

Signing up vet practice owners after 1 June 2020

1. Does a vet need to be insured with Guild Insurance to sign up to refer Vets Choice to pet owners?

No. To be a referral partner for Vets Choice, the vet practice owner does not need to be insured with Guild. Vet practice owners who are not Guild insured can email vetschoice@guildinsurance.com.au to become a referral partner.

2. Does a vet need to be an AVA member to refer Vets Choice to pet owners?

No. To be a referral partner for Vets Choice, the vet practice owner does not need to be an AVA Member.

3. Can an employee vet sign up to be a referral partner?

No. Registration to be a referral partner of Vets Choice is at a practice level. All members of the practice can refer pet owners to buy Vets Choice insurance for pets.

4. Can a locum vet sign up to be a referral partner?

Yes. A locum vet who runs their own business either as a mobile vet or part-time practice can register to be a referral partner. A locum vet cannot become a referral partner if they work for or contract to other vet practices.

5. What are the benefits for referral partners?

Referral partners can exclusively offer Rookie, a free 28-day policy for puppies and kittens to their clients and undertake pet health checks so customers do not have to serve waiting periods.

Vet practice staff are eligible for a 25% discount on policies for their own pets.

Signing-up pet owners

6. How does a pet owner sign up?

Pet owners can sign up online or by telephone with our dedicated Vets Choice insurance for pets team. The pet owner will need to know the referring vet practice name when they sign up.

7. What happens if the pet owner chooses the wrong vet practice when signing up?

Pet owners can call our Vets Choice team to update their referring vet practice.

8. Can a pet owner buy insurance directly from Vets Choice?

Yes. The Vets Choice website has a quote and buy facility for pet owners that are not referred by vets.

9. Can pet owners have more than one pet on a policy?

Yes. A multi-pet discount of 5% will apply to policies insuring multiple pets.

10. Can a pet owner add or remove pets insured midway through their policy?

Yes. Pet owners can add or remove pets to their policy anytime. This can be done by calling by our dedicated Vets Choice team.

11. Does the vet or other staff at the vet clinic sign up the pet owner?

No. The online application is quick and easy to complete, with basic information about each pet. Pet owners will be able to purchase cover themselves simply and quickly.

12. Where do I get information about banned dog breeds or dogs that have been declared dangerous or menacing?

Breeds that are banned in Australia are Dogo Argentino, Fila Brasileiro, Japanese Tosa, American Pit Bull Terrier or Pit Bull Terrier and Perro de Presa Canario or Presa Canario. State and local council websites also list banned dog breeds for their area and will provide information about dogs that have been declared as dangerous or menacing.

Vet practice staff discount

13. Do my practice staff get a discount when purchasing a Vets Choice insurance for pets policy?

Yes. All staff of referral partner vet practices are eligible to obtain a 25% discount when purchasing a Vets Choice policy. To obtain this discount, staff members simply need to apply online at vetschoice.net.au and enter the Promo Code **vetpractice25** during the application process.

14. Does this staff discount expire when the staff member's policy comes up for renewal?

No. The staff discount is not time sensitive and once applied will continue for the life of the policy as long as the staff member continues to be employed by you or a vet practice.

15. Does this staff discount continue to be applied if the staff member ceases to be employed at my practice?

Yes. If the staff member continues to be employed within a vet practice. If they leave the profession, Vets Choice reserves the right to cease to offer the discount and charge accordingly.

Rookie for puppies and kittens

16. How does a pet owner obtain a Rookie policy for their new puppy or kitten?

The Rookie policy is exclusively available through our Vets Choice referring vet practices, by completing the Rookie application form for the pets to be covered.

17. What are the waiting periods for a Rookie policy?

One day for accident and two days for illness.

18. Can you have multiple pets on one Rookie policy?

Yes. A pet owner can register more than one pet on the same policy at the same time, provided they meet the age criteria of between 8 weeks to 6 months of age.

19. How does a Rookie policy holder transition to a Pro or Elite level of cover, does the vet practice need to do anything?

No. The Vets Choice team will contact the customer to transition cover from Rookie to a Pro or Elite level of cover.

20. Does the policy holder have to serve out the waiting periods again if they transition to a Pro or Elite level of cover after expiry of the 28-day Rookie policy?

No. We will waive any waiting periods that have already been served or if a health check has been completed all waiting periods will be waived.

21. Can breeders get a Rookie policy?

No. The Rookie policy is only eligible for pets. Puppies or kittens intended for sale by breeders are considered to be animals used for commercial purposes and therefore do not qualify for this policy.

Pro and Elite

22. Can a pet owner upgrade from Pro to Elite level of cover any time?

Yes. However, any pre-existing conditions not covered by the previous Pro policy will not be covered by the new Elite policy.

23. If a pet owner upgrades from a Pro to Elite level of cover, do waiting periods still apply?

Yes. Waiting periods not covered by the previous policy will still need to be served. This includes any waiting periods that have not fully been served under the previous level of cover.

24. Can you have multiple pets on one policy with different levels of cover, i.e. one pet with the Pro level of cover and another pet with the Elite level of cover?

No. It is not possible to have one pet on the Pro level of cover and one on the Elite level of cover, or any combination thereof. All pets insured under the same policy are required to be covered under the same level of cover, all Pro or all Elite. Should a customer wish to purchase different levels of cover for their pets they will need to purchase the policies separately.

Dental and Dental Plus

25. Can a pet owner add the Dental or Dental Plus add-ons anytime?

Yes. Dental add-ons can be added at any time. The premium for the additional cover will be pro-rated to the end of the policy term.

26. If a pet owner adds a Dental or Dental Plus add-on to an existing policy, do waiting periods still apply?

Yes. Waiting periods for the Dental add-on will still apply, unless the vet undertakes a Vets Choice health check. There is no waiting period for the Dental Plus cover.

27. If a pet owner has multiple pets on one policy, do they all need to have the Dental add-ons, or can they cover just one pet for dental?

Dental add-ons can be purchased on a pet-by-pet basis. Pet owners have the flexibility to purchase the dental add-ons for one or all of their pets.

28. Can you take out Dental Plus as a standalone add-on?

No. A pet owner can only take out Dental Plus if they have already taken the Dental add-on and have an existing Pro or Elite level of cover.

Vets Choice health check

29. How does a Vets Choice health check work and what paperwork is involved?

Please refer to the referral member resource area for the Vets Choice health check form and step-by-step instructions.

30. Is the health check done before or after the pet owner applies for insurance?

The health check form should be completed before waiting periods have been fully served. To enable pet owners to fully benefit from this, health check forms should be submitted as close as possible to when the policy is taken out.

31. What happens if something happens to the pet in the “waiting period” and I have undertaken a health check?

All eligible claims for the pet owner will still be paid whether or not a health check has been completed. The treating vet will need to supply clinical history to enable the claim to be processed. However, if there are any ongoing issues where a vet undertakes health checks and there are subsequent claims Guild reserves the right to cancel referral arrangements on this basis.

32. Are health check forms only available for referring vets?

Yes. The Vets Choice health check form is an exclusive benefit for Vets Choice referral partners.

Claims

33. Does the veterinary treatment have to be done at the vet practice who referred them to Vets Choice insurance for pets?

No. Pets can be treated at any vet practice of the pet owner's choice in relation to an accident or emergency. The pet owner doesn't need to seek permission from the referring vet.

34. Can a vet practice submit a claim on behalf of their client?

No. Pet owners will need to lodge their own claims. In the future, Guild and AVA will be working with AVA members and pet owners to investigate the potential benefits, and willingness of vet practice owners (or their employees) to lodge claims on behalf of pet owners.

35. How long will it take for a claim to be processed?

Our pet insurance claims are managed and assessed by a registered vet nurse. Claim turnaround time is anticipated to be quick, where the pet owner provides all the information in the online lodgement system.

36. Does the treating vet need to do anything to support a claim?

We anticipate most claims to be straightforward with no additional information being required from vets. However, consultation or client records may be required for complex claims or conditions.

Questions for vet practice owners with referral fee arrangements

37. What happens if a vet practice owner cancels their AVA membership?

Referral agreements with fee arrangements are contingent upon an active AVA membership. If a vet practice owner cancels their AVA membership, referral fees will no longer be paid to the vet and new pet insurance applicants will not be able to select the vet practice when applying for Vets Choice insurance for pets.

38. What happens if a vet practice owner cancels their insurance policy with Guild?

Referral agreements with vet practice owners are contingent upon an active AVA membership only. If a vet practice owner cancels or allows their Guild Insurance Policy to lapse, referral fees will continue to be paid to the vet if their AVA membership is maintained.

39. What happens if a pet owner cancels their policy, does the vet practice owner still get paid referral fees?

No. Any cancellations will be deducted from referral fee payment calculations. Payments will be paid annually in March.

40. How do vet practice owners get paid their referral fees?

Vet practice owners will be paid annually by Electronic Funds Transfer (EFT) to their nominated bank account.

41. How often will vet practice owners be paid their Vets Choice referral fees?

Vet practice owners will be paid a lump sum annually in March for the previous year from 1 March prior year to 28 February. Referral fee payments are calculated based on the annual premium paid by pet owners less cancellations.

42. Can the Vets Choice referral fees be used to offset against a Guild Insurance policy premium?

No. At this stage payments will be made separately. The Guild Insurance team are investigating if this option can be implemented in the future.

43. How does Vets Choice know which referred pet owners belong to which referring vet practices?

When the pet owner applies for insurance online, they enter their referring vet practice details. If this is done over the phone, our sales consultant will ask which vet referred them to Vets Choice. This information is then used to calculate referral fee payments for each vet practice.

44. If the vet practice is sold, what happens to the vet policies attached to the practice?

At this stage, the portfolio of pet owners and related fees cannot be transferred to a new owner. The Guild team are currently looking into how this can be facilitated in the future.

45. Will vet practice owners know which pet owners have taken out Vets Choice insurance for pets?

No. Vet practice owners will receive a statement detailing the referral fee income, which can be broken down by location for vet practices with multiple locations but will not include the individual premium details paid by the pet owner.

46. Do vet practices with referral fee agreements receive referral fee payments for vet practice staff discount policies?

No. The referral fee payments only apply to Vets Choice policies referred by your practice to members of the general public. Policies obtained by vet practice staff where the staff discount has been applied are exempt from referral fees being paid to your practice.

47. Do vet practices get paid referral fees for offering a Rookie policy to pet owners?

No. This is a free 28-day policy and no referral fees are paid. We view this as a value-added benefit that you can offer to your customers. The Rookie policy is only available through referring vet partners and not to pet owners directly.

48. Do vet practices with referral fee agreements receive referral fee payments if a Rookie policy holder transitions to a Pro or Elite level of cover?

Yes. The vet practice who issued the Rookie policy will receive referral fees if the pet owner upgrades to a Pro or Elite level of cover.

49. Do vet practices with referral fee agreements receive referral fee payments if a pet owner upgrades their policy?

Yes. The vet practice will get paid a referral fee based on the total premium that the pet owner has paid.

50. Do I need to disclose to the pet owner that I may receive referral fees?

No. Under the 2001 Corporations Act you are entitled to rely on the mere referral exemption. However, our brochures, website content, policy documents etc. disclose that referral fees are paid to several parties including referring vets.

Pet owner questions

You should refer pet owners to the Vets Choice website or the Vets Choice team on **1800 999 738**.

51. What referral fees are paid?

Guild Insurance pays interested parties and referral partners up to 10% of the premium you pay excluding government charges, up to 18% in total. These relationships include the Australian Veterinary Association (AVA), your referring vet and animal welfare organisations. For more information in relation to these referral partners please refer to the Vets Choice website. Vets Choice have also committed to donate 5% of retained premiums (less distribution costs and claims paid) to charitable causes.

52. What pets can be insured?

Dogs and cats 8 weeks and older and under 9 years of age can be insured. This product includes guaranteed lifetime cover for your pets as long you join before they reach their 9th birthday and the policy remains active.

A free 28-day Rookie policy is also available for puppies and kittens between the ages of 8 weeks and 6 months. For more information about the level of covers available refer to the Vets Choice website.

53. Do I have to provide veterinary records for my pet to take out a Vets Choice policy?

No. Veterinary records are not required at the time of taking out a Vets Choice policy. You can apply online or over the phone. Vets Choice referral vets can choose to perform a health check on your pet, which may enable waiting periods to be waived.

54. My pet has just had an accident or has just been diagnosed with an illness or has been sick in the past, can I get insurance to cover the cost?

No. Existing and pre-existing conditions are not covered and waiting periods apply for both accident and illness. These policy terms are listed on the Vets Choice website.

55. Does Vets Choice insurance for pets cover the cost of vaccinations and regular check-ups?

No. This is an accident and illness policy only. Preventative dental care is covered for pet owners that take out Dental and Dental plus. For more details about cover options, refer to the Vets Choice website.