

**INSURANCE GUIDE 2017**

PRODUCT FEATURES  
as at 15 September, 2017



**Insuranceline**



Phone Number

1300 13 40 60

1800 668 502

13 88 68

1800 630 681

1300 881 735

Cover Options

1. Basic: Accidental Injury only  
2. Middle: Stated Benefit Schedule  
3. Top: Accidental Injury + Illness  
*Optional Routine Care on all plans*

1. Accident Plan:  
Accidental Injury only  
2. Comprehensive Plan\*:  
Accidental Injury + Illness  
3. Major Medical\*:  
Accidental Injury + Illness  
*\*Optional Routine Care & Wellness*

1. Accidental Injury  
2. Accidental Injury + Illness\*  
*\*Optional Routine Care*

1. Pet Essentials:  
Accidental Injury Cover  
2. Pet Premium\*:  
Accident + Illness Cover  
*\*Optional Routine Care & Wellness*

1. Royal Accident Cover:  
Accidental Injury only  
2. Imperial Accident & Illness Cover  
3. Sovereign Accident & Illness Cover\*  
*\*Optional Routine Care*

Benefit % of Claim Paid (Accident and Illness)

60% - 80%

80%

80%

80%

80% - Royal & Imperial  
85% - Sovereign

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

Nil

Excess Increase for Aging Pets

No

No

No

No

No

Annual Policy Limits

Basic: Up to \$5,000  
Middle: Up to \$8,000  
Top: Up to \$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

Royal Cover:  
Up to \$10,000  
Imperial & Sovereign Cover:  
Up to \$14,000

Annual Claim Sub-limits

Cruciate Ligament Conditions:  
\$2,600.00\*  
Consultations: \$300.00

Cruciate Ligament Conditions:  
\$2,600.00\*  
Consultations: \$300.00

Cruciate Ligament Conditions:  
\$2,600.00\*  
Consultations: \$300.00

Cruciate Ligament Conditions:  
\$2,600.00\*  
Consultations: \$300.00

Dental  
Imperial \$2,000.00  
Sovereign \$2,000.00  
Cruciate Ligament Conditions:  
\$2,600.00\*  
Consultations: \$300.00

Tick Paralysis benefit (applies if both Accident & Illness cover selected)

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)

Cover for Hereditary & Congenital Conditions and No Breed Specific Exclusions

Yes  
*No Breed Specific Exclusions*

Yes  
*No Breed Specific Exclusions*

Yes  
*No Breed Specific Exclusions*

Yes  
*No Breed Specific Exclusions*

Yes  
*No Breed Specific Exclusions*

Select/Special Breed Loading

No

No

No

No

No

Age Limit on joining

8 wks – up to 9 yrs. No upper age limit for Basic 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)

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2. Cruciate Ligament Conditions = 6 mths (may be waived on application)

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2. Cruciate Ligament Conditions = 6 mths (may be waived on application)

Extras

- Emergency boarding fees if owner hospitalised
- Overseas Pet Travel Insurance
- Paralysis Tick Benefit (limits & terms apply)
- Multi pet discount

- Emergency boarding fees if owner hospitalised
- Overseas Pet Travel Insurance
- Multi pet discount
- Discount for vet staff
- 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)
- Discount if have other Insurance Line products

- Emergency boarding fees if owner hospitalised
- Overseas Pet Travel Insurance
- Multi pet discount
- Paralysis Tick Benefit (limits & terms apply)
- Optional Dental illness cover

- Emergency boarding fees if owner hospitalised
- Overseas Pet Travel Insurance
- Multi pet discount
- Paralysis Tick Benefit (limits & terms apply)

Review process for Pre-Existing Conditions

Yes

Yes

Yes

Yes

Yes

Website: www

hif.com.au/pet-insurance

bowwowinsurance.com.au

insuranceline.com.au

hcf.com.au

Primepetinsurance.com.au

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PRODUCT FEATURES  
as at 15 September, 2017



|   |   |  |   |  |   |
|---|---|--|---|--|---|
| Phone Number  | 1300 855 663  |  | 1800 043 552  | 1800 424 917   | 1300 618 412  |
| Cover Options   | <p><b>Cats</b></p> <p>1. <b>Accident Cover*</b>:<br/>Accidental Injury only</p> <p>2. <b>Accident and Illness*</b>:<br/>Accident + Illness</p> <p>3. <b>Indoor Cat*</b>:<br/>Specified Illness Cover Only<br/><i>*Optional Routine Care</i></p> | <p><b>Dogs</b></p> <p>1. <b>Accidental Injury Cover*</b>:<br/>Accidental Injury only</p> <p>2. <b>Accidental Injury + Illness Cover*</b>:<br/>Accident + Illness<br/><i>*Optional Routine Care</i></p> | <p>1. <b>Accident Cover</b></p> <p>2. <b>Comprehensive Cover</b>: Accident + Illness</p> <p>3. <b>Major Medical</b>: Accident + Illness <i>plus Routine Care &amp; Wellness</i></p>   | <p>1. <b>Silver Cover</b>:<br/>Accidental Injury only</p> <p>2. <b>Gold Cover</b>:<br/>Accidental Injury + Illness</p> <p>3. <b>Platinum cover</b>:<br/>Accident + Illness <i>plus optional Wellness Care</i></p>  | <p>1. <b>Saver Plus</b><br/>Accidental Injury and Illness</p> <p>2. <b>Essential</b><br/>Accidental Injury and Illness</p> <p>3. <b>Ultimate</b><br/>Accidental Injury and Illness<br/>● <i>Optional Routine and Dental for Essential and Ultimate</i></p>          |
| Benefit % of Claim Paid (Accident and Illness)  | 80% - Indoor cat and Illness Cover<br>75% - Accidental injury   | 80%  | 80%   | 80%  | 50% - Saver Plus<br>80% - Essential and Ultimate  |
| Excess Applicable Per Condition (increasing the excess will reduce the premium)               | Nil   |  | \$0; \$100 or \$200   | Nil  | \$0 or \$100  |
| Excess Increase for Aging Pets  | No  |  | No  | No   | No  |
| Annual Policy Limits  | <p><b>Accident</b><br/>Up to \$3,000</p> <p><b>Indoor cat</b><br/>Up to \$5,000</p> <p><b>Accident and Illness</b><br/>Up to \$6,000</p>  | <p><b>Accidental Injury Cover:</b><br/>\$8,000</p> <p><b>Accidental Injury + Illness Cover:</b><br/>\$10,000</p>   | <p><b>Accident Cover:</b><br/>Up to \$8,000</p> <p><b>Comprehensive &amp; Major Cover:</b><br/>Up to \$15,000</p>   | <p><b>Silver Plan:</b><br/>Up to \$8,000</p> <p><b>Gold Plan:</b><br/>Up to \$12,500</p> <p><b>Platinum Plan:</b><br/>Up to \$14,500</p>   | <p><b>Saver Plus:</b><br/>Up to \$10,000</p> <p><b>Essential:</b><br/>Up to \$15,000</p> <p><b>Ultimate:</b><br/>Up to \$20,000</p>   |
| Annual Claim Sub-limits   | <p><b>Cruciate Ligament Conditions:</b> \$2,600.00*</p> <p><b>Consultations:</b> \$300.00</p>   |  | <p><b>Cruciate Ligament Conditions:</b> \$2,600.00*</p> <p><b>Consultations:</b> \$300.00</p>   | <p><b>Dental</b><br/>Gold \$1,000<br/>Platinum \$2,000</p> <p><b>Cruciate Ligament Conditions:</b><br/>\$2,600.00*</p> <p><b>Consultations:</b> \$300.00</p>   | <p><b>Cruciate Ligament Conditions:</b><br/>\$2,600.00*</p> <p><b>Consultations:</b> \$300.00</p> <p><b>Dental:</b><br/>\$500.00 (Essential) or \$750.00 (Ultimate)</p>   |
| Tick Paralysis benefit (applies if both Accident & Illness cover selected)                    | Yes   |  | Yes   | Yes  | Yes   |
| "Lifelong" cover for all Conditions including Chronic Conditions & Renewal offer Guaranteed   | Yes<br>(Benefits reinstated annually on renewal)  |  | Yes<br>(Benefits reinstated annually on renewal)  | Yes<br>(Benefits reinstated annually on renewal)   | Yes<br>(Benefits reinstated annually on renewal)  |
| Cover for Hereditary & Congenital Conditions and No Breed Specific Exclusions > excluding PEC | Yes<br><i>No Breed Specific Exclusions</i>  |  | Yes<br><i>No Breed Specific Exclusions</i>  | Yes<br><i>No Breed Specific Exclusions</i>   | Yes<br><i>No Breed Specific Exclusions</i>  |
| Select/Special Breed Loading  | 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   | From 8 weeks with no upper age limit for Saver Plus. 8 wks - 9 yrs for Essential and Ultimate   |
| Waiting Periods:  | <p>1. <b>Illness cover</b> = 30 days</p> <p>2. <b>Cruciate Ligament Conditions</b> = 6 mths (may be waived on application)</p>  |  | <p>1. <b>Illness cover</b> = 30 days</p> <p>2. <b>Cruciate Ligament Conditions</b> = 6 mths (may be waived on application)</p>  | <p>1. <b>Illness cover</b> = 30 days</p> <p>2. <b>Cruciate Ligament Conditions</b> = 6 mths (may be waived on application)</p> <p>3. <b>Dental</b> = 6 months</p>  | <p>1. <b>Illness cover</b> = 30 days</p> <p>2. <b>Cruciate Ligament Conditions</b> = 6 mths (may be waived on application)</p> <p>3. <b>Dental</b> = 6 months</p>   |
| Extras  | <ul style="list-style-type: none"> <li>- Emergency boarding fees if owner hospitalised</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</li> <li>- Overseas Pet Travel Insurance</li> <li>- Discount for vet staff</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>- Paralysis Tick Benefit (limits &amp; terms apply)</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 covers</li> <li>- Discounts for veterinary industry personnel</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</li> </ul> | <ul style="list-style-type: none"> <li>- Emergency boarding fees if owner hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</li> <li>- Petbarn clients can earn Friends for Life points</li> </ul> |
| Review process for Pre-Existing Conditions  | Yes   |  | Yes   | Yes  | Yes   |
| Website: www  | Petinsurance.com.au   |  | petinsuranceaustralia.com.au  | prosure.com.au   | petbarn.com.au  |

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PRODUCT FEATURES  
as at 15 September, 2017



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|---|---|--|---|---|--|
| Phone Number  | <b>1300 855 663</b>   | <b>1300 367 229</b>  | <b>1800 424 917</b>   | <b>1300 794 915</b>   | <b>1300 367 229</b>  |
| Cover Options   | <ol style="list-style-type: none"> <li>1. <b>Basic Cover:</b> Accident + Illness</li> <li>2. <b>Vital Cover:</b> Accident + Illness</li> <li>3. <b>Top Cover:</b> Accident + Illness <i>plus Routine Care &amp; Wellness on Top Cover only</i></li> </ol> | <ol style="list-style-type: none"> <li>1. <b>Bronze Cover:</b> Accident + Illness</li> <li>2. <b>Silver Cover:</b> Accident + Illness</li> <li>3. <b>Gold Cover:</b> Accident + Illness <i>plus Routine Care &amp; Wellness on all level of Cover</i></li> </ol> | <ol style="list-style-type: none"> <li>1. <b>Basic Cover:</b> Accidental and Illness</li> <li>2. <b>Standard Cover:</b> Accident + Illness</li> <li>3. <b>Comprehensive Cover:</b> Accident + Illness <i>plus Routine Care with Comprehensive Cover only</i></li> </ol> | <ol style="list-style-type: none"> <li>1. <b>Accidental Injury only</b></li> <li>2. <b>Essential Cover:</b> Accident + Illness</li> <li>3. <b>Top Cover*:</b> Accident + Illness <i>*Optional Routine Care</i></li> </ol>                 | <ol style="list-style-type: none"> <li>1. <b>Essential Pet Care:</b> Accidental Injury &amp; Illness Cover</li> <li>2. <b>Emergency Pet Care:</b> <i>Stated Benefit Schedule</i></li> <li>3. <b>Ultimate Pet Care:</b> Accidental Injury &amp; Illness <i>plus optional Routine Care</i></li> </ol>          |
| Benefit % of Claim Paid (Accident and Illness)  | 70% - Basic Cover<br>80% - Vital Cover<br>85% - Top Cover   | 65% - Bronze Cover<br>80% - Silver and Gold Covers   | 80%   | 80% - Accidental Injury & Premium<br>75% - Essential Cover<br>80% - Top Cover   | 70% - Essential Pet Care<br>80% - Emergency and Ultimate Pet Care  |
| Excess Applicable Per Condition (increasing the excess will reduce the premium)             | Nil   | \$0; \$100 or \$200  | \$0, \$100  | Nil   | Nil  |
| Excess Increase for Aging Pets  | No  | Pets over 6yo require \$200 excess for Bronze Cover  | No  | No  | No   |
| Annual Policy Limits  | Basic Cover: Up to \$5,000<br>Vital Cover: Up to \$11,000<br>Top Cover: Up to \$12,000  | Bronze Cover: Up to \$3,000<br>Silver Cover: Up to \$10,000<br>Gold Cover: Up to \$15,000  | Basic Cover: Up to \$5,000<br>Standard Cover: Up to \$10,000<br>Platinum Cover: Up to \$12,000  | Accidental Injury Cover: Up to \$8,000<br>Essential & Top Cover: Up to \$12,000   | Essential Pet Care: Up to \$4,000<br>Emergency Pet Care: Up to \$8,000<br>Ultimate Pet Care: Up to \$15,000  |
| Annual Claim Sub-limits and Specific Exclusions   | Cruciate Ligament Conditions: \$2,600.00*<br>Consultations: \$300.00<br><br>Exclusions: Basic cover excludes Patella Luxation and Intervertebral Disc Disease   | Cruciate Ligament Conditions: \$2,600.00*<br>Consultations: \$300.00<br><br>Exclusions: Bronze cover excludes MRI and CT scans   | Cruciate Ligament Conditions: \$2,600.00*<br><br>Consultations: \$300.00 (not covered for Basic Cover)  | Cruciate Ligament Conditions: \$2,600.00*<br><br>Consultations: \$300.00 (\$90 per visit)   | Cruciate Ligament Conditions: \$2,600.00*<br>Consultations: \$300.00 for Essential and Ultimate for Emergency Pet Care Cover<br><b>Specific Exclusions:</b> Essential cover excludes CT scans, MRI, Patella Luxation, Elbow Dysplasia, Stenotic Nares, Soft Palate Resection and Intervertebral Disc Disease |
| Tick Paralysis benefit (applies if both Accident & Illness cover selected)                  | Yes   | Yes  | Yes   | Yes   | Yes  |
| "Lifelong" cover for all Conditions including Chronic Conditions & Renewal offer Guaranteed | Yes<br>(Benefits reinstated annually on renewal)  | Yes<br>(Benefits reinstated annually on renewal)   | Yes<br>(Benefits reinstated annually on renewal)  | Yes<br>(Benefits reinstated annually on renewal)  | Yes<br>(Benefits reinstated annually on renewal)   |
| Cover for Hereditary & Congenital Conditions and No Breed Specific Exclusions               | Yes<br><i>No Breed Specific Exclusions</i>  | Yes<br><i>No Breed Specific Exclusions</i>   | Yes<br><i>No Breed Specific Exclusions</i>  | Yes<br><i>No Breed Specific Exclusions</i>  | Yes<br><i>No Breed Specific Exclusions</i>   |
| Select/Special Breed Loading  | No  | No   | No  | No  | No   |
| Age Limit on joining  | 8 wks – up to 9 yrs. No upper age limit for Basic Cover   | 8 wks – up to 9 yrs. No upper age limit for Basic 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:  | <ol style="list-style-type: none"> <li>1. <b>Illness cover = 30 days</b></li> <li>2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)</li> </ol>   | <ol style="list-style-type: none"> <li>1. <b>Illness cover = 30 days</b></li> <li>2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)</li> </ol>  | <ol style="list-style-type: none"> <li>1. <b>Illness cover = 30 days</b></li> <li>2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)</li> </ol>   | <ol style="list-style-type: none"> <li>1. <b>Illness cover = 30 days</b></li> <li>2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)</li> </ol>   | <ol style="list-style-type: none"> <li>1. <b>Illness cover = 30 days</b></li> <li>2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)</li> </ol>  |
| Extras  | <ul style="list-style-type: none"> <li>- Emergency boarding fees if owner hospitalised</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</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 hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Multi pet discount</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</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>- Paralysis Tick Benefit (limits &amp; terms apply)</li> </ul>                                | <ul style="list-style-type: none"> <li>- Emergency boarding fees if owner hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</li> <li>- 10% Pensioner Discount</li> </ul> | <ul style="list-style-type: none"> <li>- Emergency boarding fees if owner hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</li> <li>- Multi pet discount</li> <li>- Medibank members and staff discounts</li> </ul>                        |
| Review process for Pre-Existing Conditions  | Yes   | Yes  | Yes   | Yes   | Yes  |
| Website: www  | mipetinsurance.com.au   | auspost.com.au/pet-insurance   | Woolworths.com.au/petinsurance  | seniors.com.au  | Medibank.com.au/pet-insurance  |

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PRODUCT FEATURES  
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|   |  |  |  |   |  |   |
|---|--|--|--|---|--|---|
| Phone Number  | 1300 367 325   | 1300 709 431   | 1300 855 150   | 1300 855 160  | 1300 732 172   | 134 135   |
| Cover Options   | <ol style="list-style-type: none"> <li>1. Accidental Injury only</li> <li>2. Standard: Accident + Illness</li> <li>3. Premium*: Accident + Illness</li> </ol> <p>* Optional Routine Care</p>   | <ol style="list-style-type: none"> <li>1. Silver Cover: Accidental Injury only</li> <li>2. Gold Cover: Accident + Illness</li> <li>3. Platinum cover*: Accident + Illness</li> </ol> <p>* Optional Routine Care</p>                      | <ol style="list-style-type: none"> <li>1. Basic Cover: Accidental Injury only</li> <li>2. Economy Cover: Accident + Illness</li> <li>3. Ultimate Cover*: Accident + Illness</li> </ol> <p>*Optional Routine Care</p>   | <ol style="list-style-type: none"> <li>1. Accident Cover</li> <li>2. Accident + Illness Cover*</li> </ol> <p>* Optional Routine Care &amp; Wellness</p>   | <ol style="list-style-type: none"> <li>1. Basic Cover*: Accident and Illness</li> <li>2. Standard Cover*: Accident + Illness</li> <li>3. Ultimate Cover*: Accident + Illness</li> </ol> <p>*Optional Routine Care</p>  | <ol style="list-style-type: none"> <li>1. Basic Cover*: Accident Injury</li> <li>2. Standard Cover*: Accident + Illness</li> <li>3. Ultimate Cover*#: Accident + Illness</li> </ol> <p>*Optional Routine Care<br/>#Optional Routine Care Plus and Alternative Care</p>  |
| Benefit % of Claim Paid (Accident and Illness)  | 80% - Accidental Injury & Premium<br>75% - Standard  | 80% - Silver & Platinum<br>75% - Gold  | 80% - Basic & Ultimate<br>75% - Economy  | 75% or 85%  | 65% or 80%   | 80%   |
| Excess Applicable Per Condition (increasing the excess will reduce the premium)             | Nil  | Nil  | Nil  | Nil   | \$0 or \$99  | \$0; \$100 or \$200   |
| Excess Increase for Aging Pets  | No   | No   | No   | No  | No   | No  |
| Annual Policy Limits  | <p>Accidental Injury Cover: Up to \$8,000</p> <p>Standard &amp; Premium Cover: Up to \$12,000</p>  | <p>Silver Plan: Up to \$8,000</p> <p>Gold &amp; Platinum Plans: Up to \$12,000</p>   | <p>Basic Cover: Up to \$7,000</p> <p>Economy &amp; Ultimate Cover: Up to \$11,000</p>  | <p>Accident Cover: Up to \$8,000</p> <p>Accident &amp; Illness Cover: Up to \$12,000</p>  | <p>Basic Cover: Up to \$5,000</p> <p>Standard Cover: Up to \$12,000</p> <p>Ultimate Cover: Up to \$18,000</p>  | <p>Basic Cover: Up to \$6,000</p> <p>Standard Cover: Up to \$12,000</p> <p>Ultimate Cover: Up to \$20,000</p>   |
| Annual Claim Sub-limits   | <p>Cruciate Ligament Conditions: \$2,600.00*</p> <p>Consultations: \$300.00</p>  | <p>Cruciate Ligament Conditions: \$2,600.00*</p> <p>Consultations: \$300.00</p>  | <p>Cruciate Ligament Conditions: \$2,600.00*</p> <p>Consultations: \$300.00</p>  | <p>Cruciate Ligament Conditions: \$2,600.00*</p> <p>Consultations: \$300.00</p>   | <p>Cruciate Ligament Conditions: \$2,600.00*</p> <p>Consultations: \$300.00</p>  | <p>Skin Conditions = \$500.00</p> <p>Alternative Care = \$1000.00</p> <p>Dental = \$500.00</p> <p>Cruciate Ligament Conditions: \$2,600.00*</p> <p>Consultations: \$300.00</p>  |
| Tick Paralysis benefit (applies if both Accident & Illness cover selected)                  | Yes  | Yes  | Yes  | Yes   | Yes  | Yes   |
| "Lifelong" cover for all Conditions including Chronic Conditions & Renewal offer Guaranteed | Yes<br>(Benefits reinstated annually on renewal)   | Yes<br>(Benefits reinstated annually on renewal)   | Yes<br>(Benefits reinstated annually on renewal)   | Yes<br>(Benefits reinstated annually on renewal)  | Yes<br>(Benefits reinstated annually on renewal)   | Yes<br>(Benefits reinstated annually on renewal)  |
| Cover for Hereditary & Congenital Conditions and No Breed Specific Exclusions               | Yes<br><i>No Breed Specific Exclusions</i>   | Yes<br><i>No Breed Specific Exclusions</i>   | Yes<br><i>No Breed Specific Exclusions</i>   | Yes<br><i>No Breed Specific Exclusions</i>  | Yes<br><i>No Breed Specific Exclusions</i>   | Yes<br><i>No Breed Specific Exclusions</i>  |
| Select/Special Breed Loading  | 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 weeks. <b>No upper age limit</b> for Accident or Illness   | 8 wks – up to 9 yrs. No upper age limit for Accident cover  |
| Waiting Periods:  | <ol style="list-style-type: none"> <li>1. Illness cover = 30 days</li> <li>2. Cruciate Ligament Conditions = 6 mths (may be waived on application)</li> </ol>  | <ol style="list-style-type: none"> <li>1. Illness cover = 30 days</li> <li>2. Cruciate Ligament Conditions = 6 mths (may be waived on application)</li> </ol>  | <ol style="list-style-type: none"> <li>1. Illness cover = 30 days</li> <li>2. Cruciate Ligament Conditions = 6 mths (may be waived on application)</li> </ol>  | <ol style="list-style-type: none"> <li>1. Illness cover = 30 days</li> <li>2. Cruciate Ligament Conditions = 6 mths (may be waived on application)</li> </ol>   | <ol style="list-style-type: none"> <li>1. Illness cover = 30 days</li> <li>2. Cruciate Ligament Conditions = 6 mths (may be waived on application)</li> </ol>  | <ol style="list-style-type: none"> <li>1. Illness cover = 30 days</li> <li>2. Cruciate Ligament Conditions = 6 mths (may be waived on application)</li> <li>3. Alternative Therapy = 30 days</li> <li>4. Dental = 6 months</li> </ol>   |
| Extras  | <ul style="list-style-type: none"> <li>- Emergency boarding fees if owner is hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Real Rewards bonus</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</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>- Paralysis Tick Benefit (limits &amp; terms apply)</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>- A portion of the premiums are donated to the RSPCA as long as the pet is insured</li> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</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> <li>- Paralysis Tick Benefit (limits &amp; terms apply)</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>- Paralysis Tick Benefit (limits &amp; terms apply)</li> <li>- Premium discount for vet staff</li> </ul> | <ul style="list-style-type: none"> <li>- Bupa Member discount (10%)</li> <li>- Alternative Care</li> <li>- Dental</li> <li>- Routine Care Plus</li> <li>- Emergency boarding fees if owner is hospitalised</li> <li>- Overseas Pet Travel Insurance</li> <li>- Multi pet discount (5%)</li> <li>- Paralysis Tick Benefit</li> </ul> |
| Review process for Pre-Existing Conditions  | Yes  | Yes  | Yes  | Yes   | Yes  | Yes   |
| Website: www  | Realinsurance.com.au   | Guardianinsurance.com.au   | rscapetinsurance.org.au  | petsecure.com.au  | Petmed.net.au  | bupa.com.au/pet-insurance   |

**Important Disclaimer:** Terms, conditions, waiting periods and exclusions apply. NOT TO BE DISPLAYED AFTER AUGUST 31, 2018. 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 an indicative comparison of benefits and features. 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 read appropriate PDS before making a purchasing decision. \*Some customers may be eligible for a higher limit, and if so, this will be printed on their certificate of insurance.

