

Australian PET HEALTH Monitor 2025

Our flagship report draws from Australia's largest pet health database to illustrate the pet health landscape in 2024, offering expert commentary, helpful tips and illuminating data-led insights. This essential resource empowers pet parents with the knowledge they need to keep their furry friends healthy and happy.



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Please note the data in the 2025 Pet Health Monitor reflects PetSure claims data from 2024 unless stated otherwise. Reimbursement for these claims under a pet insurance policy, would be subject to limits, such as annual benefit limits or sub-limits, benefit percentage, applicable waiting periods and any applicable excess. Please note that values calculated are based on all claims for the defined condition and medically related conditions in each calendar year.

A NOTE FROM the CEO, Alexandra Thomas

To our valued pet parents, veterinarians and industry partners, it's my pleasure to welcome you to the 2025 edition of the PetSure Pet Health Monitor—our most comprehensive look yet at the evolving landscape of pet health in Australia. Drawing on more than one million individual treatment experiences, this report provides deep insights into common health conditions, treatment outcomes, cost trends, and the ways we're collectively working to deliver better care for pets and their people.

At PetSure, we're fortunate to have a unique vantage point at the intersection of veterinary care, pet insurance, and pet parenthood, giving us real insight into the evolving needs of both pets and their people. It's a role we don't take lightly, especially as the bond between people and pets continues to deepen across our communities.

Pet health in a changing world

As a pioneer in the Australian pet insurance industry for more than 20 years, PetSure has the most extensive pet health database in Australia—700,000-plus insured pets. As the only standalone general insurer in Australia dedicated to pets, we reimburse almost \$1 million daily, helping cover the veterinary treatment costs of more than 4,000 pets every day.

Over the past year, we've seen rising cost-of-living pressures affect Australian households in profound ways. For many, this has made the financial impact of unexpected veterinary care even more challenging. Despite these economic headwinds, pet ownership remains strong, and pets remain firmly embedded in our families and everyday routines.

Through GapOnly®, we've processed almost \$500 million in real-time claims at the point of treatment, helping reduce financial stress at what is often an emotional time for pet families. We've also updated policies and improved digital claims experiences, all with the goal of making veterinary care more accessible for Australians.

Our commitment to the veterinary profession runs deep. Whether it's helping to manage a chronic condition or responding to an emergency—such as foreign body ingestion or tick paralysis—the veterinary community has never been more vital to, or more appreciated by, the pet parents who rely on them in their pet's moment of need.

We continue to work closely with the external veterinary community to ensure our policies and advocacy efforts reflect modern clinical practice. We know the profession faces ongoing challenges—from workforce shortages to mental health impacts—and we're committed to being part of the solution through our policies and advocacy efforts.

PetSure and its associated entities employ more than 80 veterinary professionals in Australia. Our team of dedicated in-house vets inform our research and provide expert insights into evolving pet healthcare trends, conditions and industry shifts. These contributions ensure our data remains grounded in real-world practice, blending insight and hands-on experience.

What the data story tells us this year

The 2025 *Pet Health Monitor* reveals important trends across Australia's pet population:

- Chronic conditions, including arthritis and cancer, are on the rise—particularly among ageing pets
- Skin infections and gastrointestinal conditions remain the top conditions for dogs of all ages
- Lymphoma and tick paralysis are the costliest health events to treat for dogs
- Feline obesity is on the rise, affecting a significant percentage of domestic cats
- Contextualised care is becoming increasingly important for pet parents

For the first time, we've matched popularity with prevalence by listing the top 10 most common breeds born in 2024—based on PetSure data—alongside the health conditions most prevalent in each breed.

In this edition, we've also taken a closer look at preventative care, breed-specific risks - particularly for flat-faced breeds - and how emerging treatments and technologies are influencing pet healthcare outcomes and costs. By sharing these insights, we aim to support both pet parents and veterinary teams in making informed, confident decisions.

Looking ahead

In 2025 and beyond, PetSure remains focused on innovation, collaboration and advocacy. Whether through enhanced digital tools, ongoing policy reform or helping remove barriers to accessing veterinary care, PetSure is here to champion better health outcomes for all pets, and better experiences for the people who care for them.

To every vet, vet nurse, receptionist, pet parent or partner who plays a role in supporting Australia's pet population — thank you. We're proud to be on this journey with you.

Alexandra Thomas,
Chief Executive Officer
PetSure

01

Meet our contributing Veterinarian authors



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TOP TRENDS

A close-up photograph of a brown dog's face, likely a Weimaraner, with its mouth open and pink tongue sticking out. The dog's eyes are visible on the right side of the frame. The background is a solid teal color with the words 'TOP TRENDS' repeated in a light blue, sans-serif font in various sizes and orientations, creating a layered, graphic effect.

We've crunched the numbers to reveal the most popular pets, top names and common health conditions.



TOP TEN DOGS

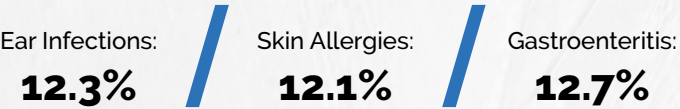
of 2024

Australians love dogs, and last year, they loved these 10 breeds above all others, according to PetSure policy data for dogs born in 2024. As you'll read later in this report, the top three conditions affecting dogs of all ages were gastrointestinal issues, ear infections and skin allergies. In this section, we've highlighted the prevalence of these top conditions for each breed - including the percentage that claimed for each condition - plus, we've identified other breed-specific health issues the breed claimed for more frequently compared to other breeds.

Knowing breed insights can help you stay informed when it comes to your pet's health - whether it's spotting symptoms early, understanding potential risks or knowing what questions to ask your vet.



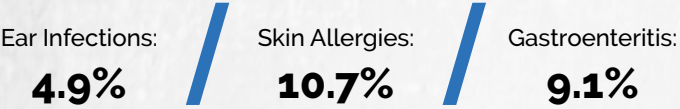
1. Cavoodle



— Percentage of Cavoodles who claimed for these conditions in 2024* —

Cavoodles are prone to gastrointestinal issues and anal sac disorders, which occur approximately 25% more frequently than in other dogs. They are also twice as likely to develop mitral valve disease (MVD), possibly due to the genetic predisposition from the Cavalier King Charles Spaniel in their lineage. Regular heart health monitoring is essential for early detection and management of this condition.

2. Dachshund (miniature)

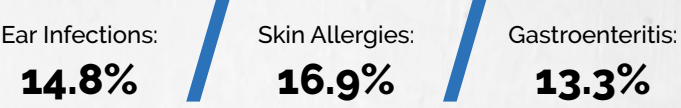


— Percentage of Miniature Dachshunds who claimed for these conditions in 2024* —

Miniature Dachshunds are significantly more prone to intervertebral disc disease (IVDD) and spinal issues—about 4.8 times more likely than other dogs due to their long body structure. They're also more likely to experience lameness and back pain. To help prevent these issues, owners should avoid excessive jumping and strain, keep up with vet check-ups, and maintain a healthy weight through regular exercise.



3. Golden Retriever



— Percentage of Golden Retrievers who claimed for these conditions in 2024* —

Golden Retrievers are particularly susceptible to skin, ear, eye, and digestive issues. Their long ears trap moisture, inviting infections, while loose skin and droopy eyelids make them sensitive to wind, dust and pollen, increasing the risk of eye problems. They're also more than twice as likely as other dogs to develop hip dysplasia, leading to joint pain and mobility issues. Plus, their habit of swallowing foreign objects often causes digestive trouble and emergency vet visits.

4. Labrador

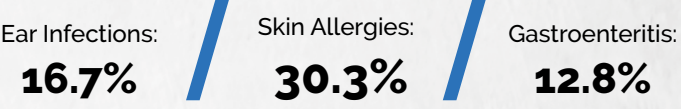


— Percentage of Labradors who claimed for these conditions in 2024* —

Labradors are overly vulnerable to skin and ear issues and have a 50% higher risk of developing mass lesions, especially mast cell tumors. Their curious nature and eating habits often lead to swallowing foreign objects. They're also about 1.6 times more likely to develop lameness and arthritis, driven by genetics and weight. To help reduce these risks, owners should focus on maintaining a healthy weight, regular exercise and good nutrition.



5. French Bulldog

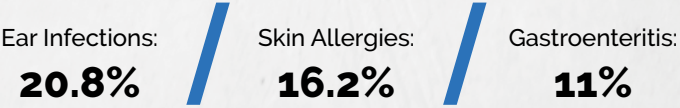


— Percentage of French Bulldogs who claimed for these conditions in 2024* —

French Bulldogs are especially prone to skin and ear issues—twice as likely as the average dog. Their flat faces and small nostrils put them at high risk for brachycephalic obstructive airway syndrome (BOAS), making respiratory problems more than 17 times more likely. They're also five times more likely to develop intervertebral disc disease (IVDD) and 2.5 times more likely to experience patella luxation. Due to these risks—especially IVDD and BOAS—owners should monitor excessive exercise and breathing, avoid overexertion (particularly in warm, humid weather) and ensure regular vet visits.

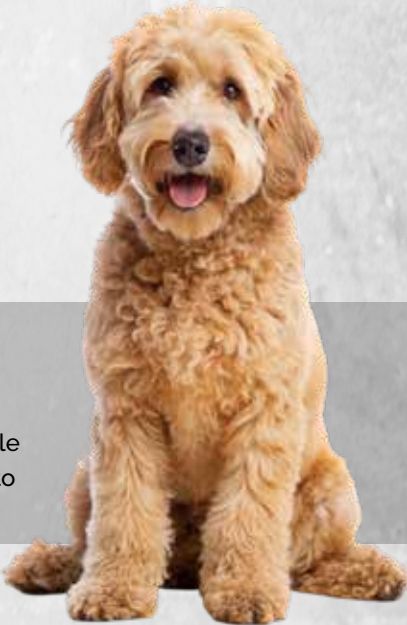


6. Groodle



— Percentage of Groodles who claimed for these conditions in 2024* —

Groodles are more likely to experience skin and ear conditions. Ear issues are nearly twice as common as in the average dog, likely due to their coat type and floppy ears. They're also slightly more prone to gastrointestinal problems and have a higher chance of developing eye and eyelid issues, including conjunctivitis. Given these risks—especially with skin and ear conditions—Groodle owners should stay on top of grooming, ear care, regular vet visits and overall health monitoring to catch issues early.



*Based on PetSure claims data 2024 as at March 2025. These insights are based on aggregated insurance PetSure claims data from 2024 and reflect the conditions reported in insured pets over a 12-month period. They are not predictive of individual outcomes and should not be used as a substitute for veterinary advice. Sample sizes vary by breed and are noted for context, but results may not be representative of all pets within a breed.

7. Border Collie

Ear Infections: **4.5%** / Skin Allergies: **8.1%** / Gastroenteritis: **8.6%**

—Percentage of Border Collies who claimed for these conditions in 2024*—

Border Collies are generally a robust and healthy breed, but like all dogs, they can be prone to certain health issues. While their risk for hip dysplasia is relatively low, it's slightly higher than the average (0.5%) at 0.7%. They're also somewhat more likely to develop arthritis as they age. Regular exercise, a healthy weight and watching for signs of discomfort are key to managing these conditions and keeping your Border Collie healthy.



8. Staffordshire Bull Terrier

Ear Infections: **13%** / Skin Allergies: **26%** / Gastroenteritis: **9.2%**

—Percentage of Staffies who claimed for these conditions in 2024*—

Staffordshire Bull Terriers are highly prone to skin conditions, with a risk 1.8 times higher than the average dog. They are also more likely to experience lameness (1.3 times higher) and arthritis (1.3 times higher). Additionally, Staffordshire Bull Terriers are at an increased risk for cruciate ligament issues. Owners should prioritise joint health, including regular appropriate exercise, and ensure regular veterinary check-ups to manage these risks.



9. Dachshund (standard)

Ear Infections: **5%** / Skin Allergies: **11.3%** / Gastroenteritis: **8.7%**

—Percentage of Dachshunds who claimed for these conditions in 2024*—

Dachshunds are highly susceptible to intervertebral disc disease (IVDD) and spinal issues, with their risk being 4.5 times higher than the average dog. This significantly increased risk is due to their long body structure and short legs, which place additional strain on the spine. As a result, they are more prone to spinal disc degeneration and herniation, leading to pain, mobility issues, and potential paralysis in severe cases.



10. German Shepherd

Ear Infections: **11.2%** / Skin Allergies: **18.3%** / Gastroenteritis: **8.2%**

—Percentage of German Shepherds who claimed for these conditions in 2024*—

German Shepherds are more prone to certain health issues than the average dog, especially skin conditions, with a 1.2 times higher risk. They also face a much higher chance of hip dysplasia (3 times more likely) and arthritis (1.5 times more likely), likely due to breed disposition. While gastrointestinal and ear issues are less common, owners should focus on joint health, good nutrition, maintaining a healthy weight, and regular vet check-ups to help manage these conditions.



TOP TEN CATS of 2024

Cats of all kinds are cherished across Australia, and in 2024 these 10 breeds led the pack in popularity. Using PetSure's policy data, we've shone a spotlight on some of the most common conditions treated by vets in 2024.

For instance, if 5.4% of insured cats of a certain breed were treated for gastroenteritis, approximately one in 20 claimed for this condition. We've also highlighted the prevalence of health ailments in specific breeds compared to other cats. These feline breed insights may help support early detection and help you feel more confident in caring for your cat.

1. Domestic (short, medium & long hair)

Skin Conditions: **2.6%** / Gastroenteritis: **5.4%** / Eye Infections: **2.5%** / Ear Infections: **1.3%**

—Percentage of Domestic cats who claimed for these conditions in 2024*—

Domestic cats—whether short, medium or long-haired—make up most of the insured feline population and set the baseline for feline health trends. Their rates for the top ten health conditions closely match the overall average trend but show a slightly higher incidence of urinary issues, likely due to varied backgrounds affecting hydration and litter box habits. Hyperthyroidism is also slightly more common in domestics, possibly linked to their longer lifespans and genetic diversity, as it typically appears in older cats. Though these differences are small, they underscore the need for regular wellness checks, especially for kidney and thyroid health as cats age.

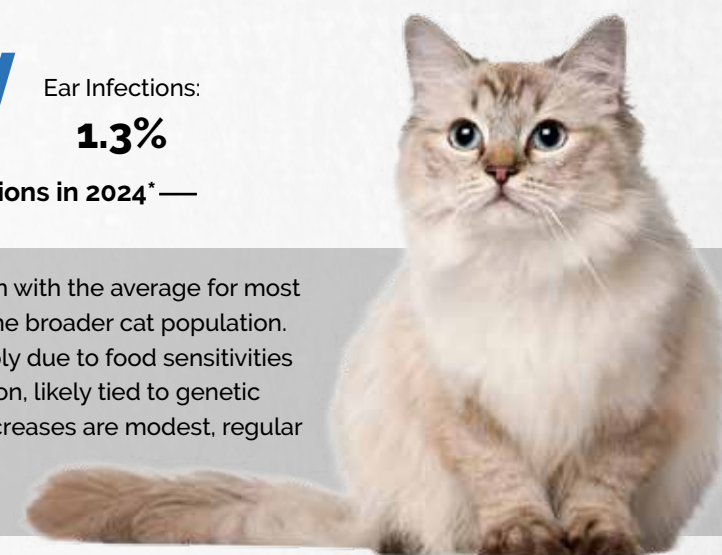


2. Ragdoll

Skin Conditions: **2.6%** / Gastroenteritis: **5.4%** / Eye Infections: **2.5%** / Ear Infections: **1.3%**

—Percentage of Ragdolls who claimed for these conditions in 2024*—

Ragdolls are one of the most popular cat breeds and generally align with the average for most health conditions, helping to define what's considered "normal" in the broader cat population. They do show a slightly higher rate of gastrointestinal issues, possibly due to food sensitivities or slower digestion. Eye conditions are also marginally more common, likely tied to genetic traits affecting ocular structure or tear production. Though these increases are modest, regular vet check-ups focused on digestive and eye health can help catch issues early and support the breed's calm, affectionate nature.



*Based on PetSure claims data 2024 as at March 2025.

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3. British Shorthair



British Shorthairs are more prone than average to gastrointestinal, eye, and ear issues, likely due to their facial structure and genetics. Eye and ear problems occur at more than twice the typical rate, with digestive troubles also more common. They also face higher rates of infections, such as cat flu or feline upper respiratory tract infection (URI) and feline infectious peritonitis (FIP), and heart conditions, such as murmurs and cardiomyopathy. Behavioural issues are rare thanks to their calm, affectionate nature. While generally low-maintenance, regular check-ups—especially for heart, digestive, and eye health—can help manage their increased risks.

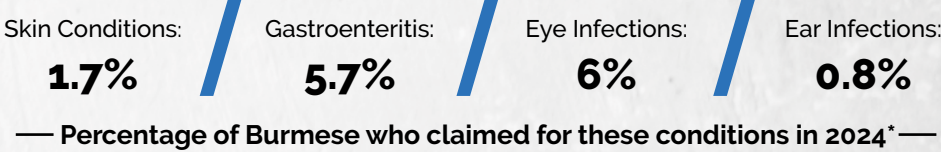
4. Maine Coon



Maine Coons are more prone to digestive issues, with gastrointestinal conditions occurring about 25% more often than in the average cat—possibly due to their large size, heavy coats causing hairballs, or common dietary sensitivities. They're also twice as likely to develop ear conditions, likely linked to their large, tufted ears trapping debris and moisture. Additionally, they are around 70% more likely to ingest foreign objects, reflecting their playful, curious nature. Preventive care—like regular grooming, ear checks, and enriched environments—can help reduce the risk of these health issues.

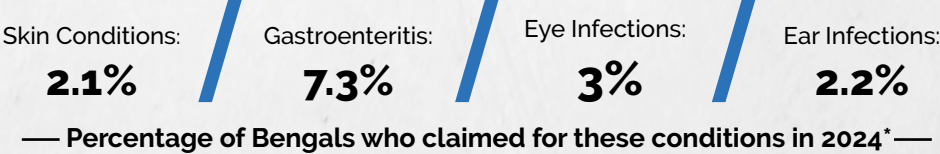


5. Burmese



Burmese cats are more prone than average to several health issues. Eye conditions are more than twice as common, likely due to inherited traits, and they're more than twice as likely to develop arthritis, possibly linked to their stocky build. Renal problems occur nearly three times as often, making regular blood and urine tests important. Their playful, curious nature also means they're almost twice as likely to swallow foreign objects. Routine check-ups and early screening are key to managing these risks and supporting long-term health.

6. Bengal



Bengal cats are generally healthier than average, but they're more prone to digestive issues—likely due to a fast metabolism and food sensitivities. They're also more than 1.5 times more likely to develop musculoskeletal problems, possibly from their high energy and muscular build. Their social nature and exposure in multi-cat settings raise the risk of infections, such as cat flu and FIP. Keeping an eye on gut health, joint mobility, and early signs of infection can help manage these risks.



7. Devon Rex



Devon Rex cats are more susceptible to several health issues than the average cat. Digestive problems occur more than 50% more often, and they're more than twice as likely to develop ear conditions—likely due to their large, open ears that trap debris. Skin disorders are especially common, with rates more than three times higher, possibly linked to their fine, curly coat and delicate skin. Circulatory issues also appear more frequently, though the cause is unclear. Regular vet check-ups are key to managing these elevated risks.

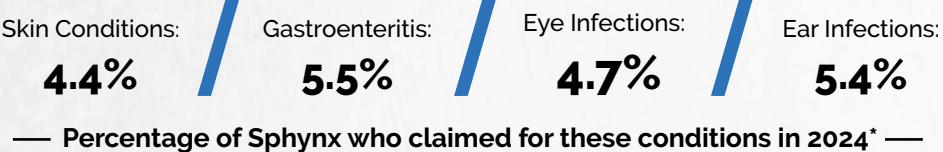


8. Russian Blue



Russian Blues have slightly higher rates of digestive, urinary, and respiratory issues, with gut problems being especially common. Urinary troubles may be linked to their sensitivity to stress or changes in routine. Eye, ear, and mild musculoskeletal issues are also a bit more frequent. On the plus side, they're less prone to heart disease and hyperthyroidism, likely thanks to their calm nature and steady activity levels. Though generally healthy and long-lived, regular check-ups—especially for digestive and urinary health—help catch problems early and support ongoing wellbeing.

9. Sphynx



Sphynx cats are much more likely than average to develop heart murmurs and cardiomyopathy due to their limited gene pool. Their fast metabolism and lack of fur may also strain the heart. They're more than three times more prone to ear issues, as their large, hairless ears trap wax and debris. Skin problems are common too, with exposed skin easily irritated or infected. Respiratory issues, such as coughing and asthma-like symptoms, occur nearly twice as often, likely from sensitive airways and an indoor lifestyle. Regular vet visits—especially for heart and skin health—are essential for early detection and ongoing care.



10. Siberian

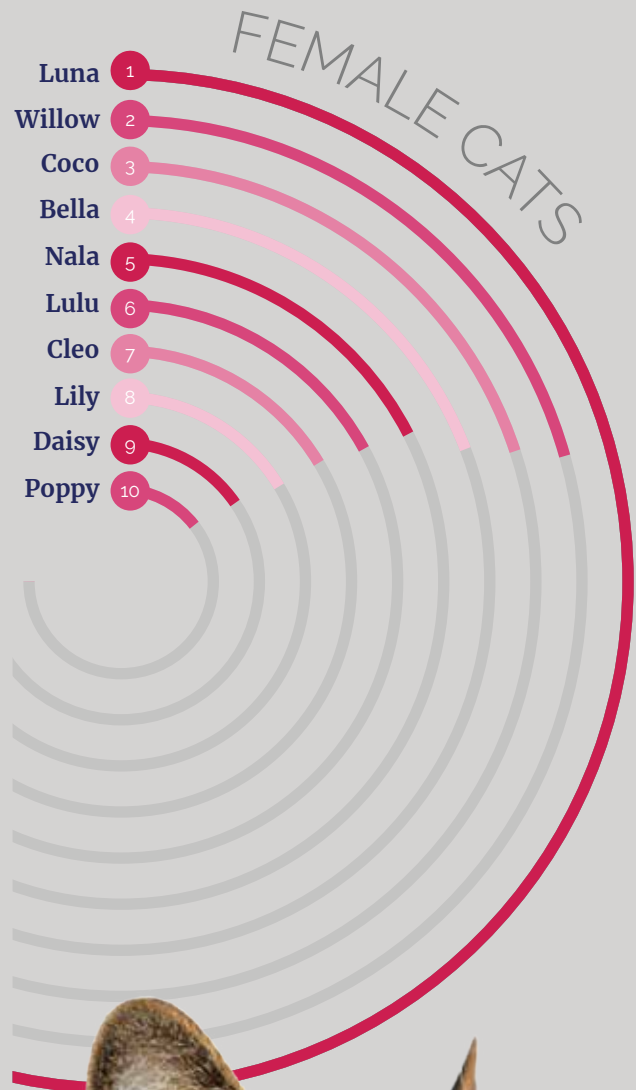


Siberian cats have a distinct health profile. They face gastrointestinal issues more often than other cats but show significantly lower rates of common problems, such as arthritis (more than two-thirds less), likely due to their strong build and active nature. While they do have slightly higher rates of benign tumors and illness, such as cat flu, Siberians are generally hardy and robust. Their low risk of joint and respiratory issues reinforces their reputation as physically resilient, especially with regular exercise and a clean indoor environment.

*Based on PetSure claims data 2024 as at March 2025. These insights are based on aggregated insurance PetSure claims data from 2024 and reflect the conditions reported in insured pets over a 12-month period. They are not predictive of individual outcomes and should not be used as a substitute for veterinary advice. Sample sizes vary by breed and are noted for context, but results may not be representative of all pets within a breed.

TOP TEN NAMES

of 2024



CATS

Luna held her crown as the top name for girls, while Willow and Lulu gained popularity amongst female felines. Milo maintained his status among the boys, with new names, such as Oreo and Gizmo, making their way into the top ten list.

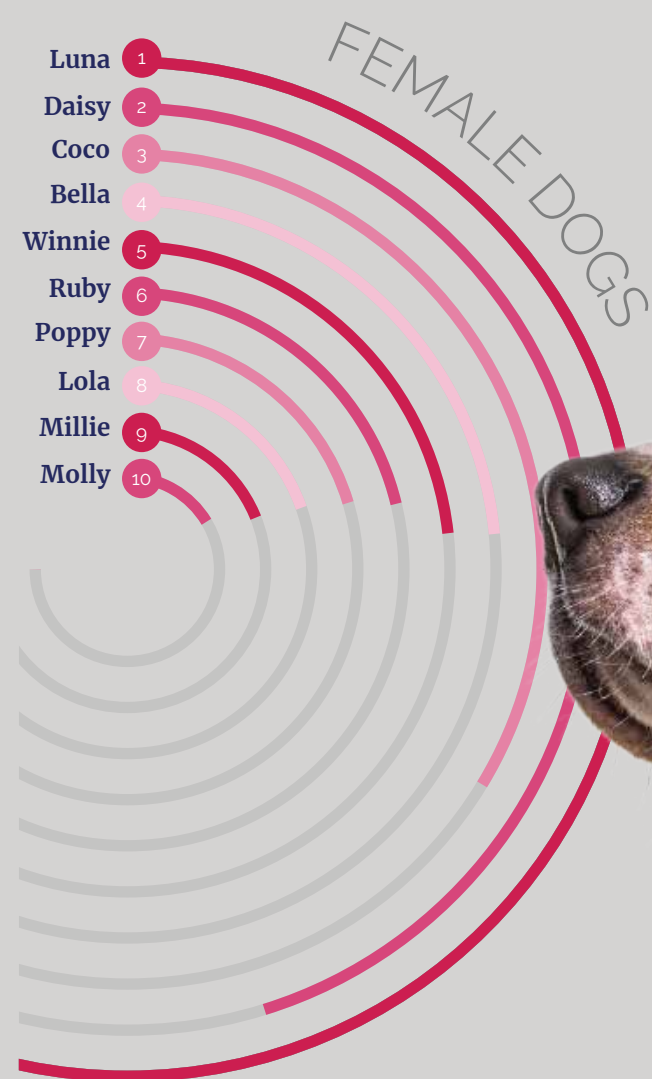
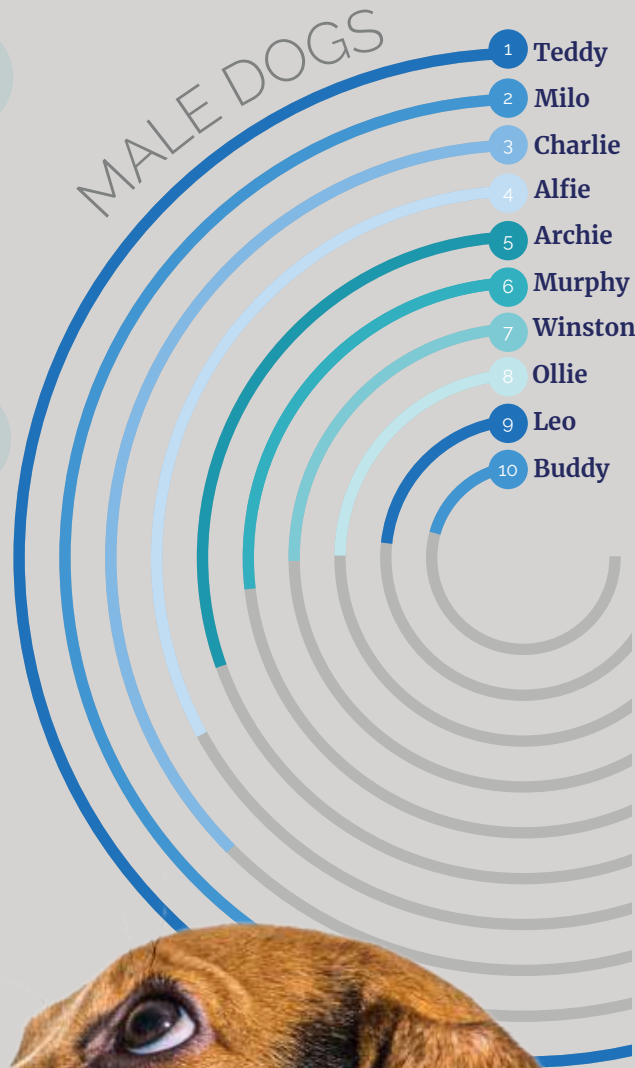


From timeless favourites to adorable new entries, here are the top 10 names for dogs and cats born in 2024*. This year, we took a new approach by breaking down the top names by boys and girls. This snapshot offers a closer look at the naming trends shaping Australia's newest generation of pets.



DOGS

In the dog world, Luna maintained the top spot for girls, while 2024 saw some newcomers, with Winnie debuting at fifth position and Alfie making the top ten for the boys. One name that dropped off the list? Frankie, no longer making the top ten.



*Based on PetSure claims data 2024, as at April 2025

TOP HEALTH CONDITIONS of 2024

Just like us, dogs experience different health needs as they grow older. Puppies can be prone to upset tummies and skin infections as their immune systems develop and they adjust to new foods and environments. As dogs move into adulthood, their tendency to eat harmful items typically decreases-but chronic conditions, such as repeat ear or skin infections and more serious gastrointestinal upsets, can emerge. In their senior years, it's common to see age-related conditions, such as arthritis and cancer, as their joints and immune systems feel the effects of time. Understanding what's normal at each life stage helps you stay one step ahead of your dog's health and wellbeing.



Under 1 years

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$694	\$18,012
2	Ear infections	\$330	\$5,998
3	Skin infections/allergies	\$324	\$10,670



1 - 8 years old

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Skin infections/allergies	\$657	\$21,209
2	Ear infections	\$444	\$20,655
3	Gastrointestinal conditions	\$872	\$37,599

8+ years old

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Osteoarthritis	\$831	\$21,936
2	Skin infections/allergies	\$699	\$15,465
3	Mass lesions (lumps and bumps)	\$1,087	\$31,195



Top 10 conditions in dogs (all ages)

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Skin infections/allergies	\$667	\$21,209
2	Gastrointestinal conditions	\$874	\$37,599
3	Ear infections	\$439	\$22,665
4	Wounds from traumatic injuries and fights/bites	\$836	\$46,525
5	Mass lesions (lumps and bumps)	\$961	\$31,195
6	Eye conditions	\$468	\$19,419
7	Osteoarthritis	\$823	\$39,289
8	Musculoskeletal conditions (limping)	\$607	\$15,591
9	Anal sac disorders	\$316	\$30,697
10	Dental conditions	\$816	\$13,158

Note: pets may suffer from multiple conditions in a single year.

*Based on 2024 PetSure claims data as at Feb 2025. Amount claimed per policy over a 12-month period. Reimbursement for these claims under a pet insurance policy would be subject to limits, such as annual benefit limits or sub-limits, benefit percentage, applicable waiting periods and any applicable excess. Cover is subject to the policy terms and conditions.

As cats grow, their health needs often change in accordance with their stage of life. Curious kittens can get upset stomachs from eating things they shouldn't, and their still-developing immune systems can make them more vulnerable to eye and skin infections. In adulthood, their adventurous streak can put them at risk of injuries from falls, road accidents, snake bites or fights with other cats, while more serious conditions like lower urinary tract disease, colitis or inflammatory bowel disease can also appear. As they ease into their senior years, issues like arthritis, and kidney problems become more common. Knowing what to look out for at every age can help keep your cat feeling their best, every step of the way.



Under 1 years

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$703	\$13,918
2	Eye conditions	\$313	\$3,874
3	Ear infections	\$337	\$4,736

1 - 8 years old

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$884	\$26,987
2	Urinary tract disorders	\$1,519	\$33,270
3	Eye conditions	\$397	\$19,760



8+ years old

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$1,017	\$22,515
2	Urinary tract disorders	\$1,350	\$22,945
3	Dental conditions	\$1,068	\$5,258



Top 10 conditions in cats (all ages)

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$903	\$26,987
2	Urinary tract disorder	\$1,459	\$38,769
3	Skin infections/allergies	\$470	\$21,343
4	Fight or bite wounds	\$620	\$24,529
5	Eye conditions	\$424	\$20,106
6	Behavioural problems	\$141	\$10,679
7	Ear infections	\$422	\$10,979
8	Osteoarthritis	\$779	\$8,032
9	Heart murmurs	\$1,569	\$22,800
10	Mass lesions (lumps & bumps)	\$1,486	\$34,688

Note: pets may suffer from multiple conditions in a single year.

You should consider the relevant Product Disclosure Statement or policy wording available from the relevant provider. Please note that values calculated are based on all claims for that condition and medically related conditions in each calendar year. **Pet insurance policies can have an annual limit between \$5,000 - \$30,000 to assist with eligible treatment costs.

MOST EXPENSIVE

When it comes to feline health, some conditions can come with a surprisingly high cost. From complex cancers to accidental injuries, such as fractures or foreign body ingestion, treatment can quickly become a major financial commitment. Certain breeds, such as Tonkinese, Maine Coons, and Birman, are more prone to these high-cost health issues, often needing advanced care or surgery. It's a reminder of how unpredictable pet health can be, and why many cat parents choose to be prepared for the unexpected.

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**	Breed most at risk#
1	Gastrointestinal Cancer	\$3,567	\$38,530	Pixie-Bob, Exotic Shorthair, Tonkinese, Persian
2	Foreign Body Ingestion	\$3,080	\$31,484	Birman, Burmese, Tonkinese
3	Lymphoma (cancer)	\$4,414	\$31,228	Russian Blue, Abyssinian, Tonkinese
4	Snake Bite	\$2,763	\$26,738	Burmese, Ragdoll cross, American Shorthair
5	Fracture	\$4,842	\$23,509	Siamese, Tonkinese, Bengal
6	Hip Surgery	\$8,662	\$20,144	Maine Coon, Bengal
7	Tick Paralysis	\$2,542	\$16,587	Russian Blue cross, Siamese, Siberian, Ragdoll
8	Intervertebral Disc Disease	\$2,548	\$15,790	British Blue, Birman, Siberian
9	Cruciate (knee joint) Condition	\$2,589	\$12,101	Ragdoll, British Short Hair, Domestic Shorthair
10	Elbow Dysplasia	\$2,410	\$10,161	Munchkin, Maine Coon, British Shorthair

CONDITIONS in 2024

Some health conditions in dogs don't just take a toll emotionally, they can come with a serious price tag, too. From complex surgeries to life-threatening illnesses, such as lymphoma and tick paralysis, the cost of care can quickly climb into the tens of thousands. Certain breeds are more at risk, and treatments often require specialist support and ongoing care. It's a powerful reminder of how unpredictable pet health can be, and just how much assistance pet insurance can offer when the unexpected happens.

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**	Breed most at risk#
1	Lymphoma (cancer)	\$5,572	\$61,828	Bullmastiff, English Mastiff cross, Miniature Australian Bulldog, Curly Coated Retriever, American Bulldog
2	Tick Paralysis	\$3,329	\$57,482	Welsh Springer Spaniel, Maltalier, Wire Fox Terrier, King Charles Spaniel cross
3	Blood Disorder	\$3,690	\$46,934	American Pit Bull Terrier Cross, American Cocker Spaniel, Japanese Akita, Miniature Maltese cross
4	Hind Leg Fracture	\$4,751	\$43,677	Miniature Bull Terrier, Wolfhound, Greyhound, Neopolitan Mastiff cross
5	Spine—Intervertebral Disc Disease	\$4,949	\$41,850	Pekingese, French Bulldog, Miniature Dachshund, Dachshund (Standard), Cardigan Welsh Corgi, French Bulldog cross
6	Hip Surgery	\$8,156	\$39,508	Old English Sheepdog cross, Collie, Samoyed, English Springer Spaniel, Rottweiler cross
7	Diabetes (Type 1)	\$3,403	\$36,633	Australian Terrier, West Highland White Terrier, Bichon Frise, Scottish Terrier, Miniature Pinscher
8	Cancers (excluding lymphoma)	\$3,436	\$36,309	Boxer, American Bulldog cross, Vizsla, Bullmastiff
9	Gastric Dilatation-Volvulus (GDV)	\$4,114	\$25,435	Bernese Mountain Dog, Newfoundland, Great Dane, Doberman, Maremma (Italian Sheepdog)
10	Cruciate (knee joint) Condition	\$3,510	\$22,709	Australian Bulldog, American Bulldog, Rottweiler, Bichon Frise, American Staffordshire Terrier

CATS



DOGS



*Based on 2024 PetSure claims data as at Feb 2025. Amount claimed per policy over a 12-month period. Reimbursement for these claims under a pet insurance policy would be subject to limits, such as annual benefit limits or sub-limits, benefit percentage, applicable waiting periods and any applicable excess. Cover is subject to the policy terms and conditions. You should consider the relevant Product Disclosure Statement or policy wording available from the relevant provider. Please note that values calculated are based on all claims for that condition and medically-related conditions in each calendar year.

^Pet insurance policies can have an annual limit between \$5,000 - \$30,000 to assist with eligible treatment costs.

#Based on PetSure's prevalence data for 2024. Prevalence = (Number of pets that made at least one claim ÷ total number of insured pets) × 100

PET HEALTH

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We've analysed our data and taken a look into some of the health conditions affecting our pets.



Gastroenteritis in cats & dogs: What you need to know

Gastroenteritis is one of the most common conditions experienced by companion animals. It can affect cats and dogs of all ages and breeds, leading to symptoms such as vomiting, diarrhoea, dehydration, and lethargy. While it's often treatable with timely care, understanding gastroenteritis—its causes, symptoms, and available treatments—can help ensure the health and wellbeing of your furry companion.

What is gastroenteritis in pets?

Gastroenteritis refers to inflammation of the gastrointestinal (GI) tract, primarily impacting the stomach and intestines. Symptoms include vomiting, diarrhoea, lethargy, reduced appetite, abdominal pain, and dehydration.

This condition, while distressing for both pets and owners, is typically manageable with proper care. However, untreated or chronic cases can lead to complications, making early detection vital.

Prevalence, costs and common causes

Gastroenteritis is prevalent across all life stages of cats and dogs, although it manifests differently in different pets. According to PetSure claims data in 2024, gastroenteritis is the second most claimed condition in dogs and the most claimed condition in cats.

The average cost for treatment in dogs in 2024 was \$737, with the highest cost for treatment being \$32,310*. For cats, the average cost for treatment was \$735, with the highest cost for treatment being \$26,987*.

Acute gastroenteritis is a sudden-onset condition and is often caused by eating harmful items (e.g. table scraps or garbage), infections such as parvovirus or protozoa infestation (e.g., Giardia), or even stress. Treating Giardia

often includes a prolonged use of a worming agent combined with antimicrobial treatment. The average treatment cost for Giardia in 2024 was \$580* but could be as high as \$8,542*.

Chronic gastroenteritis develops over time and is typically triggered by food allergies, underlying diseases, or persistent exposure to stressors. The average treatment cost for IBD (inflammatory bowel disease) in 2024 was \$1,701*, with the highest amount costing \$25,703*.

Trends in veterinary services or insurance claims related to gastroenteritis have increased over time.

Cost of treating Gastroenteritis 2014-2024

Treatment Year	Avg treatment cost^ (dogs)	Avg treatment cost^ (cats)
2014	\$439	\$453
2015	\$457	\$451
2016	\$478	\$510
2017	\$489	\$484
2018	\$502	\$541
2019	\$515	\$523
2020	\$548	\$555
2021	\$574	\$558
2022	\$619	\$623
2023	\$702	\$671
2024	\$738	\$737

*Based on PetSure claims data 2024, as at April 2025. Amount claimed per policy over a 12-month period.

^Based on PetSure claims data 2014-2024.

Clinical signs



Common symptoms to watch for

Recognising the symptoms early is crucial for effective treatment. Vomiting, diarrhoea, fatigue, dehydration and loss of appetite are primary indicators.

Key differences in how cats and dogs present symptoms include:

- **Dogs:** More prone to vomiting and may exhibit drooling.
- **Cats:** Tendency to hide, stop grooming, or reduce physical activity

When to visit the vet

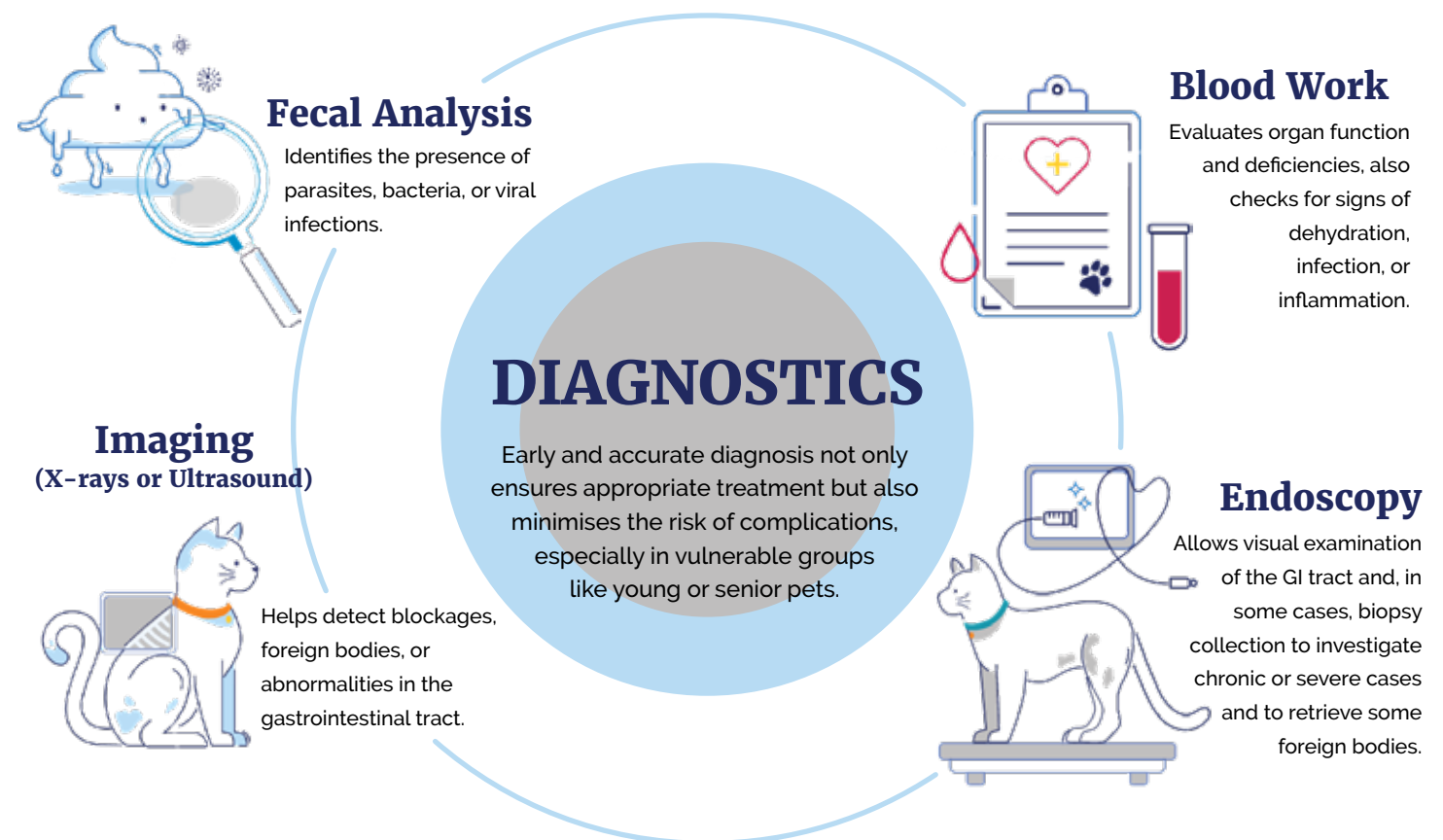
Not all cases of gastroenteritis are emergencies but knowing when to act is critical. Severe symptoms, such as persistent vomiting, blood in stool/vomit, or signs of extreme dehydration, should prompt immediate veterinary attention. As a first port of call, you can consult telehealth to see if your pet's symptoms can be managed at home or if your pet needs urgent in-clinic care.

What to expect at the vet if your dog has gastroenteritis

When you take your pet to a veterinarian for possible gastroenteritis, they'll review your pet's history and perform a full nose-to-tail physical examination. A detailed history from the pet owner is also valuable. The vet may ask you questions regarding your pet's diet, recent exposure to toxins, behavioural changes or travel history to help narrow down potential causes.

For persistent cases, elimination diets or gastrointestinal biopsies may be necessary to uncover potential food allergies or to accurately determine the underlying cause of the gastrointestinal issue.

To confirm gastroenteritis and rule out other underlying conditions, a variety of diagnostic tests may be conducted, including:



Treatment costs

Here are some of the typical costs involved in diagnosing and treating gastrointestinal conditions, by treatment type.

Treatment	Avg treatment cost (dogs)	Avg treatment cost (cats)
Blood Test	\$186	\$206
Faecal Tests	\$166	\$229
Fluid Therapy	\$124	\$125
Procedure Fee—Endoscopy	\$778	\$911
Procedure Fee—Radiology	\$259	\$254
Procedure Fee—Ultrasound	\$379	\$469

Source: PetSure claims data 2024

Treatment options

Treatment for gastroenteritis depends on its underlying cause and severity. Mild cases may resolve with supportive care, while moderate to severe cases require more tailored interventions. Below are common approaches to managing gastroenteritis in pets.

Supportive care

- **Fluid Therapy:** Rehydration is vitally important, often achieved through subcutaneous or intravenous fluids to replace lost electrolytes. (Avg cost \$166 based on 2024 PetSure claims data).

- **Dietary Management:** A temporary switch to a bland diet, such as boiled chicken and rice, or prescription GI-friendly food can help soothe the stomach while promoting recovery. Gradual reintroduction of their regular diet is key to avoiding a relapse.

Medications

- **Antiemetics:** Help control vomiting and reduce nausea.
- **Probiotics:** Assist in restoring a healthy gut microbiome, especially after infections or antibiotic treatments.
- **Antibiotics or Antiparasitics:** Prescribed in cases involving bacterial infections or parasites.

Addressing underlying causes

For more severe or chronic cases of gastroenteritis, addressing the root cause is essential. For example, pets with food allergies may require long-term dietary adjustments, while those with organ dysfunction may need additional medical management.

The importance of prevention

Gastroenteritis is a common but manageable condition in cats and dogs. Early detection, proper care, and preventive measures can significantly improve your pet's quality of life.

Understanding age-related differences in presenting conditions and seeking timely veterinary attention can help ensure that your pet's health remains a priority.

For additional insights on common pet conditions and the costs of veterinary care, consult your vet or explore coverage options to safeguard your furry family members.

Case study: David & Rambo

Rambo the Toy Poodle is typically a playful and curious pooch, but pet parent David knew something wasn't quite right when Rambo started displaying some unusual symptoms. At first, David noticed Rambo had lost his appetite and saw blood in his stool, followed by an episode of diarrhoea and vomiting.

After monitoring Rambo closely, David took him to the local vet in June 2024. The veterinarian took a sample of Rambo's stool for testing and diagnosed him with giardiasis—an infection caused by Giardia, a microscopic single-celled parasite found in his stool. Rambo was prescribed medication to treat giardiasis, and the symptoms resolved quickly in a few days.

In November 2024, Rambo presented at the emergency vet for blood in his stool and nausea, and he was diagnosed with giardiasis for the second time. Following the prescribed medication from the veterinarian, it quickly resolved again.

Fortunately, David had a pet insurance policy and could claim for Rambo's treatment. The total claim amount was \$841, and the benefit reimbursed was \$637 in total, or nearly 80% of the vet bill.



"With Rambo being a hunting breed, we knew pet insurance would be useful while he's young as he's often exploring and sniffing outdoors so he can easily pick things up, and then when Rambo gets older he may experience things, such as arthritis. Having pet insurance means we have a safety net to help buffer some of the costs needed to treat a whole range of health issues he may have during his lifetime.

"My advice to other pet owners would be to pay close attention to your dog and surroundings when outdoors, and keep your pet on a lead if possible, to avoid them coming into contact with any unknown water sources, bird droppings or anything that could potentially cause a health issue."

Rambo is now fully recovered and back to his usual playful self. **

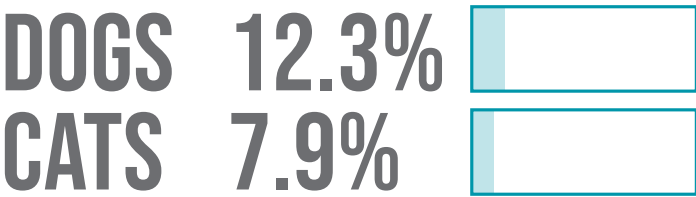
**Testimonials and customer experience may vary depending on individual circumstances. Claims are assessed subject to policy terms and conditions.

GASTROENTERITIS

Gastroenteritis is the second most claimed condition in dogs and the most claimed condition in cats.

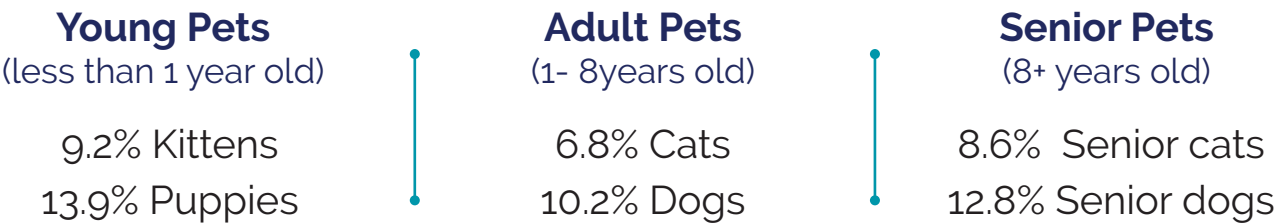
PREVALENCE:

Approximately 11.3%* of all pets annually are diagnosed with gastrointestinal symptoms including vomiting and diarrhoea



PETSURE CLAIMS DATA 2024

In 2024 claims related to gastroenteritis



The average amount claimed for DOGS was \$737*, with the highest claim cost being \$32,310*.

THE AVERAGE AMOUNT CLAIMED FOR CATS WAS

WITH THE HIGHEST CLAIM COST BEING \$735*
\$26,987*

*Based on PetSure claims data 2024, as at April 2025

FELINE OBESITY

A silent epidemic



Once a relatively uncommon issue, feline obesity now affects a significant percentage of domestic cats. According to PetSure claims data (Jan 2020 to Dec 2024), the percentage of cats classified as overweight or obese ranges from 17% to 53% depending on age. The lowest percentage occurs in the first year of life at 17%, but more than doubles by the second year to 37% and only increases from there. The highest percentage occurs for cats aged 7 to 8 years old with 53% of this age bracket classified as overweight or obese.

This data tallies with the most recent Animal Medicines Australia (AMA) "Pets in Australia" report¹ (2022), which estimates that approximately 41% of cats are classified as overweight or obese. However, this figure increases to 61% in the United States² and is estimated to be as high as 63% in New Zealand³.

Contributing factors to weight gain

Excess weight in cats is a serious health concern. Overweight is typically defined as a body condition score (BCS) of 6-7 on a scale of 1 to 9 and obesity is defined as a BCS of 8-9, where 9 indicates extreme/morbid obesity. Other BCS systems rank overweight and obesity as a score greater than 3 on a 5-point scale.

Feline obesity, also defined as a body weight 20-30% above ideal range, is the most commonly seen nutritional disorder in domestic cats⁴. The main causes of obesity in cats include changes in eating habits and patterns, a sedentary lifestyle with low environmental stimulation combined with genetic predispositions.

The most common contributing factor to weight gain in cats has been attributed to 'free' or 'ad-lib' feeding. This means leaving food available throughout the day, often in the form of dry kibble. Many pet owners mistakenly believe that cats will self-regulate their food intake, but free-feeding and frequent treats can quickly lead to weight gain—especially when combined with limited physical activity. This is particularly common in indoor cats.

Breed can also play a significant role, according to research from the Swedish University of Agricultural Science⁵, which involved more than 2,500 cats. Their study revealed that of all the purebred cats analysed, 50% were overweight, with British Shorthairs the most over-represented—65% of this breed were assessed as overweight. Maine Coons followed closely behind at 44% and both Birmans and Persians were identified as the least overweight breeds. However, total numbers for purebreds were relatively low in this study, with the majority of cats comprising domestic short/long hair.

The study did find that all male cats are at a higher risk of becoming overweight, accounting for 57% of all overweight cats, and highlighted the disconnect between owner perception versus medical assessment. When body condition score was assessed by trained professionals (via medical records), 47% of all domestic short- and long-haired cats were identified as overweight or obese. Yet, when pet parents assessed their own domestic short- and long-haired cats (via questionnaire), the figure fell to just 24%.

The link between obesity and health risks

Sadly, being overweight is not just an aesthetic concern—it significantly increases the risk of various serious health conditions. It is also a condition in its own right, defined as "a systemic, multiorgan, metabolic, chronic and progressive inflammatory disease" of fat cells³.

In Australia, a 2018 study published in the *Journal of Small Animal Practice*⁶ found significant associations between being overweight and 14 specific health conditions in Australian cats. These conditions include diabetes, osteoarthritis and urinary tract disease—all of which are more likely to affect overweight and obese cats than their leaner counterparts. In addition, the study identified, for the first time, associations of high body condition scores with asthma, hypertension, diarrhoea, skin, eye and allergic conditions in cats.

1. Diabetes mellitus

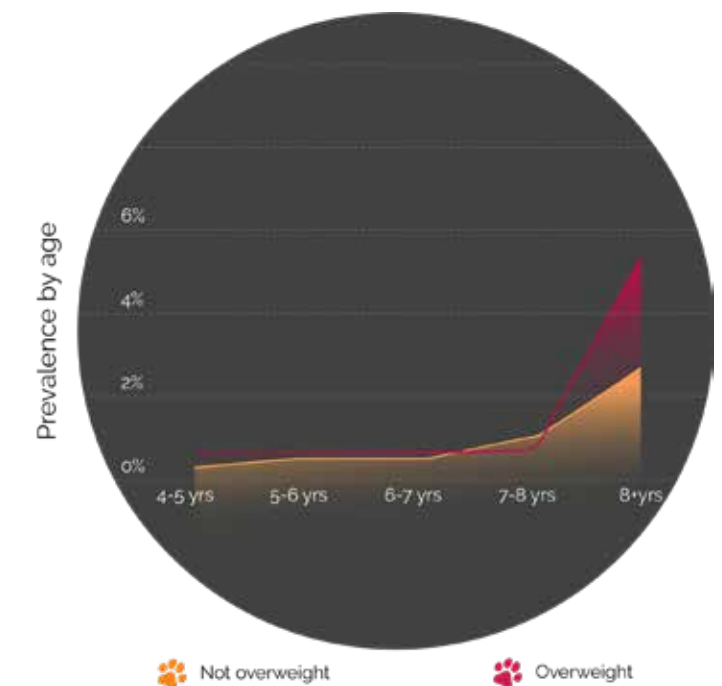
Overweight and obese body conditions are a major risk factor for diabetes mellitus in cats. Excess fat contributes to insulin resistance, where the body doesn't respond appropriately to insulin, and this leads to elevated blood

sugar levels, which in turn can result in Type 2 diabetes. Without appropriate treatment, diabetes can lead to severe and potentially life-threatening complications, such as diabetic ketoacidosis, neuropathy and chronic kidney disease, as well as a reduced lifespan.

In Australia, there is a well-documented link between Australian-bred Burmese cats and the incidence of Type 2 diabetes, which is four times higher than Burmese cats bred in the United States⁷ and four times the incidence of diabetes in the more common domestic short- and long-haired cat in Australia⁸.

Prevalence of diabetes

Various age groups in overweight vs non-overweight cats:



Source: PetSure claims data (Jan 2020 – Dec 2024)

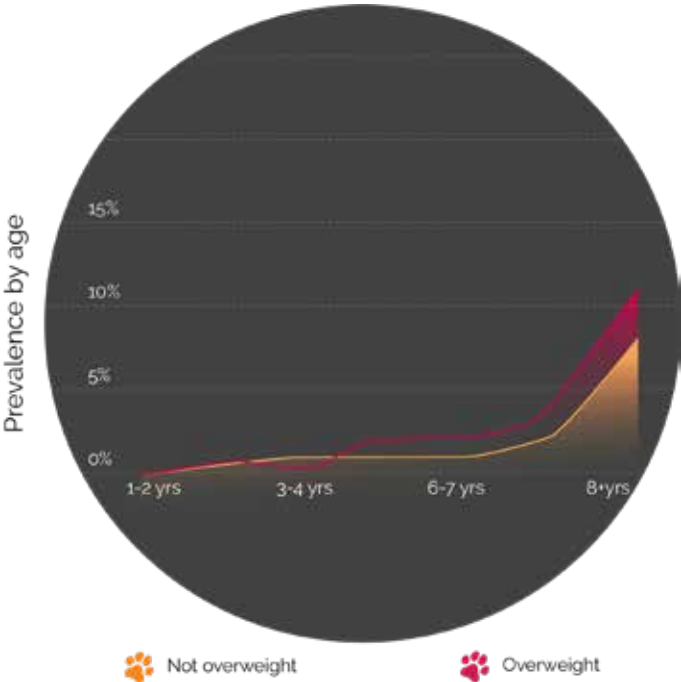
2. Arthritis and joint problems

Obesity also accelerates the development of osteoarthritis in cats. This condition is characterised by the erosion of joint cartilage, and extra weight in the body puts additional stress on these joints, exacerbating inflammation and pain. The 2018 study from the University of Sydney⁶ showed that obese cats with a body condition score of eight or above were significantly more likely to suffer from arthritis and other joint-related conditions than their slimmer counterparts, which in turn reduces their mobility and affects their quality of life.

This is backed up by a newly published study in *BMC Veterinary Research*⁹, which found that overweight cats were significantly more likely to suffer from whole body arthritis, with the joints of the wrist, elbow, hip and knees at particular risk.

Prevalence of arthritis and joint problems

Various age groups in overweight vs non-overweight cats:



Source: PetSure claims data (Jan 2020 – Dec 2024)

3. Heart disease

Hypertrophic cardiomyopathy (HCM) is the most common feline heart disease, making up 60% of all heart conditions in cats¹⁰. However, studies show that obesity doesn't seem to have a strong link to the development of HCM in cats, as factors such as body weight and body condition score (BCS) don't appear to have any significant impact. In addition, unlike humans, obese cats with high blood levels of very-low-density lipoprotein (VLDL) fats don't develop high blood pressure or artery disease¹¹. So, although obesity itself isn't a risk factor for heart disease, one study found that cats with heart failure who were heavier than their more moderate bodyweight counterparts, had a lower survival rate¹².

4. Liver disease

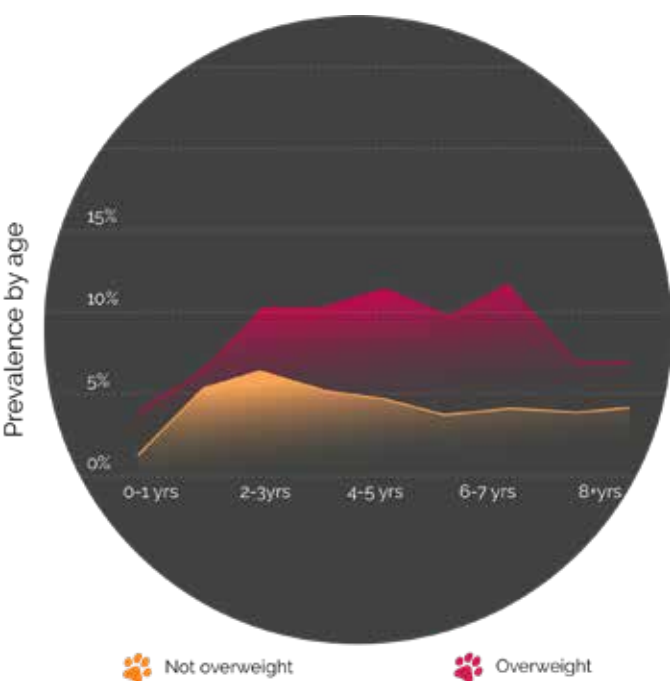
Hepatic lipidosis, commonly known as fatty liver disease, is a common condition in overweight and obese cats, especially when they experience rapid weight loss or prolonged periods of anorexia. It can be triggered by a number of factors including stress, illness or painful underlying diseases, such as pancreatitis¹³. Following a period of fasting, the cat's liver begins to break down fat from the body in order to obtain sufficient energy and nutrients for survival. In overweight or obese cats, the excessive fat content can overwhelm the liver's ability to process it, leading to significant levels of fat accumulation in the liver. A definitive diagnosis often requires a liver biopsy and treatment may require surgical placement of a feeding tube.

5. Urinary tract disorders

Obesity in cats has been linked to a variety of urinary tract issues, including bladder stones (urolithiasis), lower urinary tract disease (LUTD) and cystitis. Research has indicated that obese cats may be more likely to develop bladder stones because they tend to drink less water and eat more ore-forming minerals that contribute to stone formation^{14, 15}. Additionally, indoor and neutered cats usually drink less, are less active, and produce less urine. As a result, urine stays in the bladder longer, increasing the risk of bladder stones and urinary tract infections.

Prevalence of feline lower urinary tract disease (FLUTD)

Various age groups in overweight vs non-overweight cats:



Source: PetSure claims data (Jan 2020 – Dec 2024)

Recognising obesity in cats

As veterinarians and pet parents, it is essential to identify obesity early in its progression to prevent long-term health issues. A simple body condition score (BCS) assessment can help determine whether a cat is overweight or obese¹⁶.

Managing obesity: prevention and treatment

Managing obesity in cats requires a multifaceted approach:

Diet: Switching to a high-protein, low-carbohydrate diet and ensuring appropriate portion control are fundamental. Reducing calorie intake, especially from treats, and stopping free feeding are also important.

Exercise: Encourage play and physical activity with interactive toys, puzzle feeders, or even leash training to get your cat moving.

Veterinary Guidance: Regular vet visits are crucial for monitoring weight, adjusting diets, and addressing any emerging health problems early.

Obesity is not just a cosmetic concern—it's a serious medical condition with far-reaching consequences for a cat's health. From diabetes and arthritis to liver disease and urinary problems, obesity contributes to a wide array of conditions that can significantly impact a cat's lifespan and quality of life. In Australia, the statistics are clear: obesity is a growing problem. But with early intervention and proper weight management, we can improve the health and longevity of our feline companions.

See references on pg 78

FELINE OBESITY RATES ESCALATE WITH AGE

From 17% in First Year to 53% by Ages 6-7

Underweight
10% less body fat

Easily felt bones
Lack of muscle
Visible ribs

Overweight
10-20% extra body fat

Undefined Waist
Broad back
Press to feel ribs
Round and saggy abdomen

Ideal Weight
0%+ extra body fat

Visible Waist
Ribs easy to feel
Visible slight tummy tuck

Obese
20%+ extra body fat

Visible fat on neck
Visible fat on limbs
Concealed ribs
No Visible waist

CONTRIBUTING FACTORS

Medical Conditions
Diseases, such as hypothyroidism contribute to weight gain

Overfeeding
Excessive food and treats.

Age
Older cats have slower metabolisms.

Inactivity
Lack of exercise.

Breed
Certain breeds are more prone to obesity.

Killing them with kindness

CANINE COGNITIVE DYSFUNCTION

Understanding and caring for senior dogs



Ageing is a natural process that affects all living beings, and dogs are no exception. Some may develop Canine Cognitive Dysfunction (CCD) as they age. Like dementia or Alzheimer's disease in humans, CCD can significantly impact a dog's behaviour, memory and quality of life. This article will explore what CCD is, what causes it and practical ways to care for a dog living with this condition.

What is Canine Cognitive Dysfunction (CCD)?

Canine Cognitive Dysfunction (CCD) is a neurodegenerative disorder primarily seen

in senior dogs. It affects cognitive functions, such as memory, learning and awareness, and generally occurs after the age of nine. Research¹ indicates that as many as 28% of dogs aged 11-12 and nearly 68% of dogs aged 15-16 exhibit signs of CCD.

While CCD is not a normal part of ageing, its symptoms often overlap with other age-related issues, making diagnosis challenging without veterinary assessment.

See references on pg 78

Recognising the symptoms of CCD

The signs of CCD are often summarised using the acronym DISHAL:

D DISORIENTATION

Dogs may seem lost in familiar settings, stare at walls, or get stuck in corners.



I INTERACTION CHANGES

Affected dogs might withdraw from family members or show anxiety around others.



S SLEEP-WAKE CYCLES CHANGE

They may become restless at night, pacing or vocalising, while sleeping more during the day.



H HOUSE-TRAINING ISSUES

Dogs might forget house-training rules or urinate indoors despite being let out.



A ACTIVITY LEVEL CHANGES

Some dogs develop repetitive behaviours, such as pacing, circling, or excessive licking.



L LEARNING/MEMORY CHANGES:

Some dogs may appear to have forgotten tricks or routines they have learned and/or be unable to stay on task.



If you notice these symptoms, consult your veterinarian. They can rule out other health issues, such as arthritis, vision loss, or urinary tract infections, that may mimic CCD symptoms.

Causes of CCD

CCD results from various age-related changes in the brain, including:

- 1. Amyloid Plaques:** A buildup of beta-amyloid proteins in the brain interferes with everyday cell communication and function.
- 2. Oxidative Stress:** Damage caused by free radicals, leading to inflammation and cell death.
- 3. Reduced Blood Flow:** Decreased circulation in the brain, which limits oxygen and nutrient supply.
- 4. Neurotransmitter Imbalance:** Changes in chemicals, such as dopamine and serotonin, which affect mood, behaviour, and cognition.

While these changes are inevitable to some degree, not all senior dogs develop CCD, suggesting a combination of genetic, environmental, and lifestyle factors play a role.

Treatments for CCD

While there is no cure for CCD, several treatment options can help manage the condition and improve your dog's quality of life:

- 1. Dietary Changes:** Your dog may be placed on a specific therapeutic diet to support brain health. These diets often contain ingredients rich in antioxidants, fats, and fatty acids to protect and promote healthy brain cells.
- 2. Dietary Supplements:** Your veterinarian may recommend supplements that are rich in antioxidants or oils containing medium-chain triglycerides (MCTs). MCTs provide an alternative energy source for the brain. This is because dogs with CCD often become less efficient at using glucose in their brain.
- 3. Medications:** Certain drugs may help improve cognitive function. For example, Monoamine Oxidase (MAO) inhibitors, such as Anipryl, can enhance neuron communication and protect the brain from further damage. In some countries, drugs, such as propentofylline, are used to increase blood flow to the brain, potentially benefiting dogs with CCD.

Source: <https://www.scribd.com/document/525337014/Dog-Behaviour>

Living with a dog affected by CCD

Caring for a dog with CCD requires patience, compassion and practical adjustments to make their life as comfortable as possible. There are several methods you can adopt to help them feel more at ease.



- Maintain a Routine:** Dogs thrive on routine and consistency becomes even more critical for CCD patients. Stick to regular schedules for feeding, walks and bedtime. Avoid sudden changes to your dog's environment as this can increase confusion and anxiety.
- Create a Safe, Familiar Space:** Designate a quiet, comfortable area where your dog can retreat if it feels overwhelmed. Use soft bedding, familiar toys and comforting scents to help it relax. Keep the space free of obstacles to prevent disorientation.
- Support Cognitive Function**
 - Interactive toys: Engage your dog's mind with food-dispensing puzzles, snuffle mats or scent-tracking games.
 - Training games: Simple commands like "sit" or "stay" can help reinforce memory and focus.
 - Mental stimulation: Rotate toys regularly and introduce gentle challenges to keep their brain active.
- Adapt the Home Environment**
 - Consistent furniture placement: Avoid rearranging furniture to help your dog navigate more easily.
- Improve Physical Health**
 - Non-slip mats: Place rugs or mats on slippery floors to prevent falls.
 - Nightlights: Use dim lighting at night to help dogs who are restless or confused in the dark.
 - Daily walks: Short, regular walks can maintain mobility and provide mental stimulation.
 - Healthy diet: Consider special diets for senior dogs or those containing antioxidants, omega-3 fatty acids, or medium-chain triglycerides (MCTs) to support brain health.
- Manage Behavioural Changes**
 - Remain patient: Accidents and unusual behaviours are common. Use positive reinforcement rather than punishment.
 - Minimise stressors: Minimise loud noises, unfamiliar visitors or sudden changes.
 - Pheromone diffusers: Products such as Adaptil can help create a calming environment for your dog.

Emotional support for pet owners

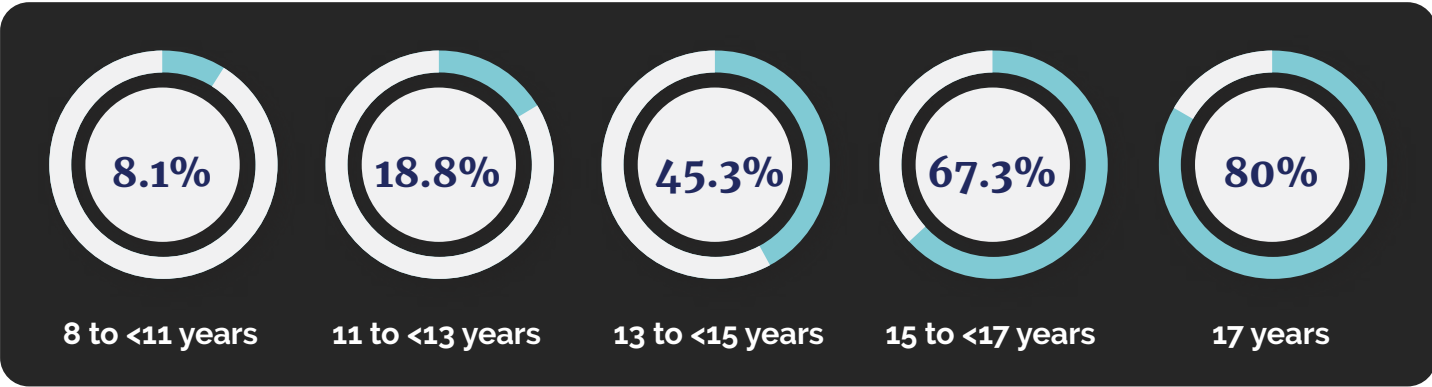
Living with a dog with CCD can be emotionally challenging, as you may witness changes in their personality and abilities. Seek support from friends, family, or online communities of pet owners who understand what you're going through. Remember, your efforts significantly impact your dog's comfort and happiness.

Canine Cognitive Dysfunction (CCD) can be a challenging condition, as there is no cure. With proper care and a stable, loving environment, many dogs can continue to enjoy peaceful and fulfilling golden years. However, in more severe cases of CCD, the prognosis can be challenging, and unfortunately, some dogs may pass away within two years of diagnosis, sometimes requiring euthanasia.

1 Prevalence of CCD:

Age-Related Increase: A study in 2020 involving 15,019 dogs found the odds of a CCD diagnosis increased by 52% with each additional year of age*.

Age-Specific Rates: Research from 2017-2020 indicates varying prevalence rates based on age groups^:



*Source: pmc.ncbi.nlm.nih.gov/articles/PMC9411588/
^Source: pmc.ncbi.nlm.nih.gov/articles/PMC9622924

2 Risk factors:

- Activity Level:** Dogs with low activity levels have 6.47x higher likelihood of developing CCD compared to highly active dogs.
- Medical History:** Dogs with histories of neurological, eye or ear disorders are at increased risk for CCD.
- Body Condition:** A thin body condition score has been associated with a higher chance of cognitive decline in dogs.

WHAT'S THE SCOOP ON YOUR PET'S POOP?

As pet parents, we are involved in all aspects of our pet's care, including cleaning up their sometimes-smelly poop. We've all been there: our pet has left a rancid smelling surprise and we're overwhelmed by the task of cleaning it up. But what can our pet's poop tell us?

Did you know that digestive issues can account for 13%* of pet insurance claims each year? Scratching around in your cat's cat litter or inspecting your dog's poop can be an unpleasant task. However, getting to know your pet's poop can tell you so much about their digestive system and overall health.

Digestive issues are very common in pets, especially in dogs. A healthy dog's digestive timeline processes food within six to 10 hours. However, this can vary depending on the size of the dog and the food ingested. Puppies and small breeds tend to digest their food faster than larger adult dogs.

Keeping on top of your pet's poop can help to spot digestive issues early. Things to look out for include the size, colour, and volume of the poop; whether it's very loose (diarrhoea) or very dry and pellet-like (constipation); the presence of mucus or blood; and any symptoms such as vomiting, regurgitation, or abdominal pain. Detecting these issues early can potentially save you costly treatment and discomfort for your pet.

All pets can experience digestive issues throughout their lifetime; however, the below list indicates the prevalence of different breeds that we at PetSure have identified as key to keep an extra watchful eye on.

Breeds most at risk of submitting a claim for gastrointestinal conditions*:

Dogs

- Yorkshire Terrier
- Italian Greyhound
- Lhasa Apso
- Miniature Schnauzer

Cats:

- Birman
- Persian
- Exotic Shorthair
- Siberian
- Devon Rex



The basics of pet poo

Abnormal pet poop can be a cause for concern and is brought on by a variety of factors. Here are some key indicators things that your pet may have a health issue that needs veterinary attention.

Diarrhoea

Loose or watery stools can be a key indication that your pet is experiencing digestive distress. Diarrhoea can be caused by a variety of things, such as food intolerances, dietary changes, infections, parasites and some serious issues, such as inflammatory bowel disease (IBD) or issues with the pancreas. Diarrhoea can be a serious sign that your pet needs to visit a vet. If diarrhoea lasts more than one day, increases in frequency, is accompanied by blood or mucus, or is combined with additional symptoms, such as vomiting, it's important to seek medical assistance from your vet.

Constipation

Constipation can be explained as hard, smaller or dry stool that looks like little pellets. You may notice your pet straining when trying to poop, or see that they're not pooping as frequently as usual. This could indicate that your pet is constipated. Constipation can be caused by various issues, such as dehydration, low fibre intake or an obstruction, such as a hairball or foreign object. Constipation is a serious issue for your pet and should be checked out by a vet to rule out anything serious. It can lead to a condition called megacolon in cats, so if you suspect your pet is constipated, do not delay in taking them to the vet.

Mucus in stool

Some mucus in your pet's stool is completely normal; however, should you notice large amounts of mucus, it could indicate that there is an issue, such as colitis (inflammation of the colon) or an infection. It is best to get your vet to check over if you notice mucus for an extended period of time.

Blood in stool

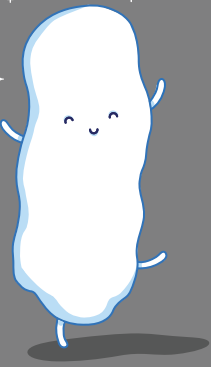
The appearance of blood in stools - whether bright or dark red or even black - requires urgent attention by a vet. It can indicate issues within the lower or upper parts of the digestive tract, rectal trauma, colitis, ulcers, tumours or infection. It is best to seek medical assistance to rule out anything serious.

So what does healthy poop actually look like?

*Based on PetSure claims data 2024

Above this line

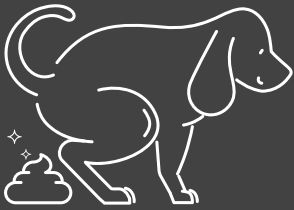
The ideal, safe and normal poop



Normal Poo

Firm, log-shaped, and slightly moist- this is ideal, healthy poo.

Poop Patrol Guide



This chart identifies the different types of pet poop and what signs to look out for when inspecting it. Understanding changes in the poop can help to you keep on top of your pet's health.

Below this line

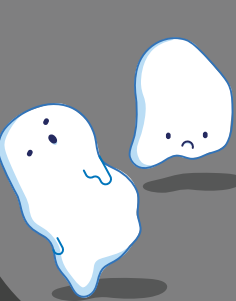
Monitor closely - consider a vet visit if symptoms persist, or a vet telehealth consult may be able to provide additional advice

Pellet Poo



Small, very firm pellets indicate your pet may be constipated and struggling to poo.

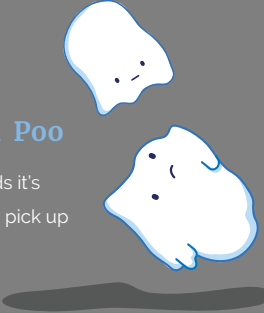
Moist, Log-Shaped Poo



Slightly moist, holds it's shape, and easy to pick up without residue.

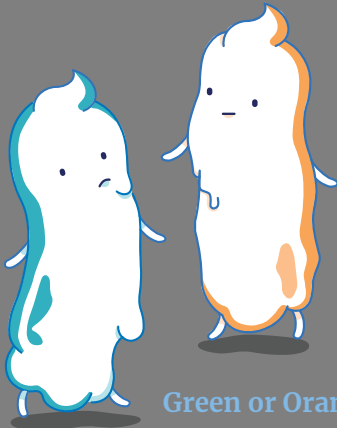
Large, Soft, Soggy Poo

A softer, smelly poo that's still within normal range, but not ideal.



Large, Sloppy, Smelly Poo

Soft, difficult to pick up, and often linked directly to diet changes or intolerance - consider slowing dietary transitions and monitor closely.

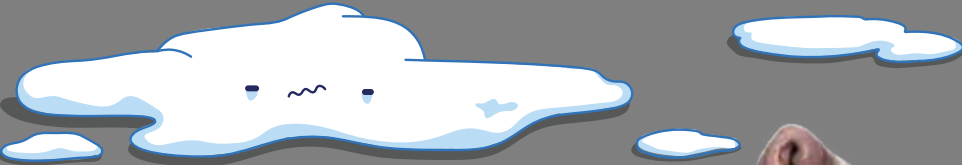
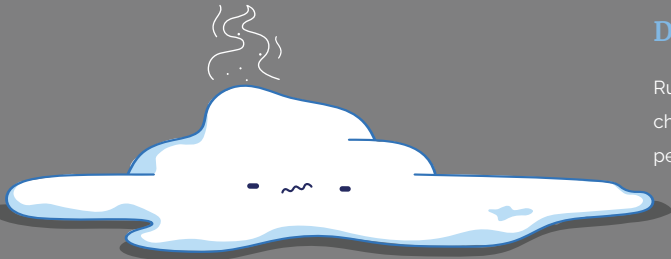


Green or Orange Poo

Formed poo that's green or orange may reflect excessive dietary colouring or fibre - ensure diet balance and see a vet if unresolved within 1-2 days.

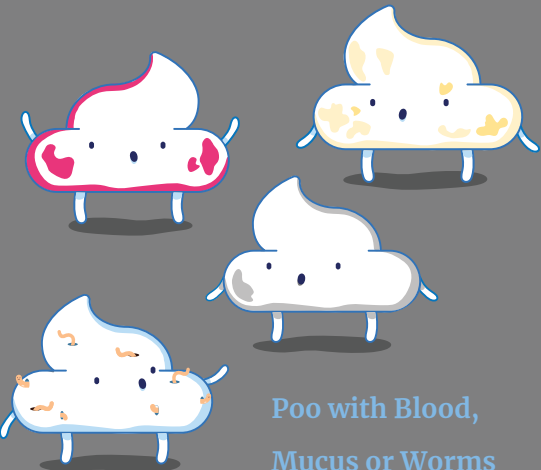
Diarrhoea / Watery Diarrhoea

Runny, shapeless poo indicating dietary changes, stress or gastrointestinal issues. f it persists beyond 1-2 days, visit your vet.



Below this line

Seek veterinary advice (vet telehealth, local vet clinic or emergency vet if required)



Poo with Blood, Mucus or Worms

If poo is black, contains blood, mucus or visible worms, seek veterinary attention immediately.

Gastrointestinal treatment costs

Dogs

Condition	Avg annual treatment cost*			Max annual treatment cost*^		
	2022	2023	2024	2022	2023	2024
Gastroenteritis	\$619	\$702	\$737	\$42,415	\$26,435	\$32,310
Inflammatory Bowel Disease (IBD)	\$1,491	\$1,608	\$1,701	\$30,750	\$15,976	\$25,703

Cats

Condition	Avg annual treatment cost*			Max annual treatment cost*^		
	2022	2023	2024	2022	2023	2024
Gastroenteritis	\$622	\$669	\$735	\$17,360	\$28,262	\$26,987
Inflammatory Bowel Disease (IBD)	\$1,168	\$1,563	\$1,507	\$10,891	\$18,097	\$16,520

When to see a vet

Inspecting your pet's poop is not the most glamorous job, but regularly checking your pet's poop can ensure early detection for a multitude of issues. It could be something, such as diet, that is contributing to your pet's poop issues and simply changing their food intake with the guidance of your vet can save you costly vet bills later down the track.

Your pet's poop can tell you a lot about your pet's overall health. Understanding and supporting your pet's health is crucial for their wellbeing. Learning about your pet's poop can help you recognise any changes and potentially save you more money in the long run. We've all experienced moments when our pets get into things they shouldn't or have digestive issues that lead to a mess. Keeping in mind, the average cost of a digestive issue can range from an average treatment cost of \$753 to a highest treatment cost of \$32,310 (PetSure claims data 2024). Considering pet insurance can reduce the stress of unexpected vet bills, helping you focus on what matters most—your pet's health.

*Based on 2024 PetSure claims data 2022-2024. Amount claimed per policy over a 12-month period.
^Pet insurance policies can have an annual limit between \$5,000 - \$30,000 to assist with eligible treatment costs.

UNDERSTANDING
FLAT-FACED
BREEDS
Why anatomy matters



The term "brachycephaly" comes from two Greek words: *brachy*, meaning "short," and *cephalic*, meaning "head." The hallmark of brachycephalic dog breeds is their distinctive flat-faced appearance, with big round eyes, wrinkled foreheads and short snuffly noses. Pugs, Boston Terriers, French Bulldogs and Shih Tzus are examples of the breed type. Unfortunately, this unique conformation (anatomical structure) predisposes these popular pets to several health issues that can significantly and negatively impact their quality of life.

Breathing Difficulties

One of the most critical health issues in flat-faced dogs is Brachycephalic Obstructive Airway Syndrome (BOAS). This condition stems from anatomical abnormalities of the skull and neck, with affected dogs often having small, narrowed nostrils, constricted airways, increased soft palate length and/or increased thickness of the soft tissues of the throat. This, in turn, leads to restricted airflow causing many of the common clinical symptoms and, in extreme cases, collapse of the larynx and stomach herniation (hiatal hernia).¹

According to 2024 PetSure claims data, the average cost to treat BOAS is \$3,174, with a maximum cost of \$29,775 claimed during 2024. In addition, brachycephalic dogs represented 93% of all BOAS claims assessed during the year.

Brachycephalic breeds are also twice as likely to suffer from heat-related illnesses, ranging from heat stress through to heatstroke. Certain breeds, such as the English Bulldog, are 14 times more at risk of this, according to a research paper from the Royal Veterinary College in the UK².

Common symptoms of respiratory difficulties (due to the decreased ability to get adequate air into the lungs) include noisy breathing, snoring, wheezing, open mouth breathing, exercise intolerance, snorting, regurgitation, gagging, choking, abdominal breathing and fainting. Surgery to correct BOAS improves breathing ability and reduces exercise intolerance and secondary gastrointestinal diseases, but it comes at increased anaesthetic risk due to the existing compromised respiratory system. Many airlines also have travel restrictions in place for brachycephalic dogs, particularly in the United States, as altitude can worsen respiratory issues.

BOAS requires comprehensive management, which may include surgery if indicated, maintaining or achieving an ideal body weight, avoiding heat-related illness, and promoting responsible breeding. This includes both genetic and physical screening, where appropriate, to avoid breeding from susceptible dogs.

Anaesthesia and sedation concerns

The increasing popularity of flat-faced dog breeds has made sedating and anaesthetising them a common challenge in veterinary practice. Both vets and pet parents need to understand the risks involved. These dogs often have airway



issues and data shows that many brachycephalic dogs undergoing surgery for BOAS have complications, such as abnormal breathing (stertor or stridor), gastrointestinal symptoms, and a history of previous BOAS surgeries³. This data also revealed 7% of these patients had major post-operative complications that required the placement of a breathing tube and/or resulted in death or euthanasia. The most important considerations are the likelihood of upper airway obstruction, poor oxygenation, impaired anaesthetic uptake and ventilation, risk of regurgitation and aspiration pneumonia, rocky post-operative recoveries and increased risk of post-op inflammation⁴.

Skin concerns

Breeding dogs for flat faces and curly tails has led to deep facial wrinkles and skin folds, making these dogs particularly susceptible to infection, such as skin fold dermatitis (or intertrigo) around the face and tail⁵. These infections occur due to the decreased air circulation around the excess skin folds and flaps, which creates a moist environment that fosters bacterial and fungal growth. Brachycephalic dogs are also predisposed to various additional skin concerns, including allergies (atopic dermatitis), demodicosis (a type of mange), pattern baldness and Malassezia dermatitis (a yeast infection). In addition, they are noted to be at increased risk of developing mast cell tumours and hair follicle inflammation and infections, particularly around the muzzle and paws⁶. Specific breeds have further unique problems, such as ear issues (primary secretory otitis media) in Cavalier King Charles Spaniels and hair loss (flank alopecia) in English Bulldogs and Boxers³.

PetSure 2024 claims data shows that brachycephalic breeds were almost twice as likely to suffer from skin allergies than non-flat faced breeds, with a prevalence of 19.4% and 10.4% respectively. The average cost to treat skin allergy was \$815, with a maximum amount of \$16,935. In 2024, brachy breeds were also found to have suffered 43% more from dermatitis and 24% more from skin conditions overall than their long-nosed counterparts.

Many of the skin issues faced by flat-faced dog breeds require long-term care and may involve multiple treatment modalities. This includes treatments such as:

- Medication that might be applied topically to the skin as well as taken internally to treat bacterial or yeast infections.
- Surgery to manage skin fold issues around the face and tail (intertrigo) or to remove cysts (pedal furunculosis) between their paw pads.
- Allergen-specific immunotherapy.

Dogs with atopic dermatitis (skin allergy) often have lesions on their ears, elbows and muzzle, which can be complicated by secondary infections. Updated treatment guidelines recommend a mix of therapies. Malassezia dermatitis, common in areas such as paws and ear canals, causes itching, inflammation, and greasy skin. This commonly requires medication to treat the whole body (systemic treatment) generally in the form of tablets or injections, as well as medication applied to particular areas of the body (topical treatments), such as creams or medicated washes. Demodex mites - normally harmless - can cause problems if the dog's immune system is weak, leading to further inflammation and infection.

A diligent parasite preventative treatment (particularly for demodex mites if your dog is immunocompromised or has a history of demodex infestation), regular cleaning and avoiding hot, humid temperatures are fundamental to minimising the risk of developing some of these skin conditions.

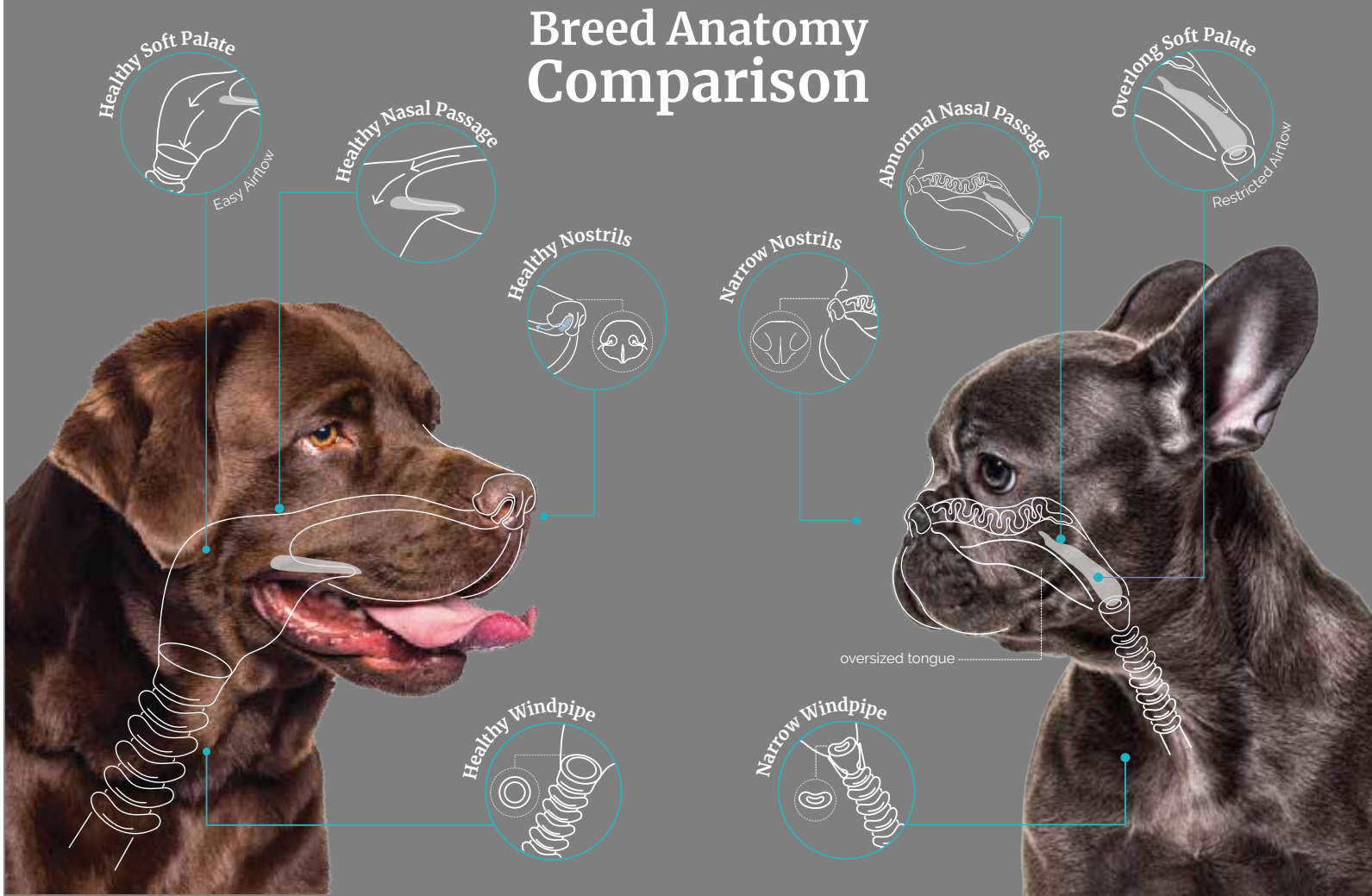
Eye issues

The short, flat snouts of brachycephalic breeds lead to large, protuberant eyes that, while appealing to humans, are more susceptible to injury. This increases the risk of developing a range of eye problems collectively known as Brachycephalic Ocular Syndrome (BOS)⁷. This list includes corneal ulcers (damage to the surface of the eye), pigmentary keratitis and

chronic dry eye. Often this is linked to a condition known as lagophthalmos, which means that affected dogs have difficulty fully closing their eyelids. This leaves their eyes vulnerable to ulceration, which can lead to scarring, eye perforation, or even blindness if left untreated.

In one study of 700 dogs, 31 developed corneal ulcers, with Pugs being the most affected breed⁸. The same study found that brachycephalic dogs were 20 times more likely to develop corneal ulcers compared to other breeds and dogs with a wider gap between their eyelids (a trait encouraged by breed standards) were more than three times as likely to get corneal ulcers. Other factors included visible sclera (whites of the eyes), which was associated with almost three times the rate of corneal ulcers, while dogs with nasal folds were five times more likely to suffer from the same condition. Additionally, long or curved eyelashes and hairs near the eyes can cause further harm and irritation to the surface of the eye. Treatment, whether surgical or medical, is often necessary depending on the cause and severity of the eye condition.

PetSure claims data in 2024 shows that brachycephalic dogs were more than six times more likely to claim for corneal ulceration than non-brachy breeds, with a prevalence of 3.6% instead of 0.5% in the non-flat faced dog population. Furthermore, the average cost to treat corneal ulceration in brachy breeds in 2024 was \$1,100 with a maximum claim amount of \$19,420.

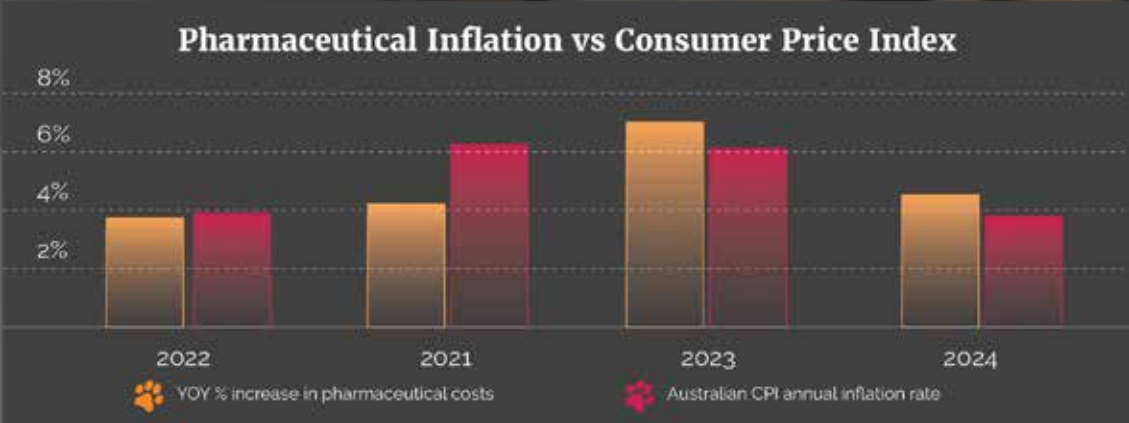


BEHIND THE PRICE TAG:

Why pet med costs are rising and how to manage them

The cost of caring for pets is climbing. One of the drivers of this pressure is the rising cost of pharmaceuticals, which now make up around 30% of total veterinary expenses (according to PetSure claims data 2024).

In 2023, the gap between veterinary treatment inflation and CPI widened significantly, with veterinary costs rising faster than general inflation. This spike could be attributed to increased demand for advanced treatments and rising pharmaceutical costs. While the gap narrowed slightly in 2024, veterinary pharmaceutical costs continued to outpace the broader cost of living.



Source: PetSure claims data 2022-2024 / CPI is based on Australian Bureau of Statistics (ABS) data

Why medication costs matter – a closer look at pet treatment trends

Medication-related claims account for a significant share of veterinary costs, with skin, digestive, arthritis, and ear treatments alone making up more than 45% of all drug-related claims. Skin conditions top the list at 24%, frequently involving medications such as anti-itch, antibiotics and corticosteroids, which are commonly used to manage allergic reactions and infections.

Top 5 drug categories

Category of drugs	% of claims	Most frequently claimed drugs
Skin Conditions	24%	Anti-itch medications, immune system modulators, antibiotics, corticosteroids, non-steroidal anti-inflammatory drugs (NSAIDs)
Digestive Issues	10%	Antiemetics, fluid therapy, antibiotics, prescription gastrointestinal diets
Arthritis & Joint Pain	7%	Monoclonal antibodies targeting nerve growth factor (NGF), NSAIDs, anticonvulsants, disease-modifying osteoarthritis drugs (DMOADs)
Ear Infections	6%	Antibacterial and antifungal ear medications, ear cleaners/flushes, corticosteroids, combination ear and skin treatments
Routine Preventative Care	5%	Antiparasitic medications (e.g., worm, flea, and tick control), prescription diets, vaccinations

Source: PetSure claims data 2024

As newer, more specialised treatments become widely used, even routine prescriptions can carry a growing financial impact. The data highlights how targeted therapies are driving both better outcomes and increased costs, making it more important than ever for pet parents to understand where treatment expenses are concentrated.

Chronic conditions and the impact of pharmaceutical inflation

Like humans, pets can develop conditions that require ongoing medication, sometimes for the rest of their lives. These medications, typically prescribed long-term, can result in sustained, cumulative costs for pet owners.

Unlike one-off treatments, these medications are refilled regularly, so even a small price increase can have a big impact over time. For households managing these ongoing needs, the financial burden can become significant and sustained.

The following are some examples of drugs that treat chronic conditions and would incur an annual cost:

Conditions	Drug category	Avg monthly cost (all drugs combined)	Potential annual cost (with 12 monthly purchases)
Degenerative joint disease and chronic musculoskeletal pain	NSAIDs for pain relief	\$49	\$588
Arthritis	Monoclonal antibodies	\$124	\$1,488
Heart disease	Cardiac medications, including ACE inhibitors and diuretics	\$136	\$1,632
Skin Allergies	Anti-itch medications, including antihistamines and immunosuppressants	\$181	\$2,172
Gastrointestinal Disorders	Gastroprotectants and anti-nausea medications	\$54	\$648
Diabetes	Insulin therapy	\$122	\$648- \$1,260

Source: PetSure Claims data FY24

The role of online pharmacies

While some medications, such as most injections, anaesthesia, or emergency treatments, must be administered in-clinic by a vet, many ongoing prescriptions for chronic conditions can be safely dispensed through licensed online pet pharmacies. These include treatments for conditions such as allergies, arthritis, heart disease, and other long-term illnesses.

Online platforms such as PetScripts provide APVMA-approved medications at significantly lower prices—often 30-50% cheaper than in-clinic dispensing—when you have a valid prescription~. These savings are made possible through reduced overheads, bulk purchasing, and direct-to-consumer pricing models.

For eligible PetSure-insured customers, there's an additional discount on prescription pet medications through PetScripts when using myPetPass™#. This exclusive offer enhances affordability for pet owners.

Additionally, medications purchased via these platforms are claimable under most pet insurance policies administered by PetSure through the customer portal, offering pet parents more flexibility without compromising on treatment quality.

Some pets require compounded medications, such as flavoured liquids, smaller dosages or topical gels, which aren't always available in standard formats. Vets can arrange these through licensed compounding pharmacies, many of which also operate online. With a valid prescription, you may even be able to coordinate these orders yourself, making life easier if your pet is tricky to medicate.

Even when using online pharmacies, your vet remains an essential partner. They'll ensure your pet is on the right medication, adjust dosages if needed, and monitor their condition over time. With the right balance of professional care and savvy sourcing, managing your pet's health can become more affordable and sustainable.

“How much could you save?”—Average cost of chronic medications by channel

The following is a sample of medications prescribed for chronic conditions. While costs vary according to dosage, the following table represents an average cost across all dosages. Annual cost will depend on purchase frequency.

Medication type	Vet*	Avg online pharmacy^	PetScripts (with myPetPass™# discount)
Common heart medication	\$151.78	\$76.59	\$55.54
Common skin medication	\$298.71	\$268.46	\$214.67

*PetSure claims data 2024
^Online retail prices, April 2025

Practical advice for pet parents

If your pet is on long-term medication, there are a few steps you can take to ease the cost:

- Have an open conversation with your vet about the possibility of filling prescriptions through a pharmacy.
- Ask your vet to email or post the script directly to the pharmacy or send it yourself to streamline the process.
- Compare prices and services from reputable online pet pharmacies to ensure you're getting the best value.
- Keep an eye on refill dates to avoid running out of essential medication.
- Never make changes to your pet's medication without your vet's guidance.
- Have regular check-ups with your vet to ensure treatments and doses remain appropriate.

Pet medication costs are rising, and for those managing chronic conditions, this can place real pressure on the household budget. But by exploring online options, working closely with your vet, and staying informed about your choices, it's possible to save on long-term treatments without compromising your pet's care.

If you're an eligible PetSure customer, don't forget to take advantage of myPetPass™ to access your exclusive PetScripts discount and claim your medication costs through the Customer Portal#. It's one of the many ways we're helping make pet care more accessible, so your furry family members can stay happy and healthy for years to come.

~PetScripts survey data 2024
#myPetPass™ is a rewards programme provided by PetSure (Australia) Pty Ltd ABN 95 075 949 923 (PetSure) available to holders of active pet insurance policies of participating brands administered by PetSure. See page 79 for more information on myPetPass™ including Terms & Conditions.

NAVIGATING MODERN VET CARE
A guide to making smarter, more tailored decisions for your pet



Australians consider their pets as a part of their family, and with that bond comes a strong desire to provide the best possible care. Fortunately, the Australian veterinary field is evolving rapidly, bringing more sophisticated diagnostics, innovative treatment options, and specialist services than ever before.

But with more options comes greater complexity. Pet parents are no longer just deciding whether to treat, but *how* to treat. And that choice isn't always as straightforward as it once was. As veterinary medicine advances, a growing challenge emerges: balancing the idea of “gold standard” treatment with what is appropriate and feasible based on your pet's unique health needs. This article explores how veterinary care is

evolving, how this is influencing the outcome for each individual patient and their caregiver, and how pet parents can navigate this increasingly complex landscape with confidence to make more informed decisions.

How pet healthcare has become more complex (not just more expensive)

Rising costs are often the headline. The real story is that veterinary care is becoming more advanced and treatments that were once reserved for humans are now available for our pets, such as MRI scans, targeted cancer therapies and minimally invasive surgeries.

The upside? Pets have the potential to live longer and enjoy a better quality of life and more sustainable recoveries from previously untreatable conditions.

The trade-off? With guidance from veterinarians, pet parents are now facing more nuanced choices about treatment pathways. These aren't just financial decisions, they are also impacted by available resources, including budget and time, as well as the emotional and ethical weight of wanting to do what's best and what's right for our pets.

Vets always prioritise the health and welfare of each animal, guiding pet owners through a spectrum of available care options. Whether it's gold standard diagnostics or a more tailored approach, the decision will be guided by what's most appropriate for the individual pet's needs, the family's circumstances and the goals for care, ensuring the best possible outcome in every case.

Even when the chosen treatment is not gold standard for the specific ailment, the diagnosis and care plan may be what is best for the individual patient's overall welfare and their family.

This is where contextualised care becomes key. It recognises that while clinical expertise and best practice protocols are essential, every pet and every household is different. Contextualised care means making treatment decisions based on the animal's health and welfare while also considering the specific needs and circumstances of the pet parent. Vets are expected to exercise professional judgement, adapting standard protocols where necessary to ensure the most appropriate outcome for each individual case, rather than applying a one-size-fits-all approach. This way balances medical insight with compassion and practicality, ensuring care is both high-quality and genuinely achievable.

Consequently, vets rely not only on clinical skills, but also on the insights that pet parents bring to the consultation. You know your pet best, so when you come prepared with clear concerns, honest insights and observations (and even photos or videos), it helps your vet quickly get to the heart of the issue and tailor a care plan that is fit-for-purpose.

That's why tools like our Pet Parent Checklist for Contextualised Care are so valuable: they support a more informed, collaborative conversation which can lead to better health outcomes for your pet.

Trends in specialist referrals

Veterinary specialists undergo an additional five to six years of training and clinical experience beyond their veterinary degree. This includes internships, residencies, and board certification, equipping them to manage complex conditions with advanced tools and techniques often unavailable in general practice.

Referrals are less common in puppies and kittens, unless a congenital or serious developmental issue is present, but early intervention in these cases can improve long-term outcomes. For senior pets, referrals are often weighed against quality of life, co-morbidities, and overall care goals, with palliative or simplified treatment sometimes more appropriate than pursuing the gold standard.

Timing matters. Early referral can lead to faster diagnosis and better outcomes, but when immediate access isn't possible, your vet may recommend steps to manage care in the interim.

The table below highlights the conditions with the highest referral rates, five-year trends, and the breeds most commonly referred, offering a snapshot of where specialist care is most often sought and why.

Condition	Trend	Top three breeds referred
Cancer	↑	Bernese Mountain Dog Greyhound Hungarian Vizsla
Blood Disorders	↑	Border Collie Cocker Spaniel Maltese Cross
Intervertebral Disc Disease	↓	Dachshund French Bulldog
Feline Lower Urinary Tract Disease	↗	Domestic Shorthair Tabby
Brachycephalic Obstructive Airway Syndrome	↗	French Bulldog British Bulldog Pug
Kidney Disease	↗	Miniature Schnauzer Golden Retriever Labrador
Nervous System Disorders	↗	French Bulldog Australian Shepherd Hungarian Vizsla
Diabetes	↗	Bichon Frise Schnauzer Siberian Husky

*Data based on trends in PetSure claims data 2024

Navigating difficult decisions

Modern vet care offers more choices than ever, but those choices must be navigated with clarity, empathy and flexibility. This is where contextualised care plays a critical role as pet parents are faced with increasingly complex and often more expensive treatment options. Two major areas driving this shift are the growing availability of veterinary specialists and advanced diagnostic tools.

As highlighted later in this report, specialist vets play a critical role in managing complex conditions. The Australian and New Zealand College of Veterinary Scientists (ANZCVS) currently recognises 28 specialist chapters, with around 20 directly applicable to the care of cats and dogs, including fields such as cardiology, oncology, and dermatology.

Because pets can't describe their symptoms, diagnostic tools can help pinpoint a condition. Access to advanced diagnostics, such as MRI, CT scans, and echocardiography, allows vets to accurately identify and assess conditions that may not be detectable through basic testing. These tools are especially useful in planning targeted treatments and ruling out more serious underlying issues.

- Referrals to specialists are often recommended when:
- A condition hasn't improved with initial treatment
 - Specialised expertise, advanced imaging or procedures are required
 - A second opinion is needed to confirm the best course of action

While advanced diagnostics are often expensive and specialist care also comes at a higher cost (3 to 4 times more on average), according to PetSure claims data, this can provide more definitive answers and significantly improve treatment outcomes in the long run.

In some cases, specialists may need to repeat imaging or tests previously done in general practice, not unnecessarily, but to access higher-resolution equipment or perform real-time interpretation critical to diagnosis. Strong communication and shared records, in these situations, can be managed transparently by the transfer of vet notes, avoiding unnecessary repetition and reducing stress and cost for the owner.

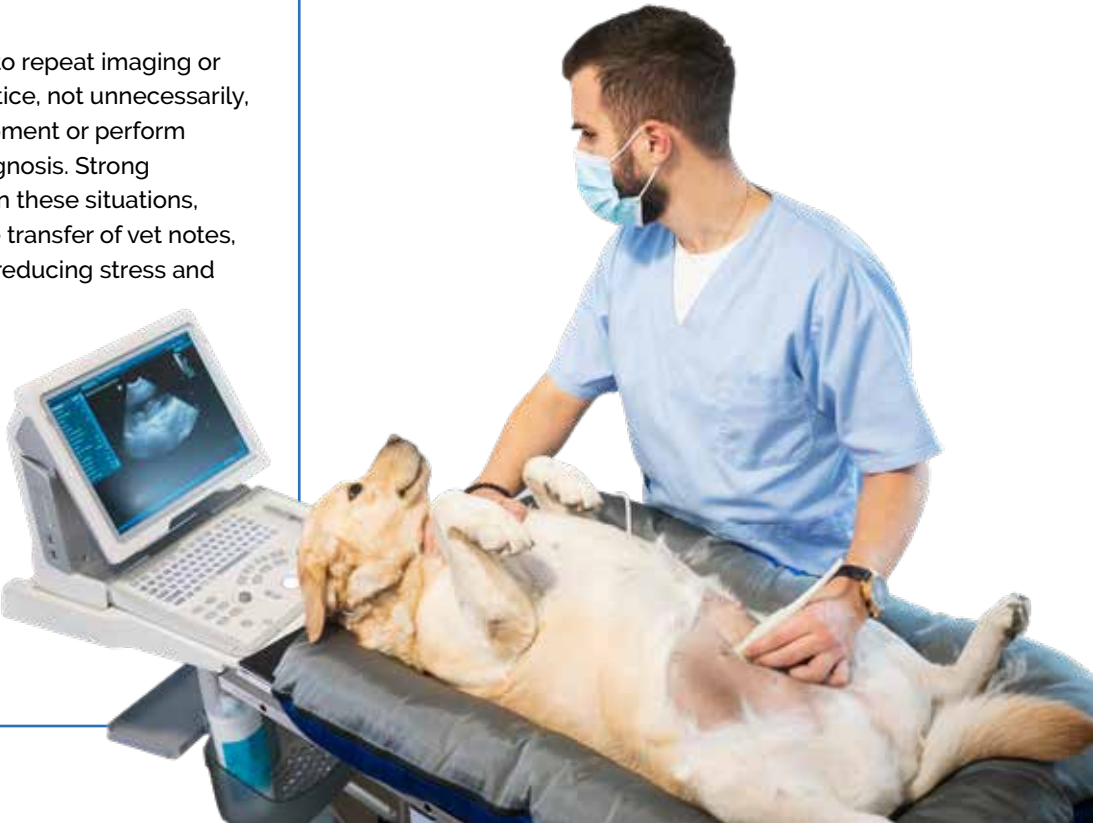
As veterinary medicine continues to evolve, so too does the way care is delivered. Two important concepts shaping modern pet healthcare are contextualised care and the shared care model, closely linked approaches that prioritise both clinical excellence and real-world practicality.

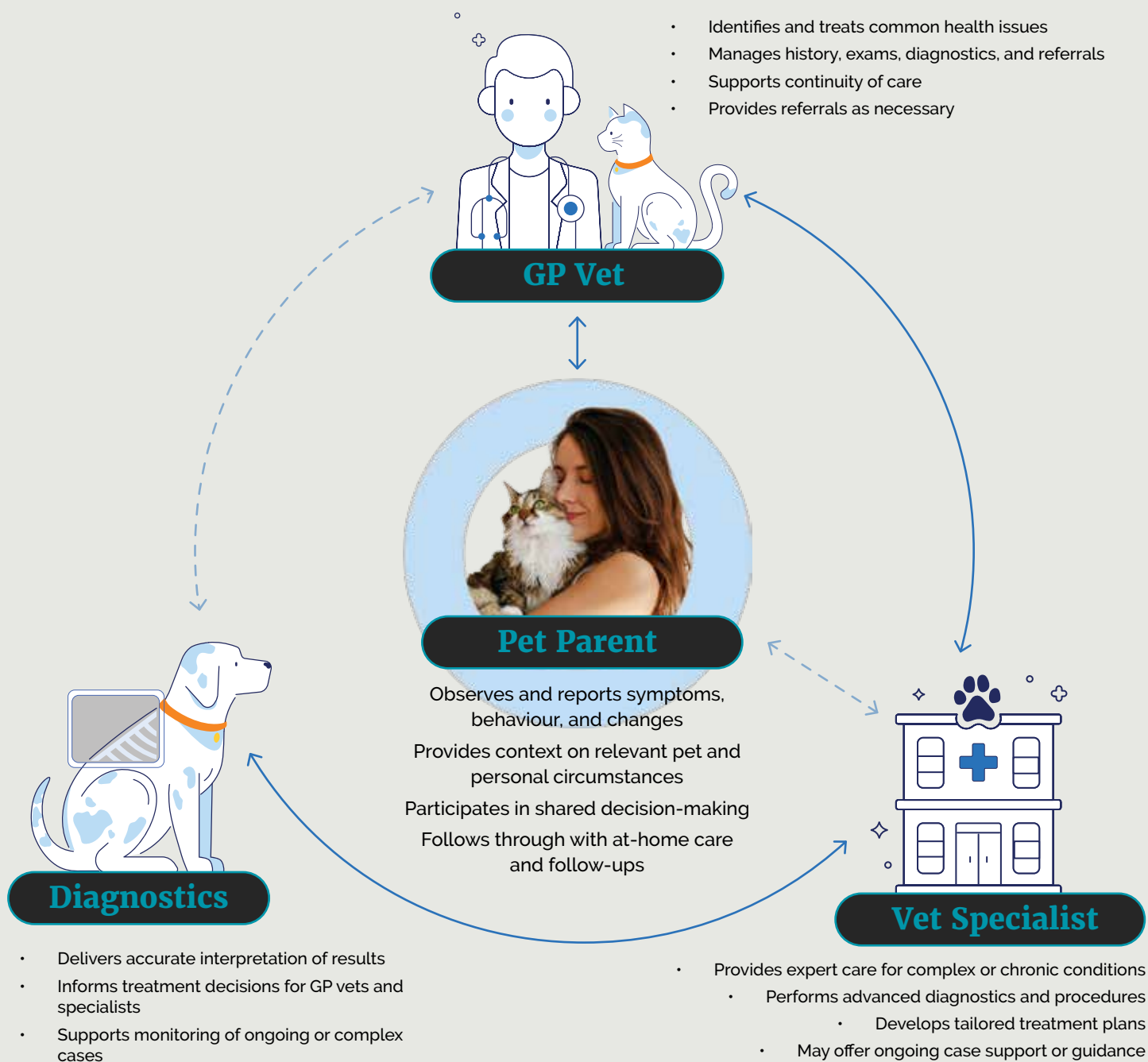
Contextualised care is a treatment philosophy. It acknowledges that while gold standard diagnostics and treatments (such as MRIs or advanced surgeries) may represent the highest level of care, they aren't always necessary, or feasible for every pet or household. As discussed, contextualised care focuses on what is most appropriate for the individual animal's health and welfare, considering the pet owner's resources, lifestyle, preferences, and ability to manage ongoing care. It ensures care is not only high quality, but also genuinely achievable.

The shared decision-making model (SDM) is the practical framework that makes contextualised care possible, especially in complex or referral cases. It relies on collaboration between general practitioners, specialists, and pet owners, each of whom plays a distinct and valuable role in the decision-making process. In the shared role, the veterinarian seeks out and provides information based on the client's stated preferences and decisions are made together. In this role, there is no dominance within the conversation as the client and veterinarian provide equal input.

- When this model of care functions well, it enables:
- Sound clinical decisions tailored to each unique situation
 - Pet parents to feel informed, supported, and confident
 - Smoother transitions between vets, with fewer delays or duplicated tests

Ultimately, contextualised care supported by a shared care model allows veterinary teams to balance clinical best practice with the lived realities of pet ownership. It's not about compromise, it's about delivering care that's both medically sound and personally appropriate, ensuring every pet gets the best possible outcome for their circumstances.





A smarter way to care

Vet clinics today operate more like private hospitals that we see in human health, with advanced diagnostics, surgical theatres and 24-hour monitoring, but without the payment subsidy of Medicare. Every test, treatment and medication reflect the true cost of modern veterinary care.

When a vet recommends a treatment, it's based on clinical need, not profit. Still, open conversations about diagnostic options, budget, trade-offs, and options are essential. By being prepared—whether that's financially by having pet insurance (which can help with eligible vet costs), savings, or simply knowing what questions to ask your vet—pet parents can feel empowered to choose the best care pathway.

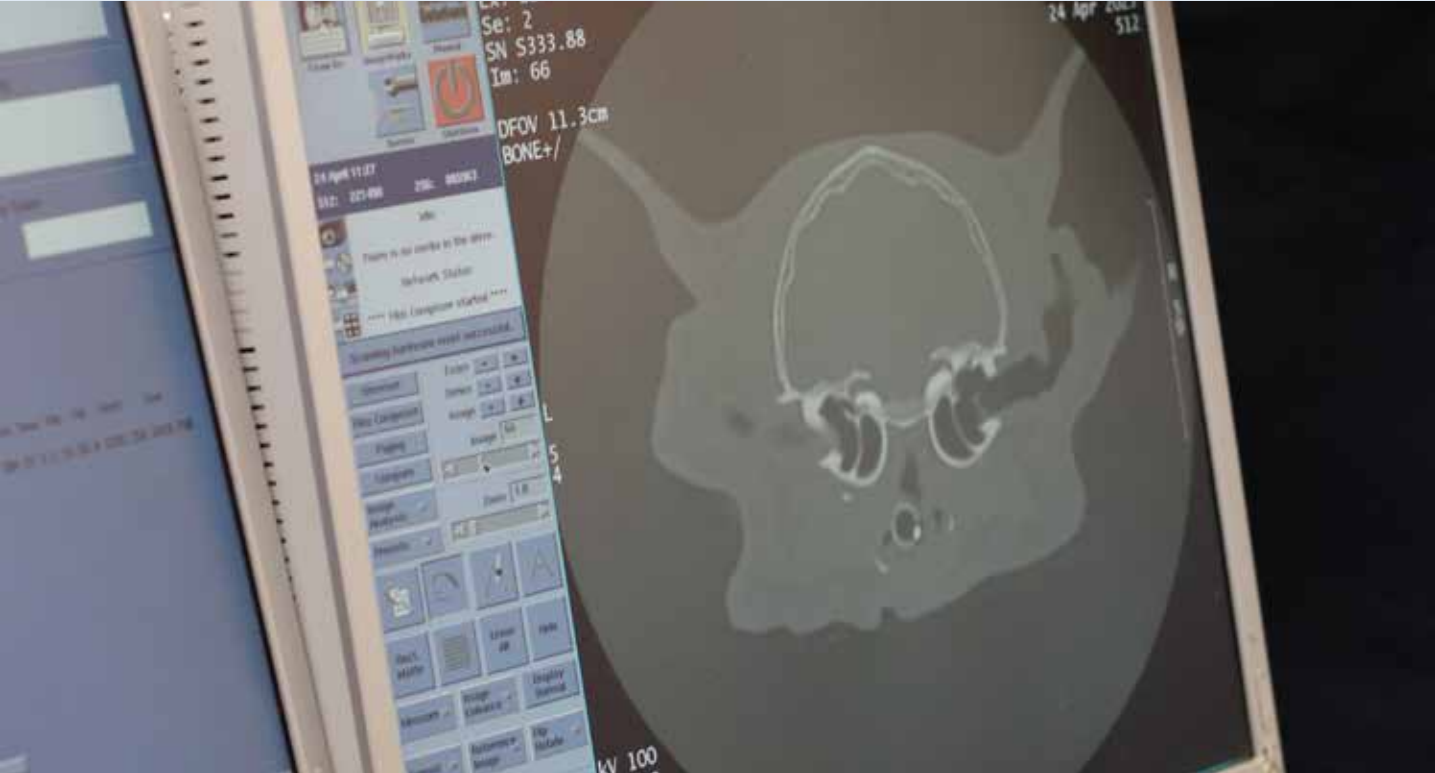
Tip: Use our Pet Parent Checklist for Contextualised Care on the following page to prepare for your next vet visit and make confident decisions. With the right tools and conversations, every pet family can find a path that works for them.

Treatments and diagnostics that might be recommended.

The following table outlines the base costs of several advanced diagnostic and treatment procedures commonly used in veterinary care. These figures represent the procedure alone and do not include additional fees, such as sedation, anaesthesia, or specialist consultations, which can significantly increase the overall cost.

Treatment / Diagnostic Tool	Description	Average Cost*
MRI Machines	High-resolution imaging of soft tissues, especially the brain, spinal cord and joints. Offers detailed imaging without radiation; essential for diagnosing neurological disorders.	\$3,500
CT scans	3D imaging of internal structures—great for bone, chest, abdominal, and nasal issues. It is faster than MRI so ideal for trauma and surgical planning.	\$2,010
Ultrasound	Could be performed by GP, specialist and in emergency clinics for quick, real-time checks (e.g., fluid, trauma, bladder). Guides urgent decisions. When performed by specialists with advanced training it can help to diagnose early stage and more complex conditions with improved accuracy.	\$420
Echocardiography	Enables veterinary cardiologists to see real-time imaging of the heart, used for diagnosing heart disease.	\$740
Fluoroscopy	Real-time moving X-ray imaging, especially for swallowing studies, tracheal collapse, and orthopaedic procedures. Allows for dynamic assessments, not just static images.	\$940
Cytology	Automated image analysis of biopsy and fine-needle aspirate samples. Some systems use AI to assist in identifying cancerous cells, streamlining diagnosis.	\$80
Minimally Invasive Surgery	Enables internal examination or surgery (e.g., biopsies, spays, foreign body removal) with less pain, quicker recovery, and fewer complications than open surgery.	Varies. Compares to traditional surgery
Oncology and Radiation Therapy	Includes chemotherapy and advanced radiation (e.g., SRT, IMRT). Delivers targeted cancer care with less damage to healthy tissue.	\$8,110

*PetSure claims data 2024 as at April 2025



CHECKLIST

for Contextualised Care

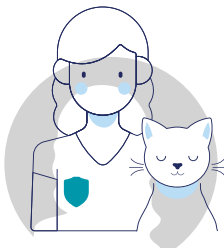
Pet parents play an integral part in the diagnosis, treatment and health outcomes of their pets. The following checklist can help you and your vet decide the best way to help your pet when they are not feeling well.

Before your visit



Check your pet's wellbeing

- What's my main reason for this visit?
- What have you noticed your pet doing differently (see daily snapshot below)
- What matters most to my pet right now? (e.g., comfort, routine)



Know what matters to you







- What are your goals or concerns? (e.g., quality of life, cost, ease of care)
- Are there things you aren't confident doing (e.g., giving tablets or injections, strict confinement)?
- Are there any specific concerns or challenges (e.g., travel, finances, availability)?



Get organised

- Does the vet you are visiting have access to previous vet notes and diagnostic results? (you can request transfers of notes between vets if required.)
- Review your Pet Insurance PDS to understand what's covered, your benefit limit, benefit percentage, excess payable and any applicable sub-limits.
- Consider the Daily Snapshot below and be ready to share this with your vet.

Daily Snapshot

How is your pet coping with daily activities?				
Activity	Normal	Mild Difficulty	Major Difficulty	Comments
 Eating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
 Drinking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
 Moving Around	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
 Toileting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
 Sleeping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
 Behaviour/ Interaction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

During the consultation

Understand the condition

- Have you explained all the symptoms and your concerns?
- Do you understand your pet's diagnosis or what the GP vet suspects?
- Are there credible links available if you need to understand the condition better?



Discussing the treatment plan

- Do you understand the range of treatment options?
- Share any relevant challenges: Budget concerns, other pets/ children, work schedules etc.
- Consider your pet insurance cover (if you have this)
- Are there simpler or more affordable treatment alternatives and how would this impact outcomes?
- How long will it take to determine if the plan has been effective?

Plan for at-home care

- Do you understand at-home care requirements and dosages?
- Are there any difficulties you need to share about doing this (e.g. difficulty giving medications)?
- Do you understand what adverse signs you should watch for and when to consult your vet?



Diagnostics, referrals and surgeries

When diagnostic tests are recommended:

- Do you understand what this test will reveal and why it's required?
- Can it be done by your GP, or do you need to be referred to a specialist?

If a referral is discussed:

- What sort of specialist is required?
- Do you understand the potential costs and availability?
- Do you understand if your insurance covers it? (Refer to your PDS)

If surgery is required:

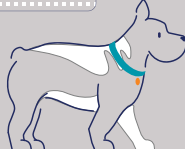
- Do you understand what the surgery is hoping to achieve?
- What are the risks to your pet and are you willing to undertake them?
- Do you understand how to prepare your pet for surgery?
- Do you understand the recovery, hospitalisation and home care required?

At home care

- Do you understand what care you need to provide for your pet at home and do you have any reservations?
- Would written instructions or a summary be helpful?



Claiming on your pet insurance



- Does the clinic accept GapOnly®?
- Can your pet insurance provider pre-approve any treatments in advance?



* GapOnly® is a trademark owned by PetSure (Australia) Pty Ltd ABN 95 075 949 923. AFSL 420183 (PetSure). GapOnly® is available at participating Vets with an eligible pet insurance policy.

SafetyNet PetAssist™

A lifeline for vulnerable pet parents in financial hardship

For many Australians, pets are more than companions; they are family. They provide comfort, companionship, and unwavering loyalty. But when a pet suddenly falls ill or is injured, access to veterinary care can be limited, particularly for those experiencing hardship.

For some, the barriers to accessing veterinary care can be overwhelming, leading to heartbreaking decisions, such as delaying treatment, surrendering a pet, or in extreme cases, euthanasia due to financial constraints.

Recognising this challenge, PetSure introduced SafetyNet PetAssist™, a pilot program co-built with VetPartners and VetChat, to enable more equitable access to veterinary care for vulnerable people and disadvantaged Australians.

What is SafetyNet PetAssist™?

SafetyNet PetAssist™ helps people in need care for their sick or injured pet by providing access to free 24/7 vet telehealth, complemented with subsidised urgent in-clinic care where needed at a local participating vet clinic.

SafetyNet PetAssist™ works with partner organisations to support their clients by keeping their pets healthy, happy and by their side.

The program is currently in pilot phase servicing the Newcastle and Central Coast regions in NSW.

Improving access to veterinary care

At PetSure, we believe that every pet deserves veterinary care, regardless of their owner's circumstances. SafetyNet PetAssist™ provides support for pet healthcare, ensuring that those who are in difficult situations still have access to veterinary care for their pets.

SafetyNet PetAssist™ is an innovative model that considers the barriers people may face when accessing veterinary care. The incorporation of veterinary telehealth means that those facing physical barriers (such as location), or mobility constraints can still get expert guidance on their pet's health, regardless of time of day or geography. While still in its early stages, the program has supported 81 pets and their people, including two pets that were saved when economic euthanasia was avoided. It's a small but significant step in making veterinary care more accessible to those who need it most. Since its launch, SafetyNet PetAssist™ has provided more than \$10,000 in subsidised veterinary support, with an average of \$656 in financial support offered for urgent or essential veterinary care.

Through collaboration with partner organisations, such as Hunter Homeless Connect and REACH Homeless Services, the program aims to remove barriers that may delay or prevent access to veterinary care, facilitating earlier intervention, improving health outcomes for animals, and keeping families together – including non-human members. Veterinary professionals dedicate their lives to caring for animals, but limitations, financial or otherwise, often add emotional and ethical challenges to their work. It's distressing for vets to see pets in need of care when their owners are unable to access it. These situations create moral distress, forcing veterinarians to navigate difficult conversations and, in some cases, watch treatable pets go without necessary medical attention.

One of the core goals of the SafetyNet PetAssist™ initiative is to improve the mental wellbeing of veterinary teams by providing an avenue for care that might not otherwise be available, and those participating are experiencing the positive impact of this already.

Customer impact story: Bella's surgery made possible with SafetyNet PetAssist™

David, a 70-year-old retired pensioner, has shared a close bond with his cat Bella, a black and white Domestic Shorthair, for more than seven years. When he noticed a growing cyst on Bella and discovered she also suffered from dental disease, David felt overwhelmed by the potential cost of treatment. Worried he'd need to sell his assets, or even his home, David was relieved to learn he was eligible for SafetyNet PetAssist™.

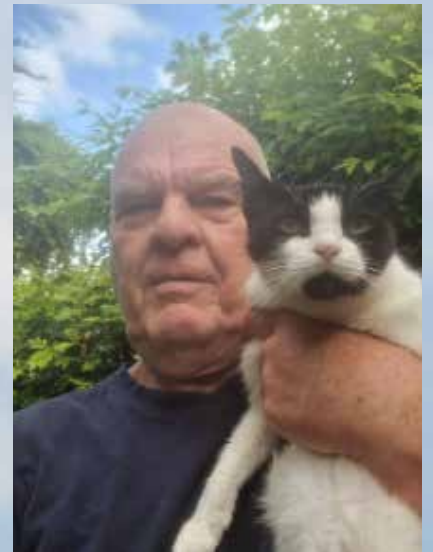
Following a telehealth consultation with a registered vet, David learnt Bella needed surgery. Thanks to the support of the program, the entire \$2,475 cost of Bella's treatment, including the consult and in-clinic procedure, was fully covered with no out-of-pocket expense for David. He describes the service as a "godsend" that took away the stress and allowed him to proceed with the care Bella urgently needed.

Today, Bella is recovering well and back to her usual playful self, enjoying time outdoors with her two feline brothers and continuing her daily ritual of greeting David at the door when he arrives home.

So, what's next? The future of SafetyNet PetAssist™

By working closely with local communities, human support services, welfare organisations and veterinary clinics, the SafetyNet PetAssist™ team hope to continue to make an impact in helping more eligible pet parents access veterinary care when they need it most.

For more information about SafetyNet PetAssist™, eligibility criteria, and how to access support, scan the QR code below.



INSIDE THE MIND of a Veterinary Neurologist

What does it take to become a Veterinary Neurologist?

Becoming a qualified Veterinary Neurologist is a long and rigorous journey. Dr. Brady explains:

"The training to become a veterinarian varies depending on where you study. When I trained, it was a five-year undergraduate course, with the final year devoted to clinical experience. I graduated in 2011 with a Bachelor of Veterinary Science (Hons I)."

Following her veterinary degree, Dr. Brady embarked on further specialisation:

Internship: A one-year internship at the University of Sydney Veterinary Teaching Hospital.

Residency: A three-year neurology residency at the University of Melbourne.

Board certification: After fulfilling clinical requirements, publishing research and passing rigorous exams, she became a diplomat of the European College of Veterinary Neurology (ECVN) in 2021.

This structured path ensures Veterinary Neurologists are highly trained professionals, capable of handling the most complex neurological cases in animals.

Common conditions and treatment costs

Some of the most common neurological conditions in pets include:

Seizures and Epilepsy: Managed with long-term medication and regular monitoring.

Intervertebral Disc Disease (IVDD): A common spinal condition that may require surgery.

Vestibular Disease: Affects balance and coordination, often requiring supportive care and diagnostics.

Given the high level of expertise and technology involved, specialised veterinary care can be costly. Advanced diagnostics, such as MRI scans, can range from \$2,300 to \$5,000. According to PetSure claims data 2024, the average treatment cost for IVDD in 2024 for dogs was \$5,018, with the highest treatment cost being \$41,850.

These costs reflect the sophisticated equipment, surgical expertise and 24-hour monitoring required for such complex treatments.

A day in the life of a Veterinary Neurologist

Dr. Brady's daily schedule is demanding and filled with responsibilities that require precision and teamwork:

Consultations and diagnostics (10:00 AM – 4:00 PM):

- Conduct consultations with 2-4 new patients and their owners.
- Perform diagnostic procedures, such as MRI scans.

Administrative duties (throughout the day):

- Prepare clinical records and referral letters.
- Respond and communicate with pet owners and referring veterinarians.

Team rounds (9:00 AM – 10:00 AM):

- Discuss cases with the neurology team, including neurologists, registrars, residents and specialty interns.

Morning routine (8:00 AM – 9:00 AM):

- Evaluate current inpatients and new overnight admissions from the SASH emergency department.
- Mentor neurology residents in training.

Afternoon rounds and discharges (4:00 PM – 5:00 PM):

- Finalise treatment plans for hospitalised patients.
- Coordinate discharges and communicate with pet owners.

Meet Dr. Stacey Brady

Veterinary neurology is a specialised field dedicated to diagnosing and treating neurological disorders in animals. From seizures to spinal cord injuries, Veterinary Neurologists play a vital role in ensuring pets receive the best possible care when facing complex neurological conditions.

To gain a deeper understanding of this field, we spoke with Dr. Stacey Brady, a highly skilled Veterinary Neurologist at Small Animal Specialist Hospital (SASH) in North Ryde, about her journey, daily work and the value of specialist veterinary care.

What is veterinary neurology?

Veterinary neurology focuses on the diagnosis and treatment of nervous system disorders in animals. These include conditions affecting the brain, spinal cord, nerves, and muscles. Veterinary Neurologists use advanced diagnostic tools, such as MRI and CT scans, to accurately assess and treat these conditions. Given the complexity of neurological disorders, specialists like Dr. Brady work closely with pet parents to develop effective treatment plans tailored to their pets' needs.



"I think the main misconception is around finances. Because we have Medicare for ourselves, most people don't realise the true cost of pet healthcare. The level of care we provide is similar to human intensive care units, and so the costs are, although not the same, comparable in many ways."

"Know that every vet is trying their best to help you and your pet achieve the best outcome. We understand the stress of having a beloved pet fall ill but try to ensure that anger or frustration isn't unfairly directed at the veterinary team. Many of us have pets of our own and deeply understand the emotions involved."

As veterinary medicine continues to advance, specialists like Dr. Stacey Brady are at the forefront of providing exceptional care. With new innovations in diagnostics and treatment, pets with neurological conditions now have better chances than ever for successful management and recovery. Understanding the dedication, expertise, and costs associated with veterinary neurology helps pet owners make informed decisions and appreciate the incredible work being done in specialist veterinary hospitals.

Condition	Avg cost for treatment*	Highest cost for treatment*
Seizure and Epilepsy	\$1,511	\$31,716
Vestibular Disorder	\$1,667	\$30,293
Brain tumour	\$6,225	\$29,117
Meningitis	\$3,491	\$25,992

*Based on 2024 PetSure claims data as at Mar 2025. Amount claimed per policy over a 12-month period. Pet insurance policies can have an annual limit between \$5,000 - \$30,000 to assist with eligible treatment costs.

Thanks to Dr. Stacey Brady for sharing her insights and knowledge on veterinary neurology.

SAYING GOODBYE

From cure to comfort: embracing palliative care for pets



When we welcome a furry companion into our lives, we know that one day we will have to say goodbye. Yet, no amount of time or preparation makes this moment easier.

Sometimes, pets leave suddenly, while other times illness forces pet parents to make the agonising decision of when to let them go. Whether a pet has been a cherished family member for years or is still young, facing the end-of-life journey is heart-wrenching.

Advancements in veterinary medicine have extended pets' lives, offering treatments that

were once unavailable. Previously untreatable chronic conditions can now often be managed for many years. However, as pets age, their illnesses may progress and sometimes treatment options become limited. In some cases, while treatment is still available, the balance between comfort and suffering shifts, making continued intervention difficult to justify. Financial limitations may also play a role in these decisions.

Whatever the circumstances, choosing palliative care can be an emotionally overwhelming experience.

Pet parents are not alone in this journey. Family members, including children and other pets, may also be affected, and each will grieve in their own way. Veterinary professionals who are dedicated to palliative care can offer compassionate guidance, helping families make informed choices and ensuring that pets are as comfortable and loved as possible in their final days.

Embracing palliative care allows pet parents to shift their focus from prolonging life to making each moment meaningful. Though saying goodbye is never easy, being present, loving and ensuring comfort can provide a peaceful and dignified farewell for a beloved companion.

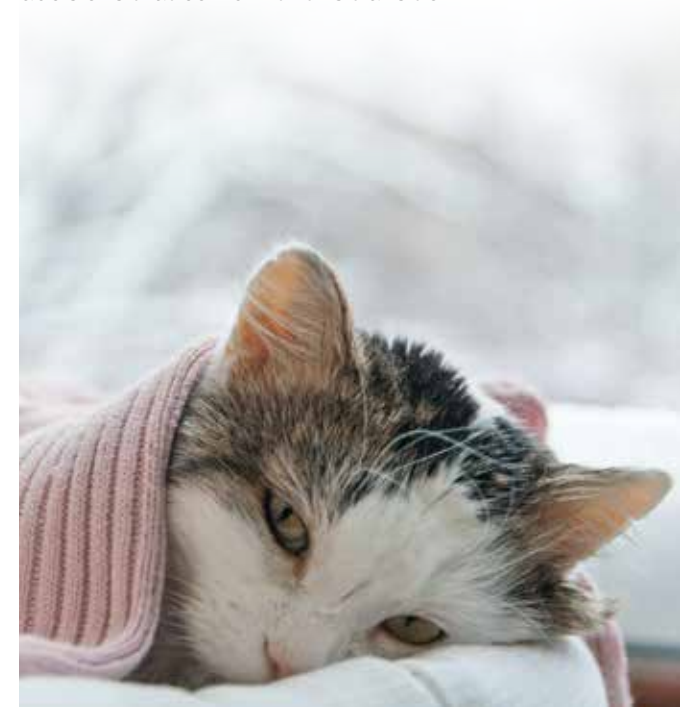
What is palliative care?

Palliative care is a compassionate approach focused on the pet's comfort and quality of life when a cure is no longer an option. It shifts the focus from curing an illness to managing pain, reducing distress and enhancing comfort. This type of care acknowledges that ageing, illness, and passing are natural parts of life, not failures of veterinary medicine.

Unlike hospice care, which is often associated with intensive medical supervision, palliative care does not always require hospitalisation. Instead, it can be provided at home with the support of a veterinarian who is dedicated to providing end-of-life care.

Why palliative care is important

Choosing palliative care allows pet parents to focus on what truly matters—making the final stage of their pet's life as comfortable and meaningful as possible. It also provides guidance through the emotional, medical, and practical decisions that come with this transition.



Pain management and quality of life

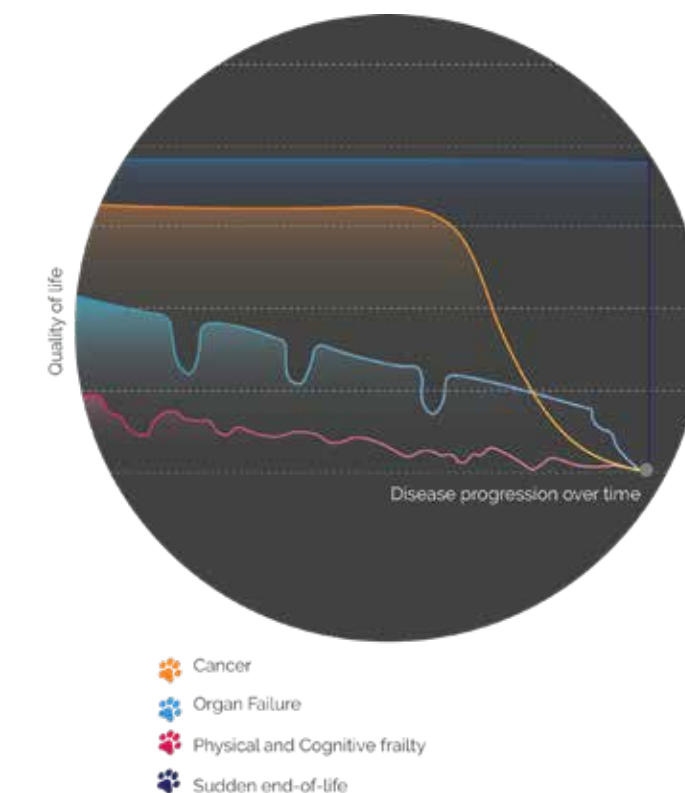
Managing pain effectively is one of the most important aspects of palliative care. Pets experience both acute (sudden) and chronic (long-term) pain and recognising signs of discomfort is essential. While pets cannot communicate their pain verbally, behavioural changes, such as restlessness, loss of appetite, or withdrawal from social interactions may indicate distress.

Veterinarians use pain scales to help assess a pet's discomfort. These scales track changes in mood, movement, and behaviour over time, offering insight into whether pain management strategies need to be adjusted.

A Quality of Life (QOL) assessment can also be beneficial. These tools evaluate various aspects of your pet's well-being, including appetite, hydration, mobility, and sleep. They help pet parents and veterinarians determine if a pet's quality of life is still positive or if suffering has outweighed comfort. There are a number of these tools available online and your vet may provide you with one at the appropriate time. You can find one at sunsetvets.com.au/resources/faqs/quality-of-life-assessment-worksheet/

It's also important to consider your own quality of life and seek additional support if needed. Again, your vet may provide you with one when the time comes, but you can find one at sunsetvets.com.au/caregiver-burden-amp-qol-assessment-form/

Quality of life by condition



This table provides insight into the typical progression of each condition and how this affects quality of life.

Condition	Progression	Quality of life
Cancer	<ul style="list-style-type: none">• Cancer typically progresses rapidly.• Tumour growth, metastasis, and organ failure lead to a quick terminal stage.	<ul style="list-style-type: none">• Initially normal quality of life.• Declines with pain, fatigue, and nausea.• Requires palliative care in later stages.
Organ failure	<ul style="list-style-type: none">• Gradual decline with chronic dysfunction of a vital organ.• Periods of stability followed by acute episodes.• Eventually leads to death.	<ul style="list-style-type: none">• Early on, quality of life can be maintained with medical interventions.• Symptoms, such as fatigue, shortness of breath, and fluid retention worsen over time.• Progressive deterioration impacts daily comfort.
Physical and cognitive frailty	<ul style="list-style-type: none">• Slow, continuous decline in physical and cognitive function.• Increasing dependence and vulnerability to infections and complications.	<ul style="list-style-type: none">• Early stages involve mild limitations.• Progressively leads to weakness, cognitive decline, and loss of independence.• Functional abilities continue to erode.



The end-of-life journey

In the final days or weeks, the focus should be on creating a peaceful and loving environment.

Planning ahead

While it is a difficult topic to consider, planning for euthanasia and memorial options can relieve stress during an already emotional time. Some considerations include:

- Choosing euthanasia at home or in a veterinary clinic
- Discussing cremation, urns, or keepsakes
- Holding a small memorial or ceremony with loved ones
- Allowing pet siblings to say their goodbyes, as they also grieve

Understanding when it's time

Deciding when to say goodbye is one of the hardest choices a pet parent will face. While each family must determine their own markers for when quality of life has declined beyond what is acceptable, veterinarians are there to offer guidance. Often, pets will subtly indicate when they are ready, through their energy levels, appetite, or their response to pain management.

When the time comes, euthanasia can be a peaceful and humane process. Typically, a veterinarian administers a relaxant followed by a high-dose anaesthetic, allowing the pet to pass painlessly. Pet parents can be present throughout, providing comfort and love in their final moments.

Coping with grief

Grieving a pet is a deeply personal experience, often mirroring the grief of losing a human loved one. The stages of grief; denial, anger, bargaining ("what if" scenarios), depression, and acceptance, are normal and may not happen in any particular order or include all of the various stages. It's important to take care of your own wellbeing while grieving. Seeking support from friends, family or professional counsellors who specialise in pet loss can be invaluable. Many veterinary clinics provide resources for grief support, including therapists and support groups.

A loving goodbye

For many pet parents, especially older individuals who may not be in a position to adopt another pet, the loss of a beloved companion can feel overwhelming and isolating. This kind of grief is profound and deeply personal and it's important to know that support is available.

There are compassionate services that are dedicated to pet loss counselling and bereavement support, offering a range of practical and emotional resources to help individuals navigate this difficult time. These may include one-on-one grief counselling, group support sessions, downloadable reflection guides and personalised rituals for remembrance.

Some services offer 24/7 support hotlines, regular online or in-person group counselling sessions and tailored advice for supporting children, families, and older pet parents through loss. Some supportive services include:

- **Sunset Vets**—offering in-home euthanasia, end-of-life care and grief support
- **Patch & Purr Pet Cremations** – offering grief resources and access to pet loss counsellors
- **Rest Your Paws** – providing in-home euthanasia followed by grief support options
- **Loyal and Loved** – specialising in one-on-one and group counselling for pet loss
- **Griefline with Dr Jackie Campbell** – featuring free videos, grief tools, and reflective practices to help process emotions at your own pace

Seeking help during this time is important—it's a way to begin to navigate life after loss with care and support. No matter how long a pet is with their family, their impact is profound. Saying goodbye is never easy, but pet parents can honour their beloved companions by filling their final days with love, comfort, and dignity. With the right support and planning, the end-of-life journey can be a gentle, peaceful transition that reflects the joy and companionship they brought into their lives.

Thanks to Dr. Jackie Campbell for sharing her insights and knowledge on palliative care.

CHANGING LIVES ONE PAW AT A TIME

The true impact of assistance dogs

Assistance dogs play an invaluable role in the lives of individuals with disabilities. From guiding visually impaired individuals to detecting medical emergencies, these dogs undergo rigorous training to meet the specific needs of those they assist. While most assistance dogs share foundational training principles, each type requires specialised instruction tailored to its role.

The bond between dog and recipient

Assistance dogs provide more than just a service; they are a lifeline and the bond between an assistance dog and its recipient is nothing short of transformative. For many individuals, these dogs provide not only physical support to facilitate day-to-day tasks,

but they also provide emotional connection and independence. However, the journey to creating these life-changing partnerships involves a network of dedicated individuals—from the volunteers who raise puppies and teach basic manners to the advanced trainers who fine-tune the assistance dogs' skills. It is these people, intricately woven into the first 24 months of each dog's life, who help to create lasting impacts on individuals, families, and communities.

These skilfully trained dogs perform critical tasks that help their handlers navigate daily life with greater ease. Whether it's retrieving medication, interrupting panic attacks, or offering emotional grounding, the tasks these dogs perform are tailored to the unique needs of the recipient.

TYPES OF ASSISTANCE DOGS

Different types of assistance dogs are trained to meet specific needs and support their humans.

Guide Dogs

Assist people with visual impairments by navigating obstacles to ensure safe mobility. Training takes about two years and dogs are trained to lead their handlers along safe routes, stop at curbs, and avoid potential hazards.

Hearing Dogs

Trained to alert individuals with hearing impairments to important sounds, such as smoke alarms, doorbells, or crying babies. Their training, which includes task-specific behaviours, can take several months to years, and is tailored to the specific needs of the handler.

Mobility Assistance Dogs

Help people with physical disabilities retrieving items, opening doors, and providing balance. Training typically lasts around two years and prepares them for real-life situations.

Medical Alert Dogs

Trained to detect and respond to specific medical conditions, including seizures and low blood sugar. Their training involves personalised tasks, combining foundational obedience skills with advanced scent and alert detection.

Psychiatric Service Dogs

Support individuals with mental health conditions, such as PTSD and anxiety by interrupting panic attacks, waking them from nightmares, and offering a calming presence in stressful moments.

Assistance dog organisations in Australia

Australia is home to several exceptional organisations dedicated to training assistance dogs, adhering to high standards of care and expertise. The following list are Australian organisations that have been accredited by Assistance Dogs International:

Assistance Dogs Australia for mobility, autism and PTSD support

Guide Dogs Australia for visually impaired individuals, mobility and autism support (depending on the individual State-based organisation)

Australian Lions Hearing Dogs for hearing-impaired individuals

Righteous Pups Australia, Inc. for medical alert dogs, mobility and autism support

Life Unleashed (formerly Integra Service Dogs Australia) for psychiatric service dogs, particularly veterans and first responders

The Royal Society for the Blind, Guide and Assistance Dog Service for visually impaired individuals, autism, PTSD and psychiatric support

Seeing Eye Dogs (SEDA) for visually impaired individuals

These organisations work tirelessly to ensure that individuals with disabilities have access to well-trained, reliable assistance dogs, which are accredited to be safe in the public domain.

Behind the scenes: training at Assistance Dogs Australia (ADA)

The process of training assistance dogs begins long before they are paired with their recipient. Teams of trainers and volunteers play critical roles in preparing these dogs for their future responsibilities.

L-Plate Stage



2–12 months old

Puppies begin their journey at eight weeks old, living with puppy volunteers who teach them basic skills, socialisation, and confidence in various environments.

Early training (2–12 months)

The initial stage focuses on basic training and socialisation. At this phase, volunteer puppy raisers welcome young dogs into their homes and teach them essential skills, such as:

- Socialisation and good manners
- Obedience commands
- Confidence-building in various environments and situations

Volunteer puppy raisers receive guidance and support from professional trainers, who host regular classes and provide ongoing supervision. This foundational stage is crucial in shaping confident, well-rounded dogs ready for advanced training.

Advanced training (12–24 months)

Once dogs reach 12–18 months, depending on their individual progress, they enter advanced training programs. During this stage, they work daily, one-on-one with professional dog trainers to master specialised skills and more complex tasks required for their roles. For instance:

- A mobility assistance dog may learn to find and retrieve specific items or press the button at pedestrian crossings.
- An assistance dog for someone with post-traumatic stress disorder will be trained to recognise signals of anxiety wake them up from night terrors and stay focused from distractions.

Individualised training ensures that each dog is uniquely equipped to meet the needs of its future human partner. Trainers spend several hours every day refining the dogs'

P-Plate Stage



12–24 months old

Pups commence advanced training with qualified instructors after 12–18 months. They learn to master complex tasks tailored to assist individuals with specific disabilities.

Lifetime Partnership



8–10 years old

After approximately two years of training, dogs are matched with their clients and typically work for eight to 10 years until they retire.

skills, often incorporating real-world scenarios to simulate what the dogs will encounter on a day-to-day basis.

Life as an assistance dog

Once partnered with a recipient, an assistance dog's working life typically spans eight to 10 years. After retirement, the dogs often remain with their handlers or a familiar family member, continuing to offer companionship and love throughout their retirement.

For recipients of ADA dogs that continue to need assistance, they are provided with a fully trained and skilled successor dog once the original dog retires.

The role of volunteers in training programs

Training assistance dogs wouldn't be possible without the dedication of volunteers. Volunteer puppy raisers at Assistance Dogs Australia open their homes and hearts to foster young dogs and prepare them for the rigorous demands of their future roles.

Rewards and challenges of volunteering

Julie, a longtime puppy educator, describes her experience as profoundly fulfilling.

"The best part of being a volunteer is knowing that your efforts will hopefully make a positive impact on someone else's life..... it is an incredibly rewarding and enjoyable experience...where you can see the visible results of your time and energy reflected in a well-behaved and well-socialised dog."

However, the role is not without its challenges. Saying goodbye when a dog begins advanced training can be bittersweet. But volunteers find comfort in knowing they've played a pivotal role in shaping a life-changing companion for someone in need.

Assistance dogs are so much more than companions—they're true lifelines. Behind every highly trained dog is a team of dedicated trainers, volunteers, and organisations working tirelessly to make these partnerships possible. If the impact of these incredible dogs resonates with you, there are many ways to get involved. Whether it's volunteering, raising awareness, or simply donating, every effort helps create more opportunities for people who rely on these dogs for independence and connection.

Supporting the training of assistance dogs doesn't just change individual lives—it strengthens communities, fostering inclusion, confidence, and a greater sense of belonging for everyone.



Volunteer Julie and puppy in training Dilys

CASE STUDY

Penny's life was once a series of daunting challenges. Battling an autoimmune disease that led to widespread blood clots, she endured a stroke causing right-sided muscle weakness, another affecting her right eye, and relentless pain in her hands. These health issues made daily tasks a constant struggle, and the dream of living independently seemed increasingly distant.

The turning point

Everything changed when Penny was introduced to Red, a highly trained assistance dog from Assistance Dogs Australia (ADA). From the moment they met, an unbreakable bond formed between them. Red wasn't just a pet; he became Penny's partner in navigating the complexities of her daily life.



Penny and Red

A new lease on life

With Red by her side, Penny's world transformed:

- **Regaining independence:** Red undertook physical tasks that had become insurmountable for Penny, such as opening and closing doors, retrieving dropped items, and finding specific objects. His assistance empowered her to reclaim her autonomy.
- **Professional revival:** Emboldened by Red's unwavering support, Penny resumed her passion for teaching at TAFE, inspiring students with her resilience and dedication.
- **Artistic flourishing:** Penny's artistic spirit was also reignited. With Red's comforting presence, she found the courage to create art again and now lives independently as a small business owner.

The bond beyond tasks

Red's impact extended beyond physical assistance. Trained to recognise cues, such as "visit" or "lap," Red provides emotional solace during moments of distress, resting his head heavily on Penny's lap or laying his front legs gently across her lap. These gestures offer profound reassurance and a sense of security.

Reflecting on their journey, Penny shares, "Red and I have an inseparable bond. He's so well trained he fits into my life like a well-worn glove. Just amazing!"

The partnership between Penny and Red exemplifies the transformative power of assistance dogs. Through ADA's dedication, individuals like Penny not only regain independence but also rediscover joy, purpose, and a renewed zest for life.

Thanks to Assistance Dogs Australia for sharing their training information, volunteer experience, case study and testimonials.

PETS & ROAD SAFETY

Practical tips to keep your pet safe

With a growing number of pets joining Australians on road trips or outdoor adventures, it's crucial to keep pets safe within these busy and high-risk environments. The abundance of businesses, cafes and accommodation types that support a pet-friendly lifestyle, combined with Australia's vast network of major motorways and busy roads, presents a real risk to the health and wellbeing of our pets.

What risk do our roads and motorways have for pets?

Pets are frequently transported in cars, but many pet parents may not take the proper precautions necessary to keep them safe. A pet's physical safety in a moving vehicle, or when walking near busy roads, can be a serious risk if the pet is not properly secured within the vehicle or restrained with a lead when roaming near congested roads or motorways.

Pets that are injured in motor vehicle accidents can face severe health consequences, ranging from bone fractures to internal injuries. PetSure claims data shows there were 1,304 claims for motor vehicle incidents in 2024, which is up from 1,415 in 2023.

Interestingly, New South Wales (NSW) was the state with the highest number of claims for traffic incidents in 2024*, which may be due to human and pet population density, potentially leading to more traumatic injuries involving pets and motor vehicles. New South Wales (NSW) recorded 420 motor vehicle accident claims with 67% of these claims occurring in urban areas. VIC and QLD recorded a total of 331 and 269 motor vehicle related claims respectively.

How can I keep my pet safe on the road?

To keep pets safe when getting behind the wheel or when out near a busy road or motorway, pet parents should take the following precautions.

- Lead training for controlled walks near roads:**
Teach your pet to walk calmly on a short lead, especially in areas near traffic. This helps reinforce the idea that your pet should stay close to you and follow your lead.
- Introduce 'stop', 'wait' and 'leave it' commands near roads:**
Train your dog to stop and wait on command, especially before crossing busy roads. Practice near low-traffic areas first, gradually increasing the difficulty by moving to busier environments. Remember to reward your

pet for obeying, so they associate the command with positive reinforcement. The "leave it" command can help teach your dog to avoid distractions, such as chasing after a ball that could lead them into traffic. Practice this command by using distractions, such as moving cars, bikes, or objects on the ground that could tempt your dog. Reward them when they leave it alone and re-focus on you.

3. Use a pet restraint system in vehicles:

Just like humans, pets should be properly restrained during travel. Harnesses, pet seat belts, carriers or specially designed pet car seats can help prevent injuries in the event the vehicle stops suddenly. A secure pet is also less likely to escape through an open window.

4. Keep pets on leashes when exiting the vehicle:

When exiting a vehicle on a busy road, it's crucial to keep your pet on a leash even during quick breaks. Busy highways and fast-moving vehicles can make even a short walk near a car dangerous. Always use a leash and ensure your pet stays by your side to avoid accidents.

5. Stop frequently for breaks:

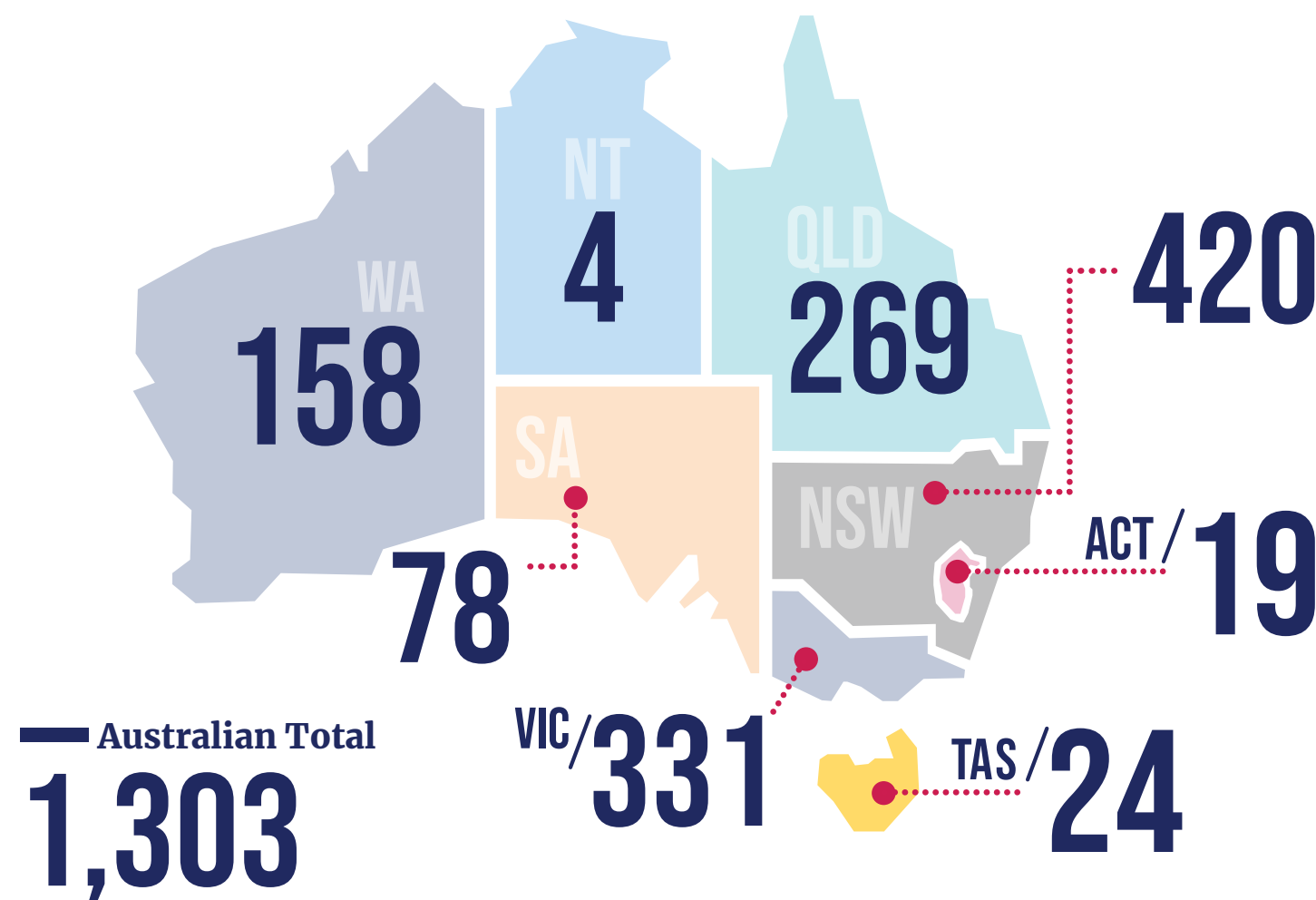
Frequent stops are necessary to stretch your pet's legs, hydrate and to relieve themselves. This is especially important on long drives along major motorways where fatigue or restlessness can lead to mishaps.

6. Ensure your pet has an up-to-date microchip:

Make sure your pet is wearing an identification tag with up-to-date information. Microchipping is a reliable way to help locate your pet if you're travelling and they wander off, particularly in busy or unfamiliar areas near highways.

By staying mindful of road safety and taking the relevant precautions, pet parents can significantly reduce the risk of accidents. Keeping pets secure, restrained and well trained near major roads is vital to ensuring their safety and wellbeing, as well as the safety of other motorists and pedestrians.

Road traffic accidents in pets*



*PetSure claims data for road traffic incidents for 2023 and 2024, includes claims related to motor vehicle and bike accidents.

THE PETSURE COMPETABILITY WELLNESS CHALLENGE

What happens when you treat pet wellness as a shared experience—not just something you do for your pet, but something you build together? That question sparked the PetSure ComPETability Wellness Challenge: a six-week deep dive into the everyday rituals that shape the health, behaviour, and happiness of pets and their people. This wasn't about chasing health and wellness. It was about curiosity, connection, and noticing the quiet impact of things, such as sleep routines, enrichment games, and 15-minute sniff walks. With the support of *VetChat* veterinarians, *Lyka* meals, and real-time data from *FitBark*, two pet families leaned into the challenge and showed us that the most powerful changes often start small. What we learned confirmed what we've always believed: there's no single formula for wellness, but when you pay attention and personalise care, the results can be transformative—for both ends of the leash.

MEET THE PARTICIPANTS:



**Helena &
Ralphie Hudson**

Helena Hudson is a marketing professional working in the communications team at a medical research centre focused on Alzheimer's and other brain diseases. Outside of work, she's a mum to a toddler and proud pet parent to Ralphie—a joyful, affectionate dog who's never growled a day in his life.

The ComPETability Challenge became a welcome structure in Helena's busy world, offering simple, intentional practices that brought calm and connection. Midway through, Ralphie was diagnosed with kennel cough, prompting Helena to adapt their usual routines. Instead of walks and active play, they leaned into indoor scent games, enrichment tasks, and sleep-focused rituals.

These quiet adjustments proved unexpectedly powerful—helping Ralphie rest and recover, while also giving Helena space to reset. "Taking care of Ralphie's sleep health encouraged me to look after my own," she reflected. The experience was less about overhauling life, and more about tuning in to what really matters in a loving home.



**Courtney &
Goldie Snow**

Courtney Snow is a small business owner balancing entrepreneurship with life as a dedicated pet parent to three animals—Goldie, her sensitive and spirited dog, and two independent-minded cats, Bonnie and Bowie.

During the ComPETability Challenge, one of her cats had a health scare that added extra emotional weight to a challenging period. Navigating Goldie's recovery from a knee injury, Courtney leaned into the challenge as a chance to find balance—for both of them.

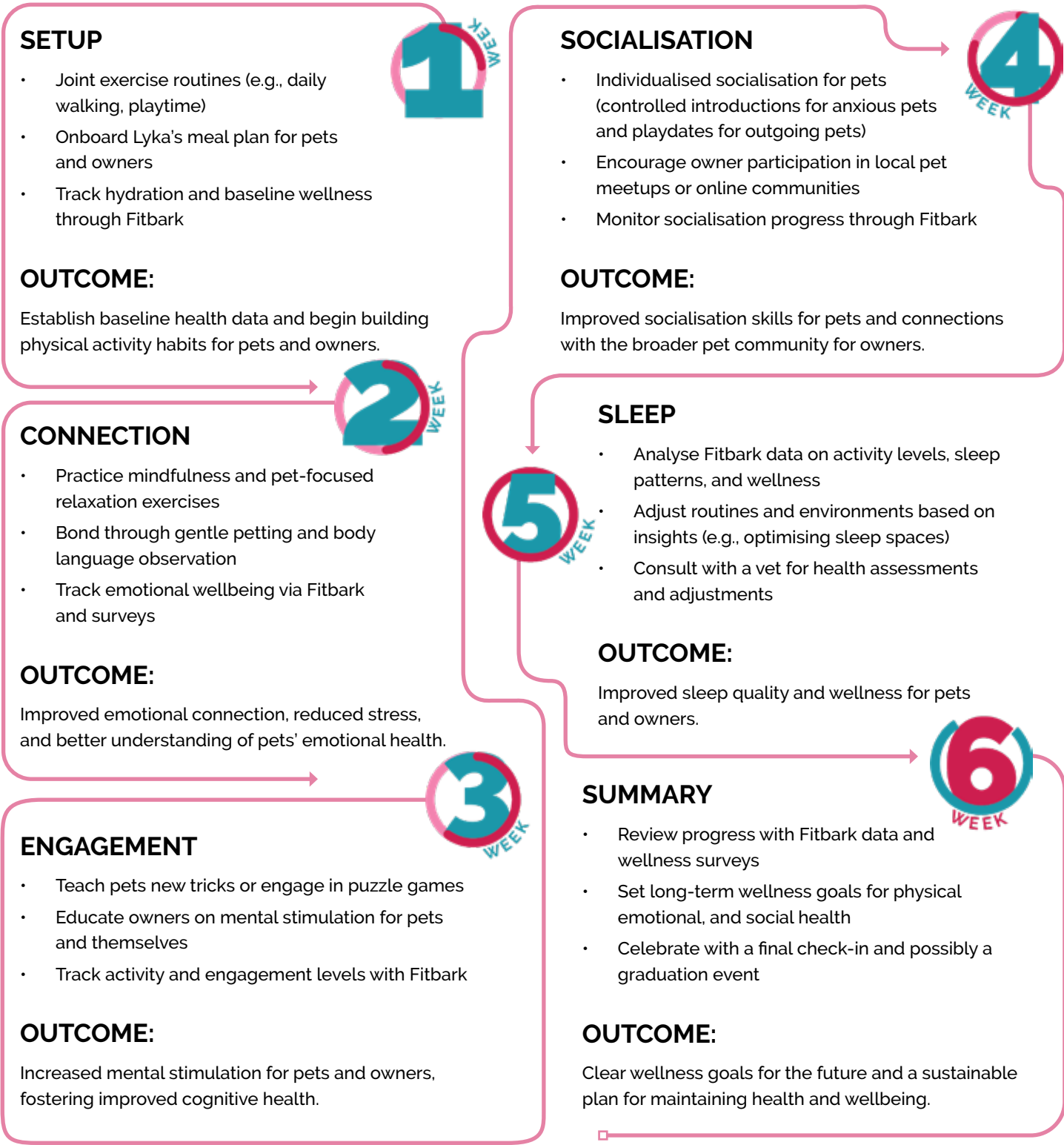
With long walks no longer an option, she focused on calming enrichment, slow "sniffaris," and creative bonding activities that helped reduce Goldie's reactivity and build her confidence. From customising Goldie's meals with natural treats to tracking her sleep and stress via FitBark, Courtney found herself adapting routines not just for Goldie, but also for her own wellbeing. She discovered that even brief moments outdoors or short training sessions could ground them both.

From stress to strength:

How small daily habits can transform pet and human wellness

What is the PetSure Com**PET**ability WELLNESS CHALLENGE?

The PetSure Com**PET**ability Challenge was a six-week wellness journey that helped deepen the bond between pets and their people. Each week explored a pillar of pet wellness—physical health, emotional connection, mental stimulation, socialisation, and sleep—through practical activities and expert support. Participants used FitBark to track health and habits, while Lyka meals provided the nutrition to thrive. VetChat vets offered weekly consultations, giving pet parents personalised advice and reassurance throughout the challenge. With real-time insights and tailored routines, participants built sustainable habits that enhanced wellbeing for both pet and owner.



WEEK 1 PHYSICAL HEALTH & WELLNESS TOGETHER

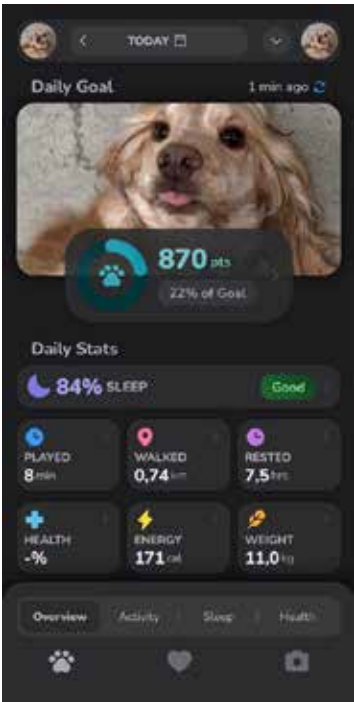
The challenge kicked off with a focus on establishing a solid foundation of health and wellbeing for pets and their owners. Participants tracked their pets' hydration and activity levels using FitBark, onboarded new dietary habits with Lyka's meal plan, and developed structured exercise routines.



They also completed a VetChat onboarding, during which their vet benchmarked their pet's background and specific health concerns.

For Goldie, a diagnosis of Cruciate Ligament Disease (CLD) meant limited physical activity, requiring creative alternatives for engagement. Sniff walks became an essential strategy to keep her mentally stimulated while helping her owner destress. VetChat offered additional guidance on managing her movement and enrichment without compromising recovery.

Tracking FitBark data helped both pet parents make healthier choices, reflecting on their own activity levels and wellness habits. Helena also noticed how much Ralphie's activity varied from day to day.



Ralphie and his owner, Helena, embraced the shift toward mindful, intentional walks. Ralphie's high energy and curiosity made each walk a fulfilling adventure. His enthusiasm was contagious, reinforcing the emotional benefits of movement for both pet and owner. Helena discovered how much Ralphie's energy shaped her mood:

"The shared experience with Ralphie made my week better. The long walks made it easier to live in the moment, be present with Ralphie, and not spend time in my head thinking about work or other stresses." (Helena)

By the end of the week, both participants noted a stronger bond with their pets and an increased awareness of how their wellbeing was intertwined.

WEEK 2 CONNECTION & EMOTIONAL HEALTH

Week two introduced activities aimed at providing space for owners to tune in to their pets' needs and deepening the connection between pets and their owners. Mindfulness, relaxation techniques, and body language observation played key roles in strengthening these relationships. Their weekly VetChat consult provided the expertise to help owners interpret what they noticed.



Goldie, who had been dealing with anxiety, started showing positive changes. Her owner was unsure whether it was due to medication, rest, or their new at-home practices—but whatever the cause, the difference was evident.

"Goldie's anxiety is improving. I'm not sure if it's the medication, the rest for her leg, or what we're doing at home—perhaps a combination of all three." (Courtney)

Meanwhile, Helena and Ralphie incorporated mindful walks, guided meditation, and enrichment play into their daily routine. These structured moments of connection helped reduce stress in Helena's busy life while also improving Ralphie's relaxation and emotional stability.

Ralphie's impact on Helena's wellbeing was profound: *"Feeling happy and calm—prioritising mindful play with Ralphie today."*

For Helena, simply spending mindful, undistracted time with Ralphie became a source of emotional stability, reinforcing the power of intentional bonding.

WEEK 3

EDUCATION & MENTAL STIMULATION

Week three of the challenge focused on education and mental stimulation—perfect timing for Goldie and Ralphie, who were dealing with temporary physical setbacks. Goldie was continuing her recovery from a knee injury, while Ralphie had just been diagnosed with kennel cough and was under strict rest.

To keep their minds active, both owners leaned into enrichment strategies. Puzzle games, scent work, and trick training became daily features—activities that not only engaged their dogs but also deepened the human-animal bond.



VetChat veterinarians also offered tailored advice to stimulate their pets' minds while minimising physical exertion.

For Ralphie, whose energetic routine had come to a sudden stop, mental stimulation proved transformative. Helena created a circuit of brain games: trick training before meals, scent trails through the house and garden, and toy hunts in the living room. These activities didn't just keep him occupied—they visibly improved his mood.

"This reminded me that we can still have engaging and stimulating activities even when Ralphie is sick or it's too wet outside."
(Helena)

Meanwhile, Goldie thrived under a similar approach. Her owner discovered just how much she loved the mental challenge: *"Goldie LOVES training—I think more than walks!"*

The shift away from physical activity became an unexpected opportunity to build confidence, strengthen trust, and create space for joy—even during recovery.

WEEK 4

PET-APPROPRIATE SOCIALISATION

Week four focused on socialisation, but not necessarily in the traditional sense. Instead of dog parks or meetups, participants were encouraged to tune into their pet's comfort zones, and VetChat check-ins helped assess readiness for interactions and offered strategies for slow, structured exposure. For Courtney and Helena, the week became an exercise in redefining what meaningful socialisation actually looks like.



Goldie, who struggles with reactivity, wasn't ready for spontaneous interactions with other dogs. Instead, Courtney worked on building her confidence through short, structured outings and continued enrichment at home. A highlight came during a visit to the vet behaviourist, where Goldie surprised

everyone by calmly participating in the session and showing clear progress in her training. *"I felt joy when Goldie was an A+ student with her vet behaviourist!"* Courtney shared. Although unfamiliar people and dogs still made her uneasy, Goldie began seeking comfort from Courtney in moments of uncertainty—an emotional milestone. As Courtney reflected,

"It's not just about socialisation through playdates—it's about building confidence and trust at the right pace." (Courtney)

Ralphie, meanwhile, was still recovering from kennel cough and couldn't engage in dog-to-dog interactions. But that didn't mean socialisation stopped. Helena got creative, incorporating human connection and mental stimulation to fill the gap. Trick training, hiding toys around the house, and scent-based games became their new routine. *"Even though he was sick and had to rest physically, it was great to be able to engage Ralphie mentally,"* she said.

Both pet parents came away from the week with a shared insight: socialisation isn't about ticking a box or pushing pets into overwhelming scenarios. It's about helping them feel safe, confident, and connected—be it through a training session, a quiet walk, or a game of hide-and-seek at home.

WEEK 5

DATA-DRIVEN SLEEP & WELLNESS ANALYSIS

Week five of the challenge focused on a quieter, often overlooked pillar of wellness: sleep. With support from FitBark data and VetChat advice, both participants made small adjustments with big results. Courtney and Helena discovered just how transformative rest could be, for their pets and themselves.

For Helena, a structured bedtime routine for Ralphie became a nightly ritual: a clean, dark space, a tech-free hour, and calming pats before bed. As Ralphie's rest improved so did Helena's.

"Taking care of Ralphie's sleep health encouraged me to look after my own health, too." (Helena)

Goldie, meanwhile, was finding her own rhythm. Though her FitBark health score remained slightly below average due to limited activity, she began seeking out solo time in the yard—something she wouldn't have done earlier in the challenge. Her owner saw this independence as a breakthrough:



"Such a big achievement for us." Even during a cyclone that limited walks, Goldie remained calm, grounded by the routines they'd built.

Week five served as a reminder that quality sleep and consistent habits can unlock emotional resilience, deepen independence, and quietly transform how pets and people move through the day.

WEEK 6

CLEAR OUTCOMES & FUTURE PLANS

Week six was about reflecting on what they had learned and setting intentions for meaningful changes to their daily routines. Helena's journey highlighted how much routine matters. By establishing consistent sleep times and daily rhythms, she noticed Ralphie felt more secure and that she herself experienced better sleep and higher energy.

Courtney, meanwhile, focused on slowing down. Through the challenge, she learned to better read Goldie's signals and discovered that gentle, low-pressure activities suited her pet's temperament. This shift helped reduce overwhelm and build deeper trust. Both participants finished the program with a renewed appreciation for tuning in—whether through structure or softness, they found that a more mindful, responsive approach strengthened the bond with their pets and enriched their own wellbeing.

"Monitoring Goldie's wellness helped me make better choices for my own health."
(Courtney)

Key Takeaways

THE PETSURE COMPETABILITY WELLNESS CHALLENGE

One of the most compelling takeaways from the PetSure ComPETabilityWellnessChallenge was the clear reminder that pet wellness is unique to individual circumstances. Each pet-owner pair responded differently to the same prompts, and success came not from rigid routines, but from tailoring wellness to meet individual needs—whether physical, emotional, or environmental. With VetChat providing personalised advice each week, participants were equipped to interpret their pets' needs and adapt the structure to suit their lives and their pets' unique circumstances.

1. Daily rituals create emotional stability for both pet and human

The simple act of doing something intentional together each day—whether it was a walk, a cuddle, or training—created consistency, calm, and comfort.

"Ralphie really enjoyed his pats and massage before bed each night—this strengthened our bond."

2. Mental stimulation can be more effective than physical exercise

Both participants discovered that activities, such as puzzle games, trick training, and scent work, not only kept their pets engaged but actually wore them out more than physical walks—especially useful during illness or injury recovery.

"Mental stimulation wears him out just as much, if not more so, than physical activity!"

The PetSure ComPETability Wellness Challenge proved that wellness doesn't come from a one-size-fits-all plan—it comes from empathy, adaptability, and the support to keep showing up. And sometimes, that starts with a conversation. From the power of daily rituals to the surprising benefits of mental stimulation and quality sleep the challenge revealed that wellness looks different for everyone. Some pets thrived on enrichment games; others found calm through bedtime routines or slow sniff walks. What united them all was the intention: to show up, tune in, and build healthier habits together. The most powerful progress often came from small, quiet moments—proof that when we personalise care and prioritise connection, we create lasting change for both pets and the people who love them.

3. Sleep has a surprising impact on emotional regulation

Prioritising sleep for pets—through structured routines, calming environments, and bedtime rituals—dramatically improved both pet and owner mood, resilience, and connection.

"It's crazy what a difference a good sleep makes!"

4. Confidence-building is more powerful than 'socialisation' for some pets

For pets like Goldie, who struggled with reactivity, socialisation wasn't about playdates—it was about building trust at her own pace. Success came in quieter moments, such as choosing to seek comfort in their human or calmly navigating a new environment.

"I have noticed that Goldie is coming to me more when she is unsure or fearful. I think I am her safe place."

5. Wellness tracking prompts human self-reflection

Monitoring pet health through FitBark or journaling often became a mirror for the pet parents' own wellness choices, leading to better sleep, more mindful routines, and even improved diet and hydration.

"After several days of eating junk food, we cooked a lovely, healthy dinner. It's hard to eat healthily all the time when on holidays!"

Why VetChat check-ins made a difference

Whether you're navigating a pet's recovery, adjusting routines, or simply unsure what's "normal," every pet is different. Veterinary advice was crucial given the health conditions of our participants, and telehealth provided an easy way for pet parents to access real-time expert advice without needing to leave the house. For ComPETability participants, this meant feeling supported, validated, and more confident in their decisions. Because when it comes to wellness, having a trusted vet just a click away can be the difference between confusion and clarity.



About PetSure

At PetSure, pets are at the heart of everything we do. Our mission is simple: to improve pet healthcare outcomes and help pet parents navigate the financial realities of veterinary care.

In 2025, we'll continue our dedication to educating pet parents about the long-term responsibilities of pet ownership and the vital role pet insurance can play in protecting against unexpected and high veterinary costs.

As Australia's leading pet insurance provider, we proudly underwrite just under 80% of the country's pet insurance market, helping cover the veterinary expenses of thousands of pets every day. With more than two decades of experience, we specialise in designing, underwriting, issuing, and administering pet insurance policies. Our extensive network includes partnerships with more than 20 trusted brands, including Commonwealth Bank and Everyday Insurance from Woolworths.

Since securing our APRA (The Australian Prudential Regulation Authority) general insurance licence in March 2023, we've strengthened our position as Australia's first dedicated pet health insurance provider. This milestone has allowed us to innovate with greater agility, refine our offerings, and advocate for better industry and customer outcomes.

In the past year, we assessed more than 1.3 million* claims and reimbursed more than \$1.2 million* per day. Additionally, more than 2.4 million* claims were processed through GapOnly®—our innovative payment solution. By integrating directly with veterinary practice management software, GapOnly® allows eligible claims to be processed in less than five minutes, so pet parents only pay the gap^ at the time of treatment. The service has expanded to more than 1,500 vet clinics across Australia, demonstrating its increasing adoption by the industry and value to pet parents. Further reinforcing our commitment to supporting the veterinary

industry, 2025 marks the launch of the GapOnly® Veterinary Awards (GOVAs)—a first for the sector. The GOVAs celebrate excellence and innovation in veterinary care, recognising clinics and professionals who go above and beyond to enhance pet health outcomes. This initiative underscores our dedication to driving positive change and supporting the veterinary community as they continue to provide exceptional care for pets and their people.

Headquartered in Sydney, our global team of more than 400 passionate pet advocates spans Australia, South Africa, and the Philippines. What sets us apart is our in-house team of veterinarians and vet nurses, who assess claims, assist with customer queries, and provide expert guidance on veterinary matters.

Beyond insurance, we are deeply committed to supporting vulnerable pet parents and ensuring pets receive the care they need, regardless of financial circumstances. Through the SafetyNet™ PetAssist program, we provide financial assistance for eligible pet parents in NSW facing unexpected veterinary expenses, helping to reduce the heartbreaking decision of economic euthanasia. By working alongside veterinarians and welfare organisations, we strive to keep pets and their people together, ensuring pets receive the treatment they deserve in times of crisis.

Driven by innovation, we constantly evolve our policies to align with industry best practices, customer needs, and regulatory standards. Our commitment to progress ensures we deliver ongoing value to our brand partners and the pet parents who trust us.

As the market leader, PetSure remains dedicated to enhancing pet health and welfare—so pets and their people can enjoy longer, healthier lives together.

*Based on PetSure Claims data, 2024 calendar year
^The gap is the difference between the vet's invoice and the eligible pet insurance benefit. GapOnly® is only available at participating Vets with an eligible pet insurance policy. See gaponly.com.au for more details.

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Changing Lives One Paw at a Time: The True Impact of Assistance Dogs

• Assistance Dogs International (<https://assistance dogsinternational.org/>)

• Assistance Dogs Australia (<https://www.assistance dogs.org.au/>)



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