

2014

STAR RATINGS REPORT



Pet insurance



PET INSURANCE

IN THIS REPORT

We research and rate 83 insurance products from 18 providers to ascertain which policies offer outstanding value for pet owners.

What is pet insurance?

Animals are a part of the family in a significant number of Australian homes – there are said to be 33 million pets across our suitably dog-head-shaped land mass, with 63% of Aussie households home to a companion animal of one species or another.

Not too surprisingly, the most common pets are dogs,

followed by cats, which is why the CANSTAR Pet Insurance Star Ratings looks at premiums offered for these two species when analysing insurance providers in this area.

There are three types of pet insurance available to pet owners in what is becoming an increasingly competitive industry.

1 Accident cover

This level of insurance covers problems or injuries caused by some sort of accident only – such incidents as being hit by a car, burns or snake bites. However, policies may not pay on all types of accident and there are some common exclusions.

2 Accident and illness cover

This level covers not only accidents but sickness or disease diagnosed by a vet as well. Examples of illnesses covered are cancer, infectious diseases, hereditary conditions and skin conditions. Again, there are common exclusions with this level of cover.

3 Comprehensive cover

This level of insurance covers animals for accidents and illness but also includes a component of insurance for “routine care”, which can provide pets with access to some preventative health treatments, including behavioural therapy, de-sexing, dental and vaccinations.



Pets are good for you!

It's important that all pet owners take care of their furry friends' health. After all, they look after ours!

Lots of surveys undertaken over the years have found that there are tangible health benefits associated with having a pet – everything from improved fitness (those dogs can't take themselves to the park) to reduced stress (what's more soothing after a bad day at the office than stroking a contented, purring cat?).

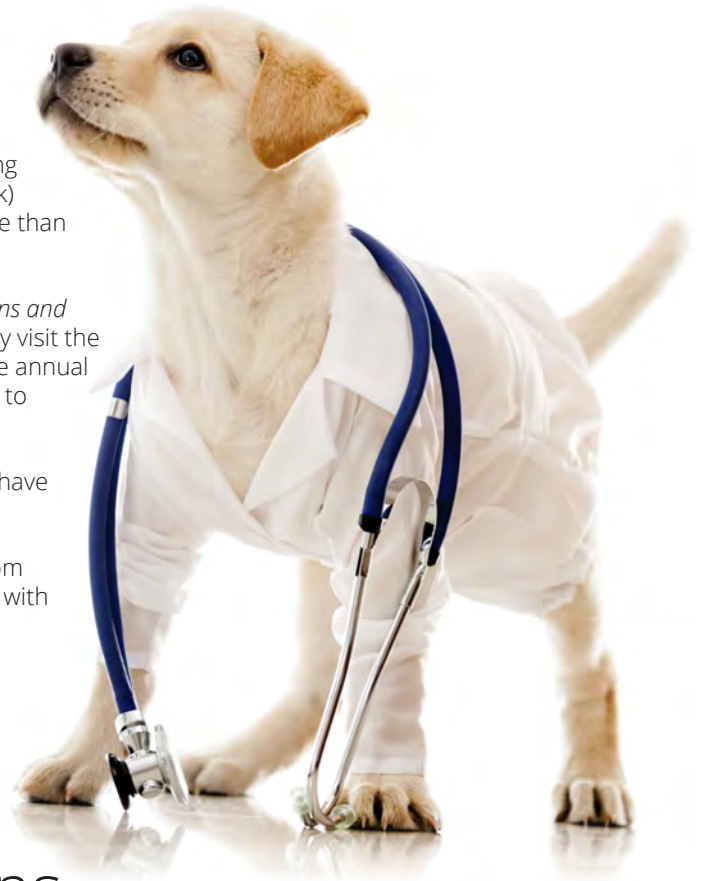
According to the Australian Companion Animal Council's *Australians and Their Pets* fact book, studies show that people who own pets typically visit the doctor less often, with a national survey from 1999 showing that the annual national health cost saving resulting from this is estimated to be up to \$2.227 billion.

Pet owners are also said to use less medication and, on average, have lower cholesterol and lower blood pressure than non-pet owners.

Additionally, people with pets are said to recover more quickly from illness and surgery, and show lower levels of risk factors associated with heart disease.

Then, of course, there are the obvious sociological benefits.

Elderly pet owners report an increased quality of life and companionship and are less likely to report feeling lonely.



Some common exclusions

When it comes to just what your pet's insurance policy covers, some of the common exclusions you should be aware of are:

- Pre-existing conditions

Not dissimilar to health insurance for people, it's worth remembering that once your animal has undergone treatment for a particular condition or illness, you might be better off sticking with your current insurer – who will continue to cover related issues – rather than changing policies, whereupon the condition will then be counted as a pre-existing one.

- Diseases for which there is a known vaccine

Not keeping up to date with your pets' vaccinations could result in an unhappy (costly) surprise if little Fido suddenly succumbs to something nasty that could have been prevented with a jab. This also applies to Kennel Cough, so don't forget to get your dog vaccinated for that particular nasty if you're planning on boarding him in kennels while you're away.

- Obstetrics

As pet insurance is designed for pet owners rather than breeders, obstetrics/ breeding conditions and difficulties are not covered. And seeing as, in the words of the RSPCA, "de-sexing your pet is part of your responsibility as a responsible pet owner", this shouldn't be a problem.

NB Whichever policy you opt for, and however comprehensive it may seem, always be sure to carefully read the terms and conditions, in order to ensure no ailments or potential issues are excluded that could see you shelling out vast sums in the future.



What's it going to cost?

It's good to know where you stand with potential premium prices for insuring your furry family members – as well as the difference the animal's breed can make.

Using the vast CANSTAR database of quotes, we have calculated the following average prices for accident and illness cover for cats and dogs at various stages of their lives.



Type of pet	Age of pet	Policy type	Average annual premium
Dog	<1 year	Accident and illness	\$522.01
Cat	<1 year	Accident and illness	\$364.84
Dog	3 years	Accident and illness	\$560.72
Cat	3 years	Accident and illness	\$392.56
Dog	5 years	Accident and illness	\$663.62
Cat	5 years	Accident and illness	\$451.08
Dog	7 years	Accident and illness	\$755.25
Cat	7 years	Accident and illness	\$514.50

Source: www.canstar.com.au



As for breed, if your heart is set on a certain type of dog, you definitely need to be aware of the possible insurance costs involved with various species.

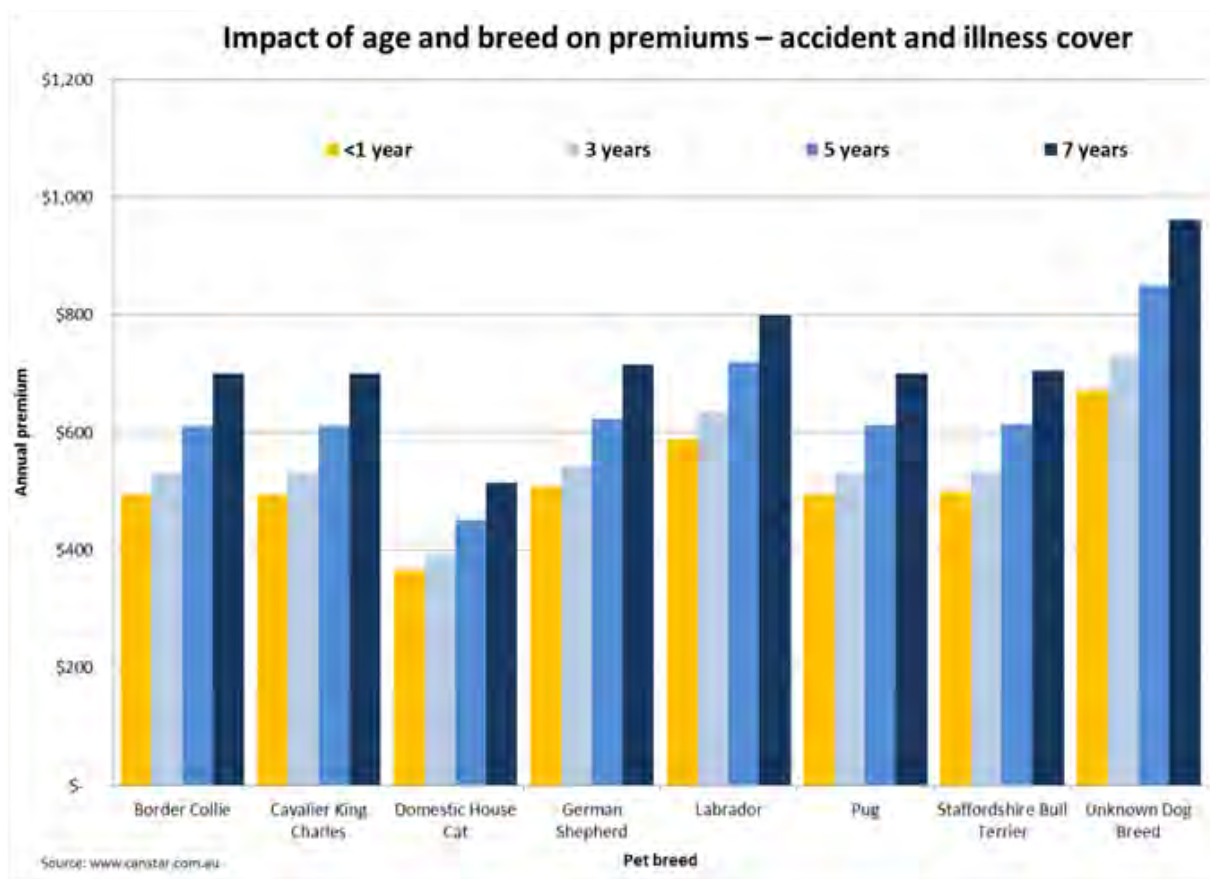
As we can see in the chart below, a Labrador, for example, costs more to insure than a Staffordshire bull terrier.

It's interesting to note, too, that while dog breeds can have an impact (sometimes quite a significant one) on premium prices, cats' insurance premiums tend to be the same, regardless

which specific breed your feline is (i.e. the category is simply "domestic house cat").

Our chart also seems to show that it might pay to know the exact breed of your dog, as a mongrel or one of "unknown breed" faces relatively higher annual premiums.

Not surprising at all is the general climb in premiums the older the animal gets. Just like us, animals' likelihood of falling ill increases as they age.



Who offers outstanding value?

Having crunched the numbers of a whopping 83 insurance products, the results are in and the awards are ready to be handed out for the inaugural CANSTAR Pet Insurance Awards.

Taking the awards for *Pet Insurance Accidental cover (only)* are **1300 Insurance**, **PROSURE** and **Woolworths**.



1300 Insurance provides two products in the Accidental only category and scores very well for its competitive pricing – below the industry average – as well as offering some good features, including a customer service line that's available for nine hours on weekdays.



PROSURE'S impressive performance sees them achieving top score in the medium and small dog breed categories, with above-average features and the addition of a no-claims bonus. Its pricing is also highly competitive compared to the rest of the industry.



Woolworths scored top in domestic house cat, large dog breed, small dog breed and unknown dog breed, receiving an impressive seven five-star ratings all together. With lower than average premiums in many categories, price was a winning feature for the company.



Winners of the *Pet Insurance Accidental and illness cover* awards are **1300 Insurance**, **Pet Insurance Australia** and **Woolworths**.



Again offering pet owners two different products, 1300 Insurance's Pet Protect policy is a standout in this section, providing great features for a competitive price. Both pricing and features scored above the industry average.



Extensive features and five-star ratings in several of the age and breed profiles secured Pet Insurance Australia this award. No late submission fee for claims was a particularly good feature, and its pricing score was above the industry average.



Offering the lowest premiums in the old and young-age groups across domestic cat, as well as large, medium and small dog breeds, Woolworths' total price score is above the industry average, which, coupled with good features, ensured this win.



Finally, taking the *Pet Insurance Comprehensive cover* awards are **Pet Insurance Australia** and **PROSURE**.



PIA's extensive cover for injury, illness and routine care for prices that are entirely appropriate has secured its win, receiving five-star ratings across every single age and breed profile for the category. Providing the lowest premiums for old and young-age pets (all breeds) alongside a brilliant pricing score makes this provider a clear winner once again.



Boasting the highest features score compared with its competitors, PROSURE gained extra points by applying the annual benefit limit to the sub-limits and also including dental illness (with a \$2,000 sub-limit), which many providers exclude. The no-claims bonus and lack of a late submission fee also helped this provider to score a win for Comprehensive cover.



CANSTAR would like to congratulate all of the pet insurance 2014 award winners, as well as the companies that gained five-star ratings.





PET INSURANCE

STAR RATINGS
METHODOLOGY

What are the CANSTAR Pet Insurance Star Ratings?

CANSTAR's *Pet Insurance Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, that compares pet insurance products in Australia and presents the results in a simple, user-friendly format. CANSTAR star-rated products represent a shortlist, which narrows the search for consumers to products that have been independently assessed and ranked. The *CANSTAR Pet Insurance Star Ratings* are a transparent and comprehensive analysis of pet insurance policies, comparing more than 2,600 quotes from 17 different insurers. In determining the star ratings of each individual insurer, the results are used to determine a winner for Accidental only, Accidental and illness and Comprehensive cover.

The results are reflected in a consumer-friendly five-star concept with five stars denoting outstanding value to the consumer.

What are the profiles used by CANSTAR?

CANSTAR has adopted profiles by grouping relevant pet breeds and the ages of pets across three product types.

Cover

Accidental only

Accidental and illness

Comprehensive

Dogs



Small breed



Medium breed



Large breed



Unknown Dog Breed

Cats



Domestic house cat

Age of pets

Young
<1-4 years

Old
5-9 years

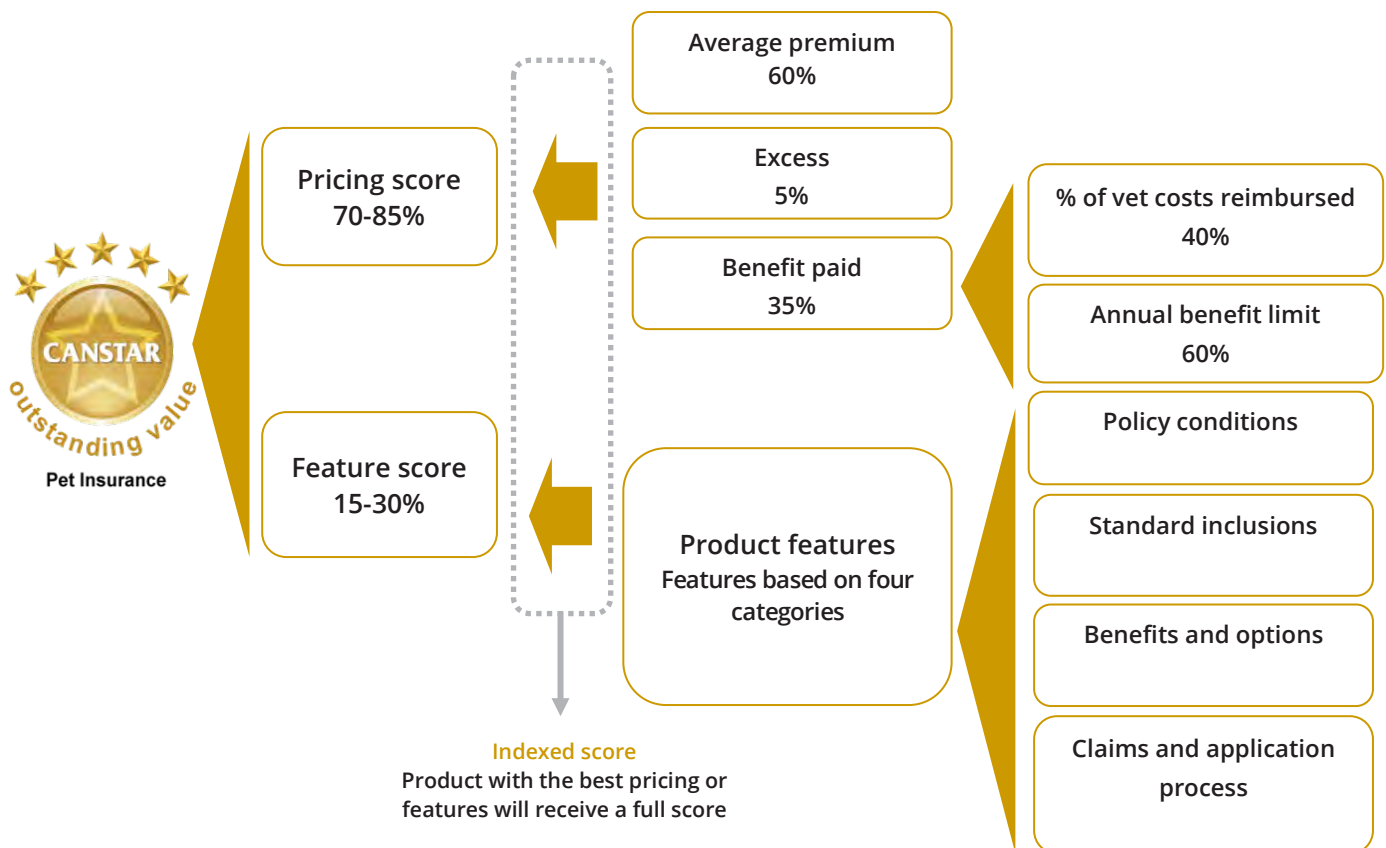
CANSTAR star ratings

The *Pet Insurance Star Ratings* consist of three separate product types, as shown. The rating process for each of these cover types employs a separate star ratings methodology consistent with the pricing and features model of the CANSTAR star ratings.

Each pet insurance product reviewed for the *CANSTAR Pet Insurance Star Ratings* is awarded points for its comparative pricing and for the array of positive features attached to the product. Points are aggregated to achieve a "Pricing" score and a "Feature" score.

To arrive at the total score, CANSTAR applies a weight (w) against the Pricing and Feature scores. These weights will vary with each product and will reflect the relative importance of either costs or features in determining the best product. This method can be summarised as:

$$\text{TOTAL STAR RATINGS SCORE (T)} = \text{W1 PRICING SCORE (P)} + \text{W2 FEATURES SCORE (F)}$$



The weights for price and feature scores for each product type are:

Profile	Price	Feature
Accidental injury	85%	15%
Accidental injury and illness	75%	25%
Comprehensive	70%	30%

Eligibility requirements for Pet Insurance Star Ratings

In order to be considered for rating a product must be a standalone policy, not pet cover as an additional extra to home and contents insurance

Pricing score

Assessment of the pricing score is based around the average annual premium, benefit paid to consumers and excess. There is only one premium for cats, so the annual premium will be based on selected ages of cat.

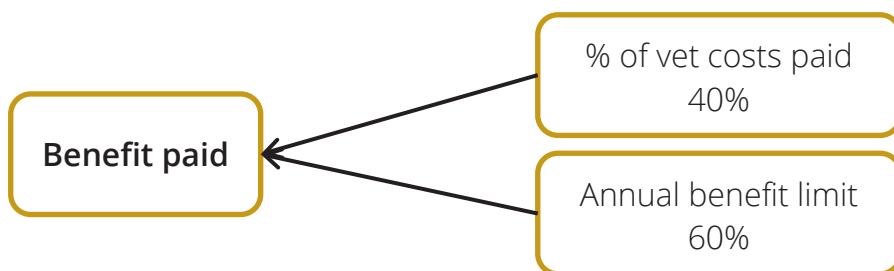
Quotes within the different covers, breeds and ages of dogs and cats were used to determine the minimum average premium in each profile. This was then indexed against each policy premium and weighted by 70-85% weighting to determine the final pricing score.

Average premium

Assessment of premium is based on the breed and age of the pet – average premium is weighted at 60%. The quotes were obtained based on selected breeds and ages of animal.

Benefit paid

Assessment of the premium paid is based on the percentage of vets costs paid weighted at 40% and the annual benefit limit weighted at 60%.



Excess

Excess is weighted at 5%. The providers that offer \$0 excess were awarded the maximum points, while those offering the average excess were awarded half a point.

Feature score

Over 100 different features are assessed from four different feature categories, all of which are allocated appropriate weights. Based on the points received, each individual policy receives a total feature score. This total score is then weighted against the weights provided in the table for their respective profile feature score. The feature score is then indexed and weighted by its 15-30% weighting to provide the final feature score.

Feature categories	Descriptions	Accidental injury	Accidental injury and illness	Comprehensive cover
Policy conditions		30%	20%	15%
Specific conditions	Lists flexibilities in taking the policies, e.g. minimum and maximum entry age for cover, waiting period, \$0 excess option, etc.	70%	55%	57%
Conditions	Lists the conditions of cover, e.g. must commit to dental check once yearly, pets must be vaccinated against particular diseases	-	18%	17%
Exclusions	Lists what is excluded from cover, e.g. pre-existing conditions, elective procedures and treatment, ambulance fees, dental procedures, regular prescription diets etc.	30%	27%	26%
Standard inclusions		40%	45%	50%
Accident cover	Captures the types of injuries resulting from an accident, e.g. a bone fracture	35%	25%	15%
Illness	Captures the types of illnesses covered under the policy, e.g. cancer treatment	-	40%	40%
Treatments	Captures the types of treatments covered in the policy, e.g. hospitalisation	65%	35%	30%
Routine care	Captures the additional routine care available	-	-	15%
Benefits and options		15%	15%	20%
Discounts	Lists the discounts offered, e.g. discount for additional pets, service dogs	80%	80%	80%
Special features	Lists additional features provided by insurers, e.g. overseas pet travel insurance, death procedures	20%	20%	20%
Claims and application process		15%	20%	15%
Claims	Captures the number of days for claims to be submitted and received from time treatment is provided, late submission fee, etc.	45%	45%	45%
Application process	Captures the accessibility of applying for cover on the phone, online or by post, etc.	55%	55%	55%

Awards to institutions

In conjunction with the *Pet Insurance Star Ratings*, CANSTAR has awarded three separate awards to the insurers who provide outstanding value in the following categories:



**Pet Insurance
Accidental Only**



**Pet Insurance
Accidental and Illness**



**Pet Insurance
Comprehensive Cover**

These are awarded to insurers that provide the best combination of products across the pet insurance star ratings profiles, as well as excelling in a range of features. The award aims to give recognition to those insurers offering quality products with desirable features to pet owners in a particular category.

How is the CANSTAR Pet Insurance AWARD calculated?

The maximum total score of each pet breed and age profile is taken from each insurer and is indexed against the maximum possible top score in each pet and age profile. This produces an indexed score, which is then weighted against the profile type weights provided in the methodology tree below. Each profile type score is then summed to determine the final award winner for each category. For dogs, the breeds are divided into separate profiles of large dog breed, medium dog breed, small dog breed and unknown dog breed and are weighted equally.



Pet Insurance

**Dog
60%**

**Cat
40%**

The ages of pets have been grouped into two profiles of young and old. Young pets are from less than 1 to 4 years and old pets are 5 to 9 years of age. The age profiles are weighted equally at 50%.

How many products and insurers are analysed?

In order to calculate the ratings, CANSTAR analysed 83 pet insurance policies from 17 insurers in Australia.

Does CANSTAR rate all products available in the market?

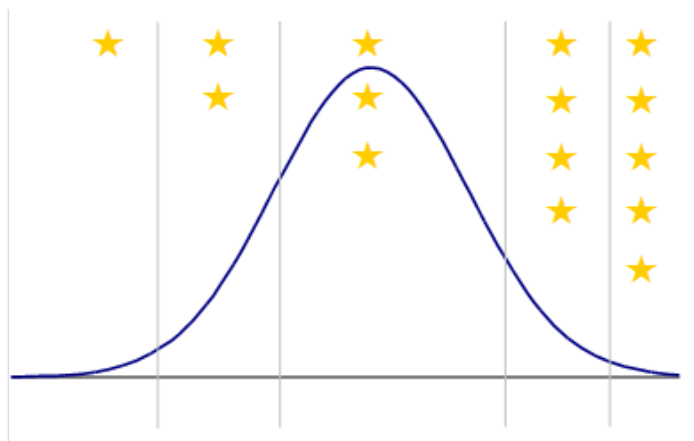
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How often are CANSTAR Pet Insurance Star Ratings re-rated?

All ratings are fully recalculated every 12 months based on the latest pricing and features offered by each insurer.

How are the stars awarded?

Star Ratings are very selective and are only awarded to those institutions that demonstrate truly outstanding value. Once all the scoring from the methodology is completed the results are distributed across a bell curve. The policies that achieve a score in the top 5-10%, relative to the pet insurance policies rated, are awarded a CANSTAR five-star rating, and the subsequent star ratings are distributed accordingly.



Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



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| <ul style="list-style-type: none">• Account-based pensions• Agribusiness• Business banking• Business life insurance• Car insurance• Credit cards• Deposit accounts• Direct life insurance• First home buyer• Health insurance• Home and contents | <ul style="list-style-type: none">• Home loans• Landlord insurance• Life insurance• Managed investments• Margin lending• Online banking• Online share trading• Package banking• Personal loans• Pet insurance• Rewards programs | <ul style="list-style-type: none">• Superannuation• Term deposits• Travel insurance• Travel money cards• Youth banking |
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Pet Insurance Comparison

Report Date: August 2014

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Comprehensive Cover for Young Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
★★★★★									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓

your guide to product excellence



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★★★									
AFS-PetMed - PLAN B:Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓
★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗

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Comprehensive Cover for Young Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
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Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓
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HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
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★									
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AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Comprehensive Cover for Young Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
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Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓

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Pet Insurance Comparison

Report Date: August 2014

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Comprehensive Cover for Young Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓
★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Comprehensive Cover for Young Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
★★★★★									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓

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Pet Insurance Comparison

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Comprehensive Cover for Young Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓
★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Comprehensive Cover for Young Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
★★★★★									
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓
★★★									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓

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Pet Insurance Comparison

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Comprehensive Cover for Young Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Comprehensive Cover for Mature Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
★★★★★									
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓
★★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓

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Pet Insurance Comparison

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Comprehensive Cover for Mature Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★									
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓
★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Comprehensive Cover for Mature Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓
★★★★★									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓

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Pet Insurance Comparison

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Comprehensive Cover for Mature Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★									
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓
★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Comprehensive Cover for Mature Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓
★★★★★									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓

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Pet Insurance Comparison

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Comprehensive Cover for Mature Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★									
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓
★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Comprehensive Cover for Mature Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
★★★★★									
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓
★★★★									
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓

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Comprehensive Cover for Mature Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓

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Comprehensive Cover for Mature Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Pet Insurance Australia - Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓	✓
PROSURE - Platinum	8	9	14,500	80	✓	✓	✓	✓	✗
★★★★★									
Medibank - Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓	✓
Petsecure - Accident & Illness + Wellness Care Option: 75% Benefit F	8	9	12,000	75	✓	✓	✓	✓	✗
Woolworths - Comprehensive	8	9	12,000	80	✓	✓	✓	✗	✓
★★★★									
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive plus Routine Care Protect: Pet Prot	8	9	15,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓	✓
Bow Wow Meow - Comprehensive plus Care Wellness Plan: \$8000 F	8	9	8,000	80	✓	✓	✓	✓	✓
Guardian Pet Insurance - Platinum plus routine care	8	9	12,000	80	✓	✓	✓	✗	✓
HCF - Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✓	✗	✓
Petinsurance.com.au - Premium + Routine Care	8	9	15,000	80	✓	✓	✓	✗	✓
Petsecure - Accident & Illness + Wellness Care Option: 80% Benefit F	8	9	12,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover plus Rout	8	9	14,000	85	✓	✓	✓	✓	✓

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Pet Insurance Comparison

Report Date: August 2014

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Comprehensive Cover for Mature Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Real Insurance - Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✓	✗	✓
RSPCA - Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓	✓
★★★									
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 80% Be	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident & Illness plus Routine Care: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★★★									
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★★★									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★★★★									
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

Report Date: August 2014

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Accident Only Cover for Young Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★★★									
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

Report Date: August 2014

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Accident Only Cover for Young Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★★★									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Young Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★★★									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★★★★									
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

Report Date: August 2014

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Accident Only Cover for Mature Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★★★★									
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★★★									
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
PROSURE - Silver	8	No Max	8,000	80	✓	✓	✓	✓	✗
Woolworths - Basic	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★★★									
1300 Insurance - Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Basic Plan	8	No Max	6,000	80	✓	✓	✓	✗	✗
★★★									
1300 Insurance - Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Accident Plan	8	No max	8,000	80	✓	✓	✓	✓	✗
HCF - Pet Essentials	8	No Max	8,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓	✗
Medibank - Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓	✗
Petsecure - Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓	✗
Petsecure - Accident: 80% Benefit Plan	8	No Max	8,000	80	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Silver	8	No Max	8,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident Only Cover for Mature Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Prime Pet Insurance - Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓	✗
Real Insurance - Accident	8	No Max	8,000	80	✓	✓	✓	✗	✗
RSPCA - Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN A: Accidental Injury: 70%	8	No Max	7,500	70	✓	✗	✓	✓	✗
AFS-PetMed - PLAN A: Accidental Injury: 80%	8	No Max	7,500	80	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident and Illness Cover for Young Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Petcover - Saver Option	8	9	7,500	100	X	X	✓	X	X
Petplan - Covered 4 Life Classic Option 1	8	No Max	10,000	100	X	X	✓	X	X
Petplan - Covered 4 Life Classic Option 2	8	No Max	15,000	100	X	X	✓	X	X
Petplan - Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	X	X	✓	X	X
★★★★★									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	X	✓	✓	✓	X
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	X
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	X	X	✓	X	X
★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	X	✓	✓	✓	X
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	X
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	X
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	X	X
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	X	X
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	X
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	X
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	X
Petcover - Standard Option	8	9	7,500	100	X	X	✓	X	X

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Pet Insurance Comparison

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Accident and Illness Cover for Young Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★									
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident and Illness Cover for Young Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★★★★									
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	✗	✗
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	✗
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	✗	✗
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗

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Accident and Illness Cover for Young Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petplan - Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★★★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗
Petcover - Saver Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
★									
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗	✗

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Accident and Illness Cover for Young Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★★★★									
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	✗	✗
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	✗
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	✗	✗
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	✗
Petcover - Saver Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗

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Accident and Illness Cover for Young Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★★★									
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
Petplan - Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗	✗

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Accident and Illness Cover for Young Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
★★★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★★									
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	✗
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	✗	✗
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	✗
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	✗
Petcover - Saver Option	8	9	7,500	100	✗	✗	✓	✗	✗

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Pet Insurance Comparison

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Accident and Illness Cover for Young Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★★									
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
Petplan - Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗	✗

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Accident and Illness Cover for Young Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	✗
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★★★★									
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	✗	✗
Petplan - Covered 4 Life Classic Option 1	8	No Max	9,000	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
★★★									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓	✗
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	✗
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	✗	✗
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗

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Accident and Illness Cover for Young Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 2	8	No Max	10,000	100	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Ultimate	8	No Max	15,000	100	✗	✗	✓	✗	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
★★★									
Petcover - Saver Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Accident and Illness Cover for Mature Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Petcover - Saver Option	8	9	7,500	100	X	X	✓	X	X
Petplan - Covered 4 Life Classic Option 2	8	No Max	15,000	100	X	X	✓	X	X
Petplan - Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	X	X	✓	X	X
★★★★★									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	X	✓	✓	✓	X
Petcover - Standard Option	8	9	7,500	100	X	X	✓	X	X
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	X	X	✓	X	X
Petplan - Covered 4 Life Classic Option 1	8	No Max	10,000	100	X	X	✓	X	X
★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	X	✓	✓	✓	X
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	X
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	X
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	X	X
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	X	X
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	X
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	X
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	X
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	X	X

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Accident and Illness Cover for Mature Unspecified Dog Breeds

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★									
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Accident and Illness Cover for Mature Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓	✗
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	✗
Petcover - Saver Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
★★★									
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	✗
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	✗	✗
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	✗
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗

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Accident and Illness Cover for Mature Small Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 1	8	9	10,000	100	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 2	8	9	15,000	100	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Ultimate (Dog)	8	9	20,000	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
★★★									
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Accident and Illness Cover for Mature Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓	✗
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	✗
Petcover - Saver Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
★★★									
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	✗
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	✗	✗
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	✗
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗

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Accident and Illness Cover for Mature Medium Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 2	8	9	15,000	100	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Ultimate (Dog)	8	9	20,000	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
Petplan - Covered 4 Life Classic Option 1	8	9	10,000	100	✗	✗	✓	✗	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Accident and Illness Cover for Mature Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓	✗
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	✗
Petplan - Covered 4 Life Ultimate (Dog)	8	9	20,000	100	✗	✗	✓	✗	✗
★★★★★									
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓	✗
Petcover - Saver Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	✗	✗
★★★									
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	✗
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	✗
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	✗	✗
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	✗	✗
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	✗
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	✗
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	✗
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗

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Pet Insurance Comparison

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Accident and Illness Cover for Mature Large Dogs

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	✗	✗	✓	✗	✗
Petplan - Covered 4 Life Classic Option 2	8	9	15,000	100	✗	✗	✓	✗	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
★★									
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
Petplan - Covered 4 Life Classic Option 1	8	9	10,000	100	✗	✗	✓	✗	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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Pet Insurance Comparison

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Accident and Illness Cover for Mature Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
★★★★★ Outstanding Value									
Petplan - 12 Month Essential Policy	8	No Max	7,000	80	X	X	✓	X	X
Petplan - Covered 4 Life Classic Option 1	8	No Max	9,000	100	X	X	✓	X	X
Petplan - Covered 4 Life Classic Option 2	8	No Max	10,000	100	X	X	✓	X	X
Petplan - Covered 4 Life Ultimate	8	No Max	15,000	100	X	X	✓	X	X
★★★★★									
Medibank - Gold Paw	8	9	15,000	80	✓	✓	✓	✓	X
Medibank - Silver Paw	8	9	12,000	80	✓	✓	✓	✓	X
Pet Insurance Australia - Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓	X
Woolworths - Standard	8	9	10,000	80	✓	✓	✓	X	X
★★★									
1300 Insurance - Comprehensive: Pet Protect 75% Option	8	9	10,000	75	X	✓	✓	✓	X
1300 Insurance - Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	X	✓	✓	✓	X
Bow Wow Meow - Comprehensive: \$12000 Plan	8	9	12,000	80	✓	✓	✓	✓	X
Bow Wow Meow - Comprehensive: \$8000 Plan	8	9	8,000	80	✓	✓	✓	✓	X
Guardian Pet Insurance - Gold	8	9	12,000	75	✓	✓	✓	X	X
HCF - Pet Premium	8	9	12,000	80	✓	✓	✓	X	X
InsuranceLine - Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓	X
Petcover - Saver Option	8	9	7,500	100	X	X	✓	X	X

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Accident and Illness Cover for Mature Domestic House Cats

Company and Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit \$	Percentage of Vets cost Reimbursed	Can Waiting Period Be Waived	\$0 Excess Option	Lifetime Renewal	Discounted Premium for Additional Pets	Cover for Obedience Training
Petcover - Standard Option	8	9	7,500	100	✗	✗	✓	✗	✗
Petinsurance.com.au - Plus Plan	8	9	10,000	80	✓	✓	✓	✗	✗
Petinsurance.com.au - Premium	8	9	15,000	80	✓	✓	✓	✗	✗
Petsecure - Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓	✗
Petsecure - Accident and Illness: 80% Benefit Plan	8	9	12,000	80	✓	✓	✓	✓	✗
PROSURE - Gold	8	9	12,500	80	✓	✓	✓	✓	✗
Real Insurance - Standard Accident & Illness	8	9	12,000	75	✓	✓	✓	✗	✗
★★									
Guardian Pet Insurance - Platinum	8	9	12,000	80	✓	✓	✓	✗	✗
Prime Pet Insurance - Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓	✗
Prime Pet Insurance - Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓	✗
Real Insurance - Premium Accident & Illness	8	9	12,000	80	✓	✓	✓	✗	✗
RSPCA - Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓	✗
RSPCA - Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓	✗
★									
AFS-PetMed - PLAN B: Accident and Illness: 80%	8	9	13,500	80	✓	✗	✓	✓	✗
AFS-PetMed - PLAN B: Accident and Illness: 70%	8	9	13,500	70	✓	✗	✓	✓	✗

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