

Who is Petcover?

Petcover is New Zealand's most comprehensive pet insurance provider.

Pet insurance is our priority and sole business, so you can be confident in our specialised approach and expert knowledge within the pet industry and pet insurance sector.

Staffed by industry specialists and pet lovers, bringing you expertise, empathy and understanding.

Why choose Petcover?

Petcover is the only pet insurance in New Zealand to offer cover for exotic pets.

Petcover understands how important exotic pets can be to a family, just like cats and dogs. We know how expensive veterinary care can be when your beloved bird, tortoise, reptile or small mammal falls ill or is injured.

- We offer plans for a wide range of pets, budgets and insurance needs.
- Providing cover for many of your furry, feathery and scaly friends, large or small.
- Annual or monthly payment options to suit your budget.

Get a free quote today

Call **0800 255 426** or visit **petcovergroup.com/NZ**



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Petcover
New Zealand



Petcover

*Cover is subject to acceptance criteria, terms, conditions, waiting periods and excesses apply and may be varied at renewal. Policy limits and exclusions may apply. Excludes pre-existing conditions. Information is correct at time of printing. Please consider the policy wording before making a decision to purchase the product.

Administrator: Petcover NZ Limited (6683237)
(NZBN: 9429046576941) Registered NZ Limited Company.
The Insurer

The Insurer of this Policy is Sovereign Insurance Australia Pty Ltd - Australia (ABN 85 138 079 286, AFSL No. 342516) with its registered address at 3801/3803 Pacific Highway, Tanah Merah QLD 4128. Sovereign Insurance Australia Pty Ltd is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth). Please consider the PDS before making a decision to purchase the product. This information does not take into account your objectives, financial situation or needs and does not constitute any form of financial advice or recommendation.

The Insurer is regulated by the Australian Prudential Regulation Authority ('APRA'). Sovereign Insurance Australia Pty Ltd is not currently licensed to carry on insurance business in New Zealand and is not regulated by New Zealand prudential supervision laws or within the prudential supervision of the Reserve Bank of New Zealand.

Petcover®



Insurance for Exotic pets

(Exotic, rare or unusual reptiles, birds and small mammals)

Petcover is the first in New Zealand to offer cover for your exotic pet.

Cover for eligible veterinary fees including: Alternative and complementary treatment, advertising and reward in case of a missing pet, death from injury or illness and much more.

Eligibility for a Multi-pet discount. Choose from three different levels of cover.

Cover	Premier (not available for Small Mammals)	Plus	Value
Eligible Veterinary Fees (for the Treatment of Injury, Accident or Illness)	Up to \$6,000	Up to \$4,000	Up to \$2,000
Alternative or Complementary Treatment	Up to \$500 (within veterinary fee limit)	Up to \$400 (within veterinary fee limit)	Up to \$300 (within veterinary fee limit)
Advertising and Reward	\$500	\$500	\$500
Third Party Liability	\$1,000,000 (any one loss occurrence)	\$1,000,000 (any one loss occurrence)	\$1,000,000 (any one loss occurrence)
Multi-Pet Discount (3+ eligible pets)*	✓	✓	✓
Excesses			
Bird or Reptile Fixed Excess	\$75 or \$175	\$75 or \$175	\$75 or \$175
Small Mammal Fixed Excess	Not Available	\$125 or \$225	\$125 or \$225
Referral Hospital or Specialist Vet	Fixed Excess ¹ + percentage of vet invoice(s)	Fixed Excess ¹ + percentage of vet invoice(s)	Fixed Excess ¹ + percentage of vet invoice(s)
Diagnostic Examinations	Fixed Excess ² + percentage of vet invoice(s)	Fixed Excess ² + percentage of vet invoice(s)	Fixed Excess ² + percentage of vet invoice(s)
Dental (Small Mammals only)	Not Available	Fixed Excess + percentage ³	Fixed Excess + percentage ³
Waiting Periods			
Illness	21 days	21 days	21 days
Entry Age Limits			
Birds	12 weeks – no limit	12 weeks – no limit	12 weeks – no limit
Reptiles	12 weeks – no limit	12 weeks – no limit	12 weeks – no limit
Turtles / Tortoises	12 weeks – 50 years	12 weeks – 50 years	12 weeks – 50 years
Small Mammals	Not Available	8 weeks – 8 years**	8 weeks – 8 years**
Optional Extra			
Loss from Not Returning whilst Flying (Birds of Prey only)*	Up to 50% of the purchase price or market value	Up to 50% of the purchase price or market value	Up to 50% of the purchase price or market value

All benefits are an extract of the full benefit list. The exact scope of benefits can be found in the policy terms and conditions.

*This offer includes our cat, dog and horse cover. **Chinchillas are eligible up to 8 years. Other eligible mammals are up to 5 years.

-If the pet is referred by primary vet for treatment, the cost of referral/specialist vet treatment up to the maximum benefit. ² Diagnostic examinations of Magnetic Resonance Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computed Axial Tomography (CT or CAT). The cost of MRI, NMRI, CT, CA scans up to the maximum benefit. ³Of the cost of any single treatment, less the applicable excess in each and every case, of any dental treatment.