

# The Veterinarian

## PRODUCT FEATURES (as at August, 2009)

	 <b>1300 Insurance Pet Protect</b> 1300 467 872	 <b>AFS-PetMed</b> MEDICAL INSURANCE FOR PETS 1300 732 172	 <b>Bow Wow Meow Pet Health Insurance</b> 1800 668 502	 <b>InsuranceLine Pet Health Plan</b> 13 88 68	 <b>Manchester Unity Pet Health Insurance</b> 13 13 72	 <b>Medibank Pet Insurance</b> 132 331
<b>Cover Options</b>	Accident Protect – Accidental Injury only Comprehensive Protect – Accident + illness. Optional- Routine Care protect	Plan A-Accidental Injury Cover Plan B – Accident + Illness Cover Plan B +Option 1 Accident + Illness + Routine care	Accident Plan Comprehensive Plan – Accident plus illness Major Medical Plan Optional routine care	Accident Only Illness only Accident + Illness Routine care option	Petmate – Accidental Injury cover Petmate Executive - Accident + Illness Cover PetFit Optional wellness plan	Bronze Paw Cover – Accidental Injury only Silver Paw Cover – Accident + illness Gold Paw cover Accident + Illness + Routine care
<b>Benefit % of Claim Paid - Accident or Illness Wellness /Routine Health Care Option</b>	100% Yes – Stated benefits – Max \$145/annum	80% or 70% option Yes - stated benefits to Max \$135/annum	100% Yes – stated benefit for defined treatment. Max \$145/annum	80% Yes – stated benefit for defined treatment. Max \$135/annum	80% Yes – PetFit wellness plan stated benefits – max \$135/annum	100% Yes – Wellness plan stated benefits – Max \$165 /annum
<b>Excess Applicable</b>	Yes. Choice of \$100, \$250 or \$500 annual Per-Condition Excess options	Yes. \$50 annual Per-Condition-Excess	\$100,\$250 or \$500 annual Per-Condition-Excess options	No. (Can choose \$50 annual Per-Condition-Excess to reduce premium)	\$50, \$100, or \$200 annual Per-Condition-Excess options	Yes. Choice of \$100, \$250 or \$500 annual Per-Condition Excess options
<b>Policy Limits per Year - Accident Illness Overall per year</b>	No sub-limit No sub-limit Up to \$15,000	\$6,500 \$5,000 Up to \$11,935	No sub-limit No sub-limit Up to \$8,145	\$6,500 (Acc only) \$8,500 (Acc & Ill) Up to \$8,635	No sub-limit No sub-limit Up to \$10,135	No sub-limit No sub-limit Up to \$15,000
<b>Annual ClaimSub-limits Medicines &amp; Drugs Hospitalisation Radiology Skin Conditions Cruciate Ligament Conditions</b>	No sub-limit No sub-limit No sub-limit No sub-limit No Sub-Limit	\$1,400/yr \$1,400/yr \$1,400/yr \$1,400/yr No sub Limit	No sub-limit No sub-limit No sub-limit No sub-limit No Sub-Limit	\$1,250/yr \$1,250/yr \$1,250/yr \$1,650/yr No Sub-Limit	No sub-limit No sub-limit No sub-limit No sub-limit No Sub-Limit	No sub-limit No sub-limit No sub-limit No sub-limit No Sub Limit
<b>Tick Paralysis benefit</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Continued cover for recurring/chronic conditions into new policy year</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Cover for Hereditary &amp; Congenital Conditions or Breed Specific Exclusions</b>	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions
<b>Excess Increase for Aging Pets</b>	No	Pets 5 years and older receive a 70% reimbursement for illness conditions only	No	No	No	No
<b>Premiums (monthly) incl. GST and Duties</b>	From \$11.80 (Cat - Accident Protect \$250 excess)	From \$17.50 (Cat - Accident cover 70% option)	From \$9.65 (Cat - Accident plan with \$250 excess)	From \$15.00 (Cat – Accident cover option \$50 excess)	From \$12.30 (Cat – Accident cover option)	From \$12.50 (Cat – Bronze Paw cover \$200 excess)
<b>Select/Special Breed Loading</b>	No	No	No	No	No	No
<b>Age Limit on joining</b>	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover
<b>Waiting Periods - Accidental Injury Routine Care Illness Conditions Cruciate Ligament conditions</b>	No No 30 Days <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days N/A	No No 30 Days N/A	No No 30 Days <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions
<b>Extras</b>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Overseas Pet Travel Insurance</li> <li>Multi pet discount</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Multi pet discount</li> </ul>	<ul style="list-style-type: none"> <li>Overseas travel cover</li> <li>Free Bow Wow meow pet tag</li> <li>Emergency boarding fees if owner is hospitalised</li> <li>Multi pet discount</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Free gift for pet and owner on joining</li> <li>Multi pet discount</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised for more than 4 days</li> <li>Pet Heath Dollars low claim bonus</li> <li>Overseas travel cover</li> <li>Multi pet discount</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Overseas Pet Travel Insurance</li> <li>Multi pet discount</li> <li>10% discount for Medibank Private Members</li> </ul>
<b>Underwritten By</b>	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd
<b>Web site: www</b>	1300insurance.com.au	afspetmed.com.au	bowwow.com.au/petinsurance	insuranceline.com.au	manchesterunity.com.au	medibank.com.au

**Important Disclaimer** This table provides an indicative comparison only. The distributors and underwriters of the insurance products shown in this table reserve the right to alter or vary the products at any time without notice. It is therefore important that you do not rely on the information provided in this table when making a purchasing decision. (Table compiled August 2009.) You should confirm the details of the products directly with the distributors by contacting them on the telephone numbers provided.



**Merial Perfect Partners Pet Cover**  
1300 668 100



**Pet Insurance Australia**  
1800 043 552



**Petsecure**  
1300 855 160



**PROSURE Vet's Own Pet Insurance**  
1800 424 917



**RSPCA Pet Insurance**  
1300 855 150



**Vets Own**  
1300 668 890

<b>Cover Options</b>	6 weeks free Accidental Injury cover – puppies and kittens between ages of 6 weeks and 18 weeks of age	Accident Cover. Comprehensive Cover – Accident + illness Major Medical – Accident Plus Illness \$500 excess Routine Care Cover option	Accident Cover Accident & Illness Cover Optional Wellness Care Cover	Silver Cover – Accidental Injury only Gold Cover – Accident + illness Platinum cover Accident + Illness + Wellness care	PetCare - Accidental Injury Cover PetCare Plus – Accident & Illness Cover. PetCare Premium Accident & Illness & Routine care cover	Lifelong Accident Only Lifelong Accident + Illness Cover Lifelong Accident + Illness+ Good Health Rewards Dental Illness option
<b>Benefit % of Claim Paid - Accident or Illness Wellness /Routine Health Care Option</b>	80%	100% Yes - stated benefits to Max \$145/annum	100% Pets 5 years and older when joining only qualify for 80% illness cover Yes – Wellness plan stated benefits – Max \$135 /annum	80% Yes – stated benefit for defined treatment. Max \$135/annum	80% or 70% option Yes - stated benefit for defined treatment Max \$150 /annum	80%or 70% option Yes - spend \$200 and receive \$100 rebate on vet recommended purchase or service. (Good Health Reward)
<b>Excess Applicable</b>	Yes \$100 per condition	Choice of \$100, \$250 or \$500 annual Per-Condition Excess options	Yes. Choice of \$100, \$200 or \$300 annual Per-Condition Excess options	No	No	\$50 annual Per-Condition-Excess
<b>Policy Limits per Year - Accident Illness Overall per year</b>	\$500 (For 6 week period) N/A N/A	No sub-limit No sub-limit Up to \$15,000	No sub-limit No sub-limit Up to \$10,500	No sub-limit No sub-limit Up to \$14,000	No sub-limit No sub-limit Up to \$8,935	\$6,500 \$6,500 \$13,100
<b>Annual ClaimSub-limits Medicines &amp; Drugs Hospitalisation Radiology Skin Conditions Cruciate Ligament Conditions</b>	No sub-limit No sub-limit No sub-limit No sub-limit No Sub-Limit	No sub-limit No sub-limit No sub-limit No sub-limit No Sub Limit	No sub-limit No sub-limit No sub-limit No sub-limit No Sub-Limit	No sub-limit No sub-limit No sub-limit No sub-limit Up to \$4,000	No sub-limit No sub-limit No sub-limit No sub-limit Up to \$4,000	\$1,250/yr \$1,250/yr \$1,250/yr \$1,650/yr No Sub-Limit
<b>Tick Paralysis benefit</b>	N/A	Yes	Yes	Yes	Yes	Yes
<b>Continued cover for recurring/chronic conditions into new policy year</b>	N/A	Yes	Yes	Yes	Yes	Yes
<b>Cover for Hereditary &amp; Congenital Conditions or Breed Specific Exclusions</b>	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions
<b>Excess Increase for Aging Pets</b>	N/A	No	Pets 5 years and older receive a 80% reimbursement for illness conditions only	No	No	No
<b>Premiums (monthly) incl. GST and Duties</b>	FREE	From \$11.75 (Cat - Accident cover \$250 excess)	From \$8.40 (Cat - Accident cover \$300 excess)	From \$13.40 (Cat - Silver cover)	From \$23.80 (Cat – Accident cover 70% benefit option)	From \$20.35 (Cat – Accident cover 70% benefit option)
<b>Select/Special Breed Loading</b>	No	No	No	No	No	Yes
<b>Age Limit on joining</b>	6 wks - 18 weeks	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover
<b>Waiting Periods - Accidental Injury Routine Care Illness Conditions  Cruciate Ligament conditions</b>	5 days - -  N/A	No No 30 Days  <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days  <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days  <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days  <b>6 months</b> This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days  N/A
<b>Extras</b>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Overseas Pet Travel Insurance</li> <li>Multi pet discount</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Overseas Pet Travel Insurance</li> <li>Multi pet discount</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Overseas Pet Travel Insurance</li> <li>Multi pet discount</li> <li>Discount for Pensioners and assistance dogs</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Overseas Pet Travel Insurance</li> <li>Multi pet Discount</li> <li>Dental Illness benefits</li> <li>Discounts for veterinary industry personnel</li> </ul>	<ul style="list-style-type: none"> <li>Emergency boarding fees if owner is hospitalised</li> <li>Multi pet Discount</li> <li>Between 5-20% of the premiums are donated to the RSPCA as long as the pet is insured</li> </ul>	<ul style="list-style-type: none"> <li>VIP club for Vets/nurses/staff 20% discount</li> <li>Gift for Pet when joining</li> <li>Free vets own Lost and Found Tag</li> <li>Emergency boarding fees if owner is hospitalised</li> <li>Multi pet discountDental Illness cover option</li> </ul>
<b>Underwritten By</b>	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd
<b>Web site: www</b>	startgard.com.au	Petinsuranceaustralia.com.au	petsecure.com.au	prosure.com.au	rspcapetinsurance.org.au	vetsown.com.au