

Ruff 'n' Tumble

Mishap Protection

Combined Financial Services Guide and Product Disclosure Statement

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Ruff 'n' Tumble Mishap Protection is arranged, distributed and promoted by Luna Pet Health Pty Ltd (Luna) ABN 15 693 087 722 of Level 1, 465 Victoria Avenue, Chatswood, NSW 2067. Luna is an Authorised Representative of PetSure (Australia) Pty Ltd (AR No 001319575)

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Introducing Your Pet Insurance

Ruff 'n' Tumble Mishap Protection offers *cover* for *accidental injuries*.

Your *certificate of insurance*, provided when your policy is issued, outlines your policy details including your *excess*.

Your *certificate of insurance* is reissued for each monthly renewal of your policy and if you change your details (for example, your address)

Whether you've already bought this policy or you're still deciding whether you'd like to, please be sure to read through this booklet.

We've kept it as simple as we can, but there are things we need to tell you about that are a bit more detailed. This is because your policy is a legal contract between us and you.

Words in *italics* have a special meaning and these can be found at the end of this booklet under [Definitions of important terms](#).

When reading this booklet, unless specified otherwise, references to:

- '**we**', '**us**' or '**our**' means PetSure or Luna.
- '**you**' or '**your**' means the applicant for a Ruff 'n' Tumble policy and if a policy is issued, the named insured on the *certificate of insurance*.
- any legislation contained in the policy includes any amendment, replacement, re-enactment or successor legislation.

- singular includes the plural and vice versa.
- dollar amounts are to Australian dollars.
- 'times' are to the time and business days in Sydney, NSW, Australia.

How this booklet works

This booklet contains:

- A Product Disclosure Statement, or PDS
- A Financial Services Guide, or FSG
- Definitions of important terms

As well as reading through this information, you should also check your *certificate of insurance*, along with any other correspondence from us.

Note: From time to time, we may also update this booklet with a supplementary version that contains recent changes or advise you of changes on our website. This is outlined in the section about how we make [Updates to the PDS](#).

What to do first

1. Read through this booklet to make sure you understand everything.

We've included quick overviews on how to make claims, what your policy covers (and doesn't) and how to pay your premiums. More detailed information is provided later in the booklet, and it's important you read these sections to fully understand your policy terms and what you need to know.

Any information contained in this booklet include general advice only and does not take into account your individual objectives, financial situation or needs. Before acting on this general information or buying this product, you should carefully read this booklet and consider the appropriateness of the general information having regard to your individual objectives, financial situation and needs.

2. Check that all the information you've given us is correct.

Check the details in your *certificate of insurance* and contact the Ruff 'n' Tumble customer service team straight away if any of these details have changed or need correcting (like if

you've moved house). Our [Contact details](#) are on the last page of this booklet. It's important to ensure that you haven't misrepresented anything, even if by mistake. There's a section in the PDS about [Your duty to take reasonable care not to make a misrepresentation](#).

3. Keep your insurance documents together and in a safe place.

To make it easy for you to access your policy documents when you need them, file them all together, where you keep your other important paperwork or electronic documents.

Insurance cover overview

The basics

The only pets we insure are dogs. Your *pet* needs to live with you and be under your regular care and supervision at the address you have provided to us.

Your policy will continue for 1 month from its *commencement date* unless it is cancelled by you or by us.

Your policy is made up of the *certificate of insurance*, PDS, FSG and any supplementary disclosure documentation issued by us from time to time.

Summary of your benefits

Your pet insurance policy provides financial assistance to you for eligible *vet expenses* incurred by you during the *policy period* in relation to an *accidental injury* suffered by your *pet*.

Noting that:

- these *accidental injuries* must occur after the *commencement date* of the *first policy period* and after any applicable *waiting period*; and
- the *treatment* must occur during the *policy period*.
- Finally, you'll be responsible for the *excess* as shown on your *certificate of insurance*.

This is a summary only. You can find out more about the details and terms of your policy and your *cover* throughout this booklet and more specifically in the Your cover section.

You should also know that there are exclusions within your policy, where we don't provide *cover* or pay benefits. For example, *illnesses* and *pre-existing conditions*. These, along with all other exclusions, are outlined in section 1 [Your cover](#), and in [General exclusions](#), section 3.

Waiting periods

When you take out *cover* for the first time, there is a 2 day *waiting period*. The *waiting periods* also apply after a break or lapse in your *cover*.

If your *pet* shows signs or symptoms during the *waiting period* for a *condition* that may or may not need *treatment*, the following will happen:

- your *pet* won't be covered for any *vet expenses* incurred in relation to the *condition*; and
- the *condition* may be excluded from your *cover* in the future as a *pre-existing condition*.

You can read more about this in the section about [Waiting periods](#).

Premiums overview

This is a summary only, not the full story. For the details, read the [Paying your premium](#) section.

Your premium is the amount of money you agree to pay us each month for your policy.

Premiums must be paid on or before the due date. If you have a direct debit arrangement for regular payments, you'll need to keep enough money in your account to avoid any dishonour fees from your bank.

Please also read the [Renewals & cancellations](#) section.

Claims overview

Making a claim is simple with these 4 steps. To read the full details, go to the section about [Making a claim](#).

Via the secure Pet Portal or your vet	Via your GapOnly® enabled vet
STEP 1	
Get your <i>pet</i> the <i>treatment(s)</i> it needs by visiting any registered <i>vet</i> in Australia.	
STEP 2	
Pay for the <i>treatment(s)</i> and keep the itemised invoice(s) and veterinary notes (if provided to you) to use when you make your claim.	If your <i>vet</i> is GapOnly® enabled, let them know you'd like to submit a GapOnly® claim for your <i>pet's treatment</i> .
STEP 3	
Many <i>vets</i> are happy to lodge the claim digitally on your behalf, provided you authorise them and they are able to do so. Otherwise, simply sign up and log in to the secure Pet Portal to submit and track your claim.	The <i>vet</i> lodges the GapOnly® claim, and it's normally assessed by us within 10 minutes, where available.
STEP 4	
Once we have all the required information, we'll assess your claim and notify you of the outcome. If we need more information before we can finish your assessment, you'll hear from us.	Once the claim has been processed and if approved, you simply pay the gap (the difference between the <i>vet's</i> invoice and the calculated benefit) and go. You can find out more about GapOnly® here: gaponly.com.au

Note: We'll notify you of the basis of our final decision, so you know how we've assessed your claim.

Product Disclosure Statement

Please read this PDS carefully to understand your cover as it contains important information such as:

- significant features, benefits and limitations of your Ruff 'n' Tumble policy;
- our internal and external procedures for resolving disputes; and
- your rights when you are issued a Ruff 'n' Tumble policy.

This PDS was prepared by PetSure which is responsible for the entire PDS.

Luna has given its consent to all statements by or about them in the form and context in which they are included and have not withdrawn that consent as at the date of the PDS. These statements appear throughout the PDS.

PetSure is the issuer and the insurer of each Ruff 'n' Tumble policy. PetSure does not act for you. Luna is authorised to arrange, distribute and promote Ruff 'n' Tumble policies, but is not involved in the assessment or payment of claims. Luna does not act for you.

1. Your cover

This section is about the *cover* for your *pet* that is included in your policy.

Accidental injury cover

If your *pet* suffers an *accidental injury* after the *commencement date* of the *first policy period* and after any applicable *waiting period*, we'll provide *cover* for eligible *vet expenses* incurred by you during the *policy period* in relation to the *accidental injury* subject to:

- the *excess amount* (if any) stated on your *certificate of insurance*; and
- the terms and conditions in this policy, for example *waiting periods* and *exclusions*.

Accidental injuries

An *accidental injury* refers to physical harm or an injury to your *pet* that results from:

- an unexpected and unintended external event that occurs suddenly at a specific time and place; and
- is independent of any *illness* or any *pre-existing condition*.

An *accidental injury* excludes any physical harm resulting from any *illness*.

Common examples of *accidental injuries* include motor vehicle incidents, injuries caused by another animal including rough play, falls, snake bites, cuts, toxicity, or swallowing an object that requires removal.

We don't provide *cover* for anything listed in the [General exclusions](#) section.

2. Waiting periods

When you take out *cover* with us for the first time, there is a *waiting period* for *accidental injuries* and cruciate ligament conditions. *Waiting periods* also apply after a break or lapse in *cover*.

If a *condition* exists or occurs that may or may not need *treatment* during any applicable *waiting period*, you will not be covered for the *vet expenses* incurred in relation to the *condition*.

Also, the *condition* may be excluded from your *cover* in the future, as a *pre-existing condition*.

The different *waiting periods* for covered *conditions* are set out below. The *waiting period* starts from 11:59PM on the *commencement date* of the *first policy period* in which you obtained *cover* for the applicable *condition* or item as described below.

Item	Waiting period
<i>Accidental injuries</i>	2 days
<i>Cruciate ligament conditions</i> (and conditions arising from this, irrespective of their cause or origin)	6 months

Cruciate ligament condition waiting period

We will agree to reduce the *cruciate ligament condition waiting period* to align with the *accidental injury waiting period* if:

- your *vet* sends us a completed and signed [Cruciate Ligament Exam Form](#) within 14 calendar days of the cruciate examination date, certifying that your *pet* was examined by your *vet* at your expense on or after the *commencement date* of the *first policy period*; and
- the evidence from your *vet* meets our assessment criteria as set out in the above form and we confirm this in writing to you.

You can find the Cruciate Ligament Exam Form at: ruffntumble.com.au or contact us for assistance.

Note: Submitting the Cruciate Ligament Exam Form does not automatically reduce the waiting period.

3. General exclusions

This part of the booklet details what we don't *cover* or pay benefits for under your policy, plus a few things that we only *cover* in specific circumstances.

These general exclusions are in addition to the items listed in the [Your cover](#) section.

Pre-existing conditions

We do not provide *cover* or pay benefits for *pre-existing conditions*.

A *pre-existing condition* is a *condition* that first existed or occurred:

- prior to the *commencement date* of your *first policy period*; or
- within any applicable *waiting period*,

for which you were aware, or a reasonable person in your circumstances could be expected to have been aware, of signs or symptoms of the condition, irrespective of whether the underlying cause of those signs or symptoms has been diagnosed.

A *pre-existing condition* also includes a *related condition*. We suggest you read more about this, including examples, in the [Definitions of important terms](#) part of this booklet.

Also note that section 46 of the Insurance Contracts Act 1984 (Cth) applies to this insurance contract. Under section 46, we cannot rely on a provision in our insurance contract which would exclude our liability by reference to a pre-existing defect or imperfection, if at the time of entering into the insurance contract you were not aware of the defect or imperfection, and a reasonable person in the circumstances could not have been expected to be aware of the defect or imperfection. We will apply section 46 in considering claims under this insurance contract in relation to pre-existing conditions.

Specific treatments and conditions

We don't provide *cover* or pay benefits for the following even if they are in relation to a *condition*:

- behavioural conditions such as anxiety disorders, phobias or chemical imbalances;
- medicated baths and shampoos, unless your *vet* says they are medically necessary to treat a *condition* covered by your policy;
- accessories, including but not limited to pill poppers, cage hire, crates, bedding and collars;
- medication not approved or registered by the Australian Pesticides and Veterinary Medicines Authority;
- cannabinoids;
- the provision of medication(s) that covers a period of more than 30 days beyond your policy *end date*;
- chemical castration, suprelorin implants or other desexing procedures, unless required to treat the eligible *condition* affecting your *pet's* reproductive organs due to a *condition* covered by your policy;
- breeding or obstetrics and/or any related complications; or
- any *illness*.

Specific services and procedures

We don't provide *cover* or pay benefits for the following:

- transport or boarding expenses;
- any travel or repatriation costs;
- shipping or freight costs;

- ambulance fees and non-essential hospitalisation;
- training and socialisation;
- additional costs associated with house calls; if your *pet* requires a *consultation* at home as they are unable to attend a clinic, our liability is limited to the cost of the *treatment* had it been provided at a *vet* practice during normal consultation hours;
- genetic/chromosome testing; or
- these items and any associated expenses:
 - any non-customary, trial or experimental procedures and treatments;
 - any procedures or treatments related to the manipulation, modification, or alteration of heart valves, chordae tendineae, or other heart structures including open-heart surgery (with the exception of balloon valvuloplasty) and the implantation, repair or replacement of pacemakers;
 - *organ transplant surgery*, cell-replacement therapies including but not limited to stem cell therapy and platelet-rich plasma (blood transfusions are covered where medically necessary);
 - 3D printing or artificial limbs and prosthetics (with the exception of total hip replacements); or
 - an autopsy, disposal, burial or cremation of a deceased *pet*.

Elective treatments and procedures

We don't provide *cover* or pay benefits for *elective treatment* including but not limited to cosmetic procedures, declawing, devocalisation, ear cropping, voluntary euthanasia or tail docking.

Note: Essential euthanasia is covered under this policy. It is the humane and necessary euthanasia of a *pet* which is required as a result of a covered *accidental injury*.

Lack of protection for your pet

If you neglect your *pet* or fail to take all reasonable precautions to protect your *pet* from situations that may result in injury, for example participating in organised fighting or hunting activities, we won't provide *cover* or pay benefits for those resulting *vet expenses*.

Consequential losses

We don't *cover* you for any consequential loss, including but not limited to economic loss, loss of enjoyment or any other loss that's not specifically covered in your policy.

Expenses related to an exclusion

We don't provide *cover* or pay benefits for any expenses relating to policy exclusions. This includes when a diagnosis is inconclusive, but the *treatment* protocol is consistent with an excluded condition, e.g., treatment for potential pancreatitis, as expenses associated with an *illness* is excluded from your policy.

We also don't provide *cover* or pay benefits for any complications of, or adverse reactions to a policy exclusion. For example, if your *pet* requires surgery for a broken bone that is a *pre-existing condition*, any adverse reactions to that procedure would be excluded from *cover*.

Note: Complications or adverse reactions to the following occurrences don't fall into this category:

- vaccinations; and
- administering preventative flea, tick and worm control products.

Dental, preventative, alternative and integrative items

We don't provide *cover* or pay benefits for the following:

- **Dental care** - dental procedures, dental diseases, gingivitis, teeth cleaning/scaling, orthodontics, crowns, root canal therapy, cosmetic dental surgery or corrective treatment, removal of deciduous teeth, odontoclastic resorptive lesions, odontogenic cysts and any oral disease (with the exception of traumatic tooth fractures);
- **Preventative/routine items** - preventive and routine items for your *pet*, including, but not limited to, food (regular or

prescription), vitamins/nutraceuticals/supplements, any flea/tick/worm preventative treatments or measures, including but not limited to tick baths, sprays, intestinal worming products whether recommended by your *vet* or not, vaccinations, microchipping, grooming and bathing of your *pet*, non-medicated grooming products, regular nail clipping, preventative dew claw removal and routine anal gland expression;

- **Alternative and complementary items** - alternative and complementary medicines and therapies including but not limited to homeopathy, naturopathy, Chinese medicine and Ayurveda; or

- **Integrative** - integrative physical therapies such as acupuncture, physiotherapy, laser therapy, light therapy, shockwave therapy, massage and chiropractic treatment.

4. Making a claim

This section covers the claim process and how we settle a claim, along with your responsibilities and our processes for fraud detection.

There's also information in the introduction to this booklet about [Making a claim in 4 easy steps](#).

Asking for a claim pre-approval

If your *pet* requires *treatment*, you can seek pre-approval for the expected costs. Your *vet* may also be able to request pre-approval on your behalf. Pre-approvals aren't mandatory, but they can provide you with reassurance as to whether you'll be covered and if so, what benefits will be provided for an upcoming *treatment*.

You (or your *vet* if they are submitting on your behalf) will need to provide us with the itemised estimate of costs from your *vet*, along with the *treatment* required and relevant clinical records and/or veterinary history. We'll then respond to you (and your *vet* if submitted on your behalf) in writing with the outcome. A pre-approval isn't valid unless we've agreed to it in writing.

Note: If we agree to a pre-approval but the *treatment* provided by your *vet* differs from the *treatment* request in the pre-approval, then our assessment of the amount we *cover* under your claim may vary from the notified pre-approval amount.

Making a claim through your vet

Your *vet* may be able to submit your claim electronically at the time of your visit. If they agree and are able to do this, you're authorising us to receive each claim submitted by your *vet* on your behalf. All accounts must be paid to your *vet* in full before making a claim.

Your *vet* may also be able to submit your claim via the GapOnly® service.

GapOnly® claims

GapOnly® is available at participating *vets*. GapOnly® reviews and calculates your pet insurance claim benefits while you're still at the *vet*. If your *vet* is GapOnly® enabled, you don't need to pay your *vet* in full prior to the submission of your claim. Instead, your *vet* submits the claim to us electronically on your behalf and you agree to pay the 'gap' (the difference between the *vet's* invoice and the claim benefit calculated, if any, under your policy).

You must pay the gap to your treating *vet* at the time you make a GapOnly® claim. We'll then pay the claim benefit (if any) directly to your *vet*.

You can find more information on GapOnly® here:

gaponly.com.au

Making a claim yourself

You can submit your claims online through the secure [Pet Portal](#). Simply upload your documentation and click submit (from your computer or mobile device).

When you submit a claim, please include all relevant invoices and clinical records from your *vet*. All accounts must be paid to your *vet* in full before submitting your claim.

Please take care and be honest in the preparation and submission of your claims. This helps us process your claim without undue delay.

If you have trouble submitting your claim online, please call us on (02) 9842 4800 for assistance.

Processing your claim

We'll deal directly with you regarding the settlement of the claim. Unless we specify otherwise and unless it is a GapOnly® claim, we'll pay the claim benefits to you, not your *vet*.

You agree that we're authorised to discuss with your *vet*, the details relating to your claim or the *treatment* provided to your *pet* in relation to a claim made under your policy. You also agree that your *vet* is authorised to view the outcome of your claim, including the amount of claims benefits.

Please note that:

- in some instances, we may require more information to process your claim, such as previous medical history or pathology/laboratory results. We'll contact you or your *vet* if required;
- there may be situations where we request additional veterinary history from current or previous *vets*, e.g. if there's a large history gap, to ensure we have all relevant clinical information for your *pet*;
- for adopted *pets*, veterinary history is only required from when you took ownership. You'll need to provide us with proof of adoption or transfer of ownership papers;
- unless we agree otherwise, all of your claims must include itemised tax invoice(s), payment receipt(s) and *vet consultation* notes if applicable;
- incomplete claim submissions may result in a processing delay. We recommend that you retain copies of all documentation for your records;
- you also agree that your current or previous *vet* or any other service provider that provided *treatments* to your *pet* is authorised to release information and/or records to us about your *pet*; and
- you're responsible for any fees and expenses that may be charged to you by any third parties relating to the issue and administration of your policy, assistance provided to you to complete any forms and in relation to claims.

Settlement of your claim

We'll send you a remittance advice regarding the settlement of your claim, by your chosen communication method, outlining the claim outcome and how your claim has been processed. If your claim payment has been settled on the basis that the *treatment* is not reasonable and *customary* or that the *vet expenses* incurred are not reasonable, *customary* and essential expenses, we will provide you with additional explanation of the outcome.

We'll pay all approved benefits into your nominated bank account.

We reserve the right to deduct from the benefit amount any amount due to us, for example for any overdue premium payments.

Note: In the event that we pay a benefit contrary to the policy terms and conditions for whatever reason, this won't constitute a waiver of our rights to apply the policy terms and conditions retrospectively to any paid claims or to any future claims for that or any related *condition*. We also reserve our right to recover from you any benefit amount received by you as a result of such error.

Proving your claim

If you or your *vet* refuse to or are unable to provide information reasonably requested by us to process your claim, we may decline or reduce the amount payable for your claim, in accordance with relevant law.

Fraudulent claims

If you submit a fraudulent claim or entice your *vet* to behave in a fraudulent manner regarding a claim, then the claim may be denied or reduced in accordance with relevant law, and we may cancel your policy altogether in the event you make a fraudulent claim. We may also be entitled to reclaim any payments already made to you in respect of such claims.

For more details, see the [How we prevent or handle fraud](#) section.

How we settle your claim

The best way to show you how we work out how much we pay after you make a claim is with an example. This is an example only and includes GST.

<i>Vet expenses incurred for treatment of a covered condition</i>	\$5,000
\$500 excess	\$4,500
How much we pay	\$4,500
Your total out-of-pocket expense	\$500

Our right to recover other amounts payable

If we have the right to recover any amount payable under your policy in relation to a claim from any other person, you must provide reasonable cooperation with us in any action we may take.

Telling us about other insurance you have

If you hold other insurance under which you may be entitled to make a claim in relation to eligible *vet expenses*, you must advise us of this at the time you submit your claim. Total benefits paid to you across all insurance cannot exceed your actual expenses.

How we prevent or handle fraud

Unfortunately, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay genuine claims. By doing this we're protecting you and all our policyholders.

You must not act in a fraudulent manner. If you or anyone acting for you:

- makes a claim, submits a document, or makes a statement in support of a claim under the policy knowing the claim, document or statement to be false or fraudulently exaggerated in any respect;
- works with your *vet* to behave in a fraudulent manner regarding a claim, e.g., pressuring your *vet* to note incorrect information; or

- makes a claim in respect of any loss or damage caused by your willful act or by colluding with another person;

Then:

- we may be entitled to refuse to pay all or part of the claim, to the extent permitted by law;
- we may cancel your policy and any other insurance policies you hold with us;
- we may be entitled to reclaim any payments already made to you in respect of such claims;
- we may not refund a premium already paid, to the extent permitted by law; or
- we may inform the police of the circumstances, and we may take legal action.

5. Paying your premium

Your insurance policy *cover* is provided on the basis that you've paid or agreed to pay us the premium for that *cover*. The amount you pay is shown on your *certificate of insurance*. It includes all premium, administration fees and any applicable discounts, government taxes, fees and/or charges.

We like to think we don't miss a thing, but if you have a question about anything on your *certificate of insurance*, please contact us.

How to pay

Your pet insurance premium is payable when you take out a new policy and subsequently when your policy is renewed each month.

Premiums can be paid via direct debit through a credit card or bank account.

Premiums are collected for each renewal on the same day each month. If your usual payment date does not occur in a particular month (for example, the 31st in February), your premium will be collected on the last available day of that month. For example, if your payment date is the 31st, your premium will be collected on 28 February (or 29 February in a leap year), then 31 March, 30 April, and so on.

If we accept and pay a claim under your policy, we may deduct the balance of any outstanding premium from the claim payment.

Paying on time

You must keep your premium payments up to date. If we do not receive a premium payment for a renewal, by its due date, we will notify you in writing by email or text message.

This notice will be sent at least 7 calendar days before we give notice of cancellation of your policy for non-payment. During this 7-day period, we may make further attempts to collect the missed payment. Any fees charged by your bank as a result of failed payment attempts are your responsibility.

If the premium remains unpaid after this period, we will send you a further written notice by email confirming the cancellation of your policy on the third business day after the date of the notice.

If one or more premium amounts remain unpaid for at least 7 calendar days, we reserve the right to reduce any claim made under the policy by the amount of the outstanding premium.

Cancellation consequences

If we cancel your policy due to non-payment of premium, please be aware that:

- No benefits or entitlements will be payable under the policy for vet expenses or other claim expenses incurred after the cancellation date;
- applications for other general insurance products administered by PetSure may be refused; and
- any application for general insurance products (with any provider) in the future may be affected because you had a policy cancelled because of unpaid premiums.

Your payment account

When you provide us with your nominated credit card or bank account details, we use these to directly debit the premium calculated by us from that card or account.

Unless you opt out of the automatic renewal process or cancel your policy, we'll continue to deduct/charge the premium from

your nominated credit card or bank account for each monthly renewal of your policy. See the [Renewals & cancellations section for more details](#).

If your premium can't be paid, e.g. there isn't enough money in your nominated account, you may be charged a fee by your bank. PetSure will not be responsible for fees charged by your bank or financial institution.

For payments by direct debit

You must have the sole authority as the account holder of the direct debit bank account and agree to the Direct Debit Request Service Agreement.

For payments by credit card

If the credit card is not yours, you confirm you have the authority of the credit card account holder to use it and that they've agreed to these terms.

Should you have questions about the operation of the direct debit authority or you need to change any aspects of the authority, please contact us.

6. Renewals & cancellations

This part of the booklet explains your options for renewing or cancelling the *cover* for your pet insurance policy.

Automatic monthly renewal of your policy

As long as we continue to provide the product, we'll offer renewal of your policy every month. This will be subject to the applicable terms and conditions of the policy for each *policy period*. We may change the premium and the terms and conditions of the policy at the time of renewal, based on a combination of factors, including the risk associated with insuring pets like yours.

Unless you've told us beforehand that you've chosen not to automatically renew, your policy will automatically renew on those terms.

Where you have opted out of automatic renewal, you'll need to contact us after you've received your offer if you'd like to accept the policy terms.

Any renewal offer notice you receive will also remind you:

- that you can opt out of the automatic renewal process at any time in the future;
- to check the information we have on your *certificate of insurance* is correct; and
- to review your insurance *cover* to consider if the policy limits and level of *cover* is still right for you.

Unless you opt out of automatic renewal, PetSure will deduct/charge the premium from your nominated account or credit card. See the [Paying your premium](#) section for more information.

Your premium

Every month we'll notify you if there are any changes to your monthly premium. We review the cost of everyone's insurance, taking account of a range of factors. These are set out under the [How we calculate your premium](#) section.

Cancellation by you

You can cancel your policy with us at any time by contacting the Ruff 'n' Tumble team. Our [Contact details](#) are on the last page of this booklet.

The cancellation will be effective once we provide you with a written confirmation of your request by email.

We'll cancel your policy at the end of the current policy period. You can still use your policy up to the cancellation date, which we will provide you in the confirmation email.

If your pet passes away

We know there is a lot going on when your *pet* passes away, but we're here to help. Please contact us as soon as possible and we'll cancel your policy from the date of your pet's passing.

Cancellation by us

We may cancel your policy where permitted by and in accordance with the law. We'll give you notice in writing before exercising any right to cancel your policy. For example, if you:

- do not comply with the policy terms and conditions;
- do not pay your premium as agreed;
- make a fraudulent claim; or

- did not comply with your duty to take reasonable care not to make a misrepresentation.

If we cancel your policy, we'll retain and/or refund any premium as the law allows us to do so.

7. Other important information

This section includes other important information on how we communicate with you, your duty to take reasonable care not to make a misrepresentation, how we calculate your premium and more.

Delivery of your policy documents

We'll send your policy documents and communicate with you electronically. You'll need to provide us with your email address and mobile number.

When we send your policy documents by email, we'll consider that you have received them on the date recorded on our information system.

You're responsible for making sure the email address you've given us is correct and up to date at all times. You can update your details through the secure [Pet Portal](#).

Your duty to take reasonable care not to make a misrepresentation

Before you enter into this contract of insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the *Insurance Contracts Act 1984* (Cth).

This means you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask. It is very important that you do so, as we base our decision whether to provide *cover* and the terms on which we do so on your answers.

If you're not sure of the answers to any of our questions, you should take the time to find them. It's also important to understand that, in answering the questions, you're answering for yourself and anyone else to whom the questions apply.

If any of our questions aren't clear and you need help, please contact us.

When this duty applies

The duty to take reasonable care not to make a misrepresentation also applies before you renew, vary, extend or reinstate an existing contract of insurance. This means that you must inform us of any changes to the information set out in your *certificate of insurance*, where the information is no longer honest, accurate and complete. If you don't contact us to update this information, we'll take it that you agree that the information remains honest, accurate and complete. Please contact us if you have any doubts.

If you don't comply with your duty

If you don't take reasonable care in answering our questions or inform us of changes to the information set out in your policy documents, you may breach your duty. If that happens, your policy may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.

Updates to the PDS

We may need to update this PDS from time to time when certain changes occur and where we're required and permitted by law to do so. If that happens, we'll issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information.

Where the information isn't materially adverse from the point of view of a reasonable person considering whether to buy or continue to hold this insurance, we may issue you with notice in a different form, including but not limited to disclosure updates on the PetSure website(s).

You can contact us to get a free paper copy or download an electronic copy that summarises these changes.

How we calculate your premium

Your premium is calculated when your Ruff 'n' Tumble policy begins, and may be adjusted at any monthly renewal. The premium for each *policy period* is printed on your *certificate of insurance*.

The amount you pay includes allowances for government fees, taxes and charges, including stamp duty and GST.

We calculate your premium based on several factors. Some are pre-set and don't vary, e.g. amounts we consider for some

internal expenses. Others can affect the premium amount depending on whether we believe it increases or decreases the risk to us, such as the claims experience across all our insured pets. Because of these factors, your premium may increase over time.

There are also commercial factors that affect your premium, including costs associated with operating our business and our commercial arrangements.

Your premium calculation may also include discounts or promotional offers that we provide. If you qualify for two or more discounts, we apply a specific order to our calculation of your final premium.

Also, any discounts and/or your premium may be rounded up or down.

How to make a complaint

We hope you'll never have reason to complain, but if you do, we'll do our best to work with you to resolve it.

Our complaints resolution process has 3 steps. Please let us know if you require additional assistance to lodge a complaint.

1. Immediate Response

If you have a complaint, we'll take steps to resolve it as soon as possible. We'll acknowledge your complaint within one business day of receiving it.

Please contact us by:

Phone:	(02) 5760 8238
Email:	support@ruffntumble.com.au
Website:	ruffntumble.com.au

Please supply your policy number if you have one, to enable the enquiry to be dealt with promptly and by someone with appropriate authority.

2. Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request we'll escalate your complaint for review by our Internal Disputes Resolution team.

Please use the same contact information in **step 1** to make this request.

All escalated matters are acknowledged within one business day of receipt. The Internal Dispute Resolution team will review your complaint and any supporting evidence. After full consideration of the matter, a written final response will be provided to you, outlining the decision reached and the reasons for the decision.

3. External Dispute Resolution

If your complaint is still not resolved to your satisfaction, or a final response has not been provided to you within 30 days, you can refer the matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules.

AFCA is an independent dispute resolution service provided free of charge.

You can contact AFCA at:

Australian Financial Complaints Authority	
Mail:	GPO Box 3, Melbourne VIC 3001
Phone:	1800 931 678
Website:	afca.org.au
Email:	info@afca.org.au

Goods and Services Tax (GST)

All monetary limits in your policy are in Australian dollars and are inclusive of *GST*. In the event of a claim, if you're not registered for *GST*, we'll pay any amount due under the policy inclusive of *GST*. If you're registered for *GST*, we'll deduct your input tax credit entitlement from the claim and you'll need to claim that from the Australian Taxation Office. If you're registered as a business and have an Australian Business Number, you must advise us of your correct input tax credit percentage.

Note: You'll be liable to us for any *GST* liability we incur arising from your incorrect advice or inaction.

General Insurance Code of Practice

PetSure is a member of the Insurance Council of Australia and a signatory of the General Insurance Code of Practice (**the Code**).

The objectives of the Code are:

- to commit us to high standards of service;
- to promote better, more informed relations between us and you;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for resolving complaints you make about us; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. The Code Governance Committee is also responsible for imposing sanctions for breaches of the Code, as well as the improvement of the Code and assisting the general insurance industry to understand and comply with the Code.

You can obtain a copy of the Code from the Insurance Council of Australia website at insurancecouncil.com.au

Financial Claims Scheme

Should PetSure be unable to meet its obligations to you under the policy, you may be entitled to a payment under the Financial Claims Scheme (**the Scheme**).

Access to the Scheme is subject to eligibility criteria. Further information about the Scheme can be obtained at apra.gov.au

Your privacy

We are committed to handling your personal information responsibly, in accordance with our Privacy Policy and the Australian Privacy Principles. When we collect personal information from you, we will provide you with a Privacy Collection Notice which tells you how your personal information is collected, used and disclosed in relation to your Ruff 'n' Tumble policy.

You can visit our website to view or obtain a copy of our Privacy Policy or contact us at:

PetSure

Website:	petsure.com.au
Phone:	(02) 9842 4800
Email:	privacy@petsure.com.au

Luna

Website:	Lunapethealth.com.au
Phone:	(02) 9842 4800
Email:	lunapethealth@petsure.com.au

Financial Services Guide (FSG)

This Financial Services Guide, or FSG, informs you about the financial services provided by the organisations associated with Ruff 'n' Tumble. It also tells you how each is paid for their services, how complaints are dealt with, and how each organisation can be contacted.

In this FSG:

- PetSure means PetSure (Australia) Pty Ltd.
- Luna means Luna Pet Health Pty Ltd.
- You, and your means the applicant for a Ruff 'n' Tumble policy and, if a policy is issued, the person insured.

Ruff 'n' Tumble policies are issued by PetSure.

The organisations associated with this insurance product

PetSure is an Australian Financial Services Licensee (AFSL 420183) authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. PetSure is the insurer and issuer of Ruff 'n' Tumble policies. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

Luna is an Authorised Representative (Number 001319575) of PetSure and is authorised to deal in and provide general advice on behalf of PetSure regarding certain general insurance products issued by PetSure, including Ruff 'n' Tumble policies.

Luna distributes, promotes and arranges Ruff 'n' Tumble policies and is paid a commission and other benefits for doing so. Ruff 'n' Tumble policies are arranged on behalf of PetSure. When you apply for a Ruff 'n' Tumble policy, Luna will tell you about the product and collect certain information from you that will be used by PetSure to determine, whether a Ruff 'n' Tumble policy can be issued to you by PetSure. Luna does not act for you and does not provide personal advice about Ruff 'n' Tumble policies.

As the insurer and issuer of Ruff 'n' Tumble policies, only PetSure can issue, vary and cancel those policies.

How we're paid for our services

When you are issued a Ruff 'n' Tumble policy you pay the premium to PetSure for the product.

Luna may receive a commission of up to \$75 per policy for promoting Ruff 'n' Tumble policies. This commission is used by Luna to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to Ruff 'n' Tumble.

PetSure may receive an activity payment directly from Luna for retention and support services in connection with Ruff 'n' Tumble policies. The amount of that activity payment is time based and will be calculated taking into account time spent handling retention related calls. The payments to PetSure are not additional charges to you and are not in addition to the total premium you pay.

You can request more details about remuneration or other benefits from the relevant entity providing the relevant financial service. However, the request must be made within a reasonable time after you've been given this booklet and before the relevant financial service has been provided to you by them.

Our [Contact details](#) are on the last page of this booklet.

Our compensation arrangements

The *Corporations Act 2001* (Cth) requires Australian financial services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover.

As the insurer, PetSure is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority (**APRA**) and is subject to the prudential requirements under insurance legislation regulated by APRA.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Giving us instructions

You can instruct us through the Ruff 'n' Tumble customer service team by phone or email. Our [Contact details](#) are on the last page of this booklet.

Your privacy

Refer to the [Your privacy](#) section of the PDS and any Privacy Collection Notice provided to you for further information on what we do with your information.

How to make a complaint

Refer to the [How to make a complaint](#) section in the PDS for further information on how complaints are dealt with.

Authorised for issue

This FSG was prepared by Luna and PetSure (as it relates to the financial services provided by PetSure) on 16 April 2026.

Definitions of important terms

This section contains the definitions of important insurance terms we talk about in this booklet. Words that are italicised in this booklet have the special meaning explained in this section.

Accidental injury means physical harm or an injury to your pet that results from an unexpected and unintended external event that occurs suddenly at a specific time and place. It is independent of any *illness* or *pre-existing* condition.

An accidental injury excludes any physical harm or injury resulting from any *illness*. Examples include diabetes, infectious disease, arthritis, allergies and cancer.

Behavioural condition means behavioural conditions diagnosed by a *vet* including but not limited to anxiety, phobias, compulsive disorders and impulse control problems.

Certificate of insurance is the certificate we provide you that outlines the key details of the contract of insurance between you and us. It includes the policy number, *cover*, *commencement date*, *end date*, insured *pet* details, and the *excess* (if any).

Note: A *certificate of insurance* is issued to you when we issue your policy to you, on each renewal, and whenever your policy is amended.

Commencement date unless otherwise specified, is the date when *cover* for your *pet* started in the current *policy period* as shown on your *certificate of insurance*. The start time is 11:59PM on that date.

Note: Also see the *first policy period* definition for *commencement date of first policy period*.

Condition means any *accidental injury*.

Consultation and other derivations means 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, phone consultation, web consultation and emergency and after-hours consultations/visits.

Cover means insurance cover for *accidental injuries*.

Cruciate ligament condition means 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 *condition*.

Customary means:

- In relation to *treatment*, usually practiced procedures and services that are widely available and accepted by veterinary professionals for a pet in similar circumstances; and
- In relation to *vet expenses*, the typical or standard expenses for those procedures and services for a pet in similar circumstances.

Elective treatment means a *treatment* or surgery that is beneficial to your *pet* but is not essential for your *pet's* survival and doesn't form part of the *treatment* for a covered *condition*.

End date means the date when your policy terminates. No further benefits or entitlements can be paid under the policy for *vet expenses* or other claims expenses incurred after the *end date*. The end time is 11:59PM on that date.

Unless otherwise specified, this relates to the *end date* of your current *policy period*.

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*.

Excess means the amount that you are required to contribute towards the cost of each claim for an *accidental injury*. Your *excess* is shown on your *certificate of insurance*.

The *excess* will be deducted from your calculated claim benefits.

Refer to the [Making a claim](#) section for an example of how claim payments are calculated.

First policy period means the time during which *cover* was first issued to you by us, so long as there has been no break or lapse in *cover* for your *pet*. In the event of a break or lapse in *cover* for your *pet*, the *first policy period* means the time during which *cover* was first issued to you, after the break or lapse in *cover*. For clarity, the *commencement date* of your *first policy period* is 11:59PM on the date when *cover* for your *pet* first started.

GST means the Australian Goods and Services Tax at the officially published tax rate.

Illness means any sickness or disease. Examples include but are not limited to *diabetes, infectious disease, arthritis, allergies and cancer*.

Pet means the dog covered under the policy and named on your *certificate of insurance*.

Policy period means the time during which we provide cover as specified on your *certificate of insurance*.

Note: Unless otherwise specified, this relates to your current *policy period*.

Pre-existing condition means a *condition* that first existed or occurred:

- prior to the *commencement date* of the *first policy period*; or
- within any applicable *waiting period*,

for which you were aware, or a reasonable person in your circumstances could be expected to have been aware, of signs or symptoms of the condition, irrespective of whether the underlying cause of those signs or symptoms has been diagnosed.

A *pre-existing condition* also includes a *related condition* of a *pre-existing condition*.

Related condition means a *condition* that 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.

Treatment: means reasonable and *customary* treatment including *consultations*, hospitalisation, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a *vet* to relieve or cure an *accidental injury* during the *policy period*.

Vet means any veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than yourself, who is licensed in and currently registered in Australia.

Vet expenses means the reasonable, *customary* and essential expenses incurred in respect of *treatment* provided by a *vet*

during the *policy period*, considering the circumstances in which the *treatment* was provided.

Waiting period means the period that your pet is not covered as specified in the Waiting periods section of this booklet and starts from the *commencement date* of your *first policy period* in which you obtained *cover* for the applicable *condition* or benefit.

Note: For more information, see the [Waiting periods](#) section.

Contact details

Luna

Phone:	(02) 9842 4800
Mail:	Luna Pet Health Pty Ltd Locked Bag 9021, Castle Hill, NSW 1765
Website:	lunapethealth.com.au

PetSure

Phone:	(02) 9842 4800
Mail:	PetSure (Australia) Pty Ltd Locked Bag 9021, Castle Hill, NSW 1765
Website:	petsure.com.au