

## APPLICATION FORM

### Reduction of Specified Conditions and optional Dental Illness Waiting Periods

A six (6) month Waiting Period applies for Specified Conditions, Dental Illness and/or any Illness or Injury that results from them. You may submit this Application Form to apply for the Waiting Period to be reduced.

For Us to consider whether a reduction of the Waiting Period can be provided We will require this Application Form to be completed in full and Your Pet's medical history. You will be reasonably required to aid in the process of obtaining Your Pet's medical history, for example by providing details of any Vets Your Pet has seen in the past.

Once We have completed our review of Your application, We will confirm the outcome to You and if applicable provide You with an updated Certificate of Insurance which lists condition(s) We have agreed to reduce the Waiting Period for and by how much.

#### What You need to do:

- Arrange a Vet to examine Your Pet (at Your expense) and have them complete Part Two of this form\*.
- Note that depending on Your Pets temperament, some aspects of the exam may not be possible for Your Vet to complete.
- Usually You would want to allow 20 – 30 minutes for Your Vet to complete Your Pets exam and associated paperwork.
- It is Important to provide Us Your fully completed application form within 14 days of the exam date to avoid needing to have it completed again.

\* If you are a vet, then you cannot do the examination yourself. This also applies if the examining vet is a co-owner of the policy or a relative.



You complete  
**Part 1**



Have Your Vet  
examine Your Pet  
and complete **Part 2**



Within 14 days send the  
completed form and  
full vet history to  
[support@knose.com.au](mailto:support@knose.com.au)



Receive an updated  
Certificate of  
Insurance

## Need more information?

We're here to help you. So, if you have any questions or need more information, please contact us by calling **1300 356 642** or emailing [support@knose.com.au](mailto:support@knose.com.au)

# PART ONE – Policyholder to complete

## YOUR DETAILS

Policy number:

Policyholder's name:

Contact number:

Pet's name:

Pet's breed:

## YOUR PET'S VETS

Please list current and past Vets Your Pet has seen:

**Vet Clinic Name**

**Suburb**


## YOUR REQUEST

I wish to apply for a reduction in Waiting Period for the following Condition(s):

- |   |  |
|---|--|
| <input type="radio"/> Cruciate ligament damage  | <input type="radio"/> Osteochondritis dissecans (OCD)                |
| <input type="radio"/> Intervertebral disc disease   | <input type="radio"/> Cherry eye,                                    |
| <input type="radio"/> Hip dysplasia   | <input type="radio"/> Entropion                                      |
| <input type="radio"/> Patella luxation  | <input type="radio"/> Ectropion                                      |
| <input type="radio"/> Elbow dysplasia   | <input type="radio"/> Lumps  |
| <input type="radio"/> Brachycephalic Obstructive Airway Syndrome (BOAS)<br>Please use the BOAS Waiver form. | <input type="radio"/> (tumours, warts, cysts, growths and abscesses) |
|   | <input type="radio"/> Dental Illness                                 |

Has Your Pet shown any symptoms, clinical signs or received treatment relating to a Specified Condition selected above in the past?

Yes  No

If Yes, please indicate the date/s and describe the treatment and/or symptoms noted.  
For example: "20/03/2017, surgery to stabilise patella luxation."

## DENTAL ILLNESS

Has your pet previously received any dental treatment related to any mouth, oral or dental condition (including "anaesthesia-free" dental procedures, descaling (cleaning) of teeth or extraction (removal) of teeth?)

Yes  No

If Yes, provide details below:

Has your pet ever received any other medical treatment (including antibiotics, anti-inflammatories or pain relief) for any dental or oral condition (including feline "Cat flu", auto-immune conditions)?

Yes  No

If Yes, provide details below:

Has your pet previously been recommended to have any dental procedures performed (including descaling of teeth, extraction of teeth or any other procedure related to the mouth or oral cavity?)

Yes  No

If Yes, provide details:

Has your pet previously displayed any symptoms of:

Halitosis (Smelly breath)

Yes

No

Difficulty chewing

Yes

No

Oral pain

Yes

No

Loss of adult teeth

Yes

No

## YOUR DECLARATION

### Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to Us. This responsibility applies until We issue You with a Policy for the first time or agree to renew, extend, vary/change, or reinstate Your Policy.

You must answer Our questions honestly, accurately and to the best of Your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if You do not answer a question or if Your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If You are answering questions on behalf of anyone, We will treat Your answers or representations as theirs.

Whether or not You have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether You are represented by a broker, Your particular characteristics and circumstances We are aware of.

### If You do not meet the above Duty

We may reject or not fully pay Your claim and/or cancel Your Policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and We may treat Your Policy as if it never existed.

If Our information or questions are unclear, You can contact Us on 1300 356 642 or visit [www.knose.com.au](http://www.knose.com.au).

You understand that Knose will assess the information provided and based on that information will decide whether the Waiting Period can be reduced, and further that Knose is under no obligation to approve You're application.

In addition to the above declaration You authorise any Vet services provider who is listed in this Application Form to provide to Knose any details We may require to assess Your application.

**Policyholder's signature**

**Date**

**Remember to return Part One and Two of this form. Knose will request the full Vet treatment history from Your Vet(s) if You do not have it.**

## PART TWO – Vet to complete

### VET EXAMINATION – EYES

Is there any history of, or evidence to suggest this animal has previously had surgery on the eyes?

Yes

No

Conduct a clinical examination without sedation or anaesthetic of the eyes.

Is there any evidence or history of:

“Cherry Eye” (Prolapse of the third eyelid gland):

Yes

No

“Ectropion”:

Yes

No

“Entropion”:

Yes

No

Excessive tear production (tear staining / epiphora / weepy eyes)?

Yes

No

Ocular issues (such as conjunctivitis, dystichiae or corneal ulcers)?

Yes

No

If yes to any of the above, please provide further details...

### VET EXAMINATION – LUMPS (TUMOURS, WARTS, CYSTS, GROWTHS AND ABSCESES)

Has this dog had any history of tumours, warts, cysts, growths and abscesses, or procedures to remove these? (e.g. previous surgery to remove a wart)

Yes

No

If yes to any of the above, please provide further details...

Conduct a complete physical examination and palpation of the dog (with or without sedation / anaesthesia). Is there any evidence of abnormal tumors, warts, cysts, growths and / or abscesses in any of the following body parts / systems:

Oral cavity

Yes

No

Integumentary system (skin) – including warts:

Yes

No

Ears (please confirm otoscopically):

Yes

No

Eyes (e.g. meibomian gland cysts):

Yes

No

Nose

Yes

No

Thorax / abdomen

Yes

No

Feet / interdigital region:

Yes

No

Legs

Yes

No

Rectum (eg perianal abscess)

Yes

No

Other (including suspected or confirmed lipomas):

Yes

No

If yes to any of the above, please provide further details...

## VET EXAMINATION – ORTHOPAEDICS

Has the pet been attending your clinic for more than 6 months?

Yes  No

Are you aware of any history of limping, reluctance to exercise or difficulty rising?

Yes  No

If Yes, indicate where the pain was:

Conduct a clinical observation of the pet working, trotting and rising from a seated position.

Is any lameness, difficulty rising, or ataxia noted?

Yes  No

If Yes, indicate:

## CRUCIATE LIGAMENTS AND PATELLA LUXATION

Conduct a clinical examination without sedation or anaesthetic; is there joint laxity in the knee joint as detected by:

	<b>Right</b>		<b>Left</b>	
Cranial drawer test	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Tibial compression test	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Patella luxation (circle grade)	0 1 2 3 4 5		0 1 2 3 4 5	

Is there pain on palpation of the hind legs including hip and lower spine?

Yes  No

If yes, indicate the areas where pain was elicited?

## INTERVERTEBRAL DISC DISEASE

Conduct a neurological examination; are there reflex deficits as detected by:

Withdrawal reflex  Yes  No      Righting reflex  Yes  No

If yes, expand further:

Is there pain or palpitation of the neck or spine?  Yes  No

If yes, indicate the areas where pain was elicited:

## HIP DYSPLASIA

Is there any evidence or history of a "Hip sway" or "bunny hopping" when the dog is walked?  Yes  No

Conduct a physical examination of the hips without sedation or anaesthetic.

Was any crepitus noted during hip maneuvering?  Yes  No

Is there discomfort, or reduced range of motion as detected by:

Abduction of the hips from the body:  Yes  No

Extension of the hips:  Yes  No

Flexion of the hips:  Yes  No

If yes to any of the above please provide further information (which leg, further description of findings)

## ELBOW DYSPLASIA

Is there any history, or evidence of:

stiffness rising?

Yes  No

lameness in either forelimb (favouring the leg, head bob)?

Yes  No

Conduct a physical examination of the elbows without sedation or anaesthetic; is there discomfort, or reduced range of motion as detected by:

Extension of the elbow joints?

Yes  No

Flexion of the elbow joints?

Yes  No

(Carpus should be almost able to touch the shoulder during flexion)

Is there any crepitus associated with flexion/extension of the elbows?

Yes  No

Is there any muscle atrophy associated with either forelimbs?

Yes  No

If yes to any of the above, please provide further details (which leg, details of examination etc)

## OSTEOCHONDRITIS DISSECANS

Examine the dog standing:

Palpate the shoulder - Is there any muscle atrophy palpable or visible around the spine of the scapula?

Yes  No

Palpate the shoulder through a complete range of motion. Is there any pain noted (particularly on hyperextension or hyperflexion of the shoulder)?

Yes  No

If yes to any of the above, please provide further details:

## GENERAL OBSERVATIONS

Please note any salient information or findings which may constitute evidence of orthopaedic injury/disease: (For example, in your opinion is there a probability of cruciate ligament problems occurring in the future?)



## DENTAL ILLNESS

Has this pet previously been recommended to have any dental procedures (including descaling or extractions)?

Yes  No

If yes, provide details...

Are you aware of this pet receiving any dental treatments (including descaling or extractions), previously?

Yes  No

If yes, provide details...

Has this pet been diagnosed with, or suspected of having any conditions (e.g. autoimmune conditions, feline odontoclastic resorptive lesions, any form of cat flu) that may impact long-term oral health?

Yes  No

If yes, provide details...

Please tick here if it is **not** possible to perform a thorough examination of the animal (due to temperament or physical restrictions):

It is not possible to examine this patients' mouth / oral cavity / teeth.

Otherwise, Conduct a clinical examination of the mouth / oral cavity.

Is there any evidence of:

Gingivitis:	<input type="radio"/> Yes	<input type="radio"/> No
Tartar/Plaque/Calculus:	<input type="radio"/> Yes	<input type="radio"/> No
Fractured teeth:	<input type="radio"/> Yes	<input type="radio"/> No
Oral ulceration:	<input type="radio"/> Yes	<input type="radio"/> No
Missing teeth:	<input type="radio"/> Yes	<input type="radio"/> No
Stomatitis:	<input type="radio"/> Yes	<input type="radio"/> No
Other oral or dental conditions (including visible resorptive lesions, tooth discolouration, halitosis, epulis etc):	<input type="radio"/> Yes	<input type="radio"/> No

Please provide a grade of this animal's dental condition (0-4)

<b>GRADE 0</b>	No signs of dental disease or gingivitis.	<input type="radio"/>
<b>GRADE 1</b>	Marginal gingivitis Mild plaque and calculus Reversible with scale/polish	<input type="radio"/>
<b>GRADE 2</b>	Gingival recession Plaque and calculus extend to root Furcation exposure Mild bone loss greater than 25% Possible furcation exposure	<input type="radio"/>
<b>GRADE 3</b>	Ulcerated gingiva Plaque and calculus further down Furcation exposure 25-50% bone loss Possible furcation exposure	<input type="radio"/>
<b>GRADE 4</b>	Significant loss of gingiva >50% bone loss, tooth mobility	<input type="radio"/>

## EXAMINING VET DECLARATION

**Date of examination:**

/ /

**Attending veterinarian:**

**Vet Practice:**

**Vet registration:**

**State registered:**

I certify that I've taken reasonable care not to make a misrepresentation and the answers and statements made in this form and any supporting documentation has been answered honestly, accurately and to the best of my knowledge.

A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if You do not answer a question or if Your answer is obviously incomplete or irrelevant to the question asked.

**Veterinarian's signature:**