







## Insurance Guide 2013




Product Features as at 01 September 2013			
<b>Phone Number</b>	<b>1300 467 872</b>	<b>1800 668 502</b>	<b>13 88 68</b>
<b>Cover Options</b>	<b>1. Accident Protect:</b> Accidental Injury only <b>2. Comprehensive Protect*:</b> Accident + Illness. *Optional Routine Care & Wellness	<b>1. Accident plan:</b> Accidental Injury only <b>2. Comprehensive Plan*:</b> Accident + Illness. <b>3. Major Medical*:</b> Accident + Illness. *Optional Routine Care & Wellness	<b>1. Accidental Injury</b> <b>2. Accidental Injury + illness*</b> * Optional Routine Care
<b>Benefit % of Claim Paid</b> (Accident & Illness)	75%	80%	80%
<b>Excess Applicable Per Condition</b> (increasing the excess will reduce the premium)	Nil	Plan 1 - \$0-\$100 Plan 2 - \$0, \$100 or \$200 Plan 3 - \$500	\$0; \$100 or \$250
<b>Excess Increase for Aging Pets</b>	No	No	No
<b>Annual Policy Limits</b>	<b>Accidental Injury only:</b> Up to \$6,000 or \$10,000 <b>Accident &amp; Illness:</b> Up to \$10,000 or \$15,000	<b>Accident Plan:</b> Up to \$8,000 <b>Comprehensive &amp; Major Plans:</b> Up to \$8,000 or \$12,000	<b>Accidental Injury only or Accident &amp; Illness:</b> Up to \$10,000
<b>Annual Claim Sub-limits</b>	N/A	N/A	N/A
<b>Tick Paralysis benefit</b> (applies if both accident & illness cover selected)	Yes	Yes	Yes
<b>"Life-long" cover for all conditions including Chronic Conditions &amp; Renewal offer Guaranteed</b>	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)
<b>Cover for Hereditary &amp; Congenital Conditions &amp; No Breed Specific Exclusions</b>	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions
<b>Select/Special Breed Loading</b>	No	No	No
<b>Age Limit on Joining</b>	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover
<b>Waiting Periods:</b>	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)
<b>Extras</b>	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount - Discount if have other insurance line products
<b>Review process for Pre-Existing Conditions</b>	Yes	Yes	Yes
<b>Web Site: www</b>	1300insurance.com.au	bowwowinsurance.com.au	insuranceline.com.au

Product Features as at 01 September 2013			
<b>Phone Number</b>	<b>1800 043 552</b>	<b>1300 881 735</b>	<b>1300 855 160</b>
<b>Cover Options</b>	<b>1. Accident Cover</b> <b>2. Comprehensive Cover:</b> Accident + Illness <b>3. Major Medical:</b> Accident + Illness plus Routine Care & Wellness	<b>1. Royal Accident Cover:</b> Accidental Injury only <b>2. Imperial Accident &amp; Illness Cover</b> <b>3. Sovereign Accident &amp; Illness Cover*</b> *Optional Routine Care	<b>1. Accidental Cover</b> <b>2. Accident + Illness Cover*</b> *Optional Routine Care & Wellness
<b>Benefit % of Claim Paid (Accident &amp; Illness)</b>	80%	80% - <b>Royal &amp; Imperial</b> 85% - <b>Sovereign</b>	75% or 85%
<b>Excess Applicable Per Condition</b> (increasing the excess will reduce the premium)	\$0; \$100 or \$200	Nil	Nil
<b>Excess Increase for Aging Pets</b>	No	No	No
<b>Annual Policy Limits</b>	<b>Accident Cover:</b> Up to \$8,000 <b>Comprehensive &amp; Major Cover:</b> Up to \$15,000	<b>Royal Cover:</b> Up to \$10,000 <b>Imperial &amp; Sovereign Cover:</b> Up to \$14,000	<b>Accident Cover:</b> Up to \$8,000 <b>Accident &amp; Illness Cover</b> Up to \$12,000
<b>Annual Claim Sub-limits</b>	N/A	N/A	N/A
<b>Tick Paralysis benefit</b> (applies if both accident & illness cover selected)	Yes	Yes	Yes
<b>"Life-long" cover for all conditions including Chronic Conditions &amp; Renewal offer Guaranteed</b>	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)
<b>Cover for Hereditary &amp; Congenital Conditions &amp; No Breed Specific Exclusions</b>	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions
<b>Select/Special Breed Loading</b>	No	No	No
<b>Age Limit on Joining</b>	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover
<b>Waiting Periods:</b>	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)
<b>Extras</b>	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount - Discount for Pensioners and assistance dogs
<b>Review process for Pre-Existing Conditions</b>	Yes	Yes	Yes
<b>Web Site: www</b>	petinsuranceaustralia.com.au	Primepetinsurance.com.au	petsecure.com.au


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Product Features as at 01 September 2013			
<b>Phone Number</b>	<b>1300 101 234</b>	<b>1300 855 663</b>	<b>1300 709 431</b>
<b>Cover Options</b>	<b>1. Basic Cover:</b> Accident Injury only <b>2. Standard Cover:</b> Accident + illness <b>3. Comprehensive Cover:</b> Accident + Illness plus Routine Care	<b>1. Basic Plan:</b> Accident Injury only <b>2. Plus Plan*:</b> Accident + illness <b>3. Premium Plan*:</b> Accident + Illness * Optional Routine Care	<b>1. Silver Cover:</b> Accidental Injury only <b>2. Gold Cover:</b> Accident + Illness <b>3. Platinum Cover:</b> Accident + Illness * Optional Routine Care
<b>Benefit % of Claim Paid</b> (Accident & Illness)	80%	80%	80%- <b>Silver &amp; Platinum</b> 75% - <b>Gold</b>
<b>Excess Applicable Per Condition</b> (increasing the excess will reduce the premium)	\$0 or \$100	\$0; \$50; \$100	Nil
<b>Excess Increase for Aging Pets</b>	No	No	No
<b>Annual Policy Limits</b>	<b>Basic Cover:</b> Up to \$6,000 <b>Standard Cover:</b> Up to \$10,000 <b>Comprehensive Cover:</b> Up to \$12,000	<b>Basic Plan:</b> Up to \$6,000 <b>Plus Plan:</b> Up to \$10,000 <b>Premium Plan:</b> Up to \$15,000	<b>Silver Plan:</b> Up to \$8000 <b>Gold &amp; Platinum:</b> Up to \$12,000
<b>Annual Claim Sub-limits</b>	N/A	N/A	N/A
<b>Tick Paralysis benefit</b> (applies if both accident & illness cover selected)	Yes	Yes	Yes
<b>"Life-long" cover for all conditions including Chronic Conditions &amp; Renewal offer Guaranteed</b>	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)
<b>Cover for Hereditary &amp; Congenital Conditions &amp; No Breed Specific Exclusions</b>	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions
<b>Select/Special Breed Loading</b>	No	No	
<b>Age Limit on Joining</b>	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover
<b>Waiting Periods:</b>	<b>1. Illness Cover</b> = 30 Days <b>2. Cruciate ligament Conditions</b> = 6 mths (may be waived on application)	<b>1. Illness Cover</b> = 30 Days <b>2. Cruciate ligament Conditions</b> = 6 mths (may be waived on application)	<b>1. Illness Cover</b> = 30 Days <b>2. Cruciate ligament Conditions</b> = 6 mths (may be waived on application)
<b>Extras</b>	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount - Incentive's for Woolworths Everyday Rewards Members	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance
<b>Review process for Pre-Existing Conditions</b>	Yes	Yes	Yes
<b>Web Site: www</b>	Insurance.woolworths.com.au	Petinsurance.com.au	Guardianinsurance.com.au

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Product Features as at 01 September 2013	 For all creatures great and small.	 For Better Health	
<b>Phone Number</b>	<b>1300 855 150</b>	<b>132 331</b>	<b>1300 367 325</b>
<b>Cover Options</b>	<b>1. Basic Cover:</b> Accidental Injury only <b>2. Economy Cover:</b> Accident + illness <b>3. Ultimate Cover*:</b> Accident + illness * Optional Routine Care	<b>1. Bronze Paw Cover:</b> Accidental Injury only <b>2. Silver Paw Cover:</b> Accident + Illness <b>3. Gold Paw Cover:</b> Accident + Illness plus Routine Care & Wellness	<b>1. Accidental Injury only</b> <b>2. Standard:</b> Accident + Illness <b>3. Premium*:</b> Accident + illness * *Optional Routine Care
<b>Benefit % of Claim Paid (Accident &amp; Illness)</b>	80% - <b>Basic &amp; Ultimate</b> 75% - <b>Economy</b>	80%	80% - <b>Accidental injury &amp; Premium</b> 75% - <b>Standard</b>
<b>Excess Applicable Per Condition</b> (increasing the excess will reduce the premium)	Nil	\$0; \$100 or \$200	Nil
<b>Excess Increase for Aging Pets</b>	No	No	No
<b>Annual Policy Limits</b>	<b>Basic Cover:</b> Up to \$7,000 <b>Economy &amp; Ultimate Cover:</b> Up to \$11,000	<b>Bronze Paw Cover:</b> Up to \$8,000 <b>Silver Paw Cover:</b> Up to \$12,000 <b>Gold Paw Cover:</b> Up to \$15,000	<b>Accidental Injury Cover:</b> Up to \$8,000 <b>Standard &amp; Premium Cover:</b> Up to \$12,000
<b>Annual Claim Sub-limits</b>	N/A	N/A	N/A
<b>Tick Paralysis benefit</b> (applies if both accident & illness cover selected)	Yes	Yes	Yes
<b>“Life-long” cover for all conditions including Chronic Conditions &amp; Renewal offer Guaranteed</b>	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)
<b>Cover for Hereditary &amp; Congenital Conditions &amp; No Breed Specific Exclusions</b>	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions
<b>Select/Special Breed Loading</b>	No	No	No
<b>Age Limit on Joining</b>	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover
<b>Waiting Periods:</b>	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)	<b>1. Illness Cover = 30 Days</b> <b>2. Cruciate ligament Conditions = 6 mths</b> (may be waived on application)
<b>Extras</b>	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount - A portion of the premiums are donated to RSPCA as long as the pet is insured	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount - Medibank Private Health Insurance Members receive discount	- Emergency Boarding fees if owner hospitalised - Overseas Pet Travel Insurance - Multi Pet Discount - Real Rewards Bonus
<b>Review process for Pre-Existing Conditions</b>	Yes	Yes	Yes
<b>Web Site: www</b>	rspcapetinsurance.org.au	medibank.com.au	Realinsurance.com.au

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Product Features as at 01 September 2013		Get more with <b>HCF</b>												
<b>Phone Number</b>	<b>1800 424 917</b>	<b>1800 630 681</b>												
<b>Cover Options</b>	<b>1. Silver Cover:</b> Accidental Injury only <b>2. Gold Cover:</b> Accident + illness <b>3. Platinum Cover:</b> Accident + Illness plus Wellness Cover	<b>1. Pet Essentials:</b> Accidental Injury Cover <b>2. Pet Premium*:</b> Accidental + Illness Cover *Optional Routine Care & Wellness												
<b>Benefit % of Claim Paid</b> (Accident & Illness)	80%	80%												
<b>Excess Applicable Per Condition</b> (increasing the excess will reduce the premium)	Nil	\$0; \$50; \$100 or \$200												
<b>Excess Increase for Aging Pets</b>	No	No												
<b>Annual Policy Limits</b>	<b>Silver Plan:</b> Up to \$8,000 <b>Gold Plan:</b> Up to \$12,500 <b>Platinum Plan:</b> Up to \$14,500	<b>Pet Essentials Plan:</b> Up to \$8,000 <b>Pet Premium Plan:</b> Up to \$12,000												
<b>Annual Claim Sub-limits</b>	<table border="1"> <thead> <tr> <th></th> <th>Cruciate</th> <th>Dental</th> </tr> </thead> <tbody> <tr> <td><b>Silver</b></td> <td>\$2,000</td> <td>N/A</td> </tr> <tr> <td><b>Gold</b></td> <td>\$3,000</td> <td>\$1,000</td> </tr> <tr> <td><b>Plat</b></td> <td>\$4,000</td> <td>\$2,000</td> </tr> </tbody> </table>		Cruciate	Dental	<b>Silver</b>	\$2,000	N/A	<b>Gold</b>	\$3,000	\$1,000	<b>Plat</b>	\$4,000	\$2,000	N/A
	Cruciate	Dental												
<b>Silver</b>	\$2,000	N/A												
<b>Gold</b>	\$3,000	\$1,000												
<b>Plat</b>	\$4,000	\$2,000												
<b>Tick Paralysis benefit</b> (applies if both accident & illness cover selected)	Yes	Yes												
<b>"Life-long" cover for all conditions including Chronic Conditions &amp; Renewal offer Guaranteed</b>	Yes (Benefits reinstated annually on renewal)	Yes (Benefits reinstated annually on renewal)												
<b>Cover for Hereditary &amp; Congenital Conditions &amp; No Breed Specific Exclusions</b>	Yes No Breed Specific Exclusions	Yes No Breed Specific Exclusions												
<b>Select/Special Breed Loading</b>	No	No												
<b>Age Limit on Joining</b>	8wks – up to 9yrs. No Upper age limit for Accident Cover	8wks – up to 9yrs. No Upper age limit for Accident Cover												
<b>Waiting Periods:</b>	<b>1. Illness Cover</b> = 30 Days <b>2. Cruciate ligament Conditions</b> = 6 mths (may be waived on application)	<b>1. Illness Cover</b> = 30 Days <b>2. Cruciate ligament Conditions</b> = 6 mths (may be waived on application)												
<b>Extras</b>	<ul style="list-style-type: none"> <li>- Emergency Boarding fees if owner hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Multi Pet Discount</li> <li>- Dental Illness Covers</li> <li>- Discounts for veterinary industry personnel</li> </ul>	<ul style="list-style-type: none"> <li>- Emergency Boarding fees if owner hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Multi Pet Discount</li> <li>- Optional Dental Illness cover</li> </ul>												
<b>Review process for Pre-Existing Conditions</b>	Yes	Yes												
<b>Web Site: www</b>	prosure.com.au	hcf.com.au												

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