



Claims process

Before You lodge a claim

Before You lodge a claim, You can ask us if a Condition or Treatment is likely to be covered, by contacting us on 1300 356 642. Even if We tell You a Condition or Treatment is not likely to be covered, We will not discourage You from lodging a claim, and Your claim will be fully assessed upon lodgement and receipt of all required information.

LODGE

Lodging Your claim is quick and easy and Your Vet can do it for You.



You



Your Vet

Paperless Claim Lodgement

1. Log into Your Knose Portal from any device.
 2. Select the Pet's policy if You have more than one.
 3. Select "New Claim".
 4. Upload or take a photo of Your paid invoice and answer the questions.
 5. Click submit.
- You're done!

We will contact Your Vet for a copy of the clinic notes that relate to the invoice.

If this is Your first claim, We will also ask Your Pet's previous Vets for full medical history unless a Pre-existing Condition¹ assessment has already been completed.

Vet Claim Lodgement

Ask Your Vet to email a copy of the invoice and clinical notes to:
claims@knose.com.au

You will be contacted via email to confirm the receipt of Your claim.



Only takes a few minutes.



Confirming the receipt of Your claim takes a few minutes.



Most Vets provide clinical notes in 2-3 business days but in busy times it can take longer. We will keep You updated when We receive the notes or when We need to follow-up Your Vet.

INITIAL CHECK

We'll review Your claim to see if We can assess it quickly without further information.

No more information

We may be able to assess Your claim without additional information. If so, We will assign it to the Assessment team.

More information

We may need to contact You or Your current and/or previous Vets to:

- discuss any details about Your claim
- ask for any reasonably necessary information and/or records about Your Pet.

We may decline a claim if You or Your Vet refuse or are unable to give Us any reasonable information We need to assess Your claim.



We aim to do an initial check to see if We can assess Your claim within 2 business days.



We will keep You updated on obtaining more information from Your Vet.

ASSESS

Our Australian-based Assessment team will assess Your claim.



We aim to assess all claims within 5 business days of receiving all necessary information.

If approved, the benefit payable will be calculated.

The Benefit Percentage You picked when You took out Knose Pet Insurance is the proportion of Vet Costs that We cover in the event of a claim, up to the Annual Limit of Your Policy (unless You changed the Benefit Percentage). Please see the following examples.



The outcome of Our assessment will be communicated in just a few minutes after We have completed it.

Benefit Percentage	70%	80%	90%
Claims Cost	\$1,000	\$1,000	\$1,000
We Pay	\$700	\$800	\$900
You Pay	\$300	\$200	\$100

SETTLE

In most cases, We will settle Your claim directly with You. We won't pay the Vet or other service provider unless You instruct Us otherwise and the provider has authorised direct payment or at Our election.



Settlement is usually processed on the business day after communicating the assessment outcome to You.

1 Pre-existing Condition assessment

There is no cover for Pre-existing Condition unless an exception to the Pre-Existing Condition exclusion is approved by Us. In general, a Pre-existing Condition is any Injury or Illness whose symptoms were showing before the start of Your Pet's policy, or during a relevant Exclusion Period. A Condition is considered Pre-existing whether or not it's been officially diagnosed or treated.

When We conduct the assessment of Your first claim We will also arrange for a full assessment of Your Pet's medical history unless a Pre-existing Condition assessment has already been conducted. You will be reasonably required to aid in the process of obtaining Your Pet's medical history e.g. by providing details of any Vets Your Pet has seen in the past. This assessment will establish what Pre-existing Conditions Your Pet has, if any.

Where an assessment has been completed that results in the identification of Pre-existing Conditions, We will provide You with an updated Certificate of Insurance which lists those Conditions along with confirmation of the required symptom-free period for each Condition for Us to consider exception from the Pre-existing Condition exclusion.