
- patella luxation
- endocrine diseases
- any other chronic condition.

An important reminder that these exclusions only relate to pre-existing conditions. If your pet requires treatment after the purchase of a pet insurance policy and its waiting period, all conditions outlined in the policy's Product Disclosure Statement (PDS) will be eligible for cover for the life of the policy subject to the policy terms and conditions.

Let's take a quick look at some examples to help differentiate the difference between a temporary pre-existing condition (which can be removed as an exclusion after the 18-month asymptomatic period), and a chronic pre-existing condition (which will always be excluded if pre-existing).

### Bella's gastroenteritis

Before taking out a pet insurance policy, your pet Bella has a case of gastroenteritis (a tummy upset). The condition is treated and Bella recovers. Following the surprise episode, you decide to purchase a pet insurance policy for Bella to help with future, unexpected vet visits.



Two years later, Bella has another unrelated case of gastroenteritis. Can you claim for this condition?

Yes. The gastroenteritis is considered a temporary condition, given that it resolved with treatment, it's not on the list of excluded conditions in the policy's PDS, the episodes were not related and there was more than 18 months between each condition.

#### Archie's cruciate ligament condition

You've noticed your pet Archie is limping a little on one of his rear legs. Your vet diagnoses him with a cruciate ligament rupture.

15 days ago, you took out pet insurance for Archie, meaning you're still in the policy's waiting period for this condition. That means treatment for this condition is not covered by your policy given it arose during the applicable waiting period, as outlined in the policy's PDS.

Two years later, Archie requires surgery for the cruciate ligament rupture. Can you claim for this condition?

No. You and your vet were both aware of this condition during the pet insurance policy's waiting period, so it's not eligible for cover (as outlined in the policy's PDS). Cruciate ligament conditions are also specifically excluded under the temporary condition definition, so this condition will always be excluded under your policy.

#### Max's demodex mites

Your puppy Max had demodex mites 18 months before having a pet insurance policy, which resolved with treatment from your vet.

Two years later, Max is diagnosed with a new case of demodex mites. Can you claim for this condition?

Yes. The first episode of demodex mites was a temporary condition that resolved with treatment, and it's not considered an excluded condition in the policy's PDS. Max also didn't show signs, symptoms or abnormality in relation to the condition for more than 18 months.

#### Daisy's broken leg

You first got pet insurance for Daisy when she was just 10 weeks old. Now at age three, Daisy broke her leg and needs emergency treatment by your vet. Can you claim for this condition?

Yes. As your selected pet insurance policy provides cover for accidents like broken bones (as outlined in your PDS) and the policy's waiting period has passed, the condition isn't considered pre-existing (i.e. known to you or your vet prior to the commencement of your policy), and you've renewed your policy continuously each year without a break in cover, you're able to claim for Daisy's broken leg.

**Note:** The examples above are of a general nature and you should refer to the PDS and Certificate of Insurance for information about conditions covered under your specific level of cover.

#### **Want a pre-existing condition reviewed on your policy?**

All temporary pre-existing conditions are automatically removed from your pet insurance policy as an exclusion if your pet hasn't shown signs or symptoms of that condition for 18 months or more, so there's nothing more for you to do.



A chronic pre-existing condition is a pet health condition that requires ongoing care or is more prolonged in nature, so if your pet displays one of these conditions prior to the purchase of a pet insurance policy or its' waiting period, it'll never be coverable under the policy.

If you'd still like to have a pre-existing condition on your pet insurance policy reviewed, you can do so anytime. Simply complete the pre-existing condition policy review form found [here](#), with your vet and we'll take care of the rest.

### **Where can I find the details of these changes in my Product Disclosure Statement (PDS)?**

We've issued new Product Disclosure Statements (PDS) on 5 August 2021 that outlines all the new terms. You'll find this on our [website](#).

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