



# Pet Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Accident Only-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗



# Pet Insurance Star Ratings

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## Accident Only-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
petinsurance.com.au	Accident Only (Cat)	8	No max	3000	80%	Nil	No excess	N/A	✓
Petplan	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★									
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



# Pet Insurance Star Ratings

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## Accident Only-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Petplan	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗



# Pet Insurance Star Ratings

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## Accident Only-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
petinsurance.com.au	Accident Only (Cat)	8	No max	3000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★									
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗



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## Accident Only-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
petinsurance.com.au	Accident Only (Cat)	8	No max	3000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



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## Accident Only-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Petplan	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗



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## Accident Only-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
petinsurance.com.au	Accident Only (Cat)	8	No max	3000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





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## Accident Only-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
petinsurance.com.au	Accident Only (Puppy)	8	0.5	8000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



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## Accident Only-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



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## Accident Only-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



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## Accident Only-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
petinsurance.com.au	Accident Only (Puppy)	8	0.5	8000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
★									
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
petinsurance.com.au	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>★★★★</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





# Pet Insurance Star Ratings

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## Accident Only-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Puppy)	8	0.5	8000	80%	Nil	No excess	N/A	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



# Pet Insurance Star Ratings

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## Accident Only-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
<b>Pet Insurance Australia</b>	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>PROSURE</b>	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
<b>Bow Wow Meow</b>	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
<b>Woolworths</b>	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
<b>1300 Insurance</b>	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
<b>1300 Insurance</b>	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>BUPA Insurance</b>	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





# Pet Insurance Star Ratings

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## Accident Only-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
<b>★★★</b>									
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
petinsurance.com.au	Accident Only (Puppy)	8	0.5	8000	80%	Nil	No excess	N/A	✓



# Pet Insurance Star Ratings

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## Accident Only-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
petinsurance.com.au	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
<b>★★★★</b>									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



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## Accident Only-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
petinsurance.com.au	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
★★★★★									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗



# Pet Insurance Star Ratings

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## Accident Only-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★</b>									
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★</b>									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
<b>★</b>									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident Only-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Medibank	Bronze Paw	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
petinsurance.com.au	Accident Only (Dog)	26	No max	8000	80%	Nil	No excess	N/A	✓
PROSURE	Silver	8	No max	8000	80%	Nil	No excess	10%	✓
<b>★★★★</b>									
Bow Wow Meow	Accident Plan	8	No max	8000	80%	Nil,100	Per condition	10%	✗
Pet Insurance Australia	Accident Plan	8	No max	8000	80%	Nil,100,200	Per condition	5%	✓
Petsecure	Accident: 75% Benefit Plan	8	No max	8000	75%	Nil	No excess	10%	✗
Woolworths	Basic	8	No max	6000	80%	Nil,100	Per condition	N/A	✓
<b>★★★</b>									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6000	75%	Nil	Per condition	5%	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10000	75%	Nil	Per condition	5%	✓
Aust Seniors Insurance Agency	Accident Only Cover	8	No max	8000	80%	Nil	No excess	N/A	✓
BUPA Insurance	Basic	8	No max	6000	80%	Nil,100,200	Per claim	5%	✓
Guardian Insurance	Silver	8	No max	8000	80%	Nil	No excess	N/A	✓
HCF Insurance	Pet Essentials	8	No max	8000	80%	Nil,50,100,200	Per condition	N/A	✓
InsuranceLine	Accidental Injury	8	No max	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%- Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓



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## Accident Only-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Petsecure	Accident: 85% Benefit Plan	8	No max	8000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Royal Accident Cover	8	No max	10000	80%	Nil	No excess	10%	✓
Real Insurance	Accident	8	No max	8000	80%	Nil	No excess	N/A	✓
RSPCA	Basic Accident Cover	8	No max	7000	80%	Nil	No excess	10%	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%- Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
★									
PetMed	Young Pets Comprehensive Illness & Injury 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
BUPA Insurance	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
★★★★★									
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗



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## Accident and Illness-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓



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## Accident and Illness-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
<b>RSPCA</b>	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
★									
<b>Petcover</b>	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>petinsurance.com.au</b>	Accident and Illness (Cat)	8	9	6000	80%	Nil	No excess	N/A	✓



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## Accident and Illness-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
★★★★★									
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guide Dogs Australia</b>	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗



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## Accident and Illness-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓





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## Accident and Illness-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
<b>RSPCA</b>	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗



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## Accident and Illness-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
petinsurance.com.au	Accident and Illness (Cat)	8	9	6000	80%	Nil	No excess	N/A	✓
★									
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
★★★★★									
BUPA Insurance	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>petinsurance.com.au</b>	Accident and Illness (Cat)	8	9	6000	80%	Nil	No excess	N/A	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
Aust Seniors Insurance Agency	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
Guardian Insurance	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



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## Accident and Illness-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★★★ "Outstanding Value"</b>									
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 1 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Petplan	Covered 4 Life Ultimate (Cats)	8	8	15000	100%	125	Per condition	10%	✗
<b>★★★★★</b>									
BUPA Insurance	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9000	100%	125	Per condition	10%	✗
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Cats)	8	8	10000	100%	125	Per condition	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



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## Accident and Illness-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>petinsurance.com.au</b>	Accident and Illness (Cat)	8	9	6000	80%	Nil	No excess	N/A	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓



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## Accident and Illness-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
★★★★★									
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
BUPA Insurance	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
HCF Insurance	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓



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## Accident and Illness-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



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## Accident and Illness-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
petinsurance.com.au	Accident and Illness (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





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## Accident and Illness-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



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## Accident and Illness-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗



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## Accident and Illness-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓



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## Accident and Illness-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



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## Accident and Illness-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
<b>Petcover</b>	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
petinsurance.com.au	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
PROSURE	Gold	8	9	12500	80%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
Aust Seniors Insurance Agency	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
Guardian Insurance	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



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## Accident and Illness-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
BUPA Insurance	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
petinsurance.com.au	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
PROSURE	Gold	8	9	12500	80%	Nil	No excess	10%	✓



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## Accident and Illness-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
Aust Seniors Insurance Agency	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
Guardian Insurance	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



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## Accident and Illness-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
★★★★★									
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★ ★ ★									
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petplan	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★</b>									
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>★★</b>									
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓



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## Accident and Illness-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
petinsurance.com.au	Accident and Illness (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓



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## Accident and Illness-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★</b>									
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
<b>★★</b>									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>Petcover</b>	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
HCF Insurance	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★</b>									
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
<b>★★</b>									
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓



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## Accident and Illness-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
Guide Dogs Australia	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗





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## Accident and Illness-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
HCF Insurance	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
petinsurance.com.au	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



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## Accident and Illness-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★</b>									
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
<b>★★</b>									
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
★★★★★									
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
BUPA Insurance	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
HCF Insurance	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★</b>									
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
<b>RSPCA</b>	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
<b>★★</b>									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
<b>petinsurance.com.au</b>	Accident and Illness (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





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## Accident and Illness-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★									
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



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## Accident and Illness-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
★★★★★									
BUPA Insurance	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
HCF Insurance	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
Medibank	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
petinsurance.com.au	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petplan	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗



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## Accident and Illness-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
<b>RSPCA</b>	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
<b>Petcover</b>	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



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## Accident and Illness-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
Aust Seniors Insurance Agency	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗



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## Accident and Illness-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



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## Accident and Illness-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
petinsurance.com.au	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
Petplan	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
PROSURE	Gold	8	9	12500	80%	Nil	No excess	10%	✓



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## Accident and Illness-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
Aust Seniors Insurance Agency	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
Guardian Insurance	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓



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## Accident and Illness-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓





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## Accident and Illness-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗



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## Accident and Illness-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
★★★									
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓



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## Accident and Illness-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★ ★ ★									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>Petcover</b>	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
<b>★★★</b>									
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
<b>RSPCA</b>	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
<b>★★</b>									
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓



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## Accident and Illness-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★									
<b>petinsurance.com.au</b>	Accident and Illness (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	✓



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## Accident and Illness-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
<b>Petplan</b>	Covered 4 Life Ultimate (Dogs)	8	8	20000	100%	150	Per condition	10%	✗
★★★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Guide Dogs Australia</b>	Covered4Life Ultimate	8	8	20000	100%	15	Per condition	10%	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
<b>Petplan</b>	Covered 4 Life Classic Option 2 (Dogs)	8	8	15000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗
★★★									
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guide Dogs Australia</b>	Covered4Life Classic: \$15000	8	8	15000	100%	150	Per condition	10%	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>Petcover</b>	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>petinsurance.com.au</b>	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
<b>Petplan</b>	Covered 4 Life Classic Option 1 (Dogs)	8	8	10000	100%	150	Per condition	10%	✗
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
Aust Seniors Insurance Agency	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
Guardian Insurance	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10000	100%	150	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
<b>RSPCA</b>	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
<b>Pet Insurance Australia</b>	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>Petcover</b>	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
★★★★★									
<b>1300 Insurance</b>	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
<b>Petcover</b>	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
<b>Petsecure</b>	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗



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## Accident and Illness-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
★★★									
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
<b>petinsurance.com.au</b>	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
<b>Petsecure</b>	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
<b>Prime Pet Insurance</b>	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
<b>PROSURE</b>	Gold	8	9	12500	80%	Nil	No excess	10%	✓
<b>Real Insurance</b>	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
<b>Real Insurance</b>	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Woolworths</b>	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★★									
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>InsuranceLine</b>	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
<b>RSPCA</b>	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
<b>RSPCA</b>	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
★									
<b>PetMed</b>	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Petcover	Saver Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	✓
★★★★★									
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12000	80%	Nil,100,200	Per condition	10%	✗
Pet Insurance Australia	Comprehensive Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	✓
Petcover	Standard Option	8	9	7500	100%	150,250	Per claim	N/A	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	✓
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	✗



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★★★									
★★★									
<b>Aust Seniors Insurance Agency</b>	Essential Accident and Illness Cover	8	9	12000	75%	Nil	No excess	10%	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover	8	9	12000	80%	Nil	No excess	10%	✓
<b>Bow Wow Meow</b>	Comprehensive Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	✗
<b>BUPA Insurance</b>	Standard	8	9	12000	80%	Nil,100,200	Per claim	5%	✓
<b>Guardian Insurance</b>	Gold	8	9	12000	75%	Nil	No excess	N/A	✓
<b>Guardian Insurance</b>	Platinum	8	9	12000	80%	Nil	No excess	N/A	✓
<b>HCF Insurance</b>	Pet Premium	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	✓
<b>Medibank</b>	Gold Paw	8	9	15000	80%	Nil,100,200	Per condition	5%	✓





# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★★									
petinsurance.com.au	Accident and Illness (Dog)	26	9	10000	80%	Nil	No excess	N/A	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14000	80%	Nil	No excess	10%	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14000	85%	Nil	No excess	10%	✓
PROSURE	Gold	8	9	12500	80%	Nil	No excess	10%	✓
Real Insurance	Premium Accident & Illness	8	9	12000	80%	Nil	No excess	N/A	✓
Real Insurance	Standard Accident & Illness	8	9	12000	75%	Nil	No excess	N/A	✓
RSPCA	Economy Accident & Illness	8	9	11000	75%	Nil	No excess	10%	✓
★★									



# Pet Insurance Star Ratings

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## Accident and Illness-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Death Procedures
★★									
Medibank	Silver Paw	8	9	12000	80%	Nil,100,200	Per condition	5%	✓
RSPCA	Ultimate Accident & Illness	8	9	11000	80%	Nil	No excess	10%	✓
Woolworths	Standard	8	9	10000	80%	Nil,100	Per condition	N/A	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10000	80%	Nil,100,250	Per condition	10%	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5000	65%	Nil,99	Per condition	10%	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
Medibank	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



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## Comprehensive Cover-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓
★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Cat)	8	9	6000	80%	Nil	No excess	N/A	150	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
Medibank	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



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## Comprehensive Cover-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗





# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Cat)	8	9	6000	80%	Nil	No excess	N/A	150	✓
★										
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
PetMed	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Cat)	8	9	6000	80%	Nil	No excess	N/A	150	✓
★										
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
BUPA Insurance	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
Medibank	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Cat)	8	9	6000	80%	Nil	No excess	N/A	150	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Cat-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	150	✓
PetMed	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓
Woolworths	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



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## Comprehensive Cover-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗



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## Comprehensive Cover-Small Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
BUPA Insurance	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
Woolworths	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
BUPA Insurance	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★										
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Small Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
petinsurance.com.au	Accident and Illness plus Routine Care (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	150	✓
PetMed	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
Medibank	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
Woolworths	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓



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## Comprehensive Cover-Medium Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
BUPA Insurance	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



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## Comprehensive Cover-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
Woolworths	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
Guardian Insurance	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Medium Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
★★★										



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## Comprehensive Cover-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
★										
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	150	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
BUPA Insurance	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓



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## Comprehensive Cover-Large Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
BUPA Insurance	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



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## Comprehensive Cover-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Large Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★★										
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-Less than 1 year

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
Woolworths	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★										
petinsurance.com.au	Accident and Illness plus Routine Care (Puppy)	8	0.5	10000	80%	Nil	No excess	N/A	150	✓
PetMed	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
Woolworths	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
BUPA Insurance	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
Guardian Insurance	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-2 to 3 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
Pet Insurance Australia	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★										
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
BUPA Insurance	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
BUPA Insurance	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
PROSURE	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
★★★										



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
petinsurance.com.au	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓
PetMed	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
Woolworths	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
Guardian Insurance	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-4 to 5 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★★★ "Outstanding Value"										
<b>BUPA Insurance</b>	Ultimate	8	9	20000	80%	Nil,100,200	Per claim	5%	200	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Ultimate	8	9	18000	80%	Nil,99	Per condition	10%	80	✓
★★★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect Premium 75% Option	8	9	15000	75%	Nil	Per condition	5%	70	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$12000	8	9	12000	80%	Nil, 100, 200, 500	Per condition	10%	145	✗
<b>BUPA Insurance</b>	Ultimate with Routine Care Plus	8	9	20000	80%	Nil,100,200	Per claim	5%	400	✓
<b>Pet Insurance Australia</b>	Major Medical Plan	8	9	15000	80%	Nil,100,200	Per condition	5%	145	✓
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 75% Benefit Plan	8	9	12000	75%	Nil	No excess	10%	145	✗
★★★										



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## Comprehensive Cover-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>1300 Insurance</b>	Comprehensive plus Routine Care Protect: Pet Protect 75% Option	8	9	10000	75%	Nil	Per condition	5%	70	✓
<b>Aust Seniors Insurance Agency</b>	Top Accident and Illness Cover + Routine Care	8	9	12000	80%	Nil	No excess	10%	50	✓
<b>Bow Wow Meow</b>	Comprehensive plus Care Wellness Plan: \$8000	8	9	8000	80%	Nil,100,200	Per condition	10%	50	✗
<b>BUPA Insurance</b>	Standard with Routine Care	8	9	12000	80%	Nil,100,200	Per claim	5%	200	✓
<b>HCF Insurance</b>	Pet Premium + Routine Care	8	9	12000	80%	Nil,50,100,200	Per condition	N/A	145	✓
<b>Medibank</b>	Gold Paw plus Routine Care	8	9	15000	80%	Nil,100,200	Per condition	5%	165	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 80%-Standard	8	9	12000	80%	Nil,99	Per condition	10%	80	✓





# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★★										
<b>Petsecure</b>	Accident & Illness + Wellness Care Option: 85% Benefit Plan	8	9	12000	85%	Nil	No excess	10%	145	✗
<b>Prime Pet Insurance</b>	Sovereign Accident and Illness Cover plus Routine Care	8	9	14000	85%	Nil	No excess	10%	50	✓
<b>PROSURE</b>	Platinum	8	9	14500	80%	Nil	No excess	10%	150	✓
<b>Real Insurance</b>	Premium Accident & Illness + Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>Woolworths</b>	Comprehensive	8	9	12000	80%	Nil,100	Per condition	N/A	50	✓
★★										
<b>Guardian Insurance</b>	Platinum plus Routine Care	8	9	12000	80%	Nil	No excess	N/A	50	✓
<b>petinsurance.com.au</b>	Accident and Illness plus Routine Care (Dog)	26	9	10000	80%	Nil	No excess	N/A	150	✓



# Pet Insurance Star Ratings

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## Comprehensive Cover-Giant Dog-6 to 7 years old

Company	Product	Min Entry Age (Weeks)	Max Entry Age (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Excess Option	Excess Paid	Premium Discount for Additional Pets	Routine Care	Death Procedures
★★										
<b>RSPCA</b>	Ultimate Accident & Illness + Routine Care	8	9	11000	80%	Nil	No excess	10%	50	✓
★										
<b>InsuranceLine</b>	Accidental Injury and Illness + Routine Care	8	9	10000	80%	Nil,100,250	Per condition	10%	145	✓
<b>PetMed</b>	Young Pets Comprehensive + Routine Care 65%- Basic	8	9	5000	65%	Nil,99	Per condition	10%	80	✓