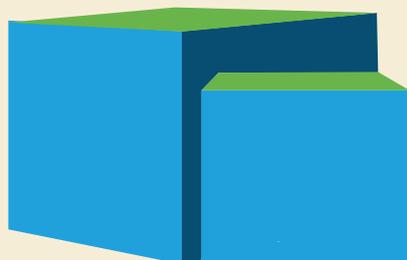


WHAT TO LOOK FOR

when choosing a pet insurance policy

Not all pet insurance policies are equal so it's important to choose your policy wisely. The diagrams below show the three main types of policy and the level of cover provided by each.

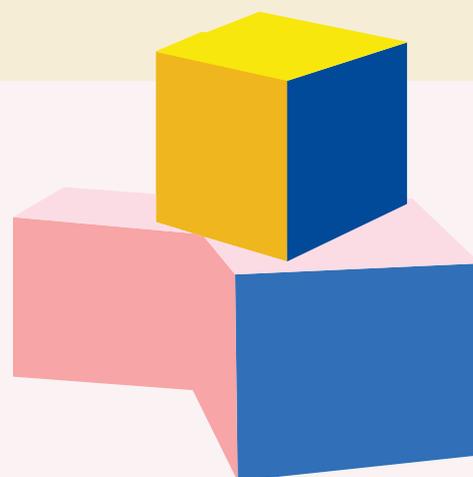


LIFETIME POLICIES/COVERED FOR LIFE

Lifetime policies place no limit on how long you can claim for a condition, as long as you renew the policy each year without a break in cover. This makes them perfect if your dog later develops a long-term illness. Cover is provided up to a set amount for veterinary fees, which is renewed each policy year. Ideal for ongoing conditions such as diabetes or eczema.

MAXIMUM BENEFIT POLICIES

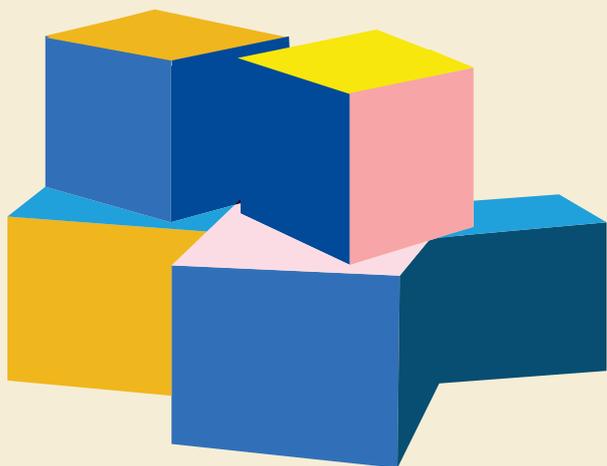
Maximum Benefit policies limit you to an amount for each illness or injury. For the more straightforward illnesses, this may be fine, but if your pet develops a complex or ongoing condition, there's a strong chance that you'll have to pay for a considerable proportion of the treatment.



TIME-LIMITED/12-MONTH POLICIES

Time-limited/12-month policies, such as Petplan's Essential policy, are generally the cheapest, paying for the first 12 months of treatment after your pet falls ill or is injured, up to the policy limit. The drawback is, should your pet's illness continue or come back, you won't be covered.

With a choice to suit every budget from our quality 12-month plan to our popular Covered For Life options, it's no wonder we're Australia's preferred pet insurer.



OTHER THINGS TO NOTE

- Pet insurance does not cover pre-existing conditions that occurred before the start of a policy so it's important to get the right cover for your pet from the start
- Check if the policy provides cover for congenital, hereditary, dental and behavioural conditions
- Find out if your premium will increase if you make a claim