

Find your perfect product fit

We take a closer look at the different types of pet insurance policies available to help you find the right fit for your pet.

Waiting periods, pre-existing conditions, condition exclusions and applicable excess will vary by product, so please check with your preferred insurer for more information.

Policy type	Policy description	What is typically covered?	What is not covered
<p>Accidents</p> <p>What's covered: </p> <p>Indicative cost: \$\$\$\$</p> <p>Lifetime cover: (as long as there is no break in cover, subject to the terms and conditions at each renewal)</p>	<p>This product provides cover for specified traumatic accidental injuries up to an annual policy limit, which is usually between \$8,000 - \$15,000.</p> <p>Most policies will pay a stated Benefit Percentage that is typically 80%.</p> <p>Some condition sub-limits may also apply, with all annual limits resetting each year when the policy is renewed.</p> <p>It's important to know that only defined accidents as listed in the policy's Product Disclosure Statement will be covered (other accidents and illness conditions will not be covered).</p>	<ul style="list-style-type: none"> ✓ Motor vehicle incidents ✓ Allergic reactions to an insect or spider bite other than tick or flea bites ✓ Bone fractures ✓ Snake bites ✓ Ligament or tendon injuries ✓ Bite wound or fight wound abscesses ✓ Lacerations and abrasions ✓ Ingestion and/or toxicity 	<ul style="list-style-type: none"> ✗ Pre-existing conditions ✗ Illnesses ✗ Conditions that are not listed as a coverable accidental injury in the policy's Product Disclosure Statement
<p>Basic Care</p> <p>What's covered: </p> <p>Indicative cost: \$\$\$\$</p> <p>Lifetime cover: (as long as there is no break in cover, subject to the terms and conditions at each renewal)</p>	<p>This product provides more limited cover for both accidental injuries and illness conditions, with a stated Benefit Percentage that can range from 60-90%. Treatments and medications for eligible conditions are typically covered subject to the applicable policy limits.</p> <p>Claimable conditions have an annual limit, meaning once the condition limit has been reached in an annual policy period, costs relating to that condition will need to solely be covered by the policy holder. However, annual limits and applicable condition sub-limits reset on renewal each year.</p>	<ul style="list-style-type: none"> ✓ Common accidental injuries ✓ Illness conditions, such as vomiting, skin conditions, ear infections, patella luxations, 	<ul style="list-style-type: none"> ✗ Pre-existing conditions ✗ Consultation fees

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<p>Just The Big Stuff (major events)</p> <p>What's covered: </p> <p>Indicative cost: \$\$\$\$\$</p> <p>Lifetime cover: (as long as there is no break in cover, subject to the terms and conditions at each renewal)</p>	<p>This product provides cover for larger ticket items that can be more expensive to treat, with a stated Benefit Percentage that's typically 80%.</p> <p>Cover is limited to a specific list of conditions, each with its own annual limit, listed in the Product Disclosure Statement. Sub-limits for certain items may also apply.</p> <p>Smaller items like skin conditions or ear infections are not covered.</p>	<ul style="list-style-type: none"> ✓ Hip replacements ✓ Hernia Diaphragmatic ✓ Bladder Stones ✓ Elbow Dysplasia ✓ Coronial Ulcer ✓ Immune mediated blood disease 	<ul style="list-style-type: none"> ✗ Pre-existing conditions ✗ Skin conditions ✗ Ear infections ✗ Other illnesses not listed in the Product Disclosure Statement.
<p>Indoor Cats</p> <p>What's covered: </p> <p>Indicative cost: \$\$\$\$\$</p> <p>Lifetime cover: (as long as there is no break in cover, subject to the terms and conditions at each renewal)</p>	<p>This product provides cover for a specified list of illnesses, tailored to the needs of indoor cats (who lead a very different lifestyle to cats that can also venture outdoors).</p> <p>With a stated benefit percentage that's typically 80%, you can claim up to an annual maximum limit each year, which resets on renewal.</p>	<ul style="list-style-type: none"> ✓ Cancer ✓ Feline lower urinary tract disease ✓ Gastrointestinal problems ✓ Ingestion of foreign object ✓ Diabetes ✓ Hyperthyroidism ✓ Heart disease ✓ Renal disease 	<ul style="list-style-type: none"> ✗ Pre-existing conditions ✗ Fight wounds ✗ Broken bones ✗ Accidental injuries ✗ Any conditions not specified in the Product Disclosure Statement.
<p>Comprehensive / Accident and Illness</p> <p>What's covered: </p> <p>Indicative cost: \$\$\$\$\$</p> <p>Lifetime cover: (as long as there is no break in cover, subject to the terms and conditions at each renewal)</p>	<p>This product provides comprehensive cover for both accidental injuries and illness conditions, with a stated Benefit Percentage that will typically range from 70-85%.</p> <p>You can claim up to an annual maximum limit each year, which resets on renewal. Sub-limits for certain items may also apply.</p>	<ul style="list-style-type: none"> ✓ Accidental injury and illness conditions ✓ Cancer ✓ Gastrointestinal problems ✓ Skin conditions ✓ Ear infections ✓ Pancreatitis ✓ Diabetes 	<ul style="list-style-type: none"> ✗ Pre-existing conditions ✗ Breeding related conditions ✗ Preventive and elective treatment ✗ Accidental injuries ✗ Behavioural conditions and training expenses ✗ Any conditions as excluded by the Product Disclosure Statement

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<p>Comprehensive / Accident and Illness Plus Routine Care</p> <p>Number of conditions and treatments covered:</p>  <p>Indicative cost:</p> <p>\$\$\$\$\$</p> <p>Lifetime cover: (as long as there is no break in cover, subject to the terms and conditions at each renewal)</p>	<p>This product provides comprehensive cover for accidental injuries and illness conditions, as well as some benefits for routine and preventive items like de-sexing, vaccinations, microchipping, and prescription diets. The policy's stated Percentage Benefit that will typically range from 70-85%.</p> <p>You can claim up to an annual maximum limit each year, which resets on renewal. Sub-limits for certain items may also apply.</p>	<p>✓ Accidental injury and illness conditions, plus some stated benefits for routine items like vaccinations, microchipping, de-sexing, and prescription diets</p>	<p>✗ Pre-existing conditions</p> <p>✗ Breeding related conditions</p> <p>✗ Behavioural conditions and training expenses</p> <p>✗ Any conditions as excluded by the Product Disclosure Statement</p>

Please note any advice is general only and that this table has only provided information about policies administered by PetSure (Australia) Pty Ltd and issued by The Hollard Insurance Company Pty Limited and is not representative of all policies in the market. You should consider the applicable Product Disclosure Statement before deciding if a product is right for you.