



Australian PET HEALTH Monitor 2026

Our flagship report draws from Australia's largest pet health database to illustrate the pet health landscape in 2025, 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.



| Because when it comes to your pet's health, nothing else matters.

There's only one GapOnly®

Since 2019, we've been on a journey to revolutionise the pet insurance claims process.

During that time, we've gone down the road to recovery with thousands of Aussie pets. So we understand that when your pet's health is at risk, you need to focus on care, not cost.

That's why we've changed the way vet visits are managed. Fast claims processing means you're on your way within minutes. No uploading invoices, no clunky claims forms – simply pay the gap* and go.

And GapOnly® is trusted by more than 1,800 clinics across Australia, meaning you can experience the fastest, easiest pet insurance claims service for GapOnly® eligible claims.

A trip to the vet can be stressful enough. With GapOnly®, you can focus on what matters most - because when it comes to your pet's health, nothing else matters.

Why GapOnly® is loved by more than 90% of Aussie vets:¹

- Fastest, easiest claims processing
- No messy paperwork
- Available in over **80% of clinics**
- **\$1 billion** in claims paid out[#]

Ready to experience the GapOnly® difference? Compare policies now at gaponly.com.au



*The gap means the difference between the vet's invoice and the eligible claim benefit under your policy. ¹Survey conducted by PetSure in September 2025 to GapOnly® vet clinics in Australia. [#]Based on PetSure claims data as at May 2026. GapOnly® is a trademark owned by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure). Insurance products are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard) and/or PetSure (from 8 May 2023 only), administered by PetSure and promoted and distributed through their authorised representatives and distribution partners. gaponly.com.au/compare page compares a selection of comprehensive products administered by PetSure that cover specified accidental injuries and illness and not all products or types of products administered by PetSure. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Cover is subject to the policy terms and conditions. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing, or choosing to continue with the product. PDS and Target Market Determination available on our partners' websites. Meet our partners at gaponly.com.au/gaponly-insurance-partners.

INTRODUCTION

- 04 A note from the PetSure Team
- 06 Meet PetSure's Veterinarians



- 08 Top ten dogs of 2025
- 11 Top ten cats of 2025
- 14 Top ten pet names of 2025
- 16 Top health conditions of 2025
- 18 Most expensive conditions in 2025



- 21 Bloodsuckers
- 25 Snake bites
- 29 Gastroenteritis in cats and dogs
- 34 Feline obesity: A silent epidemic
- 38 Canine cognitive dysfunction
- 42 What's the scoop on your pet's poop?

ACCESS TO VET CARE



- 48 PetSafetyNet: A lifeline for vulnerable Australian pet carers
- 50 Good call: The first steps of vet telehealth



- 53 Saying goodbye: Palliative care
- 57 Pets & road safety
- 59 When to monitor vs when to see the vet
- 61 About PetSure



- 62 References & Sources

Please note the data in the 2026 Pet Health Monitor reflects PetSure claims data from 2025 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 PetSure Team

Welcome to the 2026 PetSure Pet Health Monitor, our comprehensive look at Australia's pet health landscape.

As ever, we've used the latest claims data to take a deep dive into common and not-so-common health conditions, cost trends, new treatments, popular names and the work being done around the nation to improve health outcomes for our pets.

Inside this special edition, you'll find new features about the bloodsucking threats facing our dogs and cats, the danger of snake bites and the rise of veterinary telehealth. Thanks to services such as Live Vet, telehealth is becoming a very effective and convenient complement to in-clinic vet care.

A claim is never just a claim. It's a worried pet owner, a sick or injured animal, a family trying to make the best possible decision in a stressful moment.

In May 2026, PetSure reached an important milestone as we hit \$3 billion in claims paid. That's \$3 billion returned to customers in need, enabling access to quality pet healthcare. It's a powerful reminder of the role PetSure plays in the lives of pets and their families.

Our GapOnly® brand currently enjoys the fastest claims processing in the market, with reimbursements generally processed on the spot within five minutes.

We also enjoy the widest reach. The lightning-fast GapOnly® experience is available in more than 1,800 Australian clinics and counting, with

approximately \$25 million in pet insurance benefits processed every month.

Meanwhile, our PetSafetyNet initiative is set to roll out across the country. Phase 1 in Tasmania and NSW's Central Coast and Hunter Region have already provided urgent care assistance to almost 2,000 pets and their owners.

A free 24-hour vet telehealth service complemented with subsidised critical in-clinic care for a range of conditions, PetSafetyNet is providing more equitable access to vet care for vulnerable and disadvantaged Australians. You can read more about PetSafetyNet on page 48 of this edition.

PetSure exists to make veterinary care easier to access, navigate and sustain. As you explore the world of pet healthcare through the 2026 Pet Health Monitor, we'll continue to champion better health outcomes for all pets, and better experiences for the people who care for them.

Thanks to everyone that's on the journey with us.

The PetSure team

PetSure 



PETSURE'S VETERINARIANS

At PetSure, veterinary expertise underpins our commitment to pet health and the wellbeing of veterinary professionals. Through research informed by our leading vets, we provide valuable insights into evolving pet healthcare trends, conditions and industry shifts. We are proud to introduce our vet experts who have played a key role in delivering this year's report.

Meet our contributing Veterinarian authors



Dr. Simone Maher

Dr Simone Maher is the Chief Veterinary Officer at PetSure, bringing extensive hands on clinical experience alongside expertise in veterinary education and animal welfare. She is co-chair of the Australian Veterinary Innovation Council, an advisory board member for the Pet Longevity Institute and remains active in part time practice.



Dr. Betty Chan

Dr. Betty Chan is a passionate cat lover with 12 years' experience in a busy Hong Kong practice. Now in Australia, she has a keen interest in exotic animals and alternative medicine. She shares her home with three rescue cats and a dog.



Dr. Maria Neale

Dr. Maria Neale, General Manager of GapOnly® and Veterinary Commercial Partnerships, combines veterinary and business expertise to improve the pet insurance payment experience. With a history in vet practices, academia and animal pharmaceuticals, she's dedicated to making pet insurance more sustainable and accessible for pet parents.



Dr. Oliver Conradi

PetSure's Senior Manager for Veterinary Access Initiatives, Dr. Oliver Conradi champions better access to veterinary care by addressing financial and social barriers. His passions include feline medicine, infectious diseases, public health and fostering the human-animal bond, ensuring no pet is left behind.



Dr. Jean Lee

Dr Jean Lee is a veterinarian with over a decade of experience in small animal practice, with clinical interests in pathology and dermatology. She brings clinical insight and analytical expertise to the Business Intelligence team, supporting data-driven approaches to improving pet health outcomes. At home, she's kept busy by her spirited cat and spoilt dog.



Dr. Yvonne Ang

Based in Adelaide, Dr. Yvonne Ang supports PetSure's Internal Dispute Resolution team. Formerly in small-animal practice, she's especially interested in gastrointestinal, immune and musculoskeletal conditions. She's a devoted dog mum to her beloved, spoilt pup, Moogie.

TOP TRENDS

TOP TRENDS TOP TRENDS TOP TRENDS
TOP TRENDS TOP TRENDS TOP TRENDS
TOP TRENDS TOP TRENDS TOP TRENDS
TOP TRENDS TOP TRENDS TOP TRENDS
TOP TRENDS TOP TRENDS TOP TRENDS
TOP TRENDS TOP TRENDS TOP TRENDS
TOP TRENDS TOP TRENDS TOP TRENDS
TOP TRENDS TOP TRENDS TOP TRENDS



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

TOP TEN DOGS

of 2025

Australians love dogs, and last year, they loved these 10 breeds above all others, according to PetSure policy data for dogs born in 2025. As you'll read later in this report, the top three conditions affecting dogs of all ages were skin allergies, gastrointestinal issues, and ear infections. In this section, we've highlighted the prevalence of these top conditions for each breed, 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

Cavoodles are prone to gastrointestinal issues and anal sac disorders, which occur more frequently than in other dogs. They are also more 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. Miniature Dachshund (Smooth & Long haired)

Miniature Dachshunds are significantly more prone to intervertebral disc disease (IVDD) and spinal issues 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.



*Based on PetSure claims data 2025 as at March 2026.

These insights are based on aggregated insurance PetSure claims data from 2025, 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.



3. Golden Retriever

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 likely 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. Border Collie

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. 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.



5. Groodle (Goldendoodle)

Groodles are more likely to experience skin and ear conditions. Ear issues are seen more often than 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.

6. French Bulldog

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.



7. Labrador

Labradors are overly vulnerable to skin and ear issues and have a higher risk of developing mass lesions, especially mast cell tumours. Their curious nature and eating habits often lead to swallowing foreign objects. They're also 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.



8. Staffordshire Bull Terrier

Staffordshire Bull Terriers are highly prone to skin conditions, with a higher risk than the average dog. They are also more likely to experience lameness and arthritis. 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. Cocker Spaniel

Cocker Spaniels are particularly prone to ear infections, with their long, floppy ears trapping moisture and creating the perfect environment for irritation and infection. They're also more likely to experience skin conditions and eye issues, including conjunctivitis. Additionally, they can be predisposed to obesity, which may contribute to joint problems like arthritis over time. Regular ear cleaning, grooming, a balanced diet, and routine vet check-ups are key to keeping Cocker Spaniels healthy.



10. German Shepherd

German Shepherds are more prone to certain health issues than the average dog, especially skin conditions. They also face a much higher chance of hip dysplasia and arthritis, 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 2025

Cats of all kinds are cherished across Australia, and in 2025 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 2025.

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)

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

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 2025 as at March 2026.

These insights are based on aggregated insurance PetSure claims data from 2025, 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.



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 more often than 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 more often than in the average cat, possibly due to their large size, heavy coats causing hairballs, or common dietary sensitivities. They're also more likely to develop ear conditions, likely linked to their large, tufted ears trapping debris and moisture. Additionally, they are 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 common, likely due to inherited traits, and they're also more likely to develop arthritis, possibly linked to their stocky build. Renal problems occur far more often, making regular blood and urine tests important. Their playful, curious nature also means they're more commonly swallowing 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 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. 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.



8. 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.



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.

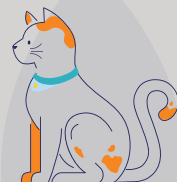


*Based on PetSure claims data 2025 as at March 2026.

These insights are based on aggregated insurance PetSure claims data from 2025, 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 2025



CATS

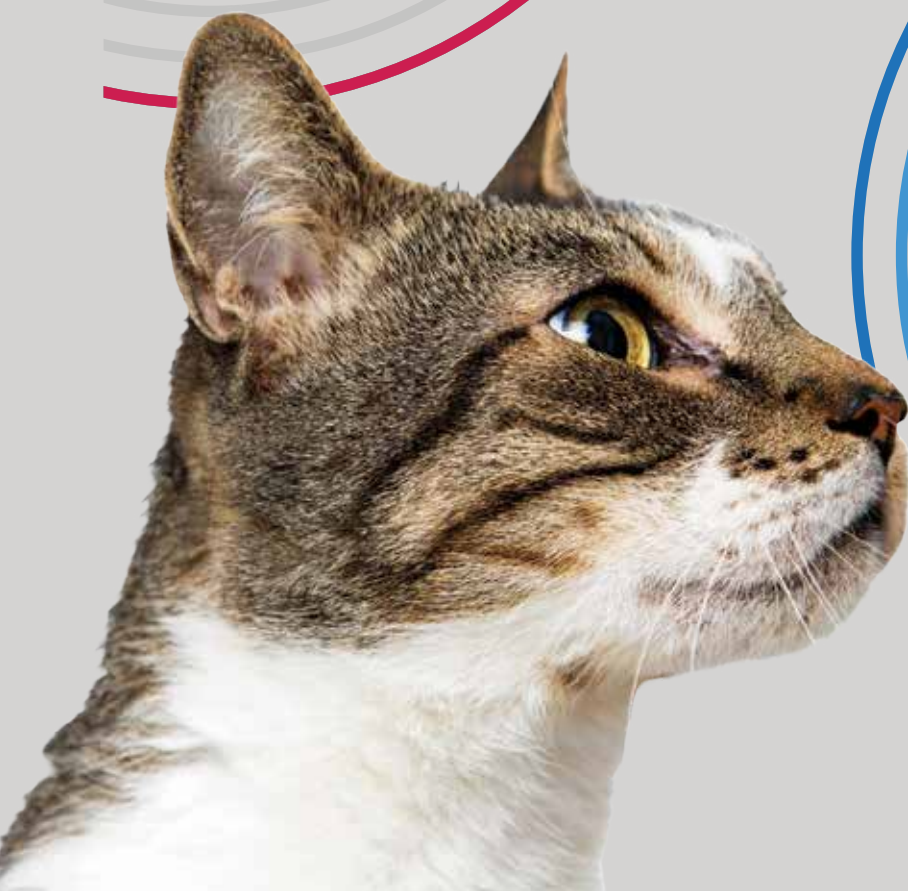
Luna held her crown as the top name for girls, while Mochi and Millie gained popularity amongst female felines. Milo maintained his status among the boys, with new names, such as Oreo and Winston, making their way into the top ten list.

FEMALE CATS

- 1 Luna
- 2 Willow
- 3 Coco
- 4 Nala
- 5 Mochi
- 6 Daisy
- 7 Bella
- 8 Lily
- 9 Cleo
- 10 Millie

MALE CATS

- 1 Milo
- 2 Leo
- 3 Mochi
- 4 Simba
- 5 Loki
- 6 Teddy
- 7 Oreo
- 8 George
- 9 Jasper
- 10 Winston



From timeless favourites to adorable new entries, here are the top 10 names for dogs and cats born in 2025*. This year, we've continued breaking down the list by boys and girls, giving you a clearer look at the trends shaping how Australians are naming their newest furry family members.

DOGS



In the dog world, Luna maintained the top spot for girls, while 2025 saw some newcomers, with Maple debuting at fifth position and Bear making the top ten for the boys. One name that dropped off the list? Buddy, no longer making the top ten.

MALE DOGS

- 1 Teddy
- 2 Milo
- 3 Charlie
- 4 Alfie
- 5 Archie
- 6 Winston
- 7 Murphy
- 8 Bear
- 9 Ollie
- 10 Leo

FEMALE DOGS

- 1 Luna
- 2 Daisy
- 3 Winnie
- 4 Coco
- 5 Maple
- 6 Bella
- 7 Millie
- 8 Ruby
- 9 Willow
- 10 Nala



*Based on PetSure claims data 2025 as at March 2026.

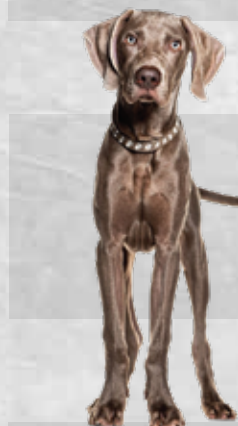
TOP HEALTH

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	\$787	\$31,008
2	Skin infections/allergies	\$384	\$9,945
3	Ear infections	\$342	\$6,161



1 - 8 years old

Rank	Condition	Avg cost for treatment*	Highest cost for treatment*^
1	Skin infections/allergies	\$771	\$23,437
2	Gastrointestinal conditions	\$983	\$36,497
3	Ear infections	\$473	\$24,393

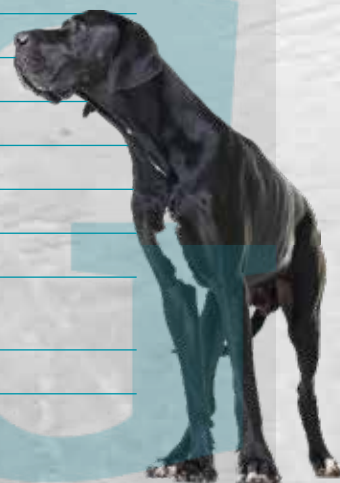
8+ years old

Rank	Condition	Avg cost for treatment*	Highest cost for treatment*^
1	Skin infections/allergies	\$994	\$21,285
2	Gastrointestinal conditions	\$1,262	\$36,126
3	Osteoarthritis	\$839	\$15,963



Top 10 conditions in dogs (all ages)

Rank	Condition	Avg cost for treatment*	Highest cost for treatment*^
1	Skin infections/allergies	\$700	\$15,894
2	Gastrointestinal conditions	\$956	\$33,077
3	Ear infections	\$459	\$22,142
4	Dental conditions	\$884	\$16,311
5	Mass lesions (lumps and bumps)	\$1014	\$21,285
6	Musculoskeletal conditions (limping)	\$668	\$21,672
7	Osteoarthritis	\$828	\$21,157
8	Wounds from traumatic injuries and fights/bites	\$873	\$21,266
9	Anal sac disorders	\$389	\$15,087
10	Eye conditions	\$490	\$18,869



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

*Based on 2025 PetSure claims data as at March 2026. 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.

CONDITIONS

of 2025

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	\$694	\$14,141
2	Respiratory tract conditions	\$969	\$3,874
3	Eye conditions	\$442	\$9,831

1 - 8 years old



Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$1,071	\$36,833
2	Urinary tract disorders	\$1,448	\$50,700
3	Dental conditions	\$1,016	\$6,452

8+ years old



Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$1401	\$29,448
2	Urinary tract disorders	\$1,627	\$24,706
3	Dental conditions	\$1,140	\$9,045

Top 10 conditions in cats (all ages)

Rank	Condition	Avg cost for treatment*	Highest cost for treatment**^
1	Gastrointestinal conditions	\$956	\$21,042
2	Urinary tract disorder	\$1,497	\$41,849
3	Dental conditions	\$1,042	\$7,064
4	Skin infections/allergies	\$473	\$11,757
5	Fight or bite wounds	\$632	\$32,268
6	Behavioural problems	\$131	\$1,295
7	Respiratory tract conditions	\$525	\$15,574
8	Circulatory/heart conditions	\$1,621	\$34,025
9	Ear infections	\$425	\$9,770
10	Osteoarthritis	\$865	\$11,214



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 Birmans, 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	Fracture repair	\$4,471	\$27,050	Maine Coon, Bengal, British shorthair
2	Lymphoma	\$4,327	\$32,781	Russian Blue, Pixie Bob, Birman, Bengal
3	Malignant cancer	\$3,677	\$32,148	Pixie Bob, Maine Coon, Russian Blue
4	Snake bite	\$3,508	\$68,053	Tonkinese, Burmese, Ragdoll, Domestic shorthair
5	Ingestion of toxin/ foreign bodies	\$3,042	\$27,681	Birman, Maine Coon, Burmese, Australian Mist

CATS



CONDITIONS in 2025

by their average claim amounts

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 IVDD, 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	Hip Surgery	\$9,268	\$31, 582	Collie, Old English Sheepdog, Samoyed, Bernese Mountain Dog
2	Lymphoma	\$6,056	\$46, 288	Bullmastiff, Bernese Mountain Dog, Lhasa Apso
3	Gastric dilatation volvulus (GDV)	\$5,223	\$32, 263	St Bernard, Great Dane, Bernese Mountain Dog
4	Intervertebral disc disease (IVDD)	\$4,924	\$72,732	Pekingese, French Bulldog, Miniature Dachshunds
5	Fracture repair	\$4,356	\$38,787	Greyhound, Italian Greyhound, Pomeranian, Toy Poodles

DOCS



*Based on 2025 PetSure claims data as at March 2026. 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 \$7,500 - \$35,000 to assist with eligible treatment costs.

#Based on PetSure's prevalence data for 2025. Prevalence = (Number of pets that made at least one claim ÷ total number of insured pets) x 100.

PET HEALTH

PET HEALTH PET HEALTH
PET HEALTH PET HEALTH
PET HEALTH PET HEALTH
PET HEALTH PET HEALTH
PET HEALTH PET HEALTH
PET HEALTH PET HEALTH
PET HEALTH PET HEALTH

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



OUT FOR BLOOD:

Preparing your pet for ticks and bloodsuckers



When summertime comes to an end, one of the biggest pet healthcare misconceptions emerges: that bloodsucking parasites have packed up and gone home.

Not so. The truth is that ticks, fleas, heartworms, intestinal worms, mites and even leeches are an evergreen issue that can sap your pet's plasma at any time. Late summer may find them in their prime, but when the warmer weather and humidity that cause these critters to thrive dissipate, parasites don't.

Worse still, they're no less dangerous for the change of seasons. One bite can carry discomfort, illness and even life-threatening conditions, but understanding how these parasites can affect cats and dogs can help you keep your pet safe.

Blood feud

Creatures with a thirst for blood are surprisingly hardy. In milder climates, parasites can thrive well into autumn. In homes, fleas can persist throughout winter, and ticks remain active across Australia.

Too active, in fact. Dogs NSW has recently reported on the spread of canine ehrlichiosis, a tick-borne disease that can be deadly to dogs. The brown dog tick has spread the disease across northern Australia, with cases increasing in Queensland in early 2026.

As canine ehrlichiosis is relatively new to Australia (it was first detected in 2020), domestic dogs have not yet developed any natural resistance.

The Australian government is working to prevent the spread, but the brown dog tick remains a carrier of this severe illness which can often appear asymptomatic.

Tick tick boom

PARALYSIS TICK



BUSH TICK



BROWN DOG TICK



While regular ticks are bad enough, paralysis ticks remain a greater threat to our pets. These can cause progressive paralysis that can lead to respiratory failure and even death if untreated.

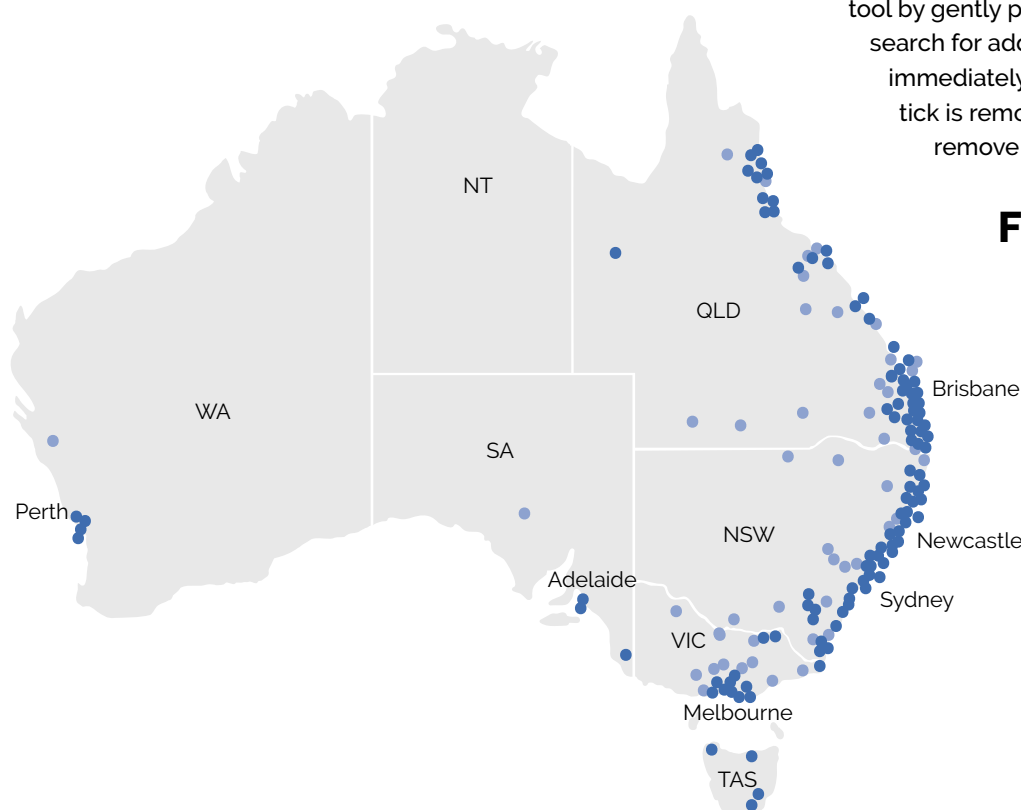
Paralysis ticks attach onto dogs and cats by sinking their mouth-parts into skin. The tick feeds on the host's blood, injecting small amounts of toxic saliva into the animal, which causes weakness and ultimately paralysis.

These ticks are active along Australia's east coast, especially in bushy, grassy and coastal areas. As tick bites can be difficult to detect, it's best to look for the symptoms of tick paralysis if you live in a tick-prone area:

- Weakness in the legs
- Vomiting or loss of appetite
- Difficulty breathing or excessive drooling
- A change in your pet's bark or meow

According to PetSure claims data from 2025, the average treatment cost relating to tick paralysis for dogs was \$3,484, with the maximum claim amount being \$59,147. For cats, the average amount claimed for tick paralysis was over \$2,660 with the highest claim amount topping out at \$30,479. Preventatives are a great way to help keep your pet tick-free. They're long acting and easy to administer, and most also cover fleas.

Checking your pet daily is essential if you're in a tick hotspot. Front legs, neck, face and ears are common targets. If you find a feeding tick or tick crater, remove the tick promptly if you can do so safely with a tick removal tool by gently pulling upwards. Keep your pet calm, search for additional ticks, and contact a vet immediately, as signs can still develop after the tick is removed. It's always best to let your vet remove the tick for you.



Fleas to meet you

When your dog or cat turns up scratching excessively, fleas are usually responsible. But fleas don't just cause itching – they can trigger allergic reactions, transmit tapeworms and lead to severe and chronic skin infections.

A single flea can quickly cause a greater infestation with its ability to lay up to 50 eggs a day. Before long, you'll be scratching right alongside your pet.

And skin infections in dogs and cats can be costly. According to PetSure claims data for 2025, the average cost of treating skin infections was \$318 for dogs and \$292 for cats, with a max of \$21,590 for dogs and \$6,328 for cats.

While flea populations explode in summer, they can survive all year round indoors. The bloodsucking critters love to hide in carpets, bedding and upholstery.

The prevention of fleas involves a combination of regular pet treatments, vacuuming and washing your pet's bedding. Products such as spot-on treatments, oral medications and flea collars are all effective ways to keep fleas away.

Mite as well face it

Another itchy customer is the mite, a tiny parasite that can also cause serious skin issues in pets, including mange, ear infections and hair loss.

Ear infections were among PetSure's top 10 claimed conditions for both dogs and cats in 2025. The average cost* of treatment for ear infections was \$459 for dogs and \$424 for cats; the highest cost was \$22,142 for dogs and \$9,770 for cats.

While some mites are naturally present in small numbers on healthy pets, infestations take hold when numbers explode. Symptoms of a severe case of mites include:

- Intense scratching and biting at the skin
- Patchy hair loss
- Scabs or crusty skin
- Head shaking (in cases of ear mites)

And yes, mites can migrate from pets to humans, so if you notice any of these signs, consult your vet for treatment and form a prevention plan.

Leeches suck

When wet weather occurs, chances are your backyard or local bush track will play host to the most notorious bloodsucker of all: the leech. Found anywhere damp, leeches will lie in wait until a warm, blood-filled victim passes by. Then they'll latch on and feed using a sucker lined with tiny teeth.

Once attached, leeches secrete a mild anaesthetic, so pets don't

often feel a bite. This makes leeches hard to notice, meaning they can end up being brought inside quite easily. When they're done feeding, leeches will detach and leave behind a small, bleeding wound. In most cases, the blood loss is minimal, but multiple leeches can attach themselves at once.

Dogs are at the greatest risk thanks to their tendency to explore without hesitation. They can gain a few leeches while on a walk, swimming or even poking around the backyard on a damp day.

Creepy as they are, leeches are fairly easy to manage. They don't feed for longer than about 45 minutes, won't quickly multiply and aren't known to transmit diseases to pets. Still, it's important to remove them correctly to reduce any risk. Should you find a leech, here's what to do:

- Slide something thin and firm under the narrower end of the leech (the head) to break the attachment.
- Don't tear: this can leave mouthparts attached.
- Once the head is detached, it's safe to remove the rest of the body and return it to nature.
- Clean the wound with water.

Bloody tourists

As long as there's blood, there will be parasites. The best way to protect your pet from nature's vampires is a consistent, year-round prevention program.

Stick to a regular flea, tick or worming schedule and check your pets regularly. Keep your home and backyard tidy to minimise hiding places, avoid long grass when on walks and be aware of parasite hotspots.

Should an encounter occur, pet insurance can be a great way to mitigate the cost of treatment. Parasites can strike unexpectedly and thanks to their small size, they can go unnoticed for some time.

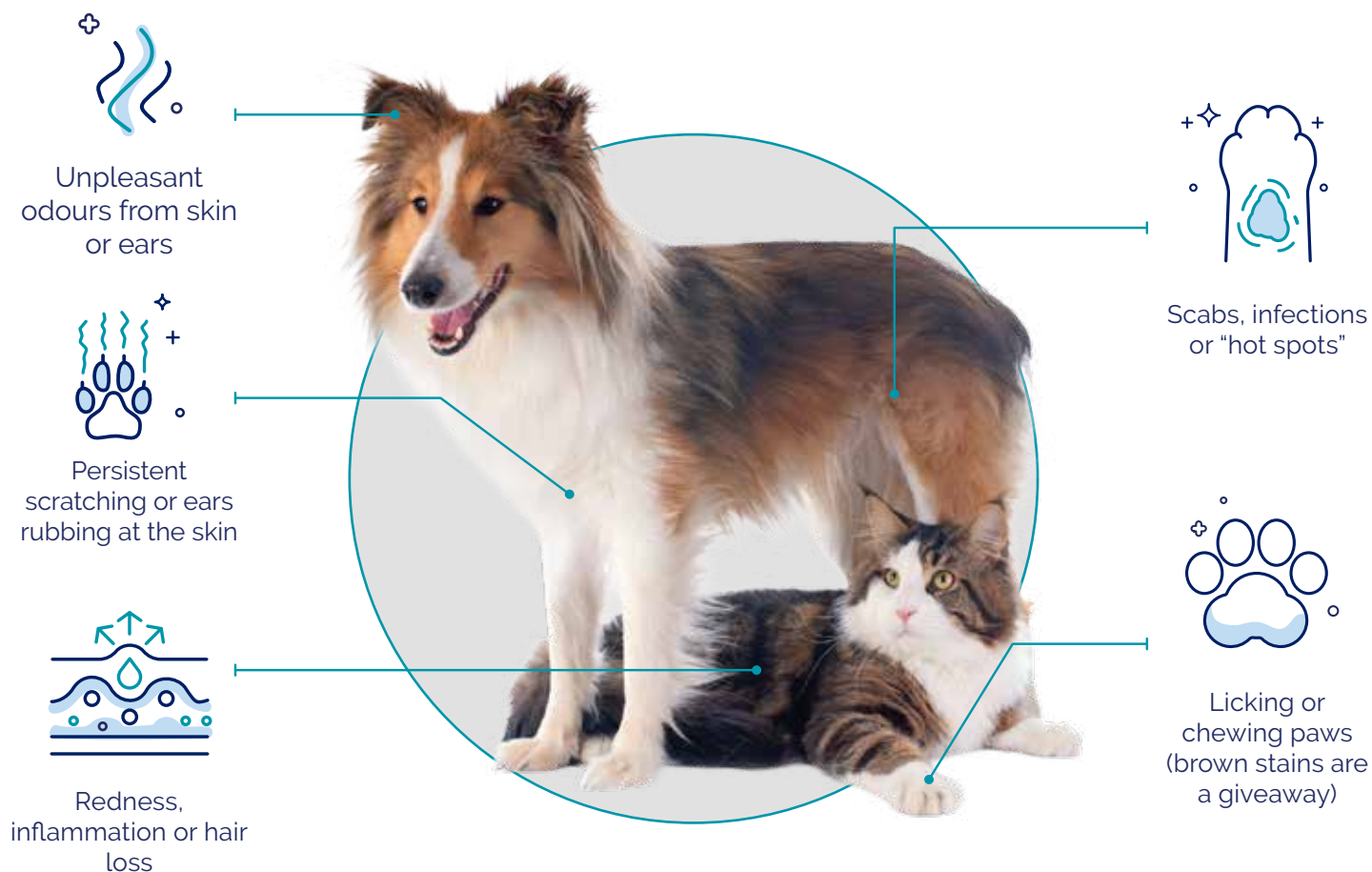
Skin conditions can become chronic, which can require lifelong topical treatment or immunotherapy. Having pet insurance in your corner can help manage any ongoing costs.

Blood is life, and your pet doesn't have to share theirs. Stay on top of the situation and prevent little pests from becoming big problems.

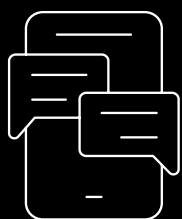
*According to 2025 PetSure claims data.



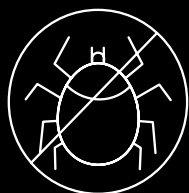
Signs of Spring Allergies



What you can do:



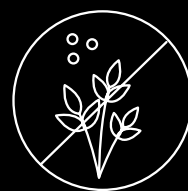
Chat to a vet online
24/7 via your Pet Portal
- no waiting rooms, no
additional cost[^]



Stay up to date with
parasite prevention all year
round



Consult your vet before
switching to a special diet



Avoid known triggers like
long grass or pollen

SNAKE SEASON:

What every Aussie pet owner needs to know



One moment, your pet is playing happily in the backyard. The next, you're facing a serious medical emergency. This is the shocking speed and deadly reality of a snake bite, as April explains.

"Winnie, my cattle dog, stumbled across a snake on our walk one morning. She was on a long leash and in my peripheral vision," she says.

"When I saw her stop, I looked over to see a brown snake in front of her with its head raised."

Australia is home to nearly 200 snake species, including 25 of the world's most venomous. Roughly 3,000 human snake bites are reported around the country every year, but only a handful are ever fatal.

It's a different story for pets. An estimated 6,000 dogs are bitten annually, with sporting breeds most at risk. Cats are less frequently affected, but incidents still occur at around a third of the rate*.

Antivenom has dramatically improved survival rates for humans and pets. But timing is critical, and often, owners don't realise a bite has occurred, as April explains.

"Because I wasn't carefully watching Winnie, I had no idea if the snake had bitten her."

And when these encounters can happen in local parks or even your backyard, awareness is everything.

Common Australian snake species



Coastal Taipan



Inland Taipan



Common Brown Snake



Western Brown Snake



Northern Death Adder



Desert Death Adder



Speckled Brown Snake



Ingrams Brown Snake



Common Death Adder



Tiger Snake



Red-Bellied Black Snake



Collett's Snake



Rough Scaled Snake



King Brown Mulga Snake



Spotted Black or Brown Snake

Year of the snake

In Australia, snake season typically begins at the end of winter, as snakes emerge in search of food and mates. According to PetSure claims data, incidents begin rising in September and October, peak in November and December, and taper off by May.

However, snake season is growing longer year by year. Attacks are occurring as early as August and persisting well into May.

Even in cooler months, the risk doesn't disappear—and while regional areas see the highest incidence, snake bites can occur anywhere in Australia.

The eastern brown snake is most commonly responsible for attacks on Australian pets, followed by the tiger snake and the red-bellied black snake.

Spring and summer also bring more outdoor activity. Pets, energised after winter, are more likely to roam, explore and unknowingly enter snake habitats—whether that's bushland, long grass, or even backyard hedges.

Behaviour plays a role too. Dogs may bark at or chase a snake, while cats instinctively stalk. Neither recognises the danger, increasing the likelihood of a strike.

Environmental factors can also heighten risk. Floods, fires and heavy rain can displace snakes, pushing them into suburban areas. In these conditions, snakes may be more defensive—and more likely to strike.

Once bitten

Acting quickly is critical—but recognising a bite isn't always straightforward.

Snakebites in family pets

Recognising the signs

10 signs your dog or cat may have been bitten by a snake



1 What to do?



Stillness: Keep your fur baby still.



Medical Attention: Take them to the Vet immediately.



Act Quickly: 90% survival rate if seen by a vet in a few hours of the incident.



Calmness: Keep calm as your furry friend needs you to be strong for them.



The snake: Take a photo of the snake from a safe distance to help identify the species.

2 What not to do?



Do not wash the wound



Do not approach the snake



Do not panic

"I didn't waste a second. By the time a dog shows snake bite symptoms, it's often too late," April recalls. "I picked Winnie up and started driving to the nearest emergency vet."

Bite marks are often small and easy to miss, and snakes rarely linger. If you witness an interaction or can identify the snake, that information can help guide treatment—but in many cases, uncertainty causes hesitation.

"I'd had emergency vet visits for suspected snake bites before, so I knew how costly it could be, so I called the vet on the way to see what they thought I should do," April says.

"Of course, they told me it was best to come in. But I was 99 percent sure Winnie hadn't been bitten, and I didn't want to risk spending all that money."

If you suspect a bite—even without certainty—watch for these symptoms, which can appear within minutes or take hours:

- Progressive weakness or paralysis
- Dilated pupils
- Breathing difficulties
- Irregular heartbeat
- Muscle spasms
- Collapse or unsteadiness
- Vomiting
- Excessive bleeding

If any of these symptoms occur, seek urgent veterinary care. April didn't – and that decision still haunts her.

"I agonised over what to do... in the end, I decided it was highly unlikely she'd been bitten, so I went home instead of going to the vet."

The price of poison

If a snake bite is suspected, keep your pet as calm and still as possible. Movement can accelerate the spread of venom. If you can, apply a firm bandage to the affected area and transport your pet to a vet immediately.

At the clinic, treatment typically involves antivenom, followed by close monitoring. If your local clinic lacks specialised equipment, your pet may be referred to an emergency facility. In severe cases, hospitalisation and supportive care—such as oxygen or ventilation—may be required.

Unfortunately, this can be costly. In 2025, the average claim** for snake bite treatment was \$2,447, with the highest amount claimed coming in at \$46,921* for severe cases.

Cost was a major factor for April, but she admits it led to a change in mindset.

"Even though she wasn't bitten, I regret not going to the vet. If I'd had pet insurance at the time, I wouldn't have hesitated for a second," she says.

Anti venom

As always, the best treatment is prevention. While it's impossible to entirely prevent the risk of a snake bite in Australia, that snake headquarters, there are practical steps you can take to help keep your dog or cat bite-free. Staying in the backyard?

- **Keep it tidy.** A snake is less likely to end up in a backyard with trimmed grass and no debris to hide among.
- **Supervise outdoor time.** Keep a close eye on your pets as they play, especially if your area is known to have snakes.

Out and about? Consider this:

- Stick to clear, designated paths.
- Avoid long grass and dense vegetation.
- Keep dogs on a leash to prevent unexpected encounters.

It's also important to know the signs of a bite and the location of your nearest veterinary clinic. In an emergency, every minute counts.

For added support, telehealth services like Live Vet can provide guidance if you're unsure what to do or can't immediately reach a clinic. While not a replacement for in-person care, they can help you take the right next step. Many GapOnly®-ready pet insurance policies include Live Vet telehealth access at no extra cost.

Tail end

Snake bites are sudden, confronting and potentially fatal—but they are treatable, especially with fast action.

"I never wanted money to be a factor in making that kind of choice again," April says. "Now I have pet insurance, and the level of confidence and security I have when dealing with health concerns is unmatched."

Snake season doesn't have to be a source of fear. Have a plan. Look for the signs. Know your vet's location. Be prepared and you can give your pet the best chance of staying safe when snakes are about.

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 2025, gastroenteritis is the second most claimed condition in dogs and the most claimed condition in cats.

The average cost for treatment in dogs in 2025 was \$956, with the highest cost for treatment being \$33,077*. For cats, the average cost for treatment was \$956, with the highest cost for treatment being \$21,043*. 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.

Treatment for Giardia may include antiparasitic medication, and in some cases additional medication, along with bathing and environmental hygiene to reduce reinfection risk. The average treatment cost for Giardia in 2025 was \$620* but could be as high as \$5,771*.

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 2025 was \$1,050*, with the highest amount costing \$20,837*.

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

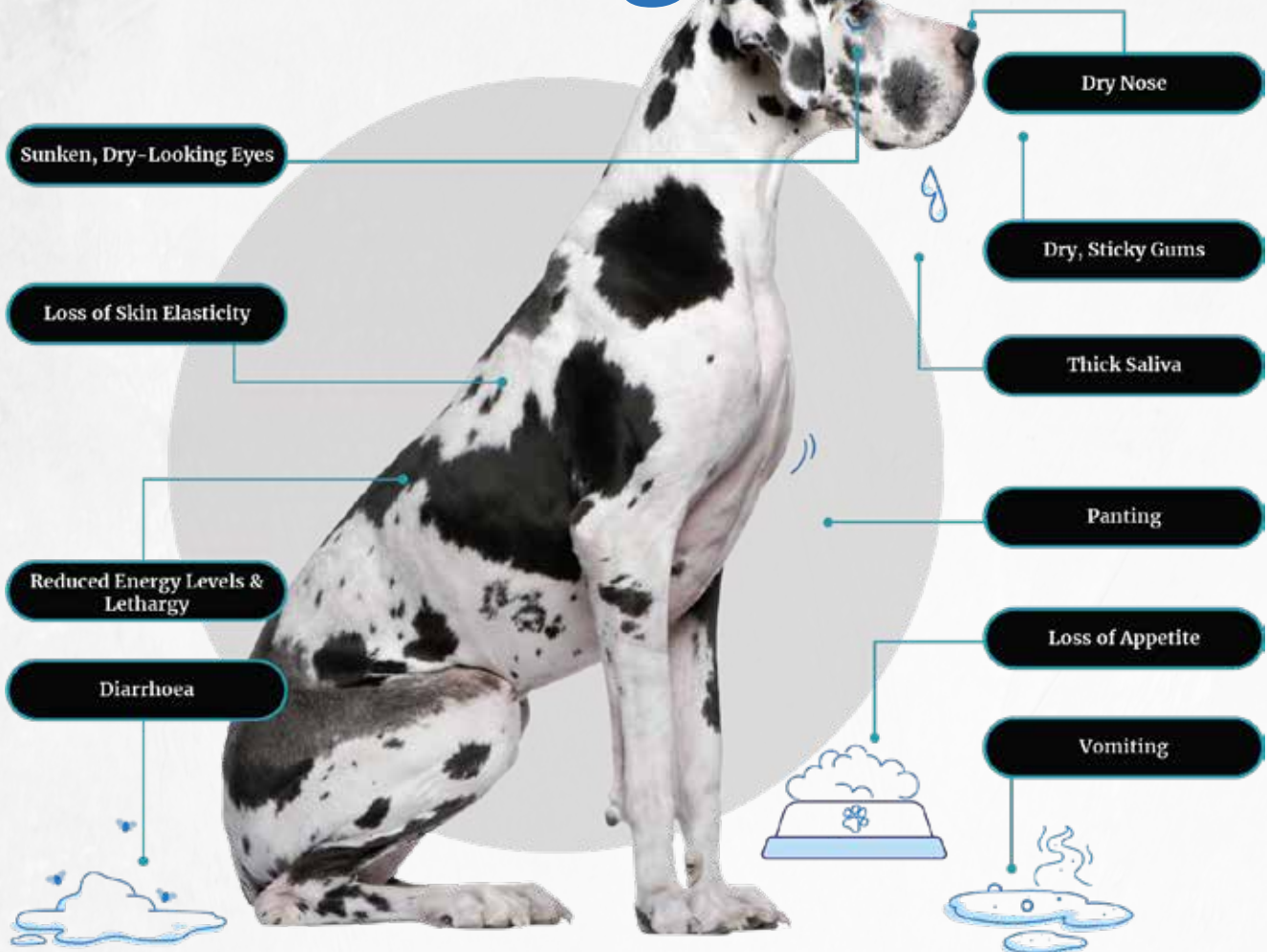
Cost of treating Gastroenteritis 2015-2025

Treatment Year	Avg treatment cost^ (dogs)	Avg treatment cost^ (cats)
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
2025	\$956	\$957

*Based on PetSure claims data 2025 as at March 2026.

^Based on PetSure claims data 2015-2025.

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

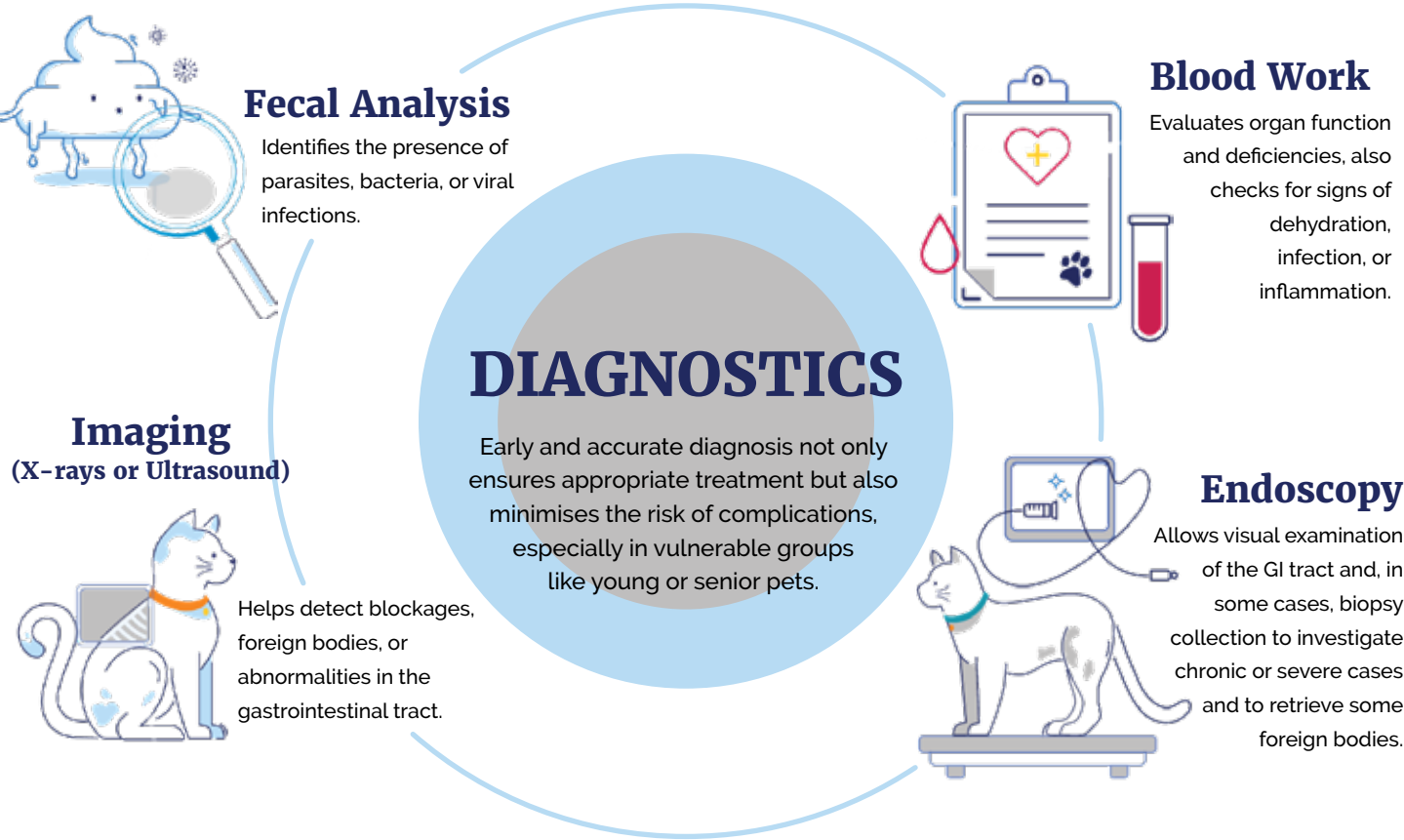
Not all cases of gastroenteritis are emergencies but knowing when to act is critical. Severe symptoms, such as persistent vomiting, blood in stool/vomit, or signs of extreme dehydration, should prompt immediate veterinary attention. Vomit that looks dark, grainy or like 'coffee grounds' can be a sign of partly digested blood from the stomach or upper intestine and should also be treated as urgent. 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 9.6%* of all pets annually are diagnosed with gastrointestinal symptoms including vomiting and diarrhoea

DOGS 5.7%
CATS 3.9%



PETSURE CLAIMS DATA 2025

In 2025 claims related to gastroenteritis

Young Pets
(less than 1 year old)

4.2% Kittens
7.3% Puppies

Adult Pets
(1- 8years old)

3.5% Cats
5% Dogs

Senior Pets
(8+ years old)

4.9% Senior cats
7.4% Senior dogs

The average amount claimed for DOGS was **\$956***,
with the highest claim cost being **\$33,077***.

THE AVERAGE AMOUNT CLAIMED FOR CATS WAS

\$956*

WITH THE HIGHEST

CLAIM

COST BEING

\$21,042*

*Based on PetSure claims data 2025 as at March 2026.

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 Birman 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

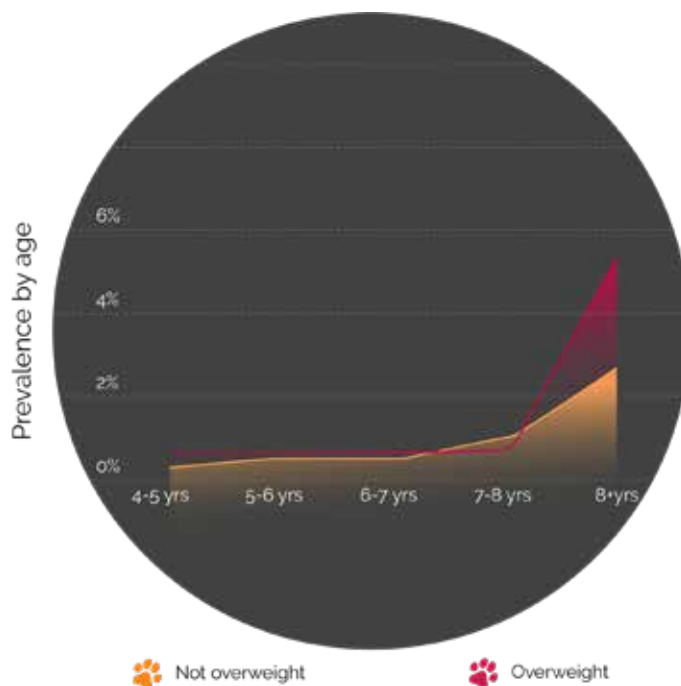
Overweight and obese body conditions are a major risk factor for diabetes mellitus in cats. Excess fat contributes to insulin resistance, where the body doesn't respond appropriately to insulin, and this leads to elevated blood

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)

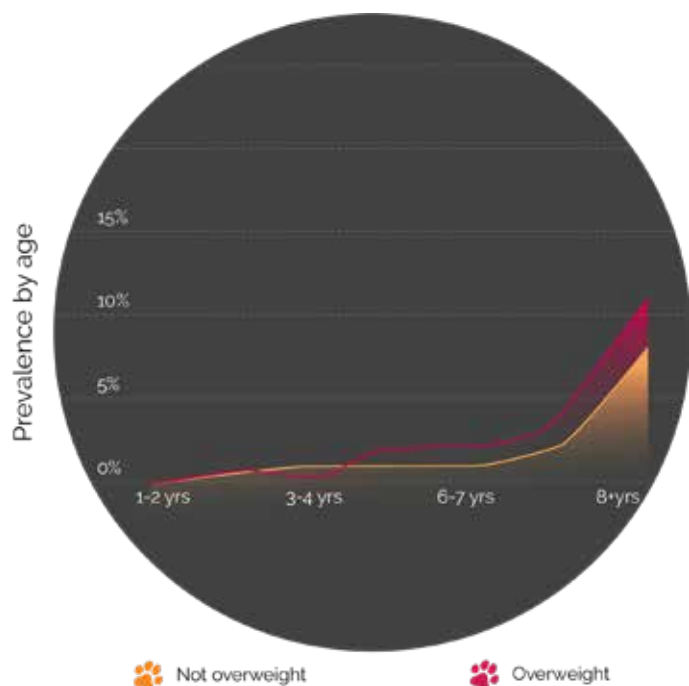
2. Arthritis and joint problems

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

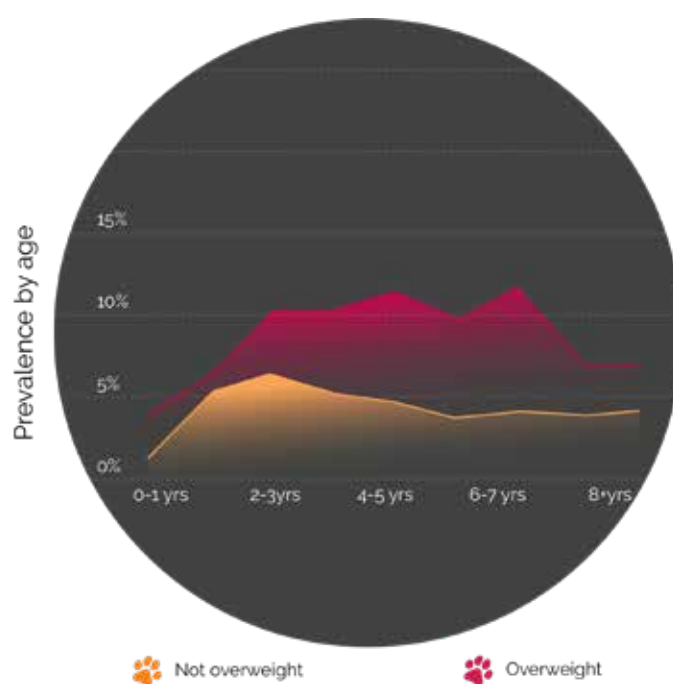
Hepatic lipidosis, commonly known as fatty liver disease, is a common condition in overweight and obese cats, especially when they experience rapid weight loss or prolonged periods of anorexia. It can be triggered by a number of factors including stress, illness or painful underlying diseases, such as 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.

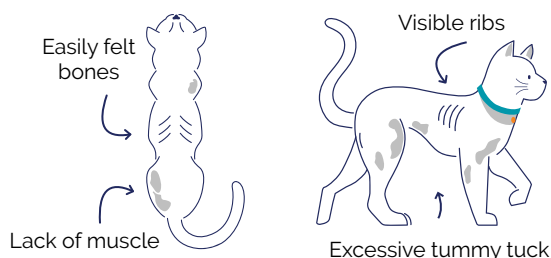
See references on pg 78

FELINE OBESITY RATES ESCALATE WITH AGE

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

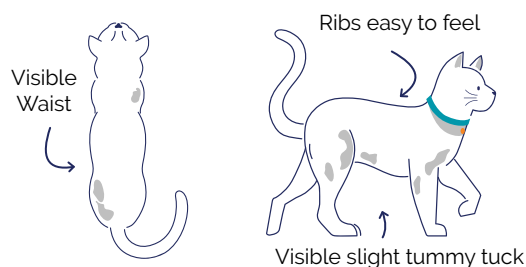
Underweight

10% less body fat



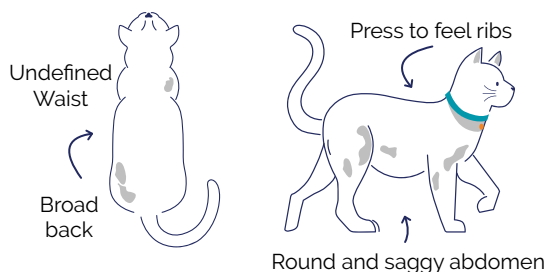
Ideal Weight

0%+ extra body fat



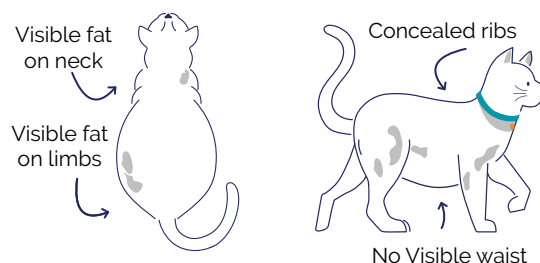
Overweight

10-20% extra body fat



Obese

20%+ extra body fat



CONTRIBUTING FACTORS

Medical Conditions

Diseases, such as hypothyroidism contribute to weight gain

Overfeeding

Excessive food and treats.

Killing them with kindness

Age

Older cats have slower metabolisms.

Inactivity

Lack of exercise.

Breed

Certain breeds are more prone to obesity.



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 62

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.

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.



- 1. 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.
- 2. 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.
- 3. 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.
- 4. Adapt the Home Environment**
 - Consistent furniture placement: Avoid rearranging furniture to help your dog navigate more easily.
 - 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.
- 5. Improve Physical Health**
 - 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.
- 6. 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

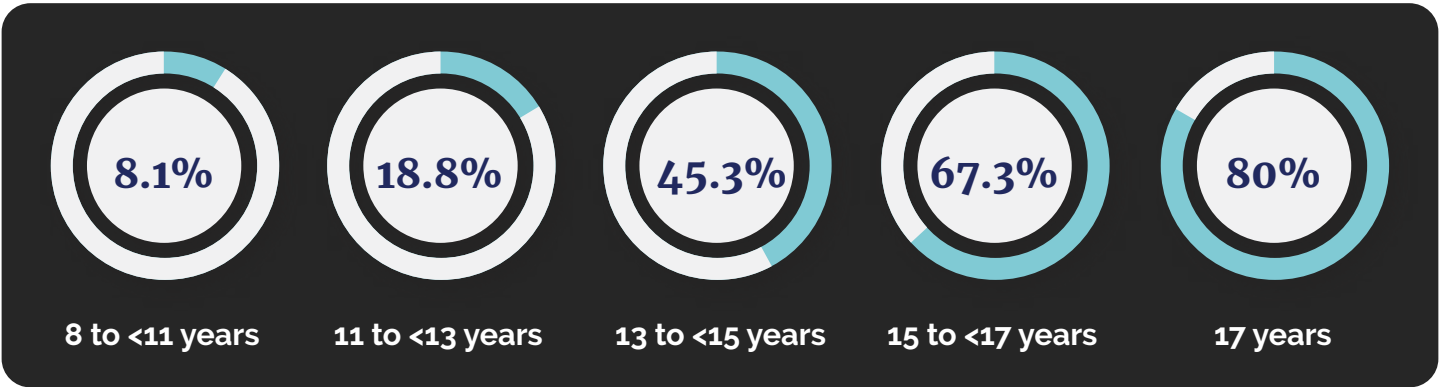
Living with a dog with CCD can be emotionally challenging, as you may witness changes in their personality and abilities. Seek support from friends, family, or online communities of pet owners who understand what you're going through. Remember, your efforts significantly impact your dog's comfort and 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/](https://pubmed.ncbi.nlm.nih.gov/articles/PMC9411588/)
^Source: [pmc.ncbi.nlm.nih.gov/articles/PMC9622924/](https://pubmed.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

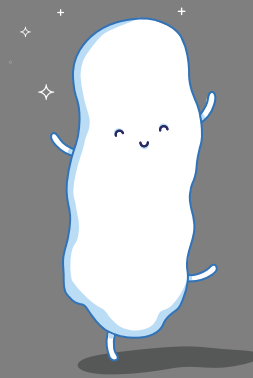
The appearance of blood in stools - whether bright or dark red or even black - requires urgent attention by a vet. It can indicate issues within the lower or upper parts of the digestive tract, rectal trauma, colitis, ulcers, tumours or infection. It is best to seek medical assistance to rule out anything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

So what does healthy poop actually look like?

*Based on PetSure claims data 2024

Above this line

The ideal, safe and normal poop



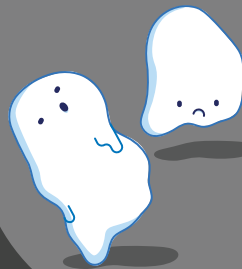
Normal Poop

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



Pellet Poop

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



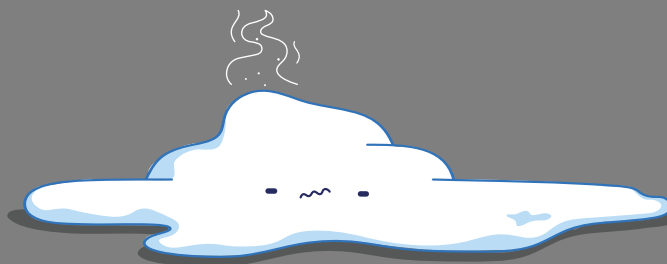
Moist, Log-Shaped Poop

Slightly moist, holds its shape, and easy to pick up without residue.



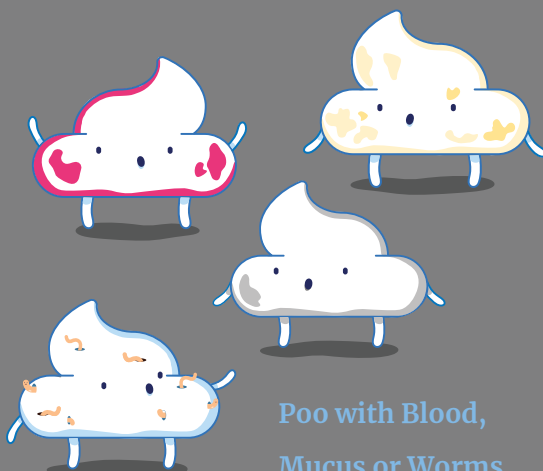
Large, Soft, Soggy Poop

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



Diarrhoea / Watery Diarrhoea

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



Poo with Blood, Mucus or Worms

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



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.

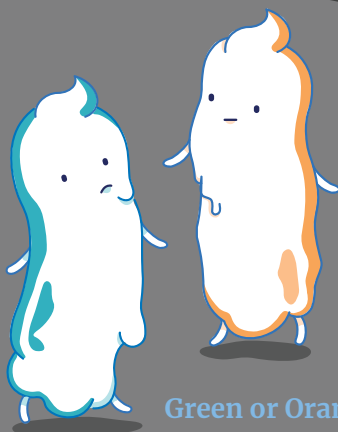
Below this line

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



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.

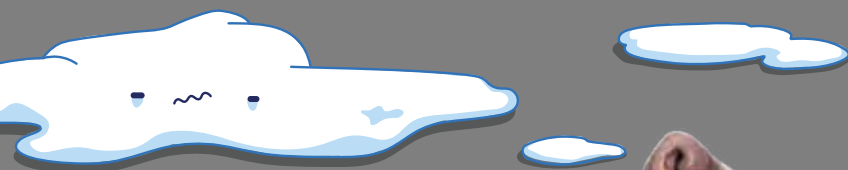


Green or Orange Poo

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.

Below this line

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



Gastrointestinal treatment costs

Dogs

Condition	Avg annual treatment cost*			Max annual treatment cost*^		
	2023	2024	2025	2023	2024	2025
Gastroenteritis	\$702	\$737	\$956	\$26,435	\$32,310	\$33,077
Inflammatory Bowel Disease (IBD)	\$1,608	\$1,701	\$1,091	\$15,976	\$25,703	\$20,837

Cats

Condition	Avg annual treatment cost*			Max annual treatment cost*^		
	2023	2024	2025	2023	2024	2025
Gastroenteritis	\$669	\$735	\$956	\$28,262	\$26,987	\$21,042
Inflammatory Bowel Disease (IBD)	\$1,563	\$1,507	\$936	\$18,097	\$16,520	\$10,079

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 \$936 to a highest treatment cost of \$33,077 (PetSure claims data 2025). Considering pet insurance can reduce the stress of unexpected vet bills, helping you focus on what matters most — your pet's health.

*Based on PetSure claims data 2023-2025. 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.

A LIFELINE

FOR VULNERABLE AUSTRALIAN PET CARERS



"Can I afford to keep my pet alive?"

It's a question no one should have to ask. And yet Nissa Lee found herself facing that dreadful situation after her beloved Kelpie Ochre was hit by a car.

"There were so many injuries I wasn't sure if she'd make it," Nissa says.

Bills mounting, she visited Ochre at the emergency centre every day. "I'd say 'She's going to make it, let's keep her alive', but her injuries were so complex. It made me think, 'how do other people navigate this?'"

Unfortunately, Nissa is not alone. This dreadful challenge is front of mind for pet owners all over the world.

"Not everyone knows how much an accident like this can cost," she says. "And because I have Medicare, I wasn't used to paying these kinds of bills for healthcare."

The cost of pet healthcare can have a sudden and devastating impact on families. Despite what they might think, our dogs and cats aren't invincible. It only takes a moment: a slip at the park, a stray piece of chocolate or a street fight at sunset can put you in the emergency room with a large bill.

For financially vulnerable Aussies, a trip to the vet is sometimes beyond reach – even when it could save their furry friend's life.

When Lee noticed a change in his cat Whiskers' behaviour, his vet diagnosed a urethral obstruction. To Lee, who receives disability support, the bill seemed insurmountable.

"The sad truth is, I was very close to putting Whiskers down," he says. "I just couldn't afford it. And in a moment like that, you learn just how attached to your pet you really are."

Unemployed and at home with his best mate Sasha, an English Staffy, Ben found himself in a similar situation.

"Sasha's breathing changed, she was drinking constantly. She seemed to be slowing down. The worst part was that I knew something was wrong, but I couldn't afford a vet."

Stories like these were part of the inspiration behind PetSafetyNet, a free 24-hour vet telehealth service designed to provide more equitable access to veterinary care for vulnerable and disadvantaged Australians.

PetSafetyNet is funded through GapOnly® claims, with \$1 from every claim processed donated towards the initiative, helping raise more than \$1 million to date. Created by PetSure along with VetPartners, VetChat and the Animal Referral and Emergency Centre (AREC), PetSafetyNet is complemented with subsidised urgent in-clinic care, which can make all the difference in a critical situation.

"I was so fortunate PetSafetyNet exists," says Nissa, who was able to get Ochre the surgery she needed. Today, Ochre is working towards a full recovery. "She's very alive. She's got her spark and she's making her happy noises again. This has been brutal, but it's brought us closer together."

Once again, Nissa is not alone – this time in the best possible way. Since launching a pilot program in the Central Coast and Hunter regions of NSW in late 2024, PetSafetyNet has provided critical care assistance to 1,200 pets and their owners.

Crucially, 80 pets have been saved from financial euthanasia so far – meaning they received clinically necessary treatment that otherwise would have been unaffordable.

"I checked and I was eligible," says Lee, whose bill was drastically reduced thanks to PetSafetyNet. After a week of treatment, Whiskers is on the mend. "He's definitely getting back to being himself," he says.

"The whole PetSafetyNet process took less than five minutes. It was a hell of a relief."

The PetSafetyNet program is the realisation of a long-held vision for Dr Simone Maher, PetSure's Chief Veterinary Officer.

"Much of my career has been spent working in and alongside animal shelters, focusing on making veterinary care more accessible. We want bonded families to stay together – and not all family members are human," she says.

"To be able to have a real-world impact through PetSafetyNet, thanks to the financial commitment of PetSure, VetPartners and our other clinical partners, is an absolute privilege."

To demonstrate the value of the program, the PetSafetyNet team is working with the University of Sydney and Black Dog Institute to measure the impact of the initiative through a social return-on-investment analysis.

With the results anticipated mid-year, they're excited about using the study as a talking point to bring more awareness to the program and accelerate its expansion.

Since launch, PetSafetyNet has extended to Tasmania and is gradually rolling out across the country.

Although Ben ultimately lost Sasha, he says PetSafetyNet offered him the chance to give his beloved dog the best possible goodbye.

"She didn't suffer pain and confusion. She was safe, warm and loved. PetSafetyNet gave me a way to be the kind of owner she deserved, right to the end," he says.

With PetSafetyNet, financially vulnerable pet carers are not alone. At the same time, the program's positive impact on veterinary teams contributes to the overall enhancement of animal welfare in Australia.

"If we can keep pets and their people together in good health, everyone benefits – pets, their carers, veterinary teams and communities in general. It's really that simple," Dr Maher says.

"Please keep doing what you're doing," says Ben. "It matters more than you know."



PetSafetyNet™



GOOD CALL: the first steps of vet telehealth

When humans need urgent medical advice, we know where to turn. But what about when disaster strikes our pets? Thanks to Dr Claire Jenkins, Founder and CEO of telehealth service Live Vet, expert advice for our pets is only a call away.

It can happen in an instant. A devastating healthcare situation occurs in the middle of the night and suddenly lives hang in the balance. Anyone's instinct is to seek out a doctor or a hospital, or at the very least, call the emergency number for professional assistance.

But what if the patient is a pet? Where would you go, and who do you call?

Many pet owners have experienced the shock and stress that accompanies an unexpected health crisis, particularly at a time or place when help is out of reach. These moments highlight a broader challenge facing the veterinary sector: how to provide timely, trusted advice without adding to already stretched clinic workloads.

"I've always loved helping pets and the people who care for them," says Dr Jenkins. "But over the years, I saw cracks in the system that couldn't be ignored."

During her time in small animal practices across Australia and the UK, Dr Jenkins realised that pet owners were often unsure when to seek care, especially after hours. At the same time, vets were overwhelmed by their workload.

"Many pet carers would turn to the internet, but without veterinary input, the required care came too late for some pets."

Her response was Live Vet, a veterinary telehealth service that offers trusted advice when it's needed most. As a complement to in-clinic veterinary services, Live Vet provides support to both pet carers and vets.

Good advice

Whether it's 10pm on a public holiday or you and your pet are far from home, Live Vet is a cost-effective first step available whenever pet parents need advice that can save lives – and sometimes does.

"My dog would most likely have become more ill before I could get her to a vet surgery," said one grateful Live Vet client.

"It was Christmas, I'm an hour away from the nearest vet clinic and my dog wasn't really in the best shape to travel, so vet telehealth was perfect."

Dealing with uncertainty can be one of the most stressful parts of a pet healthcare situation. The smallest difference in your pet's behaviour can trigger a vet visit which, if after hours, can be an expensive undertaking.

With Live Vet, customers can avoid this kind of stress by accessing expert advice early on, so small problems don't develop into bigger issues. In fact, 64 percent* of after hours calls to Live Vet end up being resolved online, avoiding the need for a costly emergency visit.

"My dog ate some human medication on New Year's Eve," said another happy pet carer.

"It was such a relief to be able to speak with a vet. I was connected almost instantly and given all the information I needed about the symptoms to watch for. Thankfully, it wasn't life threatening."

And as pet ownership increases, the service and relief Live Vet provides becomes more important.

"Clinics are under pressure and vet shortages are real," Dr Jenkins says.

"More people are expecting convenient, digital-first options, just like in human health. And that's what we're helping to provide: support for both pet carers and vets in a system that wasn't working as well as it should."

Vet relief

Live Vet isn't just for those on the receiving end of vet care; it's also a great benefit for the vets themselves.

"Vet work can be incredibly rewarding, but it's also emotionally intense, high-pressure and often isolating," Dr Jenkins says.

"Burnout and mental health challenges are sadly too common, and vets are rethinking how they want to work. Telehealth gives vets a more sustainable way to practice."

In Live Vet, vets have a work environment that's supportive, connected and gives them control over their schedule.

"They can work remotely, in shorter shifts, without the physical strain or emotional intensity of in-clinic emergencies," Dr Jenkins says. "We prioritise team wellbeing, peer support and flexibility, and that's been a game changer for many."

And clinics are also enjoying the difference Live Vet is making. The service's 85,000 consultation calls in FY25-26 alone have made a positive impact to vets across Australia.

"The triage service has made a significant difference for our vets when on call by cutting out all the unnecessary phone calls," says Dr Jo Williams of Wangaratta Veterinary Clinic.

"Our vets are so much happier."

Jo Smith, VetPartners' Regional Manager agrees: "The service has been a lifesaver for my vets and I can't thank you guys enough for the service."

Make the call

Telehealth fills a critical gap in the veterinary sector. It gives pet carers access to expert advice when and where they need it, helps people make informed decisions and feel more confident in caring for their pets.

While it doesn't replace physical care, Dr Jenkins says it's a wonderful complement. "It offers early triage, guidance and follow-up support," she says.

"It also reduces unnecessary emergency visits, supports rural and remote carers and helps keep clinic workloads more manageable."

These benefits helped Live Vet find a niche in the industry, Dr Jenkins says. "Initially, there was skepticism. Vets were worried it would compromise care or be used as a shortcut." But over time, the conversation shifted: "Vets and clinics began to see that telehealth could support – not replace – in-clinic care, and could actually lead to better outcomes."

Way to go

Today, Live Vet works with more than 100 clinics across Australia, and many in the industry – including PetSure – now view Live Vet as a trusted partner in care.

Most PetSure-administered insurance policies offer 24/7 access to the Live Vet telehealth service powered by VetChat. In doing so, policy holders can get professional advice whenever and wherever they need it, thereby reducing the workload of vet clinics. Dr Jenkins says this is a great way for telehealth to serve the wider veterinary sector, but there's still a way to go.

"I'd love to see telehealth formally recognised as part of mainstream veterinary care, with appropriate regulatory frameworks necessary to remain fit for purpose and better align with global best practice and human healthcare models," she says.

And as technological innovations continue, Dr Jenkins also envisions the possibility of more sophisticated pet health tracking, monitoring and diagnostic capabilities available to telehealth vets.

For now, Live Vet simply makes it easier for insured pet carers to access advice, guide next steps and in many cases, avoid unnecessary stress, costs or delays.

"It's a great example of how insurance and digital care can work together to support better pet health outcomes."

*According to 2026 PetSure research.

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

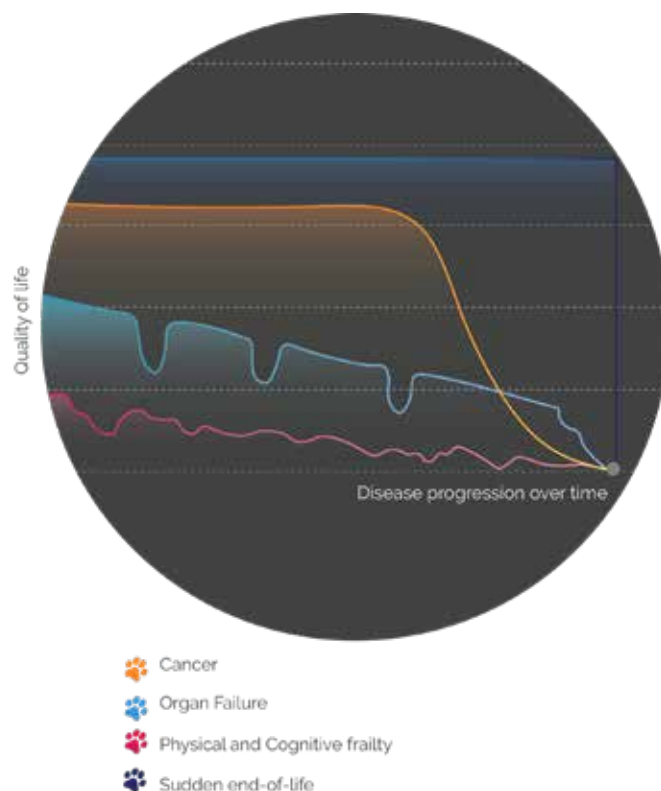
Managing pain effectively is one of the most important aspects of palliative care. Pets experience both acute (sudden) and chronic (long-term) pain and recognising signs of discomfort is essential. While pets cannot communicate their pain verbally, behavioural changes, such as restlessness, loss of appetite, 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	- Cancer typically progresses rapidly. - Tumour growth, metastasis, and organ failure lead to a quick terminal stage.	- Initially normal quality of life. - Declines with pain, fatigue, and nausea. - Requires palliative care in later stages.
Organ failure	- Gradual decline with chronic dysfunction of a vital organ. - Periods of stability followed by acute episodes. - Eventually leads to death.	- 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	- Slow, continuous decline in physical and cognitive function. - Increasing dependence and vulnerability to infections and complications.	- Early stages involve mild limitations. - Progressively leads to weakness, cognitive decline, and loss of independence. - Functional abilities continue to erode.



Making a Pet BUCKET LIST

Making a pet bucket list can help celebrate the joy and bond shared with your companion. Some meaningful ideas include:

Extra cuddle time

Cherish close moments of comfort and connection.

Reminisce on special memories

Play videos or look through old pictures to celebrate their life.

Visit their favourite places

If they are able, take them to the places they love most.

A special photoshoot with the family

Capture lasting memories with a heartfelt photoshoot.

Quiet moments together

Simply enjoy each other's presence in peaceful companionship.

Let them indulge in their favourite treats

With veterinary guidance, offer their favourite snacks as a special treat.

Talk to them

Speak to them about what's happening, just as you would with a human loved one.





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.

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 down 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.

1. **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.

2. **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:**

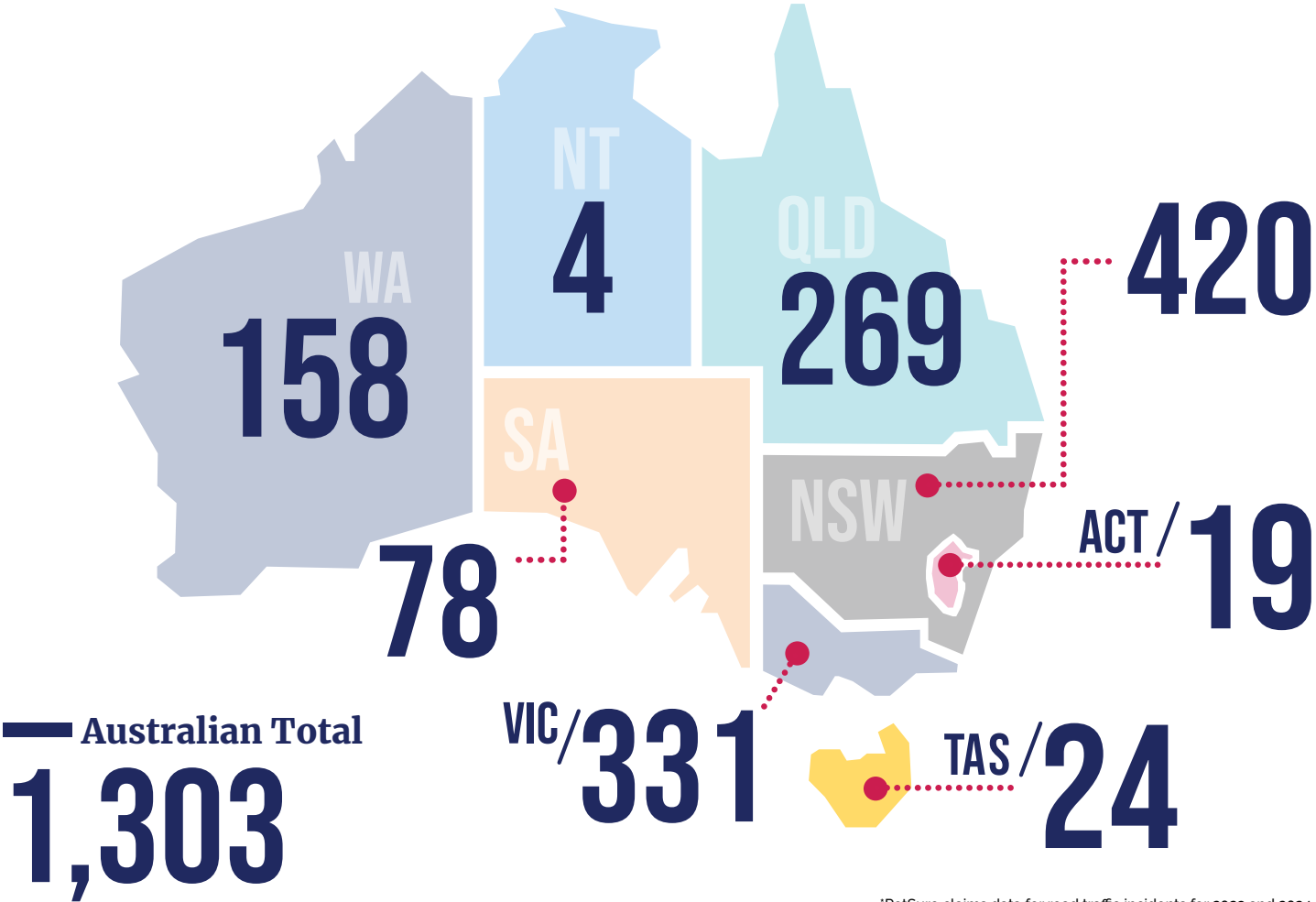
Frequent stops are necessary to stretch your pet's legs, hydrate and to relieve themselves. This is especially important on long drives along major motorways where fatigue or restlessness can lead to mishaps.

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.

PET HEALTH:

when to monitor & when to see the vet

Pet parents know that illness and injury can arise at any time. But because our pets can't directly tell us, it can be hard to figure out exactly what's wrong. However, there are some practical steps you can take to help identify some of the most common pet health issues and make an informed decision.

Looking for clues

The practical triage guide provided here offers some advice on how to recognise and monitor early symptoms. It also recommends when and how to escalate. Not all healthcare situations are a crisis. By learning to categorise your pets' symptoms, you can determine the best course of action - but anytime you have concerns about your pet you should seek immediate veterinary advice.

Practical Triage Guide: from early warning signs to urgent veterinary intervention

Clinical signs/symptoms	 Monitor	 Seek advice	 Urgent vet visit
Vomiting/diarrhoea	Occasional vomiting/soft stools/mild diarrhoea: ➔ Keep hydrated and offer a bland or veterinary recommended diet.	If symptoms persist or increase in frequency, intensity or severity, book a vet telehealth consult or appointment with your local vet.	Severe frequent vomiting/blood in stools/inability to defecate: ➔ Seek urgent veterinary care and keep hydrated and warm.
Lameness (limping)	Mild/occasional lameness: ➔ Allow rest and monitor for improvement.	If lameness persists or worsens, book a vet telehealth consult or appointment with your local vet.	Sudden, severe lameness: ➔ Restrict movement and seek urgent veterinary care.
Cuts, sore paw pads or broken nails	Minor cuts, abrasions and discomfort: ➔ Gently clean the affected area and protect from rough/wet surfaces. ➔ Keep clean and monitor for signs of infection.	If in doubt, a vet telehealth consult can advise on how to care for the affected area and when to make an appointment with your local vet.	Heavy bleeding that doesn't quickly stop, exposed bone or ligament, marked pain/discomfort or torn nails: ➔ Try to stem the bleeding, restrict movement and seek urgent veterinary care.
Itchy skin/visible rash/fleas or flea dirt	Mild itching/mild rash/visible fleas or flea dirt: ➔ Implement flea control and monitor skin for signs of infection.	If scratching persists or leads to visible wounds, book a vet telehealth consult or appointment with your local vet.	If moist, sticky wound develops and starts to smell: ➔ Seek urgent veterinary care.
Reduced appetite or loss of appetite	Investigate for dental issues; ensure hydration and offer favourite foods, warmed to room temperature to release tasty odours.	If symptoms persist, book a vet telehealth consult or appointment with your local vet.	If symptoms are of sudden onset and accompanied by vomiting and/or diarrhoea, seek urgent veterinary care.

Coughing, sneezing, or irritated/inflamed/weepy eyes	Mild or occasional coughing/sneezing: ➔ Monitor for discharge and signs of infection.	If respiratory symptoms persist or increase in frequency, intensity or severity, book a vet telehealth consult or appointment with your local vet.	If eyes become irritated, swollen or suddenly start to weep, book an urgent appointment with your local vet.
Excessive restlessness, pacing, inappropriate barking or vocalisation, aggression or other behavioural changes	Mild anxiety: ➔ Provide a safe space and use calming tools or techniques.	If symptoms persist or escalate, consult a veterinary behaviourist or book a vet telehealth or local vet appointment to diagnose underlying cause.	Sudden aggression, especially directed at humans: ➔ Seek urgent veterinary care.
Gaining or losing weight	Investigate diet and activity levels. If feeding commercial pet food, ensure to follow the feeding guidelines on the back of pack.	If weight gain or loss is unexplained, consider a vet telehealth consult or book an appointment with your local vet.	Sudden weight gain or loss can require urgent veterinary attention.
Increased or decreased thirst	Investigate changes in diet and urination (increased/decreased volume, frequency and/or straining): ➔ Monitor for pain, discomfort or behavioural changes.	If change in water consumption is unexplained or you notice a concurrent change in urination, consider a vet telehealth consult or book an appointment with your local vet.	If your pet stops drinking completely over the course of 24 hours, seek urgent veterinary care.

Be prepared

If you have a GapOnly® ready pet insurance policy, you may be able to seek pre-approval for a claim ahead of your vet appointment. This can streamline the process at payment, as you will only have to pay the difference between the vet bill and your benefit amount.

Veterinary Emergencies

The following clinical signs/symptoms require immediate in-clinic attention by a vet. The sooner your pet receives veterinary care, the better the prognosis.

Collapse

This can be caused by many serious health conditions and it's important to get straight to a vet so they can try to stabilise your pet, and then diagnose and treat the underlying cause.

Trauma

All traumatic accidents and injuries need to be treated as veterinary emergencies. Even if your pet appears to be ok, there may be internal damage that's hidden from view.

Difficulty breathing

If your pet (particularly Brachycephalic dog breeds) is struggling to breathe, particularly if they have a bluish tinge to their gums, you need to seek emergency veterinary treatment.

Straining to urinate

Bladder stones can impede your pet's urination and require urgent intervention to prevent the bladder from bursting. Emergency surgery may be necessary if the bladder does rupture.

Seizures

Prolonged or frequent intense seizure activity is a veterinary emergency. All episodes of seizure, sudden disorientation, changes in alertness and inability to walk normally should be urgently seen by your vet.

Sudden bloating

This may indicate a sudden internal bleed or fluid accumulation or a twisted stomach. Your vet can stabilise, diagnose and manage the underlying cause. Emergency surgery is sometimes necessary.



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.

REFERENCES

Feline Obesity: A Silent Epidemic

1. Animal Medicines Australia (AMA). (2021). Pets in Australia: A national survey of pets and people. Animal Medicines Australia.
2. Association for Pet Obesity Prevention (APOPP). (2022). State of U.S. Pet Obesity report: Moving from awareness to treatment. Association for Pet Obesity Prevention. Retrieved from <https://petobesityprevention.org>
3. Saavedra, C., Pérez, C., Oyarzún, C., & Torres-Arévalo, Á. (2024). Overweight and obesity in domestic cats: Epidemiological risk factors and associated pathologies. *Journal of Feline Medicine and Surgery*, 26(11), Article 1098612X241285519.
4. Cornell Feline Health Center. (n.d.). Obesity. Cornell University, College of Veterinary Medicine. Retrieved March 27, 2025, from <https://www.vet.cornell.edu/departments-centers-and-institutes/cornell-feline-health-center/health-information/feline-health-topics/obesity>
5. Öhlund, M., Palmgren, M., & Holst, B. (2018). Overweight in adult cats: A cross-sectional study. *Acta Veterinaria Scandinavica*, 60, Article 35.
6. Teng, K. T., McGreevy, P. D., Toribio, J. A. L. M. L., Raubenheimer, D., Kendall, K., & Dhand, N. K. (2018). Associations of body condition score with health conditions related to overweight and obesity in cats. *Journal of Small Animal Practice*, 59(10), 603-615.
7. Rand, J. S., Fleeman, L. M., Farrow, H. A., Appleton, D. J., & Lederer, R. (2004). Canine and feline diabetes mellitus: Nature or nurture? *The Journal of Nutrition*, 134(8 Suppl), 2072S-2080S.
8. Lederer, R., Rand, J. S., Jonsson, N. N., Hughes, I. P., & Morton, J. M. (2009). Frequency of feline diabetes mellitus and breed predisposition in domestic cats in Australia. *The Veterinary Journal*, 179(2), 254-258.
9. Ley, C. J., Strage, E. M., Stadig, S. M., & von Brömssen, C. (2025). Associations between body composition, metabolic mediators, and osteoarthritis in cats. *BMC Veterinary Research*, 21(1), 4536.
10. Chandler, M. L. (2016). Impact of obesity on cardiopulmonary disease. *Veterinary Clinics of North America: Small Animal Practice*, 46(5), 817-830.
11. Jordan, E., Kley, S., Le, N. A., & Others. (2008). Dyslipidemia in obese cats. *Domestic Animal Endocrinology*, 35(3), 290-299.
12. Finn, E., Freeman, L. M., Rush, J. E., & Others. (2010). The relationship between body weight, body condition, and survival in cats with heart failure. *Journal of Veterinary Internal Medicine*, 24(6), 1369-1374.
13. University of Illinois College of Veterinary Medicine. (n.d.). Hepatic lipidosis: When cats don't eat. *Veterinary Medicine at Illinois*. Retrieved March 27, 2025, from <https://vetmed.illinois.edu/pet-health-columns/hepatic-lipidosis-when-cats-dont-eat/>
14. Lekcharonsuk C, Osborne CA, Lulich JP, Pusoonthornthum R, Kirk CA, Ulrich LK, Koehler LA, Carpenter KA, Swanson LL. Association between dietary factors and calcium oxalate and magnesium ammonium phosphate urolithiasis in cats. *J Am Vet Med Assoc*. 2001 Nov 1;219(9):1228-37. doi: 10.2460/javma.2001.219.1228.
15. Buckley CM, Hawthorne A, Colyer A, Stevenson AE. Effect of dietary water intake on urinary output, specific gravity and relative supersaturation for calcium oxalate and struvite in the cat. *Br J Nutr*. 2011 Oct;106 Suppl 1:S128-30. doi: 10.1017/S0007114511001875.
16. World Small Animal Veterinary Association (WSAVA). (2020). Body condition score – Cat (updated August 2020). WSAVA Global Nutrition Committee. Retrieved March 27, 2025, from <https://wsava.org/wp-content/uploads/2020/08/Body-Condition-Score-cat-updated-August-2020.pdf>

Additional supporting references

- Baral, R., Rand, J. S., & Catt, M. (2003). Prevalence of feline diabetes mellitus in a feline private practice. *Journal of Veterinary Internal Medicine*, 17, 433.
- Wallis, N., & Raffan, E. (2020). The Genetic Basis of Obesity and Related Metabolic Diseases in Humans and Companion Animals. *Genes*, 11(11), 1378.

Canine Cognitive Dysfunction: Understanding and caring for senior dogs

1. Landsberg, G. M., Nichol, J., & Araujo, J. A. (2012). Cognitive dysfunction syndrome: A disease of canine and feline brain aging. *Veterinary Clinics of North America: Small Animal Practice*, 42(4), 749-768.

Additional supporting references

- Madari, A., Farbakova, J., Katina, S., et al. (2015). Assessment of severity and progression of canine cognitive dysfunction syndrome using the Canine Dementia Scale (CADES). *Applied Animal Behaviour Science*, 171, 138-145.
- Head, E., Ruehl, W., & Milgram, N. (2001). Cognitive dysfunction in dogs: Clinical assessment and management. *The Veterinary Clinics of North America: Small Animal Practice*, 31(6), 979-993.
- Cognitive Dysfunction Syndrome in Dogs - <https://veterinarypartner.vin.com/default.aspx?pid=19239&id=9773661>

What's the scoop on your pet's poop?

- What's your dog's poo telling you? | Big Dog Pet Foods (<https://www.bigdogpetfoods.com/guides/whats-your-dogs-poo-telling-you>)

Understanding flat-faced breeds: why anatomy matters

1. Mitze S, Barrs VR, Beatty JA, Hobi S, Bęczkowski PM. Brachycephalic obstructive airway syndrome: much more than a surgical problem. *Vet Q*. 2022 Dec;42(1):213-223. doi: 10.1080/01652176.2022.2145621. PMID: 36342210; PMCID: PMC9673814.
2. Hall, E.J., Carter, A.J. & O'Neill, D.G. Incidence and risk factors for heat-related illness (heatstroke) in UK dogs under primary veterinary care in 2016. *Sci Rep* 10, 9128 (2020). <https://doi.org/10.1038/s41598-020-66015-8>
3. Ree, J.J., Milovancev, M., MacIntyre, L.A., Townsend, K.L. Factors associated with major complications in the short-term postoperative period in dogs undergoing surgery for brachycephalic airway syndrome. *Can. Vet. J*. 2016, 57, 976-980.

4. Fawcett A, Barrs V, Awad M, Child G, Brunel L, Mooney E, Martinez-Taboada F, McDonald B, McGreevy P. Consequences and Management of Canine Brachycephaly in Veterinary Practice: Perspectives from Australian Veterinarians and Veterinary Specialists. *Animals (Basel)*. 2018 Dec 21;9(1):3. doi: 10.3390/ani9010003. PMID: 30577619; PMCID: PMC6356869.
5. Hobi S, Barrs VR, Bęczkowski PM. Dermatological Problems of Brachycephalic Dogs. *Animals (Basel)*. 2023 Jun 16;13(12):2016. doi: 10.3390/ani13122016. PMID: 37370526; PMCID: PMC10294810.
6. Miller, W.H.; Griffin, C.E.; Campbell, K.L. Muller and Kirk's Small Animal Dermatology, 7th ed.; Elsevier Mosby: St Louis, MO, USA, 2013.
7. Sebbag L, Sanchez RF. The pandemic of ocular surface disease in brachycephalic dogs: The brachycephalic ocular syndrome. *Vet Ophthalmol*. 2023 Apr;26 Suppl 1:31-46. doi: 10.1111/vop.13054. Epub 2022 Dec 31. PMID: 36585820.
8. Packer, R.M.A.; Hendricks, A.; Burn, C.C. Impact of facial conformation on canine health: Corneal ulceration. *PLoS ONE* 2015, 10, e0123827
9. Appelprein C, Hosgood G, Thompson M, Coiacetto F. Quantification of gastroesophageal regurgitation in brachycephalic dogs. *J Vet Intern Med*. 2022 May;36(3):927-934. doi: 10.1111/jvim.16400. Epub 2022 Apr 7. PMID: 35388526; PMCID: PMC9151495.
10. Ekenstedt, K. J., Crosse, K. R., & Risselada, M. (2020). Canine brachycephaly: Anatomy, pathology, genetics and welfare. *Journal of Comparative Pathology*, 176, 109-115. <https://doi.org/10.1016/j.jcpa.2020.02.008>

Additional supporting references

- <https://www.vetvoice.com.au/campaigns/love-is-blind/>
- <https://www.vin.com/apputil/content/defaultadv1.aspx?pld=22915&id=8896661>
- <https://healthtopics.vetmed.ucdavis.edu/health-topics/brachycephalic-short-nosed-dogs>
- <https://www.aaha.org/trends-magazine/publications/anesthetic-considerations-for-brachycephalic-dog-breeds/>
- <https://www.rvc.ac.uk/research/focus/brachycephaly/health-issues>
- Understanding Brachycephalic Dog Breeds: Health Concerns and Care Tips (<https://broomfieldvet.com/blog/brachycephalic-dog-breeds/>)
- <https://broomfieldvet.com/blog/brachycephalic-dog-breeds/>
- https://vetscienceweek.com.au/Microsite/pdf/full-paper_272.pdf
- https://www.mspca.org/angell_services/caring-for-brachycephalic-dogs/
- [http://Addressing brachycephalic obstructive airway syndrome \(BOAS\) in general practice](http://Addressing brachycephalic obstructive airway syndrome (BOAS) in general practice)

Behind the price tag: Why pet med costs are rising and how to manage them

- <https://petnews.com.au/pet-healthcare-rising-at-a-higher-rate-than-inflation>
- <https://www.theaustralian.com.au/business/wealth/the-breaking-point-prompting-people-to-get-pets-put-down/news-story/bc8f04d49697b9b94a25a652c0da6ee>

Navigating modern vet care: a guide to making smarter, more tailored decisions for your pet

- <https://vethelpdirect.com/vetblog/2024/01/19/is-gold-standard-always-the-best-option-for-veterinary-care/>
- <https://knowledge.rcvs.org.uk/evidence-based-veterinary-medicine/contextualised-care/>

Saying goodbye: From cure to comfort: embracing palliative care for pets

- Eigner, D. R., Breitreiter, K., Carmack, T., Cox, S., Downing, R., Robertson, S., & Rodan, I. (2023). 2023 AAEP/IAAHPC Feline Hospice and Palliative Care Guidelines. *Journal of Feline Medicine and Surgery*, 25(9).
- Dhalwal, R. S., Boynton, E., Epstein, M., Griffenhagen, G., Rozanski, E., & Vogelsang, J. (2023). 2023 AAHA Senior Care Guidelines for Dogs and Cats. *Journal of the American Animal Hospital Association*, 59(1), 1-21.
- Herbert R, Prigerson H, Schultz R, et al. Preparing caregivers for the death of a loved one: a theoretical framework and suggestions for future research. *Journal of Palliative Medicine*. 2006; 9: 1164-9.
- L. Barrett, C. Borchert, L. Lagoni and the Argus Institute Staff. Making Decisions When Your Companion Animal is Sick. 2009. Colorado State University Veterinary Teaching Hospital, USA.
- Australian Veterinary Palliative Care Advisory Council: <https://www.avpcac.com/education-and-awareness/>
- Griefline 2024, Supporting humans through grief: the role of pet palliative care, <https://griefline.org.au/supporting-humans-through-grief-the-role-of-pet-palliative-care/>
- Patch & Purr Pet Cremations, <https://patchandpurr.com.au/>
- Rest Your Paws 2024, Grief counselling, <https://restyourpaws.com.au/grief-counselling/>
- Loyal & Loved 2024, <https://loyalandloved.com.au/>
- <https://sunsetvets.com.au/services/palliative-care/>
- <https://www.vetvoice.com.au/articles/palliative-care-for-pets>
- <https://www.vetpracticemag.com.au/pet-palliative-care>

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

- Assistance Dogs International (<https://assistedogsinternational.org/>)
- Assistance Dogs Australia (<https://www.assistedogs.org.au/>)



Every claim helps pets in need.

Every GapOnly® claim gives \$1 to PetSafetyNet, which helps vulnerable Aussie families care for their pets.

So far, PetSafetyNet and GapOnly® have helped more than 1,500+ pets in need. If you're buying pet insurance, be part of something bigger.

To learn more about GapOnly® and PetSafetyNet, head to gaponly.com.au.



Download the report



PetSure Australia
Level 1, 465 Victoria Avenue, Chatswood, NSW 2067

General enquiries
+61 (02) 9842 4800
Operational hours: 9am — 5pm AEST, Monday — Friday
info@petsure.com.au

petsure.com.au

Insurance products are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard) and/or PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) from 8 May 2023 only, administered by PetSure and promoted and distributed through their authorised representatives and distribution partners. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Cover is subject to the policy terms and conditions. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing, or choosing to continue with the product. PDS and Target Market Determination available from the relevant partner's website. Meet our partners at petsure.com.au/partners