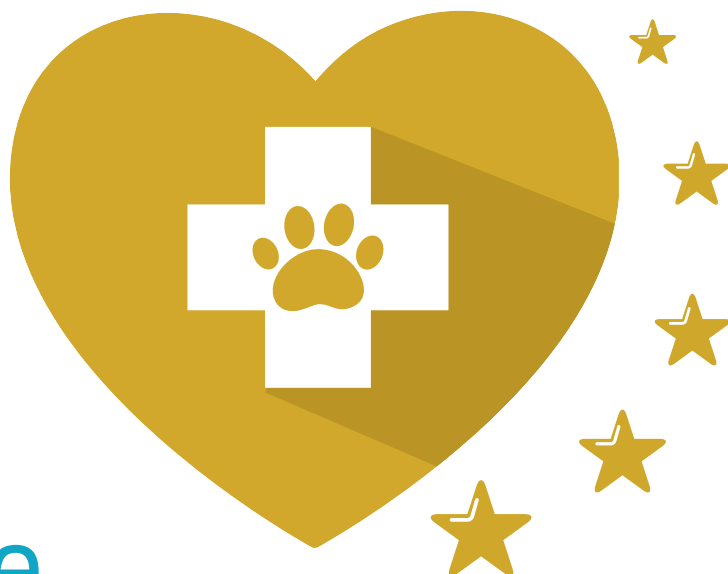


2015

AWARD
REPORT



Pet Insurance



Pet Insurance

July 2015

Foreword

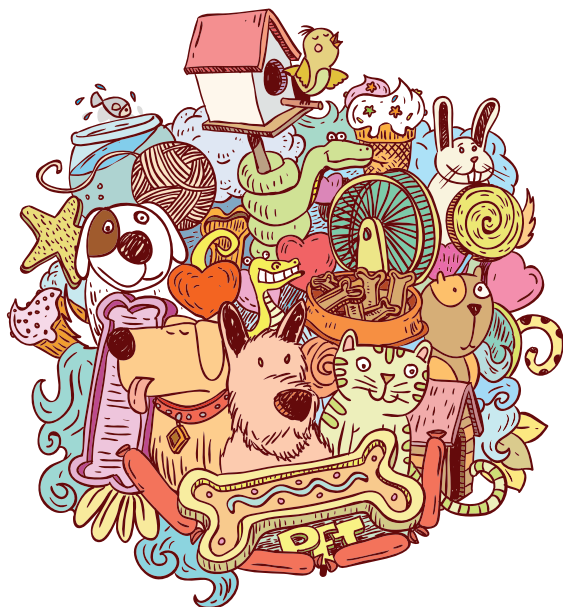
Committing to a pet is a lifetime thing. When you take a cat or a dog into your household, you are solely responsible for that animal's physical and mental wellbeing for the rest of its life. But don't let that put you off, it is usually a joyous time and pets add so much richness to our lives. That's evident by the fact that Australia has one of the highest numbers of pet-owning households in the world.

The sad fact is that veterinary expenses continue to rise, along with everything else in life, and this can make treatment for routine matters or the unexpected emergency a burden on your budget. That's why Pet Insurance is there to fill the gap. There are three levels of pet cover, one of which may suit your situation.

To find out which policy offers outstanding value to you and your four-legged pal, CANSTAR has compared 81 policies from 19 providers to determine which ones offer outstanding value for pet owners. Our research will help you make a shopping list of suitable pet insurance policies to check out further.



Mitchell Watson
Research Manager



WE'RE PET CRAZY

Australia is a wide brown land housing 23.83 million people and 33 million pets – that's more than one pet per head of population. We have a proud tradition of being one of the highest pet-owning countries in the world, with the Australian Companion Animal Council advising that 36% of households own a dog and 23% of households owning a cat.

Breaking that down even further, New South Wales and Victoria account for 60% of pets throughout Australia. New South Wales has the most pets with a total of 11.6 million pets while Victoria has the second highest number of pets with 7.7 million. Tasmania was the leading state for dog and cat ownership per 100 people.

OWNERSHIP COMES AT A COST

The psychological and emotional benefits we get from pets continue to be well documented. From unconditional love to stress reduction to someone who always agrees with your opinions, our pets remain firm favourites for a variety of reasons. In fact many people will openly admit they sometimes prefer their pet to their partner or family. Others may well think it but don't proclaim it out loud! And then there are the health benefits to be gained from walking your dog, not to mention social benefits. Dogs are the ultimate icebreaker when it comes to meeting new friends while out "dogercising".

Whatever the reason we surround ourselves with pets, it can be a costly process. Apart from day-to-day upkeep of feeding and housing, pets, just like humans, are susceptible to all manner of medical conditions. This is where it can get costly. Vet bills are increasing, along with everything else, and there is no Medicare for pets to ease the hip pocket pain. It's no wonder that pet insurance is gaining so much of a claw-hold amongst cat and dog lovers. After all, we have private health insurance for ourselves, so why not insure our pets?

LEVELS OF PET INSURANCE

When it comes to pet insurance, there are three types of policies that pet owners can choose from. These are:

Accident cover



This level of insurance covers harm or injuries caused by an accident. Examples include car incidents, burns and snake bites. Pet owners should be aware that the policy may not pay on all types of accidents, particularly if preventative measures haven't been used. And injuries due to a pre-existing condition are another common exclusion.

Accident & Illness cover

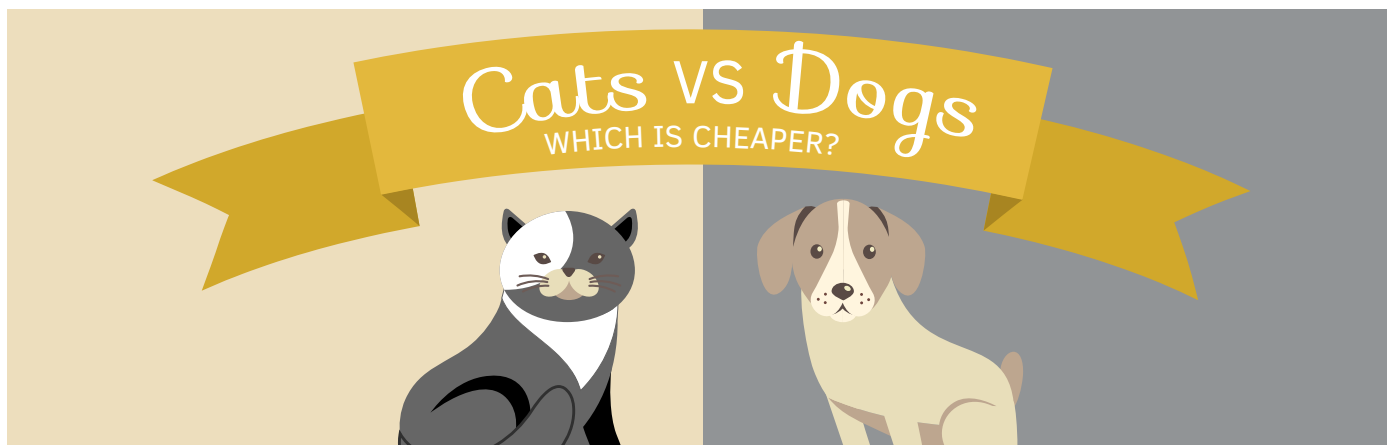


Accident and Illness insurance covers the accidents previously mentioned, and also provides cover for sickness or disease diagnosed by a vet. Examples of coverage available include cancer, infectious diseases, hereditary conditions and skin conditions. Pet owners should be aware that there are some common exclusions with this level of cover as well, including pre-existing conditions and diseases where there is a known vaccine.

Comprehensive cover



This level of insurance covers for accidents and illness as mentioned above, and also includes a component of insurance for routine care. This provides pets with access to some preventive health treatments. Examples of coverage available include behavioural therapy, de-sexing, dental and vaccinations.



Cats win, claws-down, when it comes to being cheaper to run than dogs. For instance, if we look at a young dog versus a young cat who is insured against accident and illness for \$12,000 per year, the average premium for cats is 36% less than for a dog of the same age.

If we increase the sum insured to \$15,000 for accident and illness cover, the annual average premium for dogs is still approximately 36% more.

This price discrepancy continues as the animals get older and, with an increase in

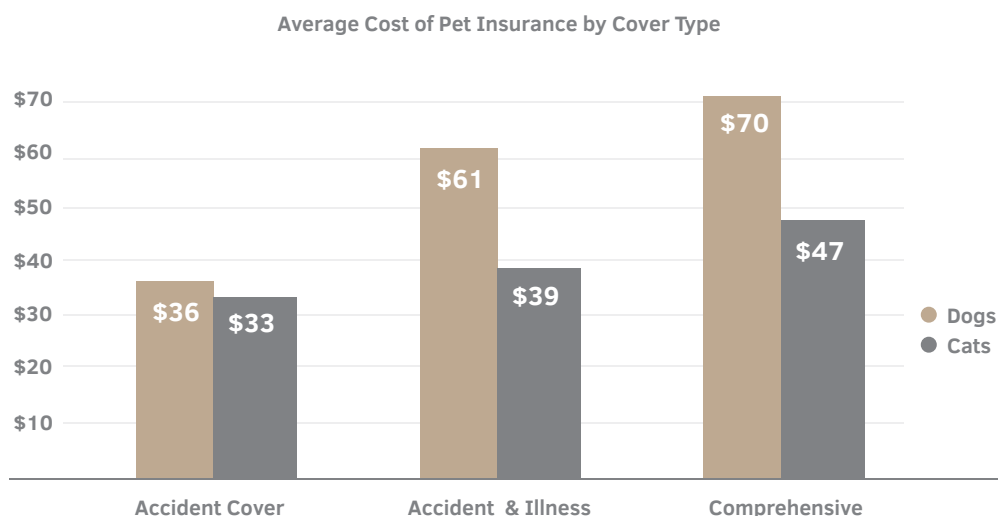
the dollar value of premiums, represents a growing added cost of dog ownership. Although as most dog owners would say: they're worth it!

SO HOW MUCH IS PET INSURANCE?

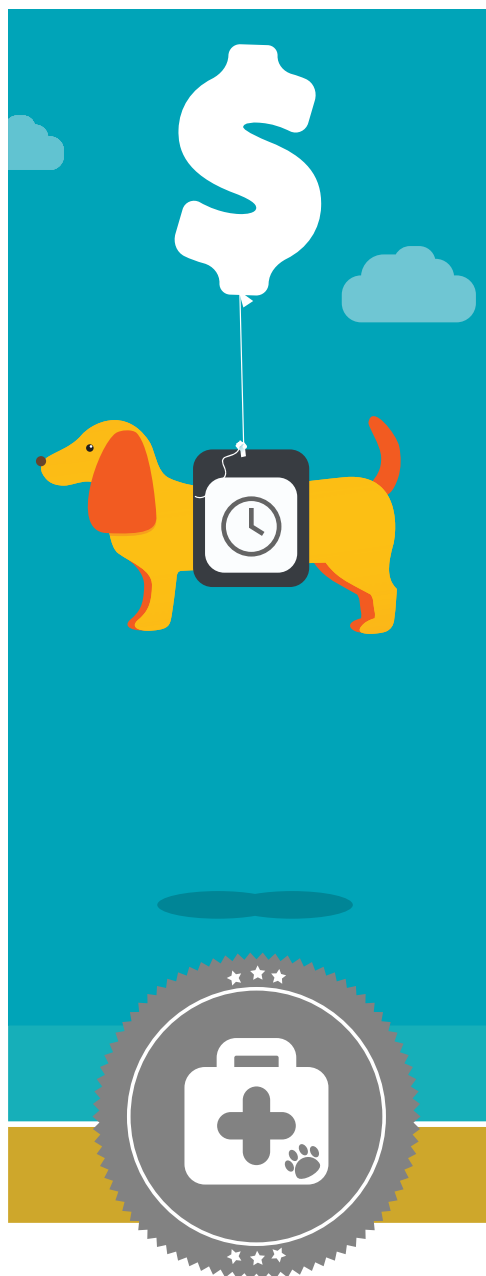
Whether you own a cat or dog, insuring your pet is not a one-size-fits-all product. For a three year-old pet, Comprehensive cover, the top shelf cover that includes accident, illness and routine vet care, averages out at \$70 per \$1,000 of cover per year for dogs and \$47 per \$1,000 of cover for cats. Choosing a lesser degree of coverage will reduce premiums; Accident and Illness cover averages at \$61 for dogs and \$39 for cats per \$1,000 of cover, while Accident Only cover will set you back \$36 per year for dogs or \$33 for cats per \$1,000 of cover.

Only you will know what level of insurance will suit you and your pet, according to your circumstances. Before making a decision it always pays to know exactly what will be covered and what won't with the policy type you are interested in.

TABLE: Average Cost of Pet Insurance by Cover Type – per \$1,000 of cover.



Source: www.canstar.com.au
Based on three year old pets
*Average Premiums per \$1,000 annual benefit limit



PREMIUMS INCREASE WITH AGE

Just as the premiums for human life insurance go up as the person ages, pet insurance also increases as the pet ages. For instance, a seven-year-old dog will cost, on average, \$22 more per \$1,000 per year in premiums than he would as a puppy. Similarly, you will pay an average of \$12 extra per \$1,000 of cover per annum for a seven-year-old cat, as opposed to a kitten.

Pet Insurance

TABLE: Average Premiums for Accident and Illness Cover across pet type and age

Type of Pet	Age of Pet	Policy Type	Average Annual Premium*
Dog	<1 years	Accident and Illness	\$57
Dog	3 years	Accident and Illness	\$61
Dog	5 years	Accident and Illness	\$69
Dog	7 years	Accident and Illness	\$79
Cat	<1 years	Accident and Illness	\$38
Cat	3 years	Accident and Illness	\$39
Cat	5 years	Accident and Illness	\$44
Cat	7 years	Accident and Illness	\$50

Source: www.canstar.com.au

*Average premiums per \$1,000 annual benefit limit

PREMIUMS ON THE RISE

The CANSTAR database shows us that premiums for pet insurance have gone up this year compared to 2014. Accident and Illness cover for annual premiums for dogs has increased by approximately 9% to 16% depending on the dog's age. Cat cover has also increased by 9% to 13%, according to the different age groups we sampled – see table below.

TABLE: Average Premium Cost Comparison from 2014 to 2015 on Accident and Illness Cover

Type of Pet	Age of Pet	Policy Type	2014 Average Annual Premium*	2015 Average Annual Premium*
Dog	<1 years	Accident and Illness	\$48	\$57
Dog	3 years	Accident and Illness	\$51	\$61
Dog	5 years	Accident and Illness	\$63	\$69
Dog	7 years	Accident and Illness	\$71	\$79
Cat	<1 years	Accident and Illness	\$33	\$38
Cat	3 years	Accident and Illness	\$35	\$39
Cat	5 years	Accident and Illness	\$40	\$44
Cat	7 years	Accident and Illness	\$45	\$50

Source: www.canstar.com.au

*Average premiums per \$1,000 annual benefit limit



BITZERS FACE DISCRIMINATION

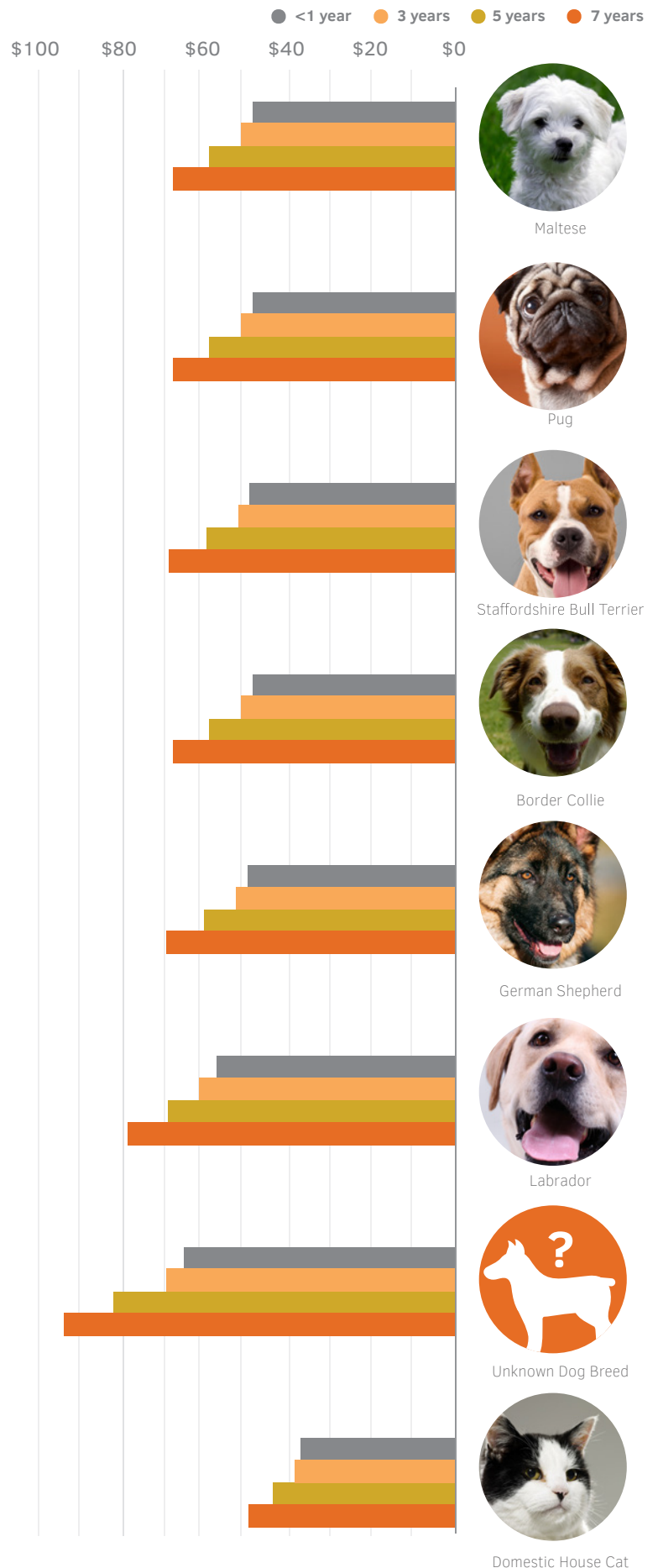
The breed of dog you choose to share your life with will significantly affect the premiums you pay to insure your pet. According to the CANSTAR database, the good old “Heinz” variety of dog is the most expensive to insure at all ages we looked at – from puppyhood to seven years old.

Labradors, German Shepherds and Border Collies were the next costliest breeds to insure – as shown on the graph below – while breeds such as Staffies, Pugs and Maltese Terriers proved to be considerably less to insure across the age range we compared for this exercise.

The cheapest to insure, unsurprisingly, are cats. Yes, the “moggie” that turns a house into a home offers way better insurance value at any age – but hey, these are cats. We are basically focusing on dogs here!

The big question is why do bitzers cost so much to insure? Perhaps insurers have data that suggests cross-bred dogs are subject to more claims – but it may be more to do with the dog being something of an unknown quantity. Once upon a time, there was only one type of bitzer – the unintentional result of a mating of different breeds which were often crossbreds themselves. These days, of course, the common garden-variety of bitzer has evolved into a “Designer Dog”, produced by the planned crossing of two different pure breeds. Examples of these include Labradoodles (Labrador x Poodle), Cavoodles (Cavalier King Charles Spaniel x Poodle), Goldendoodles (Golden Retriever x Poodle) and heaps more that I’m sure you would be familiar with. If you know the types of dogs that have been crossed to produce your pooch, make sure you let the insurance company know. If you mark “unknown” on your application, it may end up costing you more.”

IMPACT OF AGE AND BREED ON PREMIUMS



Source: www.canstar.com.au
Average Premiums based on accident and illness cover. Average premiums per \$1,000 annual benefit limit

WHO OFFERS OUTSTANDING VALUE?



**Pet Insurance
Accident Only**



**Pet Insurance
Accident and Illness**



**Pet Insurance
Comprehensive Cover**

Accidental Injury Insurance

Pet Insurance Australia

A winner last year in the Accident & Illness Pet Insurance and Comprehensive Pet Insurance categories, Pet Insurance Australia also taken a winning position this year in Accidental Injury Pet Insurance as well. Pet Insurance Australia is very competitive on price when compared to similar products in the market and Pet Insurance Australia also offer superior features that benefit consumers at point of claim.

PROSURE

A winner last year as well, PROSURE has maintained a great balance between price and features. The cover has an \$8,000 annual benefit limit with 80% cost reimbursement, sure to provide great peace of mind for pet owners at point of claim.

Woolworths

This year, Woolworths has maintained a winning position under the Accident Only profile with their Basic Cover pet insurance. This has been achieved through providing extensive cover on accidental injuries for competitively low prices.

The cover is offers an 80% cost reimbursement up to an annual benefit limit of \$6,000 and a \$100 excess.

Accident & Illness Insurance

AFS-PetMed

The Ultimate Cover offers 80% reimbursement for accident and illness up to the annual benefit limit of \$18,000 and excess of \$99. Compared to other products under accident and illness the Ultimate's \$18,000 annual benefit limit is high, with a relatively low premiums. It's a winning combination of price and features.

Pet Insurance Australia

A second-time winner, Pet Insurance Australia's top product in the Accident and Illness category is its Comprehensive Cover. The cover has an 80% cost reimbursement up to an annual benefit limit of \$15,000 with a \$100 excess.

Petplan

With a great combination of price and features, Petplan's Covered 4 Life Ultimate offers an annual benefit limit of \$20,000 and 100% cost reimbursement giving consumers extensive coverage across both pricing and features. \$20,000 with 100% cost reimbursement is the highest cover available in the market.

Comprehensive Insurance

AFS-PetMed

AFS-PetMed's top product for comprehensive cover is their Ultimate and Standard Cover. The Ultimate cover has achieved a 5-star rating across all profiles rated and Standard Cover has achieved a 5-star rating across the young pets category. The cover has an \$18,000 annual benefit limit and 80% cost reimbursement.

Pet Insurance Australia

Making a clean sweep across all three categories of insurance cover, Pet Insurance Australia is also in a winning position in the Comprehensive category.

Pet Insurance Australia has performed consistently across all profiles and the Major Medical Cover is competitively priced compared to similar products.

CANSTAR congratulates all 2015 Pet Insurance winners.





METHODOLOGY

PET INSURANCE STAR RATINGS

What are the CANSTAR *Pet Insurance Star Ratings*?

CANSTAR's *Pet Insurance Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, that compares pet insurance products in Australia and presents the results in a simple, user-friendly format. CANSTAR star-rated products represent a shortlist, which narrows the search for consumers to products that have been reviewed, assessed and ranked. The *CANSTAR Pet Insurance Star Ratings* are a transparent and comprehensive analysis of pet insurance policies, comparing more than 2,600 quotes from 19 different insurers. In determining the star ratings of each individual insurer, the results are used to determine a winner for Accident only, Accident and illness and Comprehensive cover.

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

What are the profiles used by CANSTAR?

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

Profile Descriptions

The breakdown of profiles considered in Pet Insurance Star Ratings is as follows:

Cover Type

- Accident Only
- Accident and Illness
- Comprehensive

Pet Type

- Small breed dog
- Medium breed dog
- Large breed dog
- Unknown breed dog
- House Cat

Age Type

- Young: <1-4 years
- Mature: 5-9 years

Eligibility Requirements

A provider must meet the following criteria to be considered for inclusion in our rating:

- Is available directly to the consumer through its website and not through an affiliated organization (e.g. pet shop)
- Must be a standalone cover e.g. not pet cover as an additional extra to home and contents insurance



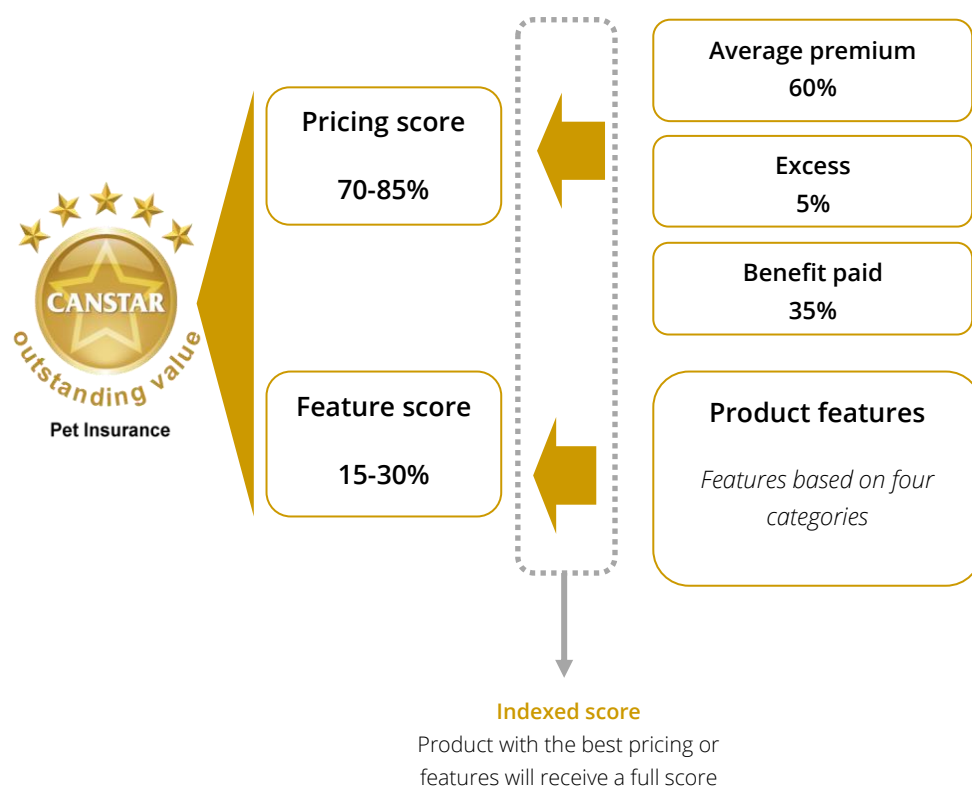
How is the CANSTAR Pet Insurance Star Ratings calculated?

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

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

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

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



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

Profile	Price	Feature
Accident Only	85%	15%
Accident and illness	75%	25%
Comprehensive	70%	30%

Pricing score

CANSTAR's assessment of the pricing score for Pet Insurance Star Ratings is based on the average premium, benefit paid to the policy holder and excess paid. The pricing score is used to gauge and weigh the cost associated with taking out the policy with the benefits received at point of claim.

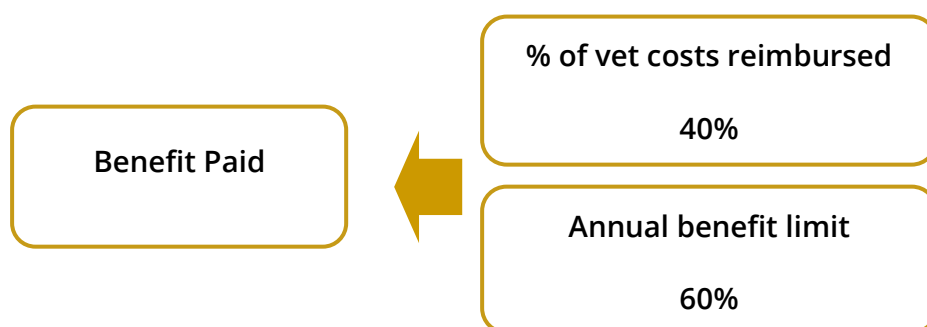
Average premium

The assessment of premium is based on the policy type, breed of dogs and cats and the ages of pet.

For consistency and comparison purposes, annual quotes are used. Across the market, premiums for cats remain relatively the same despite the breed therefore our assessment of premiums for cats is based on the selected ages of cat.

Benefit paid

Assessment of the benefit paid takes into consideration the annual benefit limit in addition to the percentage of vet costs reimbursed at point of claim.



Excess

Assessment of excess is based on the required excess policy holders need to pay when making a claim.

Providers who offer \$0 excess are awarded maximum points, while those who offer the average excess are awarded half a point.

Feature score

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

Feature categories	Descriptions	Accident Only	Accident and illness	Comprehensive cover
Policy conditions		30%	20%	15%
Specific conditions	Lists flexibilities in taking the policies, e.g. minimum and maximum entry age for cover, waiting period, \$0 excess option, etc.	70%	55%	57%
Conditions	Lists the conditions of cover, e.g. must commit to dental check once yearly, pets must be vaccinated against particular diseases	-	18%	17%
Exclusions	Lists what is excluded from cover, e.g. pre-existing conditions, elective procedures and treatment, ambulance fees, dental procedures, regular prescription diets etc.	30%	27%	26%
Standard inclusions		40%	45%	50%
Accident cover	Captures the types of injuries resulting from an accident, e.g. a bone fracture	30%	20%	15%
Illness	Captures the types of illnesses covered under the policy, e.g. cancer treatment	-	45%	40%
Treatment	Captures the types of treatments covered in the policy, e.g. hospitalisation	70%	35%	35%
Routine care	Captures the additional routine care available	-	-	10%
Benefits and options		10%	15%	20%
Discounts	Lists the discounts offered, e.g. discount for additional pets, service dogs	85%	85%	85%
Special features	Lists additional features provided by insurers, e.g. overseas pet travel insurance, death procedures	15%	15%	15%
Claims and application process		20%	20%	15%
Claims	Captures the number of days for claims to be submitted and received from time treatment is provided, late submission fee, etc.	45%	45%	45%
Application process	Captures the accessibility of applying for cover on the phone, online or by post, etc.	55%	55%	55%

Awards to institutions

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



**Pet Insurance
Accident Only**



**Pet Insurance
Accident and Illness**



**Pet Insurance
Comprehensive Cover**

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

How is the CANSTAR Pet Insurance AWARD calculated?

The maximum total score of each pet breed and age profile is taken from each insurer and is indexed against the maximum possible top score in each pet and age profile. This produces an indexed score, which is then weighted against the profile type weights provided in the methodology tree below. Each profile type score is then summed to determine the final award winner for each category. For dogs, the breeds are divided into separate profiles of large dog breed, medium dog breed, small dog breed and unknown dog breed. Small, medium and large breed dogs are weighted at 20% each and 10% for unknown dog.



Pet Insurance

**Dog
70%**

**Cat
30%**

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

Does CANSTAR rate all products available in the market?

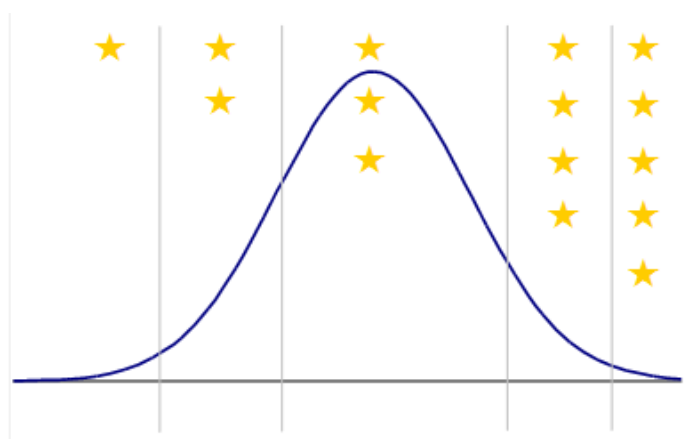
We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However, this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that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

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

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

How are the stars awarded?

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



Does CANSTAR rate other product areas?

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



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|---------------------------|------------------------|----------------------|
| • Account-based pensions | • Home loans | • Superannuation |
| • Agribusiness | • Landlord insurance | • Term deposits |
| • Business banking | • Life insurance | • Travel insurance |
| • Business life insurance | • Managed investments | • Travel money cards |
| • Car insurance | • Margin lending | • Youth banking |
| • Credit cards | • Online banking | |
| • Deposit accounts | • Online share trading | |
| • Direct life insurance | • Package banking | |
| • First home buyer | • Personal loans | |
| • Health insurance | • Pet insurance | |
| • Home and contents | • Rewards programs | |

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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 and Illness - Old House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Classic Option 1	8	No Max	9,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Classic Option 2	8	No Max	10,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate	8	No Max	15,000	100	✗	✗	✓	✗
★★★★									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10,000	100	✗	✗	✓	✗
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15,000	100	✗	✗	✓	✓
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★									
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓



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 and Illness - Old House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★									
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
★★									
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
★★★★									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★									
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
★★★★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★									
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
★									
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Old Unkown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Guide Dogs Australia	Covered4Life Classic: \$9000 (Cats)	8	8	9,000	100	✗	✗	✓	✗
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Petplan	Covered 4 Life Classic Option 1	8	No Max	9,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Classic Option 2	8	No Max	10,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate	8	No Max	15,000	100	✗	✗	✓	✗
★★★									
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guide Dogs Australia	Covered4Life Classic: \$10000 (Cats)	8	8	10,000	100	✗	✗	✓	✗
Guide Dogs Australia	Covered4Life Ultimate (Cats)	8	8	15,000	100	✗	✗	✓	✓
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident and Illness - Young House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident and Illness - Young House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ ★ ★									
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
★ ★									
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ ★ ★									
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
★ ★									
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
★									



Pet Insurance Star Ratings

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Accident and Illness - Young Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Petplan	Covered 4 Life Classic Option 1	8	No Max	10,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Classic Option 2	8	No Max	15,000	100	✗	✗	✓	✗
Petplan	Covered 4 Life Ultimate (Dog)	8	No Max	20,000	100	✗	✗	✓	✗
★★★★									
Guide Dogs Australia	Covered4Life Classic: \$10000	8	8	10,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Classic: \$15000	8	8	15,000	100	✗	✗	✓	✓
Guide Dogs Australia	Covered4Life Ultimate	8	8	20,000	100	✗	✗	✓	✓
Petcover	Saver Option	8	9	7,500	100	✗	✗	✗	✗
Petcover	Standard Option	8	9	7,500	100	✗	✗	✗	✗
★★★									
1300 Insurance	Comprehensive: Pet Protect 75% Option	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive: Pet Protect Premium 75% Option	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium	8	9	12,000	80	✓	✓	✗	✓
Medibank	Gold Paw	8	9	15,000	80	✓	✓	✓	✓
Medibank	Silver Paw	8	9	12,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Pet Insurance Australia	Comprehensive Cover	8	9	15,000	80	✓	✓	✓	✓
Petinsurance.com.au	Plus Plan	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium	8	9	15,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive Illness & Injury 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive Illness & Injury 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
Petsecure	Accident and Illness: 75% Benefit Plan	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident and Illness: 85% Benefit Plan	8	9	12,000	85	✓	✓	✓	✓
PROSURE	Gold	8	9	12,500	80	✓	✓	✓	✓
Woolworths	Standard	8	9	10,000	80	✓	✓	✗	✓
★★									
Guardian Pet Insurance	Gold	8	9	12,000	75	✓	✓	✗	✓
Guardian Pet Insurance	Platinum	8	9	12,000	80	✓	✓	✗	✓
Prime Pet Insurance	Imperial Accident and Illness Cover	8	9	14,000	80	✓	✓	✓	✓
Prime Pet Insurance	Sovereign Accident and Illness Cover	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness	8	9	12,000	80	✓	✓	✗	✓
Real Insurance	Standard Accident & Illness	8	9	12,000	75	✓	✓	✗	✓
RSPCA	Economy Accident & Illness	8	9	11,000	75	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident and Illness - Young Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★									
InsuranceLine	Accidental Injury and Illness	8	9	10,000	80	✓	✓	✓	✓
RSPCA	Ultimate Accident & Illness	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Old House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident Only - Old House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ ★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Old Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident Only - Old Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ ★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Old Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
★★★									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Accident Only - Old Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
★									
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Old Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
★★★★									
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Old Small Dog									
Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
★									
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Old Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Old Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
★									
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ ★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
★									
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
★★★									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
★									
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
★★★									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
★									
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Unkown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Medibank	Bronze Paw	8	No Max	8,000	80	✓	✓	✓	✓
Petinsurance.com.au	Basic Plan	8	No Max	6,000	80	✓	✓	✗	✓
Woolworths	Basic	8	No Max	6,000	80	✓	✓	✗	✓
★★★★									
1300 Insurance	Accident Protect: Pet Protect 75% Option	8	No max	6,000	75	✗	✓	✓	✓
Bupa Pet Insurance	Basic	8	No max	6,000	80	✓	✓	✓	✗
Pet Insurance Australia	Accident Cover	8	No Max	8,000	80	✓	✓	✓	✓
PROSURE	Silver	8	No Max	8,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Accident Protect: Pet Protect Premium 75% Option	8	No max	10,000	75	✗	✓	✓	✓
Bow Wow Meow	Accident Plan	8	No max	8,000	80	✓	✓	✓	✓
HCF	Pet Essentials	8	No Max	8,000	80	✓	✓	✗	✗
Petsecure	Accident: 75% Benefit Plan	8	No Max	8,000	75	✓	✓	✓	✓
Petsecure	Accident: 85% Benefit Plan	8	No Max	8,000	85	✓	✓	✓	✓
★★									
Guardian Pet Insurance	Silver	8	No Max	8,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury	8	No Max	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Accident Only - Young Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Prime Pet Insurance	Royal Accident Cover	8	No Max	10,000	80	✓	✓	✓	✓
Real Insurance	Accident	8	No Max	8,000	80	✓	✓	✗	✓
★									
RSPCA	Basic Accident Cover	8	No Max	7,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Soverign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Comprehensive - Old Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
★★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
★★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
Prime Pet Insurance	Soverign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Old Unkown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Comprehensive - Old Unkown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★									
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl;	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Soverign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓



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Comprehensive - Young House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
★★★									
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Soverign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Comprehensive - Young House Cat

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓
★									
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Young Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓
Prime Pet Insurance	Soverign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓



Pet Insurance Star Ratings

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Comprehensive - Young Large Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓



Pet Insurance Star Ratings

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Comprehensive - Young Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓



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Comprehensive - Young Medium Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ ★ ★									
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
★ ★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓



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Comprehensive - Young Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓



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Comprehensive - Young Small Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★ ★ ★									
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
★ ★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓



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Comprehensive - Young Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★★★ "Outstanding Value"									
Pet Insurance Australia	Major Medical Cover	8	9	15,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 65%-Basic	8	9	5,000	65	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Standard	8	9	12,000	80	✓	✓	✓	✓
PetMed	Young Pets Comprehensive+Routine Care 80%-Ultimate	8	9	18,000	80	✓	✓	✓	✓
★★★★									
Medibank	Gold Paw plus Routine Care	8	9	15,000	80	✓	✓	✓	✓
Petinsurance.com.au	Premium + Routine Care	8	9	15,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 75% Benefit Pl	8	9	12,000	75	✓	✓	✓	✓
PROSURE	Platinum	8	9	14,500	80	✓	✓	✓	✓
★★★									
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect 75'	8	9	10,000	75	✗	✓	✓	✓
1300 Insurance	Comprehensive plus Routine Care Protect: Pet Protect Pre	8	9	15,000	75	✗	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$12000	8	9	12,000	80	✓	✓	✓	✓
Bow Wow Meow	Comprehensive plus Care Wellness Plan: \$8000	8	9	8,000	80	✓	✓	✓	✓
Bupa Pet Insurance	Standard with routine care	8	9	12,000	80	✓	✓	✓	✗
HCF	Pet Premium + Routine Care	8	9	12,000	80	✓	✓	✗	✓
Petinsurance.com.au	Plus Plan+ Routine Care	8	9	10,000	80	✓	✓	✗	✓
Petsecure	Accident & Illness + Wellness Care Option: 85% Benefit Pl	8	9	12,000	85	✓	✓	✓	✓



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Comprehensive - Young Unknown Dog

Company	Product	Min Age for Cover (Weeks)	Max Age for Cover (Years)	Annual Benefit Limit (\$)	% of Vet Costs Reimbursed	Waiting Period Waiver Available	\$0 Excess Option	Premium Discount for Additional Pets	Death Procedures
★★★									
Woolworths	Comprehensive	8	9	12,000	80	✓	✓	✗	✓
★★									
Bupa Pet Insurance	Ultimate with Routine Care & Alternative Treatment	8	9	20,000	80	✓	✓	✓	✗
Prime Pet Insurance	Sovereign Accident and Illness Cover plus Routine Care	8	9	14,000	85	✓	✓	✓	✓
Real Insurance	Premium Accident & Illness + Routine Care	8	9	12,000	80	✓	✓	✗	✓
RSPCA	Ultimate Accident & Illness + Routine Care	8	9	11,000	80	✓	✓	✓	✓
★									
Guardian Pet Insurance	Platinum plus routine care	8	9	12,000	80	✓	✓	✗	✓
InsuranceLine	Accidental Injury and Illness + Routine Care	8	9	10,000	80	✓	✓	✓	✓

