

**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

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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

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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)

Extras

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

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- 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

**INSURANCE GUIDE 2017**

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>: Accidental Injury only</p> <p>2. <b>Accident and Illness*</b>: Accident + Illness</p> <p>3. <b>Indoor Cat*</b>: Specified Illness Cover Only <i>*Optional Routine Care</i></p>	<p><b>Dogs</b></p> <p>1. <b>Accidental Injury Cover*</b>: Accidental Injury only</p> <p>2. <b>Accidental Injury + Illness Cover*</b>: Accident + Illness <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>: Accidental Injury only</p> <p>2. <b>Gold Cover</b>: Accidental Injury + Illness</p> <p>3. <b>Platinum cover</b>: Accident + Illness <i>plus optional Wellness Care</i></p>	<p>1. <b>Saver Plus</b> Accidental Injury and Illness</p> <p>2. <b>Essential</b> Accidental Injury and Illness</p> <p>3. <b>Ultimate</b> Accidental Injury and Illness ● <i>Optional Routine and Dental for Essential and Ultimate</i></p>
Benefit % of Claim Paid (Accident and Illness)	80% - Indoor cat and Illness Cover 75% - Accidental injury	80%	80%	80%	50% - Saver Plus 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> Up to \$3,000</p> <p><b>Indoor cat</b> Up to \$5,000</p> <p><b>Accident and Illness</b> Up to \$6,000</p>	<p><b>Accidental Injury Cover:</b> \$8,000</p> <p><b>Accidental Injury + Illness Cover:</b> \$10,000</p>	<p><b>Accident Cover:</b> Up to \$8,000</p> <p><b>Comprehensive &amp; Major Cover:</b> Up to \$15,000</p>	<p><b>Silver Plan:</b> Up to \$8,000</p> <p><b>Gold Plan:</b> Up to \$12,500</p> <p><b>Platinum Plan:</b> Up to \$14,500</p>	<p><b>Saver Plus:</b> Up to \$10,000</p> <p><b>Essential:</b> Up to \$15,000</p> <p><b>Ultimate:</b> 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> Gold \$1,000 Platinum \$2,000</p> <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> \$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 (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 > excluding PEC	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
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

**INSURANCE GUIDE 2017**

PRODUCT FEATURES  
as at 15 September, 2017



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% - <b>Basic Cover</b> 80% - <b>Vital Cover</b> 85% - <b>Top Cover</b>	65% - <b>Bronze Cover</b> 80% - <b>Silver and Gold Covers</b>	80%	80% - <b>Accidental Injury &amp; Premium</b> 75% - <b>Essential Cover</b> 80% - <b>Top Cover</b>	70% - <b>Essential Pet Care</b> 80% - <b>Emergency and Ultimate Pet Care</b>
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	<b>Basic Cover:</b> Up to \$5,000 <b>Vital Cover:</b> Up to \$11,000 <b>Top Cover:</b> Up to \$12,000	<b>Bronze Cover:</b> Up to \$3,000 <b>Silver Cover:</b> Up to \$10,000 <b>Gold Cover:</b> Up to \$15,000	<b>Basic Cover:</b> Up to \$5,000 <b>Standard Cover:</b> Up to \$10,000 <b>Platinum Cover:</b> Up to \$12,000	<b>Accidental Injury Cover:</b> Up to \$8,000 <b>Essential &amp; Top Cover:</b> Up to \$12,000	<b>Essential Pet Care:</b> Up to \$4,000 <b>Emergency Pet Care:</b> Up to \$8,000 <b>Ultimate Pet Care:</b> Up to \$15,000
Annual Claim Sub-limits and Specific Exclusions	<b>Cruciate Ligament Conditions:</b> \$2,600.00* <b>Consultations:</b> \$300.00  <b>Exclusions:</b> Basic cover excludes Patella Luxation and Intervertebral Disc Disease	<b>Cruciate Ligament Conditions:</b> \$2,600.00* <b>Consultations:</b> \$300.00  <b>Exclusions:</b> Bronze cover excludes MRI and CT scans	<b>Cruciate Ligament Conditions:</b> \$2,600.00*  <b>Consultations:</b> \$300.00 (not covered for Basic Cover)	<b>Cruciate Ligament Conditions:</b> \$2,600.00*  <b>Consultations:</b> \$300.00 (\$90 per visit)	<b>Cruciate Ligament Conditions:</b> \$2,600.00* <b>Consultations:</b> \$300.00 for Essential and Ultimate for Emergency Pet Care Cover <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 (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>
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

**INSURANCE GUIDE 2017**

 PRODUCT FEATURES  
as at 15 September, 2017


Phone Number	1300 367 325	1300 709 431	1300 855 150	1300 855 160	1300 732 172	134 135
Cover Options	1. <b>Accidental Injury only</b> 2. <b>Standard:</b> Accident + Illness 3. <b>Premium*:</b> Accident + Illness * <b>Optional Routine Care</b>	1. <b>Silver Cover:</b> Accidental Injury only 2. <b>Gold Cover:</b> Accident + Illness 3. <b>Platinum cover*:</b> Accident + Illness * <b>Optional Routine Care</b>	1. <b>Basic Cover:</b> Accidental Injury only 2. <b>Economy Cover:</b> Accident + Illness 3. <b>Ultimate Cover*:</b> Accident + Illness * <b>Optional Routine Care</b>	1. <b>Accident Cover</b> 2. <b>Accident + Illness Cover*</b> * <b>Optional Routine Care &amp; Wellness</b>	1. <b>Basic Cover*:</b> Accident and Illness 2. <b>Standard Cover*:</b> Accident + Illness 3. <b>Ultimate Cover*:</b> Accident + Illness * <b>Optional Routine Care</b>	1. <b>Basic Cover*:</b> Accident Injury 2. <b>Standard Cover*:</b> Accident + Illness 3. <b>Ultimate Cover*#:</b> Accident + Illness * <b>Optional Routine Care</b> # <b>Optional Routine Care Plus and Alternative Care</b>
Benefit % of Claim Paid (Accident and Illness)	80% - Accidental Injury & Premium 75% - Standard	80% - Silver & Platinum 75% - Gold	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	Nil	Nil	\$0 or \$99	\$0; \$100 or \$200
Excess Increase for Aging Pets	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 \$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	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	Cruciate Ligament Conditions: \$2,600.00*  Consultations: \$300.00	Skin Conditions = \$500.00 Alternative Care = \$1000.00 Dental = \$500.00 Cruciate Ligament Conditions: \$2,600.00* Consultations: \$300.00
Tick Paralysis benefit (applies if both Accident & Illness cover selected)	Yes	Yes	Yes	Yes	Yes	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)
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>
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:	1. <b>Illness cover = 30 days</b> 2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)	1. <b>Illness cover = 30 days</b> 2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)	1. <b>Illness cover = 30 days</b> 2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)	1. <b>Illness cover = 30 days</b> 2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)	1. <b>Illness cover = 30 days</b> 2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application)	1. <b>Illness cover = 30 days</b> 2. <b>Cruciate Ligament Conditions = 6 mths</b> (may be waived on application) 3. <b>Alternative Therapy = 30 days</b> 4. <b>Dental = 6 months</b>
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 is 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 - 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 - Paralysis Tick Benefit (limits & terms apply) - Premium discount for vet staff	- 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
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.

