



# Pet Insurance Comparison

Report Date: February 2013

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## Accident Only

Company Name	Product	Min Age for Cover	Max Age for Cover	Annual Benefit Limit	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	Optional Routine/Wellness Care Available	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Amount of Discount for Additional Pets
1300 Insurance	Accident Protect: Pet Protect 75% Option	8 weeks	N/A	\$6,000.00	75%	✓	✓	✓	✓	✓	5%
1300 Insurance	Accident Protect: Pet Protect Premium 75% Optic	8 weeks	N/A	\$10,000.00	75%	✓	✓	✓	✓	✓	5%
AFS-PetMed	Accidental Injury: 70% Benefit Plan	8 weeks	N/A	\$7,500.00	70%	✓	✗	✗	✓	✓	N/A
AFS-PetMed	Accidental Injury: 80% Benefit Plan	8 weeks	N/A	\$7,500.00	80%	✓	✗	✗	✓	✓	N/A
Bow Wow Meow	Accident: Option 1	8 weeks	N/A	\$8,000.00	80%	✓	✗	✓	✓	✓	10%
Bow Wow Meow	Medical: Option 1	8 weeks	9 years	\$8,000.00	80%	✓	✓	✗	✓	✓	10%
Bow Wow Meow	Medical: Option 2	8 weeks	9 years	\$12,000.00	80%	✓	✓	✗	✓	✓	10%
Guide Dogs Australia - Cats	Budget Plan	8 weeks	8 years	\$9,000.00	100%	✗	✗	✗	✓	✓	10%
Guide Dogs Australia - Dogs	Budget Plan	8 weeks	8 years	\$10,000.00	100%	✗	✗	✗	✓	✓	10%
HCF	Pet Essentials	8 weeks	N/A	\$8,000.00	80%	✓	✗	✓	✓	✓	10%
InsuranceLine	Accidental Injury	8 weeks	N/A	\$10,000.00	80%	✓	✗	✓	✓	✓	10%
Medibank	Bronze Paw	8 weeks	N/A	\$8,000.00	80%	✓	✗	✓	✓	✓	5%
PROSURE	Gold	8 weeks	9 years	\$12,500.00	80%	✓	✗	✓	✓	✓	10%
PROSURE	Platinum	8 weeks	9 years	\$14,500.00	80%	✓	✓	✓	✓	✓	10%
PROSURE	Silver	8 weeks	N/A	\$8,000.00	80%	✓	✗	✓	✓	✓	10%
Pet Insurance Australia	Accident Cover	8 weeks	N/A	\$8,000.00	80%	✓	✗	✓	✓	✓	5% (up to 15%)
Petinsurance.com.au	Basic	8 weeks	N/A	\$6,000.00	80%	✓	✓	✓	✓	✗	N/A
Petinsurance.com.au	Plus	8 weeks	9 years	\$10,000.00	80%	✓	✓	✓	✓	✗	N/A
Petinsurance.com.au	Premium	8 weeks	9 years	\$15,000.00	80%	✓	✓	✓	✓	✗	N/A
Petplan	Budget - Pet%Share	8 weeks	life	\$10,000.00	100%	✗	✗	✗	✓	✗	N/A
Petplan	Budget - Standard	8 weeks	life	\$10,000.00	100%	✗	✗	✗	✓	✗	N/A
Petplan	Standard - Pet%Share	8 weeks	life	\$15,000.00	100%	✗	✗	✗	✓	✗	N/A
Petplan	Standard - Standard	8 weeks	life	\$15,000.00	100%	✗	✗	✗	✓	✗	N/A
Petplan	Supreme - Pet%Share	8 weeks	life	\$20,000.00	100%	✗	✗	✗	✓	✗	N/A
Petplan	Supreme - Standard	8 weeks	life	\$20,000.00	100%	✗	✗	✗	✓	✗	N/A

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Company Name	Product	Min Age for Cover	Max Age for Cover	Annual Benefit Limit	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	Optional Routine/Wellness Care Available	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Amount of Discount for Additional Pets
Petsecure	Accident: 75% Benefit Plan	8 weeks	N/A	\$8,000.00	75%	✓	✓	✓	✓	✓	10%
Petsecure	Accident: 80% Benefit Plan	8 weeks	N/A	\$8,000.00	80%	✓	✓	✓	✓	✓	10%
RSPCA	Basic Accident Cover	8 weeks	N/A	\$7,000.00	80%	✓	✗	✓	✓	✓	10%
Real Insurance	Accident	8 weeks	N/A	\$8,000.00	80%	✗	✗	✓	✓	✗	N/A
Woolworths	Basic	8 weeks	9 years	\$6,000.00	80%	✓	✗	✓	✓	✗	N/A

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## Comprehensive

Company Name	Product	Min Age for Cover	Max Age for Cover	Annual Benefit Limit	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	Optional Routine/Wellness Care Available	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Amount of Discount for Additional Pets
1300 Insurance	Comprehensive: Pet Protect 75% Option	8 weeks	N/A	\$10,000.00	75%	✓	✓	✓	✓	✓	5%
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8 weeks	N/A	\$15,000.00	75%	✓	✓	✓	✓	✓	5%
AFS-PetMed	Accident and Illness: 70% Benefit Plan	8 weeks	9 years	Varies**	70%	✓	✗	✗	✓	✓	N/A
AFS-PetMed	Accident and Illness: 80% Benefit Plan	8 weeks	9 years	Varies**	80%	✓	✗	✗	✓	✓	N/A
Bow Wow Meow	Comprehensive: Option 1	8 weeks	9 years	\$8,000.00	80%	✓	✓	✓	✓	✓	10%
Bow Wow Meow	Comprehensive: Option 2	8 weeks	9 years	\$12,000.00	80%	✓	✓	✓	✓	✓	10%
Guide Dogs Australia - Cats	Standard Plan	8 weeks	8 years	\$10,000.00	100%	✗	✗	✗	✓	✓	10%
Guide Dogs Australia - Dogs	Standard Plan	8 weeks	8 years	\$15,000.00	100%	✗	✗	✗	✓	✓	10%
HCF	Pet Premium	8 weeks	9 years	\$12,000.00	80%	✓	✗	✓	✓	✓	10%
InsuranceLine	Accidental Injury and Illness	8 weeks	9 years	\$10,000.00	80%	✓	✓	✓	✓	✓	10%
Medibank	Silver Paw	8 weeks	9 years	\$12,000.00	80%	✓	✗	✓	✓	✓	5%
PROSURE	Gold	8 weeks	9 years	\$12,500.00	80%	✓	✗	✓	✓	✓	10%
Pet Insurance Australia	Comprehensive Cover	8 weeks	9 years	\$15,000.00	80%	✓	✗	✓	✓	✓	5% (up to 15%)
Petcover	Standard Option	8 weeks	N/A	\$7,500.00	100%	✗	✗	✗	✓	✗	N/A
Petinsurance.com.au	Plus	8 weeks	9 years	\$10,000.00	80%	✓	✓	✓	✓	✗	N/A
Petinsurance.com.au	Premium	8 weeks	9 years	\$15,000.00	80%	✓	✓	✓	✓	✗	N/A
Petplan	Standard - Pet%Share	8 weeks	life	\$15,000.00	100%	✗	✗	✗	✓	✗	N/A
Petplan	Standard - Standard	8 weeks	life	\$15,000.00	100%	✗	✗	✗	✓	✗	N/A
Petsecure	Accident and Illness: 75% Benefit Plan	8 weeks	9 years	\$12,000.00	75%	✓	✓	✓	✓	✓	10%
Petsecure	Accident and Illness: 80% Benefit Plan	8 weeks	9 years	\$12,000.00	80%	✓	✓	✓	✓	✓	10%
RSPCA	Economy Accident & Illness	8 weeks	9 years	\$11,000.00	75%	✓	✗	✓	✓	✓	10%
RSPCA	Ultimate Accident & Illness	8 weeks	9 years	\$11,000.00	80%	✓	✓	✓	✓	✓	10%
Real Insurance	Premium Accident & Illness	8 weeks	9 years	\$12,000.00	80%	✗	✓	✓	✓	✗	N/A
Real Insurance	Standard Accident & Illness	8 weeks	9 years	\$12,000.00	75%	✗	✗	✓	✓	✗	N/A
Woolworths	Comprehensive	8 weeks	9 years	\$12,000.00	80%	✓	✓	✓	✓	✗	N/A

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## Comprehensive + Routine Care

Company Name	Product	Min Age for Cover	Max Age for Cover	Annual Benefit Limit	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	Optional Routine/Wellness Care Available	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Amount of Discount for Additional Pets
1300 Insurance	Comprehensive plus Routine Care Protect: Pet P	8 weeks	9 years	\$10,000.00	75%	✓	✗	✓	✓	✓	5%
1300 Insurance	Comprehensive plus Routine Care Protect: Pet P	8 weeks	9 years	\$15,000.00	75%	✓	✗	✓	✓	✓	5%
AFS-PetMed	Accident & Illness plus Routine Care: 70% Benefi	8 weeks	9 years	Varies**	70%	✓	✓	✗	✓	✓	N/A
AFS-PetMed	Accident & Illness plus Routine Care: 80% Benefi	8 weeks	9 years	Varies**	80%	✓	✓	✗	✓	✓	N/A
Bow Wow Meow	Comprehensive plus Care Wellness Plan: Option	8 weeks	9 years	\$8,000.00	80%	✓	✓	✓	✓	✓	10%
Bow Wow Meow	Comprehensive plus Care Wellness Plan: Option	8 weeks	9 years	\$12,000.00	80%	✓	✓	✓	✓	✓	10%
Guide Dogs Australia - Cats	Supreme Plan	8 weeks	8 years	\$15,000.00	100%	✗	✗	✗	✓	✓	10%
Guide Dogs Australia - Dogs	Supreme Plan	8 weeks	8 years	\$20,000.00	100%	✗	✗	✗	✓	✓	10%
HCF	Pet Premium + Routine Care	8 weeks	9 years	\$12,000.00	80%	✓	✓	✓	✓	✓	10%
InsuranceLine	Accidental Injury and Illness + Routine Care	8 weeks	9 years	\$10,000.00	80%	✓	✓	✓	✓	✓	10%
Medibank	Gold Paw	8 weeks	9 years	\$15,000.00	80%	✓	✓	✓	✓	✓	5%
PROSURE	Platinum	8 weeks	9 years	\$14,500.00	80%	✓	✓	✓	✓	✓	10%
Pet Insurance Australia	Major Medical Cover	8 weeks	9 years	\$15,000.00	80%	✓	✓	✓	✓	✓	5% (up to 15%)
Petcover	Standard Option	8 weeks	N/A	\$7,500.00	100%	✗	✗	✗	✓	✗	N/A
Petinsurance.com.au	Plus + Routine Care	8 weeks	9 years	\$10,000.00	80%	✓	✓	✓	✓	✗	N/A
Petinsurance.com.au	Premium + Routine Care	8 weeks	9 years	\$15,000.00	80%	✓	✓	✓	✓	✗	N/A
Petplan	Supreme - Pet%Share	8 weeks	life	\$20,000.00	100%	✗	✗	✗	✓	✗	N/A
Petplan	Supreme - Standard	8 weeks	life	\$20,000.00	100%	✗	✗	✗	✓	✗	N/A
Petsecure	Accident & Illness + Wellness Care Option: 75% E	8 weeks	9 years	\$12,000.00	75%	✓	✓	✓	✓	✓	10%
Petsecure	Accident & Illness + Wellness Care Option: 80% E	8 weeks	9 years	\$12,000.00	80%	✓	✓	✓	✓	✓	10%
RSPCA	Ultimate Accident & Illness + Routine Care	8 weeks	9 years	\$11,000.00	80%	✓	✓	✓	✓	✓	10%
Real Insurance	Premium Accident & Illness + Routine Care	8 weeks	9 years	\$12,000.00	80%	✗	✗	✓	✓	✗	N/A
Woolworths	Comprehensive	8 weeks	9 years	\$12,000.00	80%	✓	✓	✓	✓	✗	N/A

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