

PRODUCT FEATURES as at 2 February 2015 for latest update please visit www.petsure.com.au/vet								
Phone Number	1300 467 872	1800 668 502	13 88 68	1800 630 681	132 331	1300 881 735	1800 043 552	1800 424 917
Cover Options	1. Accident Protect: Accidental Injury only 2. Comprehensive Protect*: Accident + Illness. <i>*Optional Routine Care & Wellness</i>	1. Accident Plan: Accidental Injury only 2. Comprehensive Plan*: Accident + Illness 3. Major Medical*: Accident + Illness <i>*Optional Routine Care & Wellness</i>	1. Accidental Injury 2. Accidental Injury + Illness* <i>*Optional Routine Care</i>	1. Pet Essentials: Accidental Injury Cover 2. Pet Premium*: Accident + Illness Cover <i>*Optional Routine Care & Wellness</i>	1. Bronze Paw Cover: Accidental Injury only 2. Silver Paw Cover: Accident + Illness 3. Gold Paw cover: Accident + Illness <i>plus</i> <i>Routine Care & Wellness</i>	1. Royal Accident Cover: Accidental Injury only 2. Imperial Accident & Illness Cover 3. Sovereign Accident & Illness Cover* <i>*Optional Routine Care</i>	1. Accident Cover 2. Comprehensive Cover: Accident + Illness 3. Major Medical: Accident + Illness <i>plus</i> <i>Routine Care & Wellness</i>	1. Silver Cover: Accidental Injury only 2. Gold Cover: Accident + Illness 3. Platinum cover: Accident + Illness <i>plus</i> <i>Wellness Care</i>
Benefit % of Claim Paid (Accident and Illness)	75%	80%	80%	80%	80%	80% - Royal & Imperial 85% - Sovereign	80%	80%
Excess Applicable Per Condition (increasing the excess will reduce the premium)	Nil	Plan 1 - \$0 or \$100 Plan 2 - \$0, \$100 or \$200 Plan 3 - \$500	\$0; \$100 or \$250	\$0; \$50; \$100 or \$200	\$0; \$100 or \$200	Nil	\$0; \$100 or \$200	Nil
Excess Increase for Aging Pets	No	No	No	No	No	No	No	No
Annual Policy Limits	Accidental Injury only: Up to \$6,000 or \$10,000 Accident & Illness: Up to \$10,000 or \$15,000	Accident Plan: Up to \$8,000 Comprehensive & Major Plans: Up to \$8,000 or \$12,000	Accidental Injury only or Accident & Illness: Up to \$10,000	Pet Essentials Plan: Up to \$8,000 Pet Premium Plan: Up to \$12,000	Bronze Paw Cover: Up to \$8,000 Silver Paw Cover: Up to \$12,000 Gold Paw Cover: Up to \$15,000	Royal Cover: Up to \$10,000 Imperial & Sovereign Cover: Up to \$14,000	Accident Cover: Up to \$8,000 Comprehensive & Major Cover: Up to \$15,000	Silver Plan: Up to \$8,000 Gold Plan: Up to \$12,500 Platinum Plan: Up to \$14,500
Annual Claim Sub-limits	N/A	N/A	N/A	N/A	N/A	Dental Royal N/A Imperial \$2,000 Sovereign \$2,000	N/A	Cruciate Silver \$2,000 Gold \$3,000 Plat \$4,000 Silver N/A Gold \$1,000 Plat \$2,000
Tick Paralysis benefit (applies if both Accident & Illness cover selected)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
"Lifelong" cover for all Conditions including Chronic Conditions & Renewal offer Guaranteed	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)
Cover for Hereditary & Congenital Conditions and No Breed Specific Exclusions	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>
Select/Special Breed Loading	No	No	No	No	No	No	No	No
Age Limit on joining	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover
Waiting Periods:	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)
Extras	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Paralysis Tick Benefit (limits & terms apply) - Multi pet discount 	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Paralysis Tick Benefit (limits & terms apply) 	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Paralysis Tick Benefit (limits & terms apply) - Discount if have other Insurance Line products 	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Paralysis Tick Benefit (limits & terms apply) - Optional Dental illness cover 	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Paralysis Tick Benefit (limits & terms apply) - Medibank Private Health Insurance members receive discount - Paralysis Tick Benefit (limits & terms apply) 	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Paralysis Tick Benefit (limits & terms apply) 	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Paralysis Tick Benefit (limits & terms apply) 	<ul style="list-style-type: none"> - Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Dental Illness covers - Discounts for veterinary industry personnel - Paralysis Tick Benefit (limits & terms apply)
Review process for Pre- Existing Conditions	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Web site: www	1300insurance.com.au	bowwowinsurance.com.au	insuranceline.com.au	hcf.com.au	medibank.com.au	Primepetinsurance.com.au	petinsuranceaustralia.com.au	prosure.com.au

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Phone Number	1300 367 325	1300 709 431	1300 101 234	1300 855 663	1300 855 150	1300 855 160	1300 732 172	134 135
Cover Options	1. Accidental Injury only 2. Standard: Accident + Illness 3. Premium*: Accident + Illness <i>* Optional Routine Care</i>	1. Silver Cover: Accidental Injury only 2. Gold Cover: Accident + Illness 3. Platinum cover*: Accident + Illness <i>* Optional Routine Care</i>	1. Basic Cover: Accidental Injury only 2. Standard Cover: Accident + Illness 3. Comprehensive Cover: Accident + Illness <i>plus Routine Care</i>	1. Basic Plan: Accidental Injury only 2. Plus Plan*: Accident + Illness 3. Premium Plan*: Accident + Illness <i>* Optional Routine Care</i>	1. Basic Cover: Accidental Injury only 2. Economy Cover: Accident + Illness 3. Ultimate Cover*: Accident + Illness <i>* Optional Routine Care</i>	1. Accident Cover 2. Accident + Illness Cover* <i>* Optional Routine Care & Wellness</i>	1. Basic Cover*: Accident and Illness 2. Standard Cover*: Accident + Illness 3. Ultimate Cover*: Accident + Illness <i>* Optional Routine Care</i>	1. Basic Cover: Accidental Injury 2. Standard Cover*: Accident + Illness 3. Ultimate Cover*#: Accident + Illness <i>* Optional Routine Care #Optional Routine Care Plus and Alternative Care</i>
Benefit % of Claim Paid (Accident and Illness)	80% - Accidental Injury & Premium 75% - Standard	80% - Silver & Platinum 75% - Gold	80%	80%	80% - Basic & Ultimate 75% - Economy	75% or 85%	65% or 80%	80%
Excess Applicable Per Condition (increasing the excess will reduce the premium)	Nil	Nil	\$0 or \$100	\$0; \$50 or \$100	Nil	Nil	\$0 \$99 or \$199	\$0, \$100 or \$200
Excess Increase for Aging Pets	No	No	No	No	No	No	No	No
Annual Policy Limits	Accidental Injury Cover: Up to \$8,000 Standard & Premium Cover: Up to \$12,000	Silver Plan: Up to \$8,000 Gold & Platinum Plans: Up to \$12,000	Basic Cover: Up to \$6,000 Standard Cover: Up to \$10,000 Comprehensive Cover: Up to \$12,000	Basic Plan: Up to \$6,000 Plus Plan: Up to \$10,000 Premium Plan: Up to \$15,000	Basic Cover: Up to \$7,000 Economy & Ultimate Cover: Up to \$11,000	Accident Cover: Up to \$8,000 Accident & Illness Cover: Up to \$12,000	Basic Cover: Up to \$5,000 Standard Cover: Up to \$12,000 Ultimate Cover: Up to \$18,000	Basic Cover: Up to \$6,000 Standard Cover: Up to \$12,000 Ultimate Cover: Up to \$20,000
Annual Claim Sub-limits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Skin Conditions = \$500.00 Alternative Care = \$1000.00 Dental = \$500.00
Tick Paralysis benefit (applies if both Accident & Illness cover selected)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
"Lifelong" cover for all Conditions including Chronic Conditions & Renewal offer Guaranteed	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)
Cover for Hereditary & Congenital Conditions and No Breed Specific Exclusions	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>	Yes <i>No Breed Specific Exclusions</i>
Select/Special Breed Loading	No	No	No	No	No	No	No	No
Age Limit on joining	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 wks – up to 9 yrs. No upper age limit for Accident cover	8 Weeks. No Upper age limit for Accident Or Illness	8 wks – up to 9 yrs. No upper age limit for Accident cover
Waiting Periods:	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application)	1. Illness cover = 30 days 2. Cruciate Ligament Conditions = 6 mths (may be waived on application) 3. Alternative Therapy = 30 Days 4. Dental = 6 Months
Extras	- Emergency boarding fees if owner is hospitalised - Overseas Pet Travel Insurance - Real Rewards bonus - Paralysis Tick Benefit (limits & terms apply)	- Emergency boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Paralysis Tick Benefit (limits & terms apply)	- Emergency boarding fees if owner is hospitalised - Overseas Pet Travel Insurance - Incentives for Woolworths Everyday Rewards members - Paralysis Tick Benefit (limits & terms apply)	- Emergency boarding fees if owner is hospitalised - Overseas Pet Travel Insurance - Paralysis Tick Benefit (limits & terms apply)	- Emergency boarding fees if owner is hospitalised - Overseas Pet Travel Insurance - Multi pet discount - A portion of the premiums are donated to the RSPCA as long as the pet is insured - Paralysis Tick Benefit (limits & terms apply)	- Emergency boarding fees if owner is hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Discount for Pensioners and assistance dogs - Paralysis Tick Benefit (limits & terms apply)	- Emergency boarding fees if owner is hospitalised - Overseas Pet Travel Insurance - Multi pet discount - Discount for Pensioners and assistance dogs - Paralysis Tick Benefit (limits & terms apply) - 50% of marketing material for vets	- Bupa Member discount (10%) - Alternative Care - Dental - Routine Care Plus - Emergency boarding fees if owner is hospitalised - Overseas Pet Travel Insurance - Multi pet discount (5%) - Paralysis Tick Benefit
Review process for Pre- Existing Conditions	Yes	Yes	Yes	Yes	Yes	yes	Yes	Yes
Web site: www	Realinsurance.com.au	Guardianinsurance.com.au	insurance.woolworths.com.au	Petinsurance.com.au	rspcapetinsurance.org.au	petsecure.com.au	Petmed.net.au	www.bupa.com.au/pet-insurance

Important Disclaimer: All Products featured in this table are underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 .This table provides and indicative comparison only. The distributors and insurer of these insurance products shown in this table reserve the right to alter or vary the product at any time without notice .It is important that you do not rely on this information provided in this table when making a purchasing decision.