

**Comparison of Pet Insurance Policies**

	<b>Petplan</b>	<b>AFS Pet Med</b>	<b>Perfect Partners</b>	<b>Pet Secure</b>	<b>RSPCA Pet Insurance</b>	<b>Vets Own</b>
<b>Benefits</b>	<b>100%</b> of fees for accident/illness Less \$100 Excellent	<b>80%</b> of fees for accident or illness	<b>80%</b> of fees for accident or illness	<b>80%</b> of fees for accident or illness	<b>70% or 80%</b> of fees for accident or illness	<b>80%</b> of fees for accident or illness
<b>Limits per Claim</b>						
Accident	Up to <b>\$15000</b> (total for accident and illness)	\$5000	\$4000	\$5300	\$5500 (Accident only)	\$5000
Illness		\$3400	\$3000	\$5300	\$6000 (Accident & Illness)	\$4000
<b>Overall per year</b>		<b>\$8400</b>	<b>\$7600</b>	<b>\$5300</b>	\$8000 (Accident, Illness & routine)	<b>\$9000</b>
<b>Sub Limits per Year</b>						
Medicine & Drugs	<b>No Sub Limits</b>	\$1000	\$1000	No Sub Limit	\$1000	
Hospitalisation		\$1000	\$1000	No Sub Limit	\$1000	
Radiology		\$1000	\$1000	No Sub Limit	\$1000 (\$1200 Premium Plan)	\$1000
Skin Conditions		\$1000	\$1500	No Sub Limit	\$1000	\$1000
Cruciate Repair		No Sub Limit	No Sub Limit	No Sub Limit	\$1200	No Sub Limit
Incurable Conditions		No Sub Limit	No Sub Limit	No Sub Limit	\$2000 (if life expectancy <12 mth)	No Sub Limit
Non Emergency conditions		No Sub Limit	No Sub Limit	No Sub Limit	Pre approval for claims over \$500	No Sub Limit
<b>Exclusions (not exhaustive list)</b>	<b>Pre Existing conditions</b>	Pre Existing conditions Congenital & hereditary defects Behavioural problems Dental Treatment Hip & elbow dysplasia Entropion & Ectropion Alternative therapies	Pre Existing conditions Congenital & hereditary defects Behavioural problems Dental treatment Hip & elbow dysplasia Entropion & Ectropion Kennel Cough Alternative therapies	Pre Existing conditions Congenital & hereditary defects Behavioural problems Dental treatment Alternative therapies Hip & elbow dysplasia Entropion & Ectropion Kennel Cough	Pre Existing conditions Congenital & hereditary defects Behavioural problems Dental treatment Alternative therapies Hip & elbow dysplasia Entropion & Ectropion Kennel Cough	Pre Existing conditions Congenital & hereditary defects Behavioural problems Dental treatment Hip & elbow dysplasia Alternative therapies Entropion & Ectropion Kennel Cough
<b>Policy Limitations</b>	<b>No time limit</b> for claims to be submitted No further payment <b>in that policy year</b> once maximum benefit reached. Reinstated for <b>same condition</b> in the following year.	Claims must be submitted within 60 days of treatment being given No further payment once Maximum Benefit reached	Claims must be submitted within 60 days of treatment being given No further payment once Maximum Benefit reached	Claims must be submitted within 60 days of treatment being given No further payment once Maximum benefit reached	Claims must be submitted within 60 days of treatment being given No further payment once Maximum benefit reached	Claims must be submitted within 60 days of treatment being given No further payment once Maximum benefit reached
<b>Pay Vet Direct Facility</b>	<b>Yes</b>	No "Pay vet direct" facility	No "Pay vet direct" facility	No "Pay vet direct" facility	No "Pay vet direct" facility	No "Pay vet direct" facility
<b>Excess</b>	<b>\$100</b>	None (only pay 80% of fees)	None (Only pay 80% of fees)	\$75 on Standard Policies (Only pay 80% of fees)	None (only pay 70% / 80% of fees)	None (only pay 80% of fees)
<b>Age Limit (at policy commencement date)</b>	<b>8 weeks - 8 years</b>	8 weeks - 8 years	8 weeks - 8 years	8 weeks - 12 years	8 weeks - 8 years	8 weeks - 9 years
<b>Deferment Period</b>	<b>14 Days</b> (Illness only)	30 Days	30 Days	30 Days	30 Days	30 Days
<b>Additional Benefits</b>	Up to <b>\$2000</b> for Death from Illness or Injury Up to <b>\$2000</b> per year Emergency Boarding Kennel fees Up to <b>\$2000</b> for loss by theft or straying Up to <b>\$2000</b> for advertising and reward costs Up to <b>\$2000</b> for Holiday cancellation costs	\$20 day emergency boarding fees \$135 Routine Care cover	\$50 Frontline \$50 Heartgard	None	\$20 day Emergency Boarding fees \$135 Routine Care with PetCare Premium Plan	\$100 Good Health Rewards
<b>Premiums (monthly)</b>	<b>Dogs</b> Supreme Plan (\$15,000 vets fees) - <b>\$32.90</b> Standard Plan (\$12,000 vets fees) - <b>\$28.90</b> Budget Plan (\$ 8,000 vet fees) - <b>\$25.90</b> <b>Cats</b> Supreme Plan (\$10000 vets fees) - <b>\$18.50</b> Catplan (\$8000 vets fees) - <b>\$14.10</b> Budget Cat Plan (\$8000 vets fees) - <b>\$13.80</b>	Accident only - \$17.00 Accident & Illness - \$32.10 Accident, Illness & routine - \$41.65	Accident, Illness & routine - \$35	Accident only - \$16.70 Accident & Illness - \$29.50	(70% / 80% Benefit) Accident only - \$19.95 Accident & Illness - \$29.00 Accident, Illness & routine - \$40.50	Accident only - \$19.95 Accident & Illness - \$32.50 Accident, Illness & good health - \$39.95
<b>Underwriter</b>	<b>Farmers Mutual Insurance Ltd (FMG)</b>	Hollard Insurance	Hollard Insurance	Hollard Insurance	Hollard Insurance	Hollard Insurance
<b>Rating</b>	<b>A- Standard &amp; Poors</b>	Disclaimer: The information above is Correct at the time of printing but terms and conditions can cahnge from time to time, so request up to date information direct from the company				