

Cover Options	Benefit % of Claim Paid - Accident or Illness Wellness /Routine Health Care Option	Excess Applicable	Policy Limits per Year - Accident Illness Overall per year	Annual Claim Sub-limits Medicines & Drugs Hospitalisation Radiology Skin Conditions Cruciate Ligament Conditions	Tick Paralysis benefit Continued cover for recurring/chronic conditions into new policy year Cover for Hereditary & Congenital Conditions or Breed Specific Exclusions Excess Increase for Aging Pets	Premiums (monthly) incl. GST and Duties	Select/Special Breed Loading	Age Limit on joining	Waiting Periods - Accident/Injury Routine Care Illness Conditions Cruciate Ligament conditions	Extras	Underwritten By	Web site: www
 1300 Insurance Pet Protect 1300 467 872	Accident Protect - Accident Injury only Comprehensive Protect - Accident + Illness. Optional- Routine Care protect	100% Yes - Stated benefits - Max \$145/annum Yes. Choice of \$100, \$250 or \$500 annual Per-Condition Excess options No sub-limit No sub-limit Up to \$15,000 No sub-limit No sub-limit No sub-limit No Sub-Limit	Plan A-Accidental Injury Cover Plan B - Accident + Illness Cover Plan B +Option 1 Accident + Illness + Routine care Optional- Routine Care protect	Yes Yes Yes No exclusions No From \$11.80 (Cat - Accident Protect \$250 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	Accident Protect - Accident Injury only Comprehensive Protect - Accident + Illness. Optional- Routine Care protect	From \$11.80 (Cat - Accident Protect \$250 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Overseas Pet Travel Insurance Multi pet discount 	The Hollard Insurance Company Pty Ltd 1300insurance.com.au	The Hollard Insurance Company Pty Ltd 1300insurance.com.au	The Hollard Insurance Company Pty Ltd 1300insurance.com.au	
 AFS-PetMed 1300 732 172	Plan A-Accidental Injury Cover Plan B - Accident + Illness Cover Plan B +Option 1 Accident + Illness + Routine care Optional- Routine Care protect	80% or 70% option Yes - stated benefits to Max \$135/annum Yes. \$50 annual Per-Condition- Excess \$6,500 \$5,000 Up to \$11,935 \$1,400/yr \$1,400/yr \$1,400/yr \$1,400/yr No sub Limit	Plan A-Accidental Injury Cover Plan B - Accident + Illness Cover Plan B +Option 1 Accident + Illness + Routine care Optional- Routine Care protect	Yes Yes Yes No exclusions Pets 5 years and older receive a 70% reimbursement for illness conditions only From \$17.50 (Cat - Accident cover 70% option) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	Plan A-Accidental Injury Cover Plan B - Accident + Illness Cover Plan B +Option 1 Accident + Illness + Routine care Optional- Routine Care protect	From \$17.50 (Cat - Accident cover 70% option) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Multi pet discount 	The Hollard Insurance Company Pty Ltd afspetmed.com.au	The Hollard Insurance Company Pty Ltd afspetmed.com.au	The Hollard Insurance Company Pty Ltd afspetmed.com.au	
 BowWow meow Pet Health Insurance 1800 668 502	Accident Plan Comprehensive Plan - Accident plus illness Major Medical Plan Optional routine care	100% Yes - stated benefit for defined treatment. Max \$145/annum \$100, \$250 or \$500 annual Per- Condition-Excess options No sub-limit No sub-limit Up to \$8,145 No sub-limit No sub-limit No sub-limit No Sub-Limit	Accident Plan Comprehensive Plan - Accident plus illness Major Medical Plan Optional routine care	Yes Yes Yes No exclusions No From \$9.65 (Cat - Accident plan with \$250 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	Accident Plan Comprehensive Plan - Accident plus illness Major Medical Plan Optional routine care	From \$9.65 (Cat - Accident plan with \$250 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	<ul style="list-style-type: none"> Overseas travel cover Free Bow Wow meow pet tag Emergency boarding fees if owner is hospitalised Multi pet discount 	The Hollard Insurance Company Pty Ltd bowwow.com.au/petinsurance	The Hollard Insurance Company Pty Ltd bowwow.com.au/petinsurance	The Hollard Insurance Company Pty Ltd bowwow.com.au/petinsurance	
 InsuranceLine Pet Health Plan 13 88 68	Accident Only Illness only Accident + Illness Routine care option	80% Yes - stated benefit for defined treatment. Max \$135/annum No. (Can choose \$50 annual Per- Condition-Excess to reduce premium) \$6,500 (Acc only) \$8,500 (Acc & Ill) Up to \$8,635 \$1,250/yr \$1,250/yr \$1,250/yr \$1,650/yr No Sub-Limit	Accident Only Illness only Accident + Illness Routine care option	Yes Yes Yes No exclusions No From \$15.00 (Cat - Accident cover option \$50 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days N/A	Accident Only Illness only Accident + Illness Routine care option	From \$15.00 (Cat - Accident cover option \$50 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days N/A	No No 30 Days N/A	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Free gift for pet and owner on joining Multi pet discount 	The Hollard Insurance Company Pty Ltd insuranceline.com.au	The Hollard Insurance Company Pty Ltd insuranceline.com.au	The Hollard Insurance Company Pty Ltd insuranceline.com.au	
 ManchesterUnity Unity Pet Health Insurance 13 13 72	Petmate - Accidental Injury cover Petmate Executive - Accident + Illness Cover PetFit Optional wellness plan	80% Yes - PetFit wellness plan stated benefits - max \$135/annum \$50, \$100, or \$200 annual Per- Condition-Excess options No sub-limit No sub-limit Up to \$10,135 No sub-limit No sub-limit No sub-limit No Sub-Limit	Petmate - Accidental Injury cover Petmate Executive - Accident + Illness Cover PetFit Optional wellness plan	Yes Yes Yes No exclusions No From \$12.30 (Cat - Accident cover option) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	Petmate - Accidental Injury cover Petmate Executive - Accident + Illness Cover PetFit Optional wellness plan	From \$12.30 (Cat - Accident cover option) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised than 4 days Overseas Pet Travel Insurance Multi pet discount 10% discount for Medibank Private Members 	The Hollard Insurance Company Pty Ltd manchesterunity.com.au	The Hollard Insurance Company Pty Ltd manchesterunity.com.au	The Hollard Insurance Company Pty Ltd manchesterunity.com.au	
 MediBank Pet Insurance 132 331	Bronze Paw Cover - Accidental Injury only Silver Paw Cover - Accident + Illness Gold Paw cover Accident + Illness + Routine care	100% Yes - Wellness plan stated benefits - Max \$165 /annum Yes. Choice of \$100, \$250 or \$500 annual Per-Condition Excess options No sub-limit No sub-limit Up to \$15,000 No sub-limit No sub-limit No sub-limit No Sub Limit	Bronze Paw Cover - Accidental Injury only Silver Paw Cover - Accident + Illness Gold Paw cover Accident + Illness + Routine care	Yes Yes Yes No exclusions No From \$12.50 (Cat - Bronze Paw cover \$200 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	Bronze Paw Cover - Accidental Injury only Silver Paw Cover - Accident + Illness Gold Paw cover Accident + Illness + Routine care	From \$12.50 (Cat - Bronze Paw cover \$200 excess) No No 8 wks - 9 yrs. No upper age limit for Accident cover No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, writ- ten certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Overseas Pet Travel Insurance Multi pet discount 10% discount for Medibank Private Members 	The Hollard Insurance Company Pty Ltd medibank.com.au	The Hollard Insurance Company Pty Ltd medibank.com.au	The Hollard Insurance Company Pty Ltd medibank.com.au	

Important Disclaimer This table provides an indicative comparison only. The distributors and underwriters of the insurance products shown in this table reserve the right to alter or vary the products at any time without notice. It is therefore important that you do not rely on the information provided in this table when making a purchasing decision. (Table compiled August 2009). You should confirm the details of the products directly with the distributors by contacting them on the telephone numbers provided.

Cover Options	Merial Perfect Partners Pet Cover 1300 668 100	Pet Insurance Australia 1800 043 552	Petsecure 1300 855 160	PROSURE Vet's Own Pet Insurance 1800 424 917	RSPCA Pet Insurance 1300 855 150	Vets Own 1300 668 890
Benefit % of Claim Paid - Accident or Illness Wellness/Routine Health Care Option	6 weeks free Accidental Injury cover - puppies and kittens between ages of 6 weeks and 18 weeks of age	100% Yes - stated benefits to Max \$145/annum	100% Pets 5 years and older when joining only qualify for 80% illness cover Yes - Wellness plan stated benefits - Max \$135/annum	80% Yes - stated benefit for defined treatment. Max \$150/annum	80% or 70% option Yes - spend \$200 and receive \$100 rebate on vet recommended purchase or service. (Good Health Reward)	80% or 70% option Yes - spend \$200 and receive \$100 rebate on vet recommended purchase or service. (Good Health Reward)
Excess Applicable	Yes \$100 per condition	Choice of \$100, \$250 or \$500 annual Per-Condition Excess options	Yes. Choice of \$100, \$200 or \$300 annual Per-Condition Excess options	No	No	\$50 annual Per-Condition-Excess
Policy Limits per Year - Accident Illness Overall per year	\$500 (For 6 week period) N/A N/A	No sub-limit No sub-limit Up to \$15,000	No sub-limit No sub-limit Up to \$14,000	No sub-limit No sub-limit Up to \$8,935	No sub-limit No sub-limit Up to \$13,100	\$6,500 \$6,500 \$13,100
Annual ClaimsSub-limits Medicines & Drugs Hospitalisation Radiology Skin Conditions Cruciate Ligament Conditions	No sub-limit No sub-limit No sub-limit No Sub-Limit	No sub-limit No sub-limit No sub-limit No sub-limit No sub Limit	No sub-limit No sub-limit No sub-limit No sub-limit No Sub-Limit	No sub-limit No sub-limit No sub-limit No sub-limit Up to \$4,000	No sub-limit No sub-limit No sub-limit No sub-limit Up to \$4,000	\$1,250/yr \$1,250/yr \$1,250/yr \$1,650/yr No Sub-Limit
Tick Paralysis benefit	N/A	Yes	Yes	Yes	Yes	Yes
Continued cover for recurring/chronic conditions into new policy year	N/A	Yes	Yes	Yes	Yes	Yes
Cover for Hereditary & Congenital Conditions or Breed Specific Exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions	Yes No exclusions
Excess Increase for Aging Pets	N/A	No	Pets 5 years and older receive a 80% reimbursement for illness conditions only	No	No	No
Premiums (monthly) incl. GST and Duties	FREE	From \$11.75 (Cat - Accident cover \$250 excess)	From \$8.40 (Cat - Accident cover \$300 excess)	From \$13.40 (Cat - Silver cover)	From \$23.80 (Cat - Accident cover 70% benefit option)	From \$20.35 (Cat - Accident cover 70% benefit option)
Select/Special Breed Loading	No	No	No	No	No	Yes
Age Limit on joining	6 wks - 18 weeks	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover	8 wks - 9 yrs. No upper age limit for Accident cover
Waiting Periods - Accidental Injury Routine Care Illness Conditions Cruciate Ligament conditions	5 days - N/A	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days 6 months This waiting period may be waived if we receive within 14 days of the policy commencement date, written certification from your vet that they have examined your pet on or after the commencement date and found no signs or evidence of cruciate ligament conditions	No No 30 Days N/A
Extras	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Overseas Pet Travel Insurance Multi pet discount 	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Overseas Pet Travel Insurance Multi pet discount Discount for Pensioners and assistance dogs 	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Overseas Pet Travel Insurance Multi pet discount Dental Illness benefits Discounts for veterinary industry personnel 	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Multi pet discount Between 5-20% of the premiums are donated to the RSPCA as long as the pet is insured 	<ul style="list-style-type: none"> Emergency boarding fees if owner is hospitalised Multi pet discount Free vets own Lost and Found Tag Emergency boarding fees if owner is hospitalised Multi pet discount/Dental Illness cover option 	<ul style="list-style-type: none"> VIP club for Vets/nurses/staff 20% discount Gift for Pet when joining Free vets own Lost and Found Tag Emergency boarding fees if owner is hospitalised Multi pet discount/Dental Illness cover option
Underwritten By	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd	The Hollard Insurance Company Pty Ltd
Web site: www	startgard.com.au	Petinsuranceaustralia.com.au	petsecure.com.au	prosure.com.au	rspcapetinsurance.org.au	vetstown.com.au