

	AFS-PetMed	PetSecure	Prosure Vet's Own Pet Insurance	RSPCA	Medibank Pet Insurance	1300 Insurance Pet Protect
	1300 732 172	1300 855 160	1800 424 917	1300 855 150	132 331	1300 467 872
Benefit % of Claim Paid						
Accident or Illness	80% (or 70% option) of fees (fixed regardless of pet age)	100%	80%	80% or 70% option	100%	100%
Routine Health Care Option	Yes - stated benefits to Max \$135/annum	Yes - Wellness plan stated benefits to max \$135/annum	Yes - stated benefit for defined treatment to Max of \$150/annum	Yes -stated benefit for defined treatment to Max \$135/annum	Yes - stated benefit for defined treatment to Max of \$165/annum	Yes - stated benefit for defined treatment to Max of \$145/annum
Policy Limits Per Year						
Accidental Injury	\$6,500	No sub-limit	No sub-limit	No sub-limit	No sub-limit	No sub-limit
Illness	\$5,000	No sub-limit	No sub-limit	No sub-limit	No sub-limit	No sub-limit
Overall per year	up to \$11,935	Up to \$10,500	up to \$14,000	up to \$8,935	up to \$15,000	up to \$15,000
Annual Claim Sub-limits						
Medicines & Drugs	\$1,400/yr	No sub-limit	No sub-limit	No sub-limit	No sub-limit	No sub-limit
Hospitalisation	\$1,400/yr	No sub-limit	No sub-limit	No sub-limit	No sub-limit	No sub-limit
Radiology	\$1,400/yr	No sub-limit	No sub-limit	No sub-limit	No sub-limit	No sub-limit
Skin Conditions	\$1,400/yr	No sub-limit	No sub-limit	No sub-limit	No sub-limit	No sub-limit
Cruciate Ligament Conditions	No sub-limit	No sub-limit	up to \$4,000	up to \$4,000	No sub-limit	No sub-limit
Tick Paralysis benefit	Yes	Yes	Yes	Yes	Yes	Yes
Continued cover for recurring/chronic conditions into new policy year	Yes	Yes	Yes	Yes	Yes	Yes
Cover for Hereditary & Congenital Conditions or Breed Specific Exclusions	Yes - No exclusions	Yes - No exclusions	Yes - No exclusions	Yes - No exclusions	Yes - No exclusions	Yes - No exclusions
Excess Applicable	\$100/condition	\$100, \$200 or \$300 annual per-condition Excess Options	No	No	\$100, \$250 & \$500 annual per-condition-excess options	\$100, \$250 & \$500 annual per-condition-excess options
Excess Increase for Aging Pets	Yes - 5yrs and older receive 70% reimbursement for illness conditions only	Yes - pets 5 yrs and older receive 80% reimbursement for illness conditions only	No	No	No	No
Premiums (monthly) incl GST and Duties	From \$19.40	From \$8.40	from \$13.40	From \$23.80	from \$12.50	from \$11.80
Select/Special Breed Loading	No	No	No	No	No	No
Age Limit on joining	8 wks - 9 yrs	8 wks - 9 yrs	8 wks - 9 yrs	8 wks - 9 yrs	8 wks - 9 yrs	8 wks - 9 yrs
Waiting Period	No upper age limit for Accident cover	No upper age limit for Accident cover	No upper age limit for Accident cover	No upper age limit for Accident cover	No upper age limit for Accident cover	No upper age limit for Accident cover
Extras	No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.	No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.	No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.	No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.	No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.	No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.
	Emergency boarding fees if owner hospitalised for more than 4 days	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised
		Overseas Pet Travel Insurance	Overseas Pet Travel Insurance	Multi Pet Discount	Overseas Pet Travel Insurance	Overseas Pet Travel Insurance
		Multi pet discount	Multi Pet Discount	Between 5-20% of premium donated to RSPCA as long as pet is insured.	Multi Pet Discount	Multi Pet Discount
		Discounts for assistance dogs and pensioners	Dental Illness Benefits		10% discount for Medibank Private Members	
Underwritten By	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L
Website:	www.afspetmed.com.au	www.petsecure.com.au	www.prosure.com.au	www.rspcapetinsurance.com.au	www.medibank.com.au	www.1300insurance.com.au

	Manchester Unity Pet Health Insurance	Merial Perfect Partners Pet Cover	InsuranceLine Pet Health Plan	Bow Wow Meow Pet Health Insurance	Pet Insurance Australia
	13 13 72	1300 668 100	13 88 68	1800 668 502	1800 043 552
Benefit % of Claim Paid					
Accident or Illness	80% of fees	80%	80% of fees	100%	100%
Routine Health Care Option	Yes - PetFit wellness plan stated benefits to Max \$135/annum		Yes - stated benefit for defined treatment to Max \$135/annum	Yes - stated benefit for defined treatment to Max of \$145/annum	Yes - stated benefit for defined treatment to Max of \$145/annum
Policy Limits Per Year					
Accidental Injury	No sub-limit	\$500 (for 6 week period at start of policy when cover is free)	No sub-limit	No sub-limit	No sub-limit
Illness	No sub-limit	N/A	No sub-limit	No sub-limit	No sub-limit
Overall per year	up to \$10,135	N/A	up to \$10,135	up to \$12,145	up to \$15,000
Annual Claim Sub-limits					
Medicines & Drugs	No sub-limit	No sub-limit	\$1,300/yr	No sub-limit	No sub-limit
Hospitalisation	No sub-limit	No sub-limit	\$1,300/yr	No sub-limit	No sub-limit
Radiology	No sub-limit	No sub-limit	\$1,300/yr	No sub-limit	No sub-limit
Skin Conditions	No sub-limit	No sub-limit	\$1,300/yr	No sub-limit	No sub-limit
	No sub-limit	No sub-limit	No sub-limit	No sub-limit	No sub-limit
Tick Paralysis benefit	Yes	N/A	Yes	Yes	Yes
Continued cover for recurring/chronic conditions into new policy year	Yes	N/A	Yes	Yes	Yes
Hereditary & Congenital Conditions or Breed Specific Exclusions	Yes - No exclusions	Yes - No exclusions	Yes - No exclusions	Yes - No exclusions	Yes - No exclusions
Excess Applicable	\$50, \$100, or \$200 annual Per-Condition Excess Options	\$100/condition	No (Can choose \$50 annual per-condition-excess to reduce premium)	\$100, \$250 & \$500 annual per-condition-excess options	\$100, \$250 & \$500 annual per-condition-excess options
Excess Increase for Aging Pets	No	N/A	No	No	No
Premiums (monthly) incl GST and Duties	From \$12.30	Free	from \$17.88	from \$9.65	from \$11.75
Select/Special Breed Loading	No	No	No	No	No
Age Limit on joining	8 wks - 9 yrs	Only applicable to puppies and kittens between age of 6-18 weeks who have joined free 6 weeks	8 wks - 9 yrs	8 wks - 9 yrs	8 wks - 9 yrs
Waiting Period	No upper age limit for Accident cover No waiting period for Accidental Injury or Routine Claims, 30 days for illness.	5 days for accidental injury, no cover for routine care or illness	No upper age limit for Accident cover No waiting period for Accidental Injury or Routine Care, 30 days for illness.	No upper age limit for Accident cover No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.	No upper age limit for Accident cover No waiting period for Accidental Injury or Routine Care Claims, 30 days for illness, 6mths for cruciate ligament conditions unless certification from your vet within 14 days of policy commencement date.
Extras	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised	Emergency boarding fees if owner hospitalised
	Pet Health Dollars low claim bonus	Overseas Pet Travel Insurance	Free gift for pet and owner on joining	Free Bow Wow meow pet tag	Overseas Pet Travel Insurance
	Overseas travel cover	Multi pet discount	Multi pet discount	Multi Pet Discount	Multi Pet Discount
	Multi Pet Discount			Overseas travel cover	
Underwritten By	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L	The Hollard Insurance Company P/L
Website: www.	www.manchesterunity.com.au	www.startgard.com.au	www.insuranceline.com.au	www.bowwowinsurance.com.au	www.petinsuranceaustralia.com.au