

Product Features	Petplan	Medibank	Prosure	Bow Wow Meow	Petsecure
% of claim covered	100%	100%	80%	100%	80% or 100% Note: Vet Expenses for eligible Illness Conditions will be reimbursed at 80% for Pets 5 years or older.
Are Illnesses covered for the rest of the Pets Life	YES. Chronic, reoccurring and ongoing illnesses are covered for life, providing there are no gaps in cover.	NO. The maximum Medibank will pay for a single Condition having the same proximate cause, a Recurring Condition or a Chronic Condition suffered by your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, we will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period	NO. The maximum Prosure will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;	NO. The maximum Bow Wow Meow will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;	NO. The maximum Petsecure will pay for a single Condition having the same Proximate Cause, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;
Pay Direct to Vet facility	Yes	No	No	No	No
Third Party Liability Cover	Yes	No	No	No	No
Annual Sub limits	No	No	Cruciate Ligament Conditions - up to \$4,000	No	No
Major Exclusions	Pre Existing Conditions	Pre Existing Conditions, infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies
Fixed Excesses	\$100 per unreleated condition per policy year	Choice of \$100, \$250 or \$500 annual per condition excess	No	Choice of \$100, \$250 or \$500 annual per condition excess	Choice of \$100, \$250 or \$300 annual per condition excess
Sliding Excess	Only if client takes Pet%Share then it is 25%, or the pet is over 10 yrs of age, (or 7 years for Select Breeds)	Note: Pets 5 years and older on application for Cover will not qualify for the \$100 Excess. Pets under the age of 5 years on application that qualify for the \$100 Excess may remain on that option even over the age of 5 years.	Sliding Excess: Client pays 20% of each claim	No Sliding Excess	Sliding Excess: Client pays 20% of each claim depending on plan selected, and All Pets joining after the age of 5 yrs
Annual Maximum Benefit	Dog Plans \$9,000, \$12,000, \$18,000 Cat Plans \$8,000, \$9,000, \$12,000	Dogs and Cats- Bronze Paw Cover- \$ 8,000 Silver Paw Cover- \$12000 Gold Paw Cover- \$15000	Accidental Cover- \$ 7,000 Accident + illness - \$12,000 Accident, Illness and Wellness - \$14,000	Accidental Cover- \$ 6,500 Accident + illness - \$8,000 Major Medical -\$8,000	Accidental Cover- \$ 6,500 Accident + illness - \$10,500 Option Wellness plan- \$135
When does cover commence	From the date and time application submitted on line or over the phone, and date received if applied for on application form and posted.	Cover does not commence until midnight on the day that application is accepted by Medibank.	Cover does not commence until midnight on the day that application is accepted by Prosure.	Cover does not commence until midnight on the day that application is accepted by Bow Wow Meow.	Cover does not commence until midnight on the day that application is accepted by Petsecure.

Waiting periods	The waiting period is 21 days on all illness conditions, accident is covered from inception of policy	The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.	The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.	The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.	The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.
All diagnostics	all covered even if nothing conclusive is found	Not covered diagnostic tests only cover if they result in a diagnosis of a Condition which is covered under your policy	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered
Prescription food & nutraceuticals cover	Yes. Diet food for dissolving crystals/stones Nutraceuticals covered if vet prescribed	No cover for regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by your Vet or not	No cover for regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by your Vet or not	No cover for regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by your Vet or not	No cover for regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by your Vet or not
Contactable 7 days a week	Yes Phones are Email on weekends 1300 738 225 or info@petplan.com.au	NO Monday to Saturday Only	NO Monday to Friday Only	NO Monday to Friday Only	NO Monday to Friday Only
Product Underwriter	Allianz (Australia) Ltd	Hollard	Hollard	Hollard	Hollard
Product Administrator	Petplan Australasia Pty Ltd	Petsure	Petsure	Petsure	Petsure
Product Promotor	Petplan Australasia Pty Ltd	Medibank Private	Prosure	Bow Wow Meow	WaldenWood Group Pty Ltd
Who receive commissions from the Clients Premium	Petplan Australasia Pty Ltd 30%	Medibank Private may receive a commission of up to 23%, & PetSure a Hollard Authorise Representative (Number 268991) also receives either a commission/administration fee or a profit share, on all Medibank policies.	Your Premium is apportioned as follows: 70% Insurer premium, 30% Administrator management fee. PetSure a Hollard Authorise Representative may pay a percentage of the administration fee to the party who has introduced you to us or assisted us in arranging your insurance.	PetSure a Hollard Authorise Representative may pay a percentage of the administration fee to the party who has introduced you to us or assisted us in arranging your insurance. Under certain circumstances, policy administration charges may also apply.	PetSure a Hollard Authorise Representative may pay a percentage of the administration fee to the party who has introduced you to us or assisted us in arranging your insurance. Under certain circumstances, policy administration charges may also apply and will be shown on your certificate of insurance

RSPCA	Pet Insurance Australia	AFS-PetMed	1300 Insurance Pet Protect	Vets Own	Manchester Unity	Insuranceline
70% or 80%	100%	70%-80%	100%	No longer in business	80%	80%
NO. The maximum RSPCA will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;	NO. The maximum PIA will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;	NO. The maximum AFS-PetMed will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;	NO. The maximum 1300 Pet Protect will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period.	No longer in business	NO. The maximum Manchester Unity will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;	NO. The maximum Insuranceline will pay for a single Condition, a Recurring Condition or a Chronic Condition suffered by Your Pet is the maximum amount that was current in the Policy Period when the Condition first manifested. Once this maximum amount has been paid, We will not pay for any further Treatment of that Condition during the remainder of the Policy Period or any future Policy Period;
No	No	No	No	No longer in business	No	No
No	No	No	No	No longer in business	No	No
Cruciate Ligament Conditions - up to \$4,000	No	Medicines and Drugs- \$1,400/yr Hospitalisation - \$1,400/yr Radiology- \$1,400/yr Skin Conditions - \$1, 400/yr Cruciate Ligament Conditions -\$1,400/yr	No	No longer in business	No	Medicines and Drugs- \$1,250/yr Hospitalisation - \$1,250/yr Radiology- \$1,250/yr Skin Conditions - \$1, 650/yr Cruciate Ligament Conditions -no sub limit
Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	No longer in business	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies	Pre Existing Conditions, Infectious canine hepatitis, parainfluenza, parvovirus, canine distemper, canine adenovirus and all forms of bordetella (kennel cough), viral rhinotracheitis, calicivirus, panleukopaenia, herpes virus, chlamydia, leukemia and FIV, or any other diseases for which there is a known vaccine; behavioural problems, training or therapy and alternative therapies
No	Choice of \$100, \$250 or \$500 annual per condition excess	\$50 annual per condition excess	Choice of \$100, \$250 or \$500 annual per condition excess	No longer in business	Choice of \$50, \$100 or \$200 annual per condition excess	Can choose to have an excess of \$50 to reduce the premium
Sliding Excess: Client pays 30% - 20% of each claim	No Sliding Excess	Sliding Excess: Client pays 30% - 20% of each claim	No Sliding Excess	No longer in business	Sliding Excess: Client pays 20% of each claim	Sliding Excess: Client pays 20% of each claim
Accidental Cover- \$ 6,300 Accident + illness - \$6,800 Accident, Illness and Routine Care- \$8,935	Accidental Cover- \$ 8,000 Accident + illness - \$15,000 Major Medical -\$15,000	Accidental Cover- \$ 6,500 Accident - \$6,500, Illness - \$5,000 Accident - \$6,800, Illness- \$ 5,000, Routine- \$50	Accidental Cover- \$ 8,000 Accident & Illness - \$15,000 Routine - \$145.00	No longer in business	Accidental Cover- \$ 8,000 Accident & Illness - \$10,000	Accidental Cover Illness Cover Accident & Illness Routine Care Option
Cover does not commence until midnight on the day that application is accepted by RSPCA.	Cover does not commence until midnight on the day that application is accepted by Pet Insurance Australia.	Cover commencement means the date shown on the Certificate of Insurance.	Cover does not commence until midnight on the day that application is accepted by 1300 Insurance Pet Protect.		Cover does not commence until midnight on the day that application is accepted by Manchester Unity.	Cover commencement means the date shown on the Certificate of Insurance.

The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.	The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.	The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.	The Waiting Period is 30 days except for cruciate ligament Conditions, where the Waiting Period is 6 months unless we receive a letter from your Vet within 14 days of the Policy Commencement Date certifying that your Pet has no cruciate ligament Conditions.	No longer in busines	30 days for illness.	30 days for illness.
Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered	No longer in busines	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered	Not covered if the diagnosis is inconclusive, but where the Treatment protocol is similar to a Treatment protocol typically applied to an Accident or Illness which is not covered
No cover for regular, prescription or dietary pet food, vitamins, minerall supplements, whether recommended by your Vet or not	No cover for regular, prescription or dietary pet food, vitamins, minerall supplements, whether recommended by your Vet or not	No cover for regular, prescription or dietary pet food, vitamins, minerall supplements, whether recommended by your Vet or not	No cover for regular, prescription or dietary pet food, vitamins, minerall supplements, whether recommended by your Vet or not	No longer in busines	No cover for regular, prescription or dietary pet food, vitamins, minerall supplements, whether recommended by your Vet or not	No cover for regular, prescription or dietary pet food, vitamins, minerall supplements, whether recommended by your Vet or not
NO Monday to Friday Only	NO Monday to Friday Only	NO Monday to Friday Only	NO Monday to Friday Only		NO Monday to Friday Only	NO Monday to Friday Only
Hollard	Hollard	Hollard	Hollard	No longer in busines	Hollard	Hollard
Petsure	Petsure	Petsure	Petsure	No longer in busines	Petsure	Petsure
RSPCA Australia Incorporated	Pet Insurance Australia	AFS-PetMed	1300 Insurance Pet Protect	No longer in busines	Manchester Unity	Insuranceline
PetSure a Hollard Authorise Representative may pay a percentage of the administration fee to the party who has introduced you to us or assisted us in arranging your insurance. Under certain circumstances, policy administration charges may also apply and will be shown on your certificate of insurance	PetSure a Hollard Authorise Representative may pay a percentage of the administration fee to the party who has introduced you to us or assisted us in arranging your insurance. Under certain circumstances, policy administration charges may also apply.	AFS-Pet Med may receive a commission of up to 22.5%, & PetSure a Hollard Authorise Representative (Number 268991) also receives either a commission/administration fee or a profit share, on all AFS-Pet Med policies.	1300 Insurance Pty Ltd may receive a commission of up to 15% & PetSure a Hollard Authorise Representative (Number 268991) also receives a commission/administration fee on all Medibank policies	No longer in busines	PetSure a Hollard Authorise Representative may pay a percentage of the administration fee to the party who has introduced you to us or assisted us in arranging your insurance. Under certain circumstances, policy administration charges may also apply.	For each new InsuranceLine Pet Health Plan policy, InsuranceLine receives up to 20% of each premium less \$1.50, as commission from Hollard, plus reimbursement for the GST InsuranceLine has to pay. PetSure a Hollard Authorise Representative may also receive a commission/administration fee on all Insuranceline policies