



Pet Insurance

Policy Wording

Version:

CovePet01 2022

Questions?

0800 268 347
support@coveinsurance.co.nz

Made in NZ:

Made with  in New Zealand

My Cove

All Cove customers get access to [My Cove](#), where you can see all your policies and manage them 24/7.

From My Cove, you can:

- Amend your personal details
- Make changes to your policy
- Lodge a claim
- Buy additional policies
- Cancel a policy
- Refer a friend
- Update your payment details

My Cove is the quickest way to get anything done with Cove. If you do need additional assistance however, our friendly staff are available to help.

If this is your first policy, your login details will be delivered shortly via email.

Queries

If you have any queries about your policy or ever need to make contact, you can do so by either:

- Visiting or chatting with us at coveinsurance.co.nz
- Emailing us at support@coveinsurance.co.nz
- Calling us on 0800 26 83 47

Claims

To make a claim or to enquire about a claim already made:

- Head online to coveinsurance.co.nz, or
- Call us on 0800 268 347 option 1

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1. Certificate of insurance

The *Certificate of insurance* is *our* understanding of *you* and *your pet* being insured. This is the information *you* have provided when *you* took out the *policy*, or sometime since, and on which *we* have based *our* pricing and terms of *cover*. It is critical that this is reviewed on a regular basis to ensure all the information is correct at all times. Failure to notify *us* of changes to any of this information may result in claims being declined and *your cover* being affected.

Please note this is provided as a separate PDF document when *you* purchase *your* policy. *You* can find it in [My Cove](#) whenever *you* need it.

2. Key features of Cove pet insurance

A. Primary Cover

Cove pet insurance provides financial help if *your pet* unexpectedly becomes ill or suffers an *accident* and requires expensive *vet treatment* by reimbursing *vet expenses* up to the *benefit limits*, as explained in section 4.

B. Additional Cover

In addition, we provide you with the following complementary benefit if needed, as explained in section 4:

- ▶ Emergency boarding costs for *your pet*

C. Optional Covers

The following optional covers are offered for the Major + Minor plan only, as explained in section 4:

- ▶ *Dental illness*
- ▶ *Everyday stuff*

D. What we pay

We will pay *you our* share of the eligible *vet expenses* and other costs, as summarised by the covers in A, B, & C above and provided in section 4, less *your excess* and *co-payment*.

E. Pay your premium

You must pay the premium when *you* apply for a new policy and when *you* renew *your* policy. This is the amount stated on the *certificate of insurance*.

F. What we will not pay

Some things are not covered and some benefits have limits. Refer to section 5 Policy exclusions and as further set out in each benefit or *condition*.

G. How to make a claim

Is explained in section 7 Claims.

H. Insurer

When you purchase this *policy* it is a contract of insurance with Aioi Nissay Dowa Insurance Co., Ltd.

I. Cancellation

You may cancel *your policy* at any time. *You* may be eligible for a refund of all or part of *your* premium paid dependent on the circumstances – refer section 6e for detail.

We may cancel *your policy* in certain circumstances - refer to section 6e for detail.

J. More than one policy

We have a refer-a-friend program which rewards customers when they introduce new customers or when *you* buy an additional *policy*. When this happens *your* "friend" receives a free month (up to \$100 including GST) and so do *you*.

Additional terms and conditions apply to this and can be [reviewed here](#).

3. Your responsibilities

A. Read the policy

This is *your policy* document which describes what is covered, how it works and *your* responsibilities.

Your Cove pet insurance *policy* consists of this *policy* document, *your certificate of insurance*, any other documents we tell you form part of *your policy*, the information you provided to *us* when you applied for *cover*, and any subsequent information you provide.

Please take the time to read this *policy* document so you understand it and can be sure it meets *your* needs.

We have used headings to help you interpret this *policy* document. These headings are purely descriptive in nature. You should not rely on headings to interpret the *policy*.

Words with special meaning specific to this *policy* are indicated in the text in italics and defined in section 10. The singular includes reference to the plural and vice versa.

B. Free-look (14 days)

If you decide this insurance isn't what you intended and you haven't made a claim, you may cancel *your policy* within 14 days of buying the *policy* and you will receive a full refund of the premium paid.

C. Pay your premium

Your premium is stated on the *certificate of insurance*. You must pay the premium when you apply for a new *policy* and when *you* renew *your policy*.

If *you* do not pay *your* premium we may be entitled to

- ▶ reject payment of a claim;
- ▶ reduce a claim payment; or
- ▶ cancel *your policy* or treat it as though it never existed.

D. Look after your pet and maintain your pet's health care

You must take reasonable care of *your pet* and undertake *treatment* prescribed by a *vet* to prevent *illness* or sickness. *You* should immediately take *your pet* to a *vet* as soon as it shows symptoms of being unwell to be examined and treated without delay.

Your pet must always be in *your* care or a trusted friend or in the care of a registered and recognised animal care institution like a registered cattery or boarding kennel.

E. Assist us when making a claim

We'll need *your* help providing information about *your pet* and its *accident* or *illness* to support *your* claim including access to *your vet* and records about *your pet*. Any difficulty with this may slow down or render *your* claim invalid.

F. Keep us up to date

With *your* email, address and phone contact details.

4. Explanation of covers provided

This section describes details of the benefits and limits available for the *cover* you have chosen, as shown on *your certificate of insurance*, subject to the terms, conditions, limits and exclusions which apply as described in the *policy* documents.

Eligibility for applicable benefits

Entry age of new pets	From 8 weeks up to 5 years of age.
Lifelong cover	<p>Provided there is no break in <i>cover</i>, we will offer renewal of <i>your policy</i> at each renewal for so long as we continue to provide this product. We may also change the terms and conditions of the <i>policy</i> upon renewal based on the risk associated with insuring <i>pets</i> like <i>yours</i>.</p> <p>At the time of renewal, we will send you a renewal notice confirming changes (if any) to the terms and conditions of the <i>policy</i> and premiums.</p>
Dog breeds excluded	<p><i>Your pet</i> may not be one of the following dog breeds (or a cross including this):</p> <ul style="list-style-type: none">▶ Pit Bull Terrier▶ Dogo Argentino▶ Perro De Presa Canario▶ Dogo Canario▶ Dingo▶ Japanese Tose▶ Fila▶ Brasileiro▶ Czechoslovakian Wolfdog▶ Saarloos Wolfhound/Wolfdog▶ Any wolf hybrid
Waiting period	<ul style="list-style-type: none">▶ 21 days for <i>illness conditions</i>▶ 0 days for <i>accidental injury</i>▶ 6 months for <i>cruciate ligament conditions</i> and intervertebral disc disease (IVDD)
Annual benefit limit for	<i>Accidental injuries</i> and <i>illness conditions</i> is combined as stated in the <i>certificate of insurance</i> .
Exclusions	Refer to section 5 Policy exclusions and as further set out in each condition or benefit.

Accidental injuries

What we will pay

We will pay you our share of the *vet expenses* incurred and paid by you up to the annual *benefit limit* for *treatment* of your pet during the *policy period* as a result of your pet suffering an *accidental injury*, less any applicable *co-payments* and *excesses*.

You will be responsible

for any *excess* and *co-payment* as shown on the *certificate of insurance*.

To qualify for cover

The *accident* must have occurred during the *policy period* and:

- ▶ Be a direct consequence of one of the following:
 - ▶ a motor vehicle incident
 - ▶ a burn or electrocution
 - ▶ a sting or bites of ants, bees, flies, mosquitoes, spiders and wasps
- ▶ Or result in:
 - ▶ a bone fracture
 - ▶ a ligament or tendon injury
 - ▶ a bite wound or fight wound abscesses
 - ▶ lacerations or abrasion of tissue, skin or mucous membrane.

What we will not pay for

Vet expenses attributable to:

- ▶ a *pre-existing condition*, a *related condition* or a condition arising within the *waiting period*
- ▶ *conditions* included in the *Illness conditions* section (whether covered or not) including:
 - ▶ patella luxations (dislocating kneecap), elbow or hip dysplasia;
 - ▶ toxicity;
 - ▶ ingestion of a foreign object;
 - ▶ intervertebral disc disease (IVDD) or desexing procedure complications under *accidental injury cover* no matter how the condition arises (these *conditions* will only be covered under *illness cover* and will be subject to the relevant *waiting period*).
- ▶ *conditions* resulting from external parasites such as ticks, fleas or skin/ear mites;
- ▶ excluded matters listed in section 5 Policy exclusions.

Illness conditions

The following benefit will not apply if you have selected Accident Only *cover* as shown on *your certificate of insurance*.

What *we* will pay

We will pay you *our* share of the *vet expenses* incurred and paid by you up to the annual *benefit limit* for *treatment* of *your pet* during the *policy period* as a result of *your pet* suffering an *illness*, less any applicable *co-payments and excesses*.

You will be responsible

for any *excess* and *co-payment* as shown on the *certificate of insurance*.

What *we* will not pay for

- ▶ *Treatment* of the following if *your pet* has **not** been vaccinated:
 - ▶ For dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or
 - ▶ For cats: parvovirus infections (including feline panleukopenia), chlamydia, feline leukaemia virus (FeLV), feline immuno deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
- ▶ *Dental illness*
- ▶ Any declared widespread epidemic or pandemic disease that affects dogs or cats;
- ▶ Any flea/tick/worm preventative *treatments* or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by *your vet* or not, unless you have selected the Everyday stuff option; or
- ▶ Excluded matters listed in section 5 Policy exclusions.

Emergency boarding

What *we* will pay

We will pay you *our* share of the cost of boarding *your pet* at a licensed kennel or cattery up to the sub-limit shown below in the following scenarios and subject to any applicable *co-payment*.

- ▶ if *you* are hospitalised (other than in the circumstances specified below) for five or more consecutive days during the *policy period*,
- ▶ if *you* require emergency accommodation due to family violence.

You will be responsible

for any *excess* and co-payment as shown on the *certificate of insurance*.

Benefit limit

Sublimit of \$1,500 per *year*

What *we* will not pay for

If *you* are hospitalised for:

- ▶ cosmetic surgery or other forms of elective surgery;
- ▶ pregnancy (unless you were hospitalised due to an unexpected complication);

- ▶ any sickness known or foreseeable prior to the *commencement date* of the first *policy period* you are insured with *us*, or
- ▶ if someone else living with *you* can reasonably be expected to look after *your pet* whilst you are in hospital.

Waiting period

There is no *waiting period* for emergency boarding.

Optional benefits for Major + Minor plan

The following benefits may be added to *your policy* at *your choice* and will show on *your certificate of insurance* if selected. Cove *pet* insurance encourages responsible *pet* ownership by providing benefits towards listed preventative health care treatments for *your pet*.

Dental illness

Benefit limit	Sublimit of \$500 per <i>policy period</i>
Benefit percentage	100% (no customer <i>co-payment</i>)
Benefit excess	\$100
What we will pay our share for	Gingivitis, abscesses, removal of teeth where medically necessary due to dental disease arising from infection, retained deciduous teeth, cavities, tooth fracture.
What you are <u>not</u> covered for	<p>The benefit <i>excess</i></p> <p>Any <i>dental illness treatment</i> unless <i>your pet</i> has been insured under this <i>policy</i> for at least 6 months and in this period <i>your pet</i> has not shown signs of or been treated for any <i>dental illness</i>;</p> <ul style="list-style-type: none"> ▶ any <i>dental illness treatment</i> unless there is a history of annual routine dental check-ups by a <i>vet</i>; ▶ orthodontic <i>treatment</i>, crowns, root canal, cosmetic dental surgery or corrective <i>treatment</i>, odontoclastic resorptive lesions; ▶ elective dental <i>treatment</i>, checks or cleaning; ▶ excluded matters listed in section 5 Policy exclusions.

Everyday stuff

Benefit limit	A total amount of \$300 per <i>policy period</i> comprising up to \$100 per item
Benefit percentage	100% (no customer <i>co-payment</i>)
Benefit excess	There is no <i>excess</i> applied for <i>Everyday stuff</i> claims
Waiting period	6 months

What we will pay

We will pay the cost incurred by you for the *Everyday stuff* benefits listed below your pet has received during the *policy period* up to the *benefit limit* shown on your *certificate of insurance*.

Everyday benefits covered

You can claim a maximum of \$100 per item with a total amount of \$300 per *policy period* for the following items:

- ▶ desexing
- ▶ health checks
- ▶ registration costs
- ▶ flea/ tick/ worm control
- ▶ microchipping
- ▶ heartworm control
- ▶ heartworm test
- ▶ vaccinations
- ▶ dewclaw removal
- ▶ urinalysis
- ▶ bloods tests & screening
- ▶ FIV/FeLV tests

5. Policy exclusions

A. Pets not kept as companion or assistance animals

Cover only applies for *pets* kept primarily as a companion or assistance animal and not for animals kept primarily for work, breeding, hunting or sport.

B. Pre-existing conditions

We exclude *pre-existing conditions*. Please read this section carefully to fully understand what *your pet* is or isn't covered for.

If a condition exists or occurs before the *commencement date* of the first *policy period* *your pet* is insured with *us* or within an applicable *waiting period*, and *you* or *your vet* were aware of the condition, or a reasonable person in *your* circumstances would have been aware of the condition, it will be excluded from *cover* as a *pre-existing condition*.

If *your pet* has a *temporary condition* that occurred or existed prior to the *commencement date* of the first *policy period* you are insured with *us* or during any applicable *waiting period*, but that condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to *your claim treatment* date, it will no longer be excluded from *cover* as a *pre-existing condition*.

Chronic conditions that occur prior to the *commencement date* of the first *policy period* you are insured with *us* or during any applicable *waiting period* cannot fall within this category of *temporary condition* and will always be excluded from *cover*.

Hereditary *conditions* and *congenital conditions* will not be considered a *pre-existing condition* if they have not shown noticeable signs, symptoms or an abnormality at any time before the *commencement date* of the first *policy period* or within an applicable *waiting period*.

Pre-existing condition review: If you would like *us* to review whether a *temporary condition(s)* which has been subject to the *pre-existing condition* exclusion in *your policy* remains excluded, you may apply to *us* to review the *condition*.

To do so, *your vet* will need to certify and provide *vet* records verifying that the *condition* remains a *temporary condition* and has not existed, occurred or shown noticeable signs, symptoms or an abnormality for a period of 18 months. The *pre-existing condition* exclusion(s) shall not be deemed to have been lifted unless agreed to by *us* in writing.

C. General exclusions

Cove *pet* insurance has been designed to help you cover unforeseen and unexpected *vet expenses*. However not all expenses are covered. The following *vet expenses* and/or costs are not covered, unless stated on *your certificate of insurance*.

Pre-existing conditions

Pre-existing conditions, a *related condition* or a condition arising before the first *policy period* you are insured with *us* or within the applicable *waiting period*. Refer to Section 5b *Pre-existing conditions* above.

Bilateral conditions

When applying a *benefit limit* or exclusion, a *bilateral condition* will be considered a single *condition*.

Brachycephalic Obstructive Airway Syndrome (BOAS)

A group of *conditions* resulting from the body conformation of dogs with short noses (brachycephalic dogs) including nasal folds, stenotic nares, soft palate resection, everted laryngeal sacculles or collapse and tracheal hypoplasia.

Preventive and routine items

Food (regular or prescription), vitamins / nutraceuticals / supplements, vaccinations, microchipping, flea / tick / worm control, grooming and bathing of *your pet*, and non-medicated grooming products, unless you have selected the *Everyday stuff option*.

Certain treatments and conditions

- ▶ Accessories including (but not limited to) pill poppers, cage hire, crates, bedding and collars.
- ▶ Behavioural *conditions* including (but not limited to) anxiety disorders, phobias or chemical imbalances.
- ▶ Breeding activities or obstetrics *treatment*.
- ▶ Cell-replacement therapies including (but not limited to) stem cell therapy and platelet-rich plasma. Blood transfusions are covered when medically necessary.
- ▶ Chemical castration, suprelorin implants or other desexing procedures, unless required to treat *your pet's* reproductive organs due to inflammation, infection or cancer.
- ▶ Medicated baths and shampoos, unless *your vet* deems them medically necessary to treat a *condition* covered by *your policy*.
- ▶ Medication not approved or registered for animal consumption in New Zealand by the Ministry of Primary Industries or the Veterinary Council of New Zealand.
- ▶ Training, socialisation, therapy and *alternative therapies* including (but not limited to) homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic *treatments* and/or physiotherapy.

- ▶ The provision of any prolonged course of veterinary medicines, alternative or complementary *treatments* for more than three (3) months if there is a veterinary operation that would have improved or cured the *condition* unless agreed by *us*. The maximum payment will be limited to the equivalent cost of the operation. *We will not cover* medications which cover a period of more than 30 days beyond the *policy end date*.

Certain services and procedures

- ▶ Ambulance fees and non-essential hospitalisation.
- ▶ Genetic/chromosome testing.
- ▶ Pre-anaesthetic blood tests.
- ▶ The following items and any associated expenses:
 - ▶ any trial or experimental procedures and *treatments*;
 - ▶ organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;
 - ▶ external fixtures (such as wheelchairs); or
 - ▶ prosthetics (including but not limited to hip replacements and elbow replacements); or
 - ▶ 3D printing.
- ▶ Transport or boarding expenses other than those listed in the Emergency boarding benefit, section 4, if applicable.

Elective treatments and procedures

- ▶ Cosmetic procedures, hip/elbow scoring, nail clipping, declawing, dew-claw removal and ear cropping.
- ▶ Tail docking and debarking.
- ▶ Voluntary euthanasia.

Duty of care

Treatment if due to gross negligence by you or *your* failure to take all reasonable precautions to protect *your pet* from situations which may result in injury or *illness*. Situations include *your pet* participating in organised fighting and hunting activities.

Overweight *pets*

Treatment due to *your pet* being overweight or obese.

Consequential loss

Any consequential loss including (but not limited to) economic loss, loss of enjoyment, costs or expenses you may incur to prove or assist *us* with *your* claim, *your* time or anyone else's time or materials used, or other such loss not specifically covered in the *policy* document.

Legal liability

Your legal liability for payment of compensation in respect of death, bodily injury or *illness*, and/or physical loss or damage to property.

Policy exclusion expenses

Expenses in relation to *policy* exclusions or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the *treatment* protocol is consistent with an excluded *condition* (e.g. *treatment* for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis). Exceptions to this include:

- ▶ vaccination reactions;
- ▶ desexing procedure complications; and
- ▶ reactions to flea/tick/worm control products.

Fees for assistance with your claim or *policy*

Fees charged by *your vet* for provision of any information or other assistance in relation to a claim made under this *policy* or administration of *your policy*.

Operation of law

You will not be covered under this *policy* if you or *your pet* do not comply with New Zealand laws and regulations including (but not limited to):

- ▶ Dangerous dogs - dogs declared as dangerous or the Dangerous Dogs Act
- ▶ Laws and regulations related to animal health or importation

Your pet being confiscated, destroyed or having restrictions imposed by any Government, local or public authority.

Fines, penalties and legal costs

Your policy does not *cover*.

- ▶ legal costs and expenses relating to any charge or offence; or
- ▶ any fine or penalty; or any punitive or exemplary damages.

Civil commotion/riot

Your policy does not cover loss or liability and defence costs connected in any way with civil commotion assuming the proportions of or amounting to an uprising, insurrection, rebellion, military or usurped power.

Electronic data

Your policy does not cover loss, liability, costs or expenses from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur for:

- ▶ the total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of electronic data;
- ▶ any error in creating, amending, entering, deleting, or using electronic data; or
- ▶ the total or partial inability or failure to receive, send, access or use electronic data for any time or at all.

Terrorism

Your policy does not cover loss, liability, costs or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with:

- ▶ any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- ▶ any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

Nuclear materials and events

Your policy does not cover loss, liability or expense directly or indirectly caused by or contributed to or arising from:

- ▶ nuclear weapons material;
- ▶ ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- ▶ the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;
- ▶ any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- ▶ the radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter.

War

Your policy does not cover loss or liability directly or indirectly occasioned by happening through or in consequence of:

- ▶ war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war;
- ▶ mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.

Sanctions

Your policy does not provide *cover* for loss, liability, claim or benefit to the extent that the provision of such *cover*, payment of such claim or provision of such benefit would expose *us* to any sanction, prohibition or restriction in any applicable jurisdiction.

6. General terms and conditions

A. Your contract of insurance

This insurance *policy* is *your* insurance contract with *us*. It tells *you* what *we* will and will not do, what *you* must and must not do, and explains the terms and conditions of the *cover* that *we* offer. This contract also includes the information you gave *us* when you applied for this *policy*.

We recommend *you* review this *cover* periodically to ensure it remains adequate for *your* needs; be sure to notify *us* of any changes that may impact *our* decision to offer insurance *cover* and on what terms.

You will always have access to this document via the My Cove portal.

B. Policy term and renewal

If the *policy* is an **Annual billing policy**, shown in the *certificate of insurance* as 'Your period of cover' then *your policy* has a one year term. Unless *we* decide not to offer *you* renewal, *we* will remind *you* that *your policy* is due to renew no less than 14 days prior to the *end date* shown in the *certificate of insurance*. To renew *your policy*, *you* will be required to pay the premium owing prior to the end of the current term.

If the *policy* is a **Monthly billing policy**, shown in the *certificate of insurance* as 'Your period of cover' then *your policy* has a one month term. Unless *we* decide not to offer *you* renewal, *we* will continue to renew *your policy* each month until you tell *us* to cancel *your policy* or *we* cancel *your policy*. *You* can request a new *certificate of insurance* showing the current term of insurance at any time online via *your* My Cove portal or by contacting *us*.

C. Variations and communication

We may change the terms and conditions of the *policy* upon renewal based on the risk associated with insuring *pets* like *yours*.

At the time of renewal, *we* will send you a renewal notice advising any changes to the terms and conditions of the *policy* and premiums. Unless *we*

notify you otherwise, *your policy* will be automatically renewed on the same terms or the terms contained in the renewal offer that *we* send you prior to the *policy end date* and *we* will charge the renewal premium to *your* nominated credit card.

We require you to notify *us* via *your* My Cove account, by phone or in writing prior to the *policy end date* should you decide not to renew *your policy*.

Other than any changes to the *policy* that *we* advise you of in *our* renewal offer, *your cover* is treated as if it were continuous, meaning:

- ▶ no *waiting periods* are applicable; and
- ▶ *pre-existing conditions* apply as set out in section 5b, based on the *commencement date* of the first *policy period* you are insured with *us*, provided there is no lapse in *cover* from *your* first *policy*.

Changing your level of cover

If you would like to transfer *your pet* to a level of *cover* with **higher** or additional benefits (including but not limited to a lower *excess* or higher annual benefit limit) then a new *policy* will be issued to you and *your* previous *policy* will be cancelled. You will only be able to do this with *our* prior consent.

If you would like to transfer *your pet* to a level of *cover* with **lower** coverage (including but not limited to a higher *excess*) then a new *policy* will be issued to you and *your* previous *policy* will be cancelled. You can make this change at any time.

If *your policy* has a monthly term, and the premium has decreased following a reduction to the level of *your cover*, there is no premium refund (including any remaining days of a current instalment period) and you will pay the reduced premium from the next month.

If *your policy* has an annual term, and the premium has decreased following a reduction to the level of *your cover*, *we* will refund you, from the date you notified *us* you wish to transfer *your pet* to a lower level of *cover*, the difference between the premium that would have been payable for the remainder of the term of the *policy* and the new premium that will be payable for the

downgraded *cover* you have selected subject to a minimum of \$25.

As a change in *cover* means a new *policy* is issued, the free-look period applies from the date the new *policy* is issued. However, in all other respects (beside the change to level of *cover* and the premium) *your cover* is treated as if it were continuous, meaning:

- ▶ no *waiting periods* are applicable; and
- ▶ *pre-existing conditions* apply as set out in section 5b, based on the *commencement date* of the first *policy period* you are insured with *us*, provided there is no lapse in *cover* from *your* first *policy*.

Communication

We will only send *your policy* documents and *policy* related communications electronically. This includes email and/or other methods of electronic communication. *You* will need to provide *us* with *your* current email address and *your* mobile phone number. Each electronic communication will be deemed to be received by *you* on the transmission date recorded in *our* systems.

D. Important Information

Limitation of cover

Notwithstanding anything contained in this *policy* document *we* will not provide *cover* nor will *we* make any payment or provide any service or benefit to any person or party where providing such *cover*, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

Jurisdiction and choice of law

Your policy is governed by and construed in accordance with the laws of New Zealand and you agree to submit to the exclusive jurisdiction of the courts of New Zealand.

Correctness of statements and fraud

If any claim under this *policy* is in any respect fraudulent, or if any false declaration is made,

or false or incorrect information is provided in support of any claim, then *we* can, at *our* sole discretion, not pay *your* claim and/or cancel *your cover* under this *policy* (and any other *pet* insurance policies you hold which are issued by Aioi Nissay Dowa Insurance Co., Ltd) retrospectively from the date that the incorrect statement or fraudulent claim was made to *us*.

Duty of disclosure

You have a duty to disclose all material facts to *us* when *you* apply for insurance and when this *policy* is renewed, reinstated or varied. Where *we* agree to provide (or vary) *cover* under the *policy* *we* rely on the representations made by *you* during *your* application for insurance and on an ongoing basis (for example, when *your* circumstances change). If you fail to comply with *your* duty of disclosure, *we* may reduce *our* liability for any claim and/or cancel *your policy*. If the misrepresentation is material and substantially incorrect, *we* may, at *our* discretion, void the *policy* retrospectively with the effect that the *policy* never existed.

Currency referred to in your policy

All amounts referred to in *your policy* are expressed in New Zealand Dollars (NZD) and include Goods and Services Tax (GST). *We* will pay all claims in New Zealand Dollars (NZD).

E. Cancellation

Free-look period-14 days

You have free-look rights after you purchase or change *your* level of *cover* under the *policy*. The free-look rights allow you to cancel *your policy* by notifying *us* within 14 days after *you* first start cover. If you cancel *your policy* during the 14-day free-look period, provided that no claim has been made, *we* will refund any premiums paid since the commencement of the relevant *policy period*. You cannot cancel *your policy* during the free-look period if a claim has been made.

Cancellation by you

You may also cancel *your policy* for any reason after the free-look period. If *you* want to cancel *your policy*, *you* must tell *us* by phone or email, and *we* will keep a record of the conversation and/or communication. The cancellation will be effective from the date that *we* receive cancellation notification from *you*.

If *you* cancel *your policy* for whatever reason (other than *your pet* passing away, which is dealt with below) *we* will refund any annual premium payment less a pro-rata amount covering the period *your pet* was insured for **and an administration fee (currently \$25)**.

If *you* have been paying *your* premium monthly, there is no premium refund (including for any remaining days of a current period). However, no further monthly premiums will be deducted.

Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to *your* nominated bank/credit card account. This clause survives termination of this contract.

Cancellation by you where your pet has passed away

If *you* cancel *your policy* because *your pet* has passed away, *we* will refund annual premium payments less a pro-rata amount covering the period *your pet* was insured for **and an administration fee (currently \$25)**.

If *your policy* is a **monthly billing policy**, *you* will receive a pro-rata refund of any unused premium for the remaining days of a current instalment period. No further premium instalments will be deducted.

Any outstanding premium may be deducted from any claim payment owed, or alternatively, charged to *your* nominated bank/credit card account. This clause survives termination of this contract.

Cancellation by us

We may cancel *your policy* with immediate effect where the law permits *us* to do so, and no refund of premium will be paid, including if *you* have:

- ▶ failed to comply with *your* duty of disclosure;
- ▶ failed to comply with the relevant provisions of the *policy*,

- ▶ provided *us* with any information that was not truthful or correct when *you* took out *your policy* or when *you* made a claim;
- ▶ made a fraudulent claim under the *policy*, or
- ▶ allowed *your* premium to be in arrears.

If *we* cancel *your policy*, *we* will do so by giving *you* notice by email.

Assignment

You must not assign or attempt to assign:

- ▶ this *policy* or *your* interest in this *policy* to anybody else; or
- ▶ any claim or claim proceeds under this *policy*, without *our* prior written consent.

F. Premium

Your premium is shown on *your certificate of insurance*.

Payment of premium

Your payment of the premium advised confirms that *you* agree to the terms of the policy or renewal of the *policy*. If *you* do not pay *your* premium when *we* attempt to collect it, *your policy* will lapse, in which case *you* will be without *cover*.

We recognise non-payment is sometimes accidental and so *we* may try, but are not obliged, to attempt further collection from *you* for up to fourteen days after the end of the term to ensure *you* are not without *cover*.

If *you* have not contacted *us* to pay the premium due within these 14 days, *your policy* will be treated as if it had lapsed on the date the missed premium first became due. If *your policy* lapses, *cover* under this *policy*, or a new *policy* with *us*, cannot recommence without *our* agreement.

If *you* pay the premium within this fourteen-day period, *your policy* will be treated as if it renewed on the date the missed premium first became due provided that in this period *you* have not become aware of any loss or circumstance occurring which might result in a claim being made under this insurance.

Where *you* become aware of such loss or circumstance, *you* must contact *us* before *we* can confirm *cover*. failure to do may result in claims relating to the undisclosed loss or circumstance being declined or, possibly, the *policy* being treated as if it had never existed.

Payment method

You can pay by direct debit from *your* debit/credit card. All transactions are made in accordance with the terms and conditions *we* disclose to *you* when *you* provide *your* authority, or as confirmed to *you* in writing.

7. Claims

You can make a claim by either:

- ▶ Going to My Cove and completing the claim form online;
- ▶ Visiting *us* online at www.coveinsurance.co.nz; or
- ▶ Calling *us* on 0800 268 347.

Important claim information

All claims must include itemised tax invoices, payment receipts and applicable *consultation* notes.

You must provide sufficient evidence to substantiate *your* claim to *our* reasonable satisfaction. *We* may also require *you* to provide *us* with additional supporting information in *our* reasonable opinion to substantiate *your* claim.

Please note:

- ▶ There may be scenarios where *we* request additional *vet* history from current or previous *vets* (such as if there is a large history gap) to ensure *we* have all relevant clinical information for *your pet*.
- ▶ For adopted *pets*, if you can provide *us* with proof of adoption or transfer of ownership papers, *we* will only request *vet* history from the date you took ownership onwards.
- ▶ *You* agree that *your vet* is authorised to release information and/or records to *us* about *your pet*. *You* agree that *we* are authorised to discuss with the *vet*, details relating to *your* claim or *treatment* provided to *your pet* in relation to a claim made under the *policy*. If *your vet* makes a charge for this you must pay the charge.

You agree *we* have the right to decline to process a claim where *you* or *your vet* refuse or are unable to provide information reasonably requested by *us* in order to process *your* claim. *We* reserve the right to request a second opinion from an independent *vet* at *our* cost.

If *your* claim is accepted we will pay *you* and not the *vet*, unless *we* otherwise agree.

Other insurance cover

If any part of any valid claim is covered by any other insurance or a third party, or refunds, credits, rebates or discounts then *you* must provide *us* with those details at the time you submit *your* claim and the maximum amount *we* can pay will be the difference. If *you* can claim against someone, *you* must claim against them first before *we* will consider covering the difference.

Your responsibilities - you must:

- ▶ complete all claims accurately and truthfully.
- ▶ allow *your* personal information in connection with *your* claim to be disclosed to *us* and for *us* to disclose it to *our* agents assisting with *your* claim.
- ▶ allow *us* at *our* expense and in the name of a policy holder, to take action to recover from another person or entity anything covered by this *policy* and *you* must assist us in providing information and/or any legal proceedings.
- ▶ pay *your excess* and *co-payment* as and when requested.
- ▶ tell the Police as soon as possible if *you* or *we* suspect the loss has been caused by any criminal act.

If *you* make a claim, *we* may record details of the claim on relevant insurance industry databases.

Example of how claims will be settled where *cover* is provided:

A claim with a \$1,000 *excess* and co-pay 10%

Total amount of eligible <i>vet expenses</i>	\$5,000
<i>Less excess</i>	\$1,000
<i>Vet expenses less excess</i>	\$4,000
<i>Less customer co-payment (10% x \$4,000)</i>	\$400
Total amount payable as <i>reimbursement</i> by us	\$3,600
You pay	\$1,400

8. Compliance

We protect your privacy

We collect and keep the personal information you give us, as this is necessary for us to:

- ▶ Confirm *your* identity;
- ▶ Assess *your* application for insurance;
- ▶ Manage *your policy*;
- ▶ Process any claim you make.

Should *you* choose not to provide us with *your* personal information, this may affect *your* eligibility for insurance *cover* and/or approval of any claim.

Your personal information may be shared with Government agencies (where *we* are required to do so by law), and *our* insurance partners, including reinsurers, reinsurance intermediaries, contractors and contracted service providers engaged to deliver *our* services or carry out certain business activities on *our* behalf, to enable us to provide and manage *your policy* and any claim *you* make. Some of *our* insurance partners may be located outside New Zealand. The countries in which these insurance partners may be located will vary from time to time, but may include Japan, Bermuda, the United States, the United Kingdom, Singapore, Hong Kong, Australia and other countries where *we* operate.

If *you* make a claim, *we* may record details of the claim on relevant insurance industry databases.

In entering into this *policy*, *you* agree that *we* may use *your* personal information from time to time to send *you* offers or information relating solely to *your policy* and *our* products that may be of interest to *you*. If *you* do not wish to receive such information, please contact us via support@coveinsurance.co.nz to 'opt out'.

You are entitled to a copy of the personal information held by us about *you* and to correct or update *your* personal information. If *you* would like to see this information, please contact us via support@coveinsurance.co.nz.

9. Complaints

If *you* make a complaint to *us*, *we* will acknowledge receipt within two business days of receiving *your* complaint.

Step 1: Contact us

If *you* are unhappy about a *policy*, *our* service or a decision made, please contact *us* and *we* will try to resolve *your* issue as soon as possible. The easiest way to contact *us* is either:

- ▶ via the My Cove portal,
- ▶ by talking to *us* on live chat,
- ▶ emailing *us* support@coveinsurance.co.nz,
- ▶ or even by calling *us* 0800 268 347 8am to 5pm weekdays.

To assist with *your* enquiry, please provide *your* claim or *policy* number (if applicable) and as much information as *you* can about the reason for *your* complaint. If *we* are unable to resolve *your* issue to *your* satisfaction immediately, *your* complaint will be referred to *our* internal dispute resolution service. At this time, *we* will record details of *your* complaint and, depending on the nature, will as appropriate, escalate the matter to *your* insurer for resolution.

Step 2: Our internal review panel

If *our* Customer Services team have been unable to resolve *your* problem, *you* can make a formal complaint in writing to Cove Internal Complaints Review Panel by email to:

complaints@coveinsurance.co.nz

Within 5 working days of *us* receiving *your* complaint *you* can expect:

- ▶ To receive an acknowledgement of *your* complaint.
- ▶ To receive the contact details of who is responsible for handling *your* complaint.

Upon receiving all relevant information, *your* complaint handler will do their best to issue a first response and resolve *your* complaint within 10 working days of the complaint being received.

If further information, assessment or investigation is required, *your* complaints handler will discuss this with *you* and provide *you* with a reasonable timeframe for a response. *We* will keep *you* updated.

Step 3: If our internal process has not worked for you

If after two months, *you* are still unsatisfied, or *we* have confirmed to you that *we* have reached the end of the complaints process via a letter, *you* may refer *your* complaint to the Insurance & Financial Services Ombudsman (IFSO), which offers a free, independent complaint resolution service, through the following contact details:

Insurance & Financial Services Ombudsman Scheme

- ▶ PO Box 10-845
- ▶ Wellington 6143
- ▶ NEW ZEALAND

- ▶ Level 8, Shamrock House
- ▶ 79-81 Molesworth Street
- ▶ Wellington

- ▶ Telephone: 0800 888 202
- ▶ Internet: IFSO.co.nz
- ▶ Email: info@ifso.nz
- ▶ Fax: 04 499 7614

10. Definitions

Words with special meaning specific to this contract are indicated in the text in italics and defined in this section.

Accident

- ▶ A single event which is unexpected and unintended; and
- ▶ Is independent of any *illness* or any *pre-existing condition*.

Accidental injury

Physical harm or injury arising from an *accident* that is a consequence of or results in one of the following:

- ▶ a motor vehicle incident;
- ▶ a burn or electrocution;
- ▶ an allergic reaction to the following insect and arachnid bites:
 - ▶ ants;
 - ▶ bees;
 - ▶ flies;
 - ▶ mosquitoes;
 - ▶ spiders; and
 - ▶ wasps.
- ▶ a bone fracture;
- ▶ a snake bite toxicity;
- ▶ a traumatic ligament or tendon injury;
- ▶ a bite wound or fight wound abscesses; or
- ▶ lacerations or abrasion of tissue, skin or mucous membrane.

Alternative therapy

Means acupuncture, behavioural therapy, Bowen therapy, herbal therapy, homeopathy, hydrotherapy, laser therapy, massage therapy, osteopathy, physiotherapy, TENS (transcutaneous electrical nerve stimulation) or similar therapies where they are administered by, prescribed by or supervised by a *vet* to treat, or to complement *treatment* for *your pet's* injury.

Benefit limits - annual and sub-limits

There are two types of benefit limits - annual and sub-limits. The benefit limits set out the total amount payable under *your policy* in relation to the relevant *cover* determined as follows:

- ▶ if a specified limit or sub-limit for a particular *cover*, item, *condition* or *treatment* on an individual or per claim basis is specified to apply in the *certificate of insurance* or this policy document, *we* will not pay more than that amount; and
- ▶ *we* will not pay more than the overall annual benefit limit specified in *your certificate of insurance*.

Bilateral condition

Any *condition* affecting body parts of which the *pet* has at least two, one each side of the body (e.g. ears, eyes, knees and elbows). When applying a benefit limit or exclusion, a *bilateral condition* will be considered a single *condition*.

Example 1: If *your pet* has had cruciate ligament problems in the left knee prior to the *commencement date* of the first *policy period* you are insured with *us* or during the applicable *waiting period*, which falls within the definition of *pre-existing condition*, subsequent cruciate ligament issues in the right knee will still be considered a *pre-existing condition*.

Example 2: If *your pet* suffers from a patella luxation in its left hind leg and arthritis in its right hind leg, this is not a *bilateral condition*, as patella luxation and arthritis are not the same *condition*.

Brachycephalic Obstructive Airway Syndrome (BOAS)

A group of *conditions* resulting from the body conformation of dogs with short noses (brachycephalic dogs) including nasal folds, stenotic nares, soft palate resection, everted laryngeal sacculles or collapse and tracheal hypoplasia. Breeds of dogs commonly affected include but are not limited to English and French bulldogs, Pugs, Shih-Tzus and Pekingese.

Certificate of insurance

The most recent certificate *we* provide outlining the key details of the contract of insurance between *you* and *us*, and identifying the *policy* number, *excess*, *co-pay*, *commencement date*, *end date*, insured *pet* and a schedule of benefits including *benefit limits*.

Chronic condition

A *condition* that is long-lasting or recurring in its effects and affects (or is present in) *your pet* over a period that is greater than three months in total (the three-month period need not be consecutive). *Chronic conditions* may also be intermittent or managed with medication and/or prescription diets with intervals of remission.

This includes (but is not limited to) chronic or seasonal allergies, inflammatory bowel disease, diabetes, osteoarthritis, cancer and some autoimmune diseases.

This definition is relevant to determining whether a *condition* is a *pre-existing condition* (please refer to the definitions of *pre-existing condition* and *temporary condition*).

Example: Before commencement of the first *policy* *your pet* suffered atopic dermatitis for more than three months in total. The *condition* would be a *chronic condition* given it is recurring in its effects. If the *condition* otherwise falls within the definition of *pre-existing condition* it will be excluded from coverage.

Commencement date

12:01am on the date shown on *your certificate of insurance* unless otherwise stated.

Condition(s)

Any *accidental injury* or any manifestation of an *illness*.

Congenital condition

A congenital anomaly or developmental defect which is present at birth but may not manifest until later in *your pet's* life.

Co-payment

Means the portion of each eligible claim after deduction of any applicable excess which *you* are responsible to pay and will not be reimbursed by *us* as set out in *your certificate of insurance*. This may change in future *policy* renewals (notified in advance) as *your pet* gets older.

Consultation

An examination performed by or under the supervision of a *vet*, including a physical *consultation*, inpatient examination, in-hospital examination, health certificate, *consultation* or recheck *consultation/visit*, referral/specialist *consultation/visits*, emergency and after-hours *consultations/visits*.

Cover

- ▶ The annual benefit limit, *excess*, *co-payment* and any options applicable to the *policy* you have selected; and
- ▶ Where relevant, the *cover* applicable under any previous policies you have held with *us* where the same or a substantially similar or a higher level of *cover* was provided in the current *policy period*.
- ▶ Information about the *cover* can be found in section 4 Explanation of *covers* provided and section 5 Policy exclusions.
- ▶ The *cover* applying to *your pet* for the relevant *policy period* is shown on *your certificate of insurance*.

Cruciate ligament condition

Partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments along with any complications following *treatment* for this *cruciate ligament condition*. A *cruciate ligament condition* is considered a single *condition* irrespective of whether one or both legs are affected (refer definition of *bilateral condition*).

Dental illness

A dental illness as specified under the Optional benefits - *Dental illness* section 4. If selected, this benefit is payable up to the sub-limit shown.

Elective treatment

A *treatment* or surgery that is beneficial to *your pet* but is not essential for *your pet's* survival or does not form part of the *treatment* for a *condition*. Refer to section 5 Policy exclusions.

End date

12:01 am on the date upon which *your policy* terminates and benefits cease. The *end date* is shown on *your certificate of insurance*. If the *policy* is cancelled, then the date of cancellation will be deemed to be the *end date*.

Everyday stuff

Certain preventive healthcare *treatments* for *your pet*. If *you* have this *cover*, the list of allowable *treatments* and the *benefit limits* applicable to these, are shown on *your certificate of insurance*.

Excess

The first amount of a claim *we* do not pay and which *you* are required to pay *yourself* as shown on *your certificate of insurance*. The *excess* is deducted from *your* benefit for each *condition* treated during the *policy period* that is not related to any other *condition* treated during the same *policy period*.

Illness

A sickness or disease which:

- ▶ is not included under *accidental injury cover*, and
- ▶ is independent of any *pre-existing condition*.

Pet

A domestic breed of dog or cat ordinarily residing with *you* in New Zealand, which is primarily a companion animal or assistance animal, and which is named on *your certificate of insurance*.

Policy

The contract of insurance between *you* and *us* which includes the documents set out in section 3 under the heading Read the *policy*.

Policy period

The time during which *we* provide *cover* as specified on *your certificate of insurance*.

Pre-existing condition

As defined in section 5b.

Related condition

A *condition* that results from the same disease process, arises as a consequence of or has the same diagnostic classification as another *condition*, regardless of the number of areas of *your pet's* body that are affected.

Example 1: If *your* dog suffers from itchy skin, future occurrences of eczema will be a *related condition*.

Example 2: If *your* cat suffers an intestinal infection and then later suffers from eye cataracts, these are not *related conditions*, as the cataracts are not a consequence of the intestinal infection, nor do they follow the same disease process or diagnostic classification.

Routine care

Means *treatment* intended to prevent future *conditions* from occurring rather than treating existing *conditions*, and includes but is not limited to micro-chipping, de-sexing, nail clipping, vaccinations, dental check-ups or dental scale and polish, and dew-claw removal.

Temporary condition

A *condition* which normally resolves with *treatment*, other than:

- ▶ *cruciate ligament conditions*;
- ▶ intervertebral disc disease;
- ▶ hip dysplasia;
- ▶ elbow dysplasia;
- ▶ patella luxation;
- ▶ endocrine diseases; or
- ▶ any other *chronic condition*

This definition is relevant to determining whether a *condition* is a *pre-existing condition* (please refer to the definition of *pre-existing condition*).

For example: *your cat* has a urinary infection prior to the start of the first *policy your cat* is insured with *us* which is resolved with medication. *Your cat* does not suffer any further instances of urinary infections until three years later, when *your pet* suffers another episode.

This *condition* would be a *temporary condition* which has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to the second urinary infection episode, so would not be a *pre-existing condition* and would be coverable subject to *your policy* terms and conditions.

Treatment

Reasonable and customary examinations, *consultations*, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a *vet* to relieve or cure a disease, *illness* or *accidental injury* during the *policy period*.

Vet

Any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in New Zealand.

Vet expenses

The reasonable, customary and essential expenses incurred and paid in respect of *treatment* provided by a *vet* in New Zealand during the *policy period*.

Waiting period

A period starting from the commencement date of the first *policy period* you are insured with *us* during which a *condition* that exists or occurs, of which you or *your vet* are aware or a reasonable person in *your* circumstances would be aware will be considered a *pre-existing condition*, subject to the terms of the definition of *pre-existing condition* and unless otherwise stated on *your certificate of insurance*. See section 4 Explanation of covers provided for details of *waiting periods* that apply.

We, us or our

Cove Limited for and on behalf of Aioi Nissay Dowa Insurance Co., Ltd.

You and your

The person(s) named as the *policy* holder on the *certificate of insurance*.

11. Information about Cove

Cove

This insurance is arranged and administered by Cove Limited for and on behalf of and in accordance with the authorisation granted to it by the underwriter Aioi Nissay Dowa Insurance Co., Ltd (Aioi). Cove Limited is authorised to deal with and settle any claims as an agent of Aioi.

The insurer

This insurance is offered and underwritten by Aioi Nissay Dowa Insurance Co., Ltd.

Solvency

To see current solvency ratios for Aioi Nissay Dowa Insurance Co., Ltd head to [our website](#).

Financial rating

Aioi Nissay Dowa Insurance Co., Ltd has a Financial Strength Rating of A+ (Stable) given by A. M. Best Company and A+ (Stable) given by Standard & Poors.

The Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

A.M. Best's Financial Strength Rating Scale:

A+	Superior
A	Excellent
B+	Good
B	Fair
C+	Marginal
C	Weak
D	Poor

Standard & Poors Financial Strength Rating Scale:

AAA	Extremely Strong
AA	Very Strong
A	Strong
BBB	Good
BB	Marginal
B	Weak
CCC	Very Weak
CC	Extremely Weak
R	Under Regulatory Supervision

The rating scales may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major categories.

For further details and a full explanation of these ratings please use the following links:
www.ambest.com/ratings/guide.pdf or
www.spratings.com/en_US/understanding-ratings

12. Fair Insurance Code

We support the Insurance Council of New Zealand and the principles Fair Insurance Code (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available on the ICNZ website or on request. It is important *you* review the code in conjunction with this *policy* document as it contains important responsibilities and provides guidance for consumers as well as outlines the duties insurers have towards *you*.

We expect all *our* customers to observe the responsibilities noted in the Code and a breach of those responsibilities may be considered a breach of this *policy* also.

COVE