



**PET HEALTH INSURANCE®**

# Making veterinary care more affordable

Comprehensive Accident and Illness cover from less than \$4 per week!\*

Save up to \$500 off

**BONUS**

See back for details

Your next holiday

**For an instant quote visit  
[www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au)  
or call 1800 668 502**

Effective Date: 1 April 2011

# Because you care for your pet

You've made your pets a part of your family. You value their health and ensure they are always well looked after.

## But what would happen if they got injured or ill?

The good news is that nowadays the medical treatment available to pets is pretty much on a par with what people receive. But for pets there is no Medicare and no safety net. If there is a bill, you have to foot it... all of it, which can quickly amount to thousands of dollars.

## Peace of mind from less than \$4 per week\*

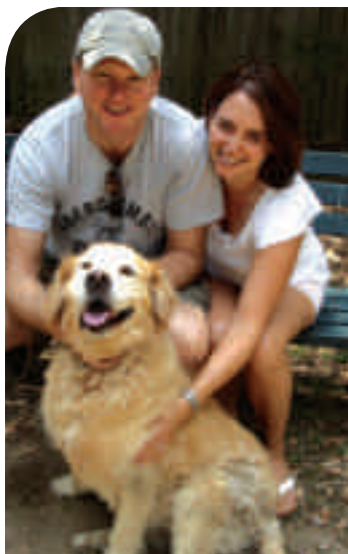
Bow Wow Meow can help. We now offer a choice of Pet Health Insurance plans, which – from less than \$4 per week\* – will cover your pet for up to 80% of eligible vet bills in case of injury or illness and even provides cover for routine care items such as vaccinations and health checks.

\*From less than \$4 a week premium for a dog or cat insured under our Major Medical Plan which provides cover for Accidental Injury plus Illness cover up to a maximum of \$8,000 per year.

For an instant quote and information on our other plans please visit [www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au) or call 1800 668 502.

"Jess, our 3 year old Golden Retriever, started to limp badly. We were referred to a specialist who advised us that she would need cruciate ligament surgery to her back left knee at a cost of over \$3,500. If we hadn't been insured, we would not have been able to afford the surgery, and would have had to make a heartbreaking decision."






Michelle & Brad,  
Maroochydoore, QLD



# We cover up to 80% of costs, up to \$12,000 per year

Bow Wow Meow's Pet Insurance reimburses you for up to up to 80% of eligible vet bills (you can also choose to lower your premiums by selecting an excess). Under our Comprehensive Plan, your pet is covered for up to either \$8,000 or \$12,000 of expenses per year, including up to \$1,000 towards the treatment of paralysis ticks.

## Depending on the level of cover you select, we can provide huge savings:

-  on your vet's bills
-  if your pet requires surgery
-  if your pet needs an extended stay in hospital or emergency boarding
-  on preventative treatments (eg. fleas, ticks, heartworm)
-  on a range of treatment options that may otherwise have been considered unaffordable.

**Most of all, our pet insurance will provide you with the security that you will never have to choose between money and the life of your pet!**

Vet bills can add up quickly. Here are some examples of actual claims we have paid out to policy holders in the last year:

TREATMENT FOR:	WE PAID:
Leg Fracture	\$6,080
Bite Wound	\$5,323
Cruciate Ligament	\$3,804
Toe Fracture	\$2,010
Diarrhoea	\$1,508
Gastroenteritis	\$1,474

# We have a plan to suit your needs & budget

Bow Wow Meow Pet Health Insurance offers you the ability to tailor your pet's insurance policy to fit your budget and your pet's needs.


Each cat or dog can have its own policy, offering different types and levels of cover, and you can select your preferred excess level. You also have the option to add our Routine Care Wellness Plan, which assists with payments for essential care treatments like vaccinations, health checks and flea/tick/worm control.

## Covered for life!

You can start your pet's cover any time from 8 weeks of age and before its 9th birthday on our Comprehensive and Major Medical Plan. There is no upper age limit for our Accident Plan, so any pet can join no matter how old.

**Once your pet is insured with us we will guarantee to offer to renew your pet's policy for life!**

### Did you know?

 We are underwritten by Australia's leading pet health insurer, The Hollard Insurance Company Pty Ltd.



## Choose one of our 3 types of cover

### 1. ACCIDENT PLAN

Pets get injured all the time, no matter how closely we watch them. Our Accident Plan covers vet treatment required as a result of an accidental injury to your pet up to a maximum of \$8,000 per year. This could include, for example, broken bones, a dog and cat fight, or a motor vehicle accident.

We will reimburse up to 80% of your eligible vet bills related to accidental injury less your chosen excess.

### 2. COMPREHENSIVE PLAN

Our Comprehensive Plan gives you peace of mind knowing that your pet is fully insured for both illness and injury, up to a maximum of either \$8,000 or \$12,000 per year. It covers vet treatments and surgery from accidental injury and illnesses ranging from minor problems such as ear infections and bee stings to major conditions such as broken bones, diabetes and cancer. It also covers your pet for hereditary and congenital defects, and provides up to \$1,000 towards the treatment of paralysis ticks each year.

We will reimburse up to 80% of your eligible vet bills related to accidents or injury less your chosen excess.

### 3. MAJOR MEDICAL PLAN

Our Major Medical Plan has been designed for pet owners who are prepared to share a little more of their vet bills with us (with a \$500 per condition excess), resulting in considerably reduced premiums.

However, it still provides the peace of mind that we will cover the balance when the large bills come in (up to a maximum of either \$8,000 or \$12,000 per year), providing you and your pet with a range of treatment options that may otherwise have been considered unaffordable.



# Here's what's covered



	Accident Plan	Comprehensive Plan	Major Medical Plan
Annual Benefit Limit	<b>\$8,000</b>	<b>\$8,000 or \$12,000</b>	<b>\$8,000 or \$12,000</b>
% of Vet bill covered	<b>80%</b>	<b>80%</b>	<b>80%</b>
Per-Condition Excess (choose your optional preferred excess to lower your premiums)	<b>No excess or \$100</b> per each unrelated condition	<b>No excess or \$100</b> per each unrelated condition	<b>\$500</b> per each unrelated condition
Accidental injury	✓	✓	✓
Consultations & visits	✓	✓	✓
After-hours emergency visits	✓	✓	✓
Specialist care	✓	✓	✓
Laboratory and diagnostic tests for covered conditions	✓	✓	✓
Hospitalisation	✓	✓	✓
Radiology	✓	✓	✓
Prescription medicines & drugs	✓	✓	✓
Surgery	✓	✓	✓
Cruciate ligament surgery	✓	✓	✓
Hereditary and congenital conditions	<b>N/A</b>	✓	✓
Covers illnesses	✗	✓	✓
Cancer treatment	✗	✓	✓
Skin conditions e.g. allergies	✗	✓	✓
Ear/eye conditions	✗	✓	✓
Gastrointestinal problems	✗	✓	✓
Infectious diseases	✗	✓	✓
Tick paralysis	✗	✓	✓
Waiting period. Note: 6 month waiting period applies for cruciate conditions unless your vet certifies that no cruciate conditions exist on joining.	<b>No</b>	<b>30 days for illness conditions</b>	<b>30 days for illness conditions</b>
Optional routine care plan	✓	✓	✓
Lifetime cover – renewal offer guaranteed	✓	✓	✓
14 day Cooling-off period	✓	✓	✓

# Our plans provide you with a range of additional benefits:

## Emergency Boarding fees

We will pay up to \$20 per day for the cost of boarding your pet at a licensed pet boarding facility if you are hospitalised for more than 5 days up to a maximum of \$500 per year.

## Tick Paralysis benefit

We will pay an annual limit of \$500 on an \$8,000 plan and \$1,000 on a \$12,000 plan for veterinary costs relating to the treatment of paralysis ticks (applicable to Comprehensive & Major Medical Plans only).

## Overseas Pet Travel Insurance

We will pay for eligible veterinary costs that your pet has incurred whilst it is on holiday with you in destinations where your pet is not required to be quarantined on return to Australia.

## Free Bow Wow Meow Pet Tag

Policy Holders will be provided with one free ID tag for their pet each year if they advise us that their contact details have changed or if their pet's tag is lost. Call (02) 9369 2666 or email [info@bowwow.com.au](mailto:info@bowwow.com.au) and advise your policy number.

## Insure more than one pet and receive a 10% discount on the 2nd and subsequent pets!

## Satisfaction guaranteed

If you are not happy with your policy, you may cancel the policy within the first 14 days as long as you have not made a claim, and any premium you have paid will be refunded in full.







## You also have the option to add on our Routine Care Wellness Plan










Our Routine Care Wellness Plan assists you and your vet in providing for your pet's routine care cover items. It helps encourage regular vet consultations and promotes early detection of potential health problems.

For an extra \$9.50 (incl. GST) per pet per month you can receive the following Routine Care benefits.

### ALL of the following each year up to:

 Vaccinations or Health Check	\$30
 Heartworm test or Blood Screen	\$10
 FeLv/Fiv Test or Urinalysis	\$10
 Flea/tick/worm control	\$45

### PLUS \$50 Annual Benefit for any ONE of the following:

 Desexing	 Dew claw removal
 Micro-chipping	 Council registration fees
 Heartworm control	 Prescription diets
 Teeth cleaning	 Alternative therapies
 Cremation/burial	

### Apply now & get immediate accident cover

There is no waiting period for accident claims and cover starts from midnight on the day we accept your application.

(Note: 6 month waiting period applies for cruciate conditions unless your vet certifies that no cruciate conditions exist on joining).

**For more info, or an instant quote  
call us on 1800 668 502 or visit  
[www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au)**

# About Bow Wow Meow Pet Insurance

Bow Wow Meow Pet Health Insurance is promoted by Pet Tag Holdings Pty Ltd (AR No. 318 913), underwritten by The Hollard Insurance Company Pty Ltd (AFSL No. 241436) and administered by PetSure (Australia) Pty Ltd (AR no.268991). The Hollard Insurance Company Pty Ltd is the leading pet insurer in Australia and specialises in this area of insurance and currently insures many thousands of pets around the world.

The information provided in this brochure does not take account of your individual objectives, financial situation or needs. To help you decide whether this policy is right for you please read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG), which can be downloaded at [www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au) or call 1800 668 502 and we will answer any questions you may have.

## Contact details:

**Tel:** 1800 668 502 (8.30am - 5pm EST, Mon - Fri)

**Fax:** 1800 668 502

**Email:** [bowwow@petsure.com.au](mailto:bowwow@petsure.com.au)

**Web:** [www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au)

**Mail:** Bow Wow Meow Pet Health Insurance  
Locked Bag 9021  
Castle Hill NSW 1765

**Apply now to save  
up to 80% of  
your vet bill!**



Bow Wow Meow is  
proud to be a friend  
of WWF



# Answers to your questions

We have provided answers to many commonly asked questions about our policies below. If you would like any more information, please visit our website, [www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au) or call us on 1800 668 502.

## **Q. How much will I get back for the money I spend at my vet for illness or accidental injury treatment?**

**A.** You will receive up to 80% of the total cost of treatment for your dog or cat, subject to the annual limits, per-condition excess and conditions set out in the policy documentation.

## **Q. What benefits does Bow Wow Meow Pet Health Insurance offer?**

**A.** Our policies cover vet treatments and surgeries for accidental injury and illnesses ranging from minor problems such as ear infections and bee stings to major conditions such as broken bones, diabetes and cancer. Plus, if you choose the optional Routine Care cover you can use these benefits to provide your pet with cover towards routine preventative care such as vaccinations, health checks, flea, tick, worm control, teeth cleaning, microchipping, desexing and even council registration fees.

## **Q. At what age can I start my pet's insurance?**

**A.** You can start your pet's cover from 8 weeks of age and before its 9th birthday on our Comprehensive and Major Medical Plan. There is no upper age limit for our Accident plan so any pet can join no matter how old.

## **Q. Can I insure my pet as it gets older?**

**A.** We offer Lifetime Cover, once your pet is insured with us we will guarantee to offer to renew your pet's policy for life.

## **Q. When will my policy start and when can I claim?**

**A.** Your policy will commence at midnight on the day that your proposal has been accepted by us. You may make a claim for an accident as soon as your policy is effective. A 30-day waiting period applies for illness condition claims. Note: a 6 month waiting period applies for cruciate conditions unless your vet certifies that no cruciate conditions exist on joining.

## **Q. Are there any discounts?**

**A.** Yes, receive a 10% discount for each additional pet you insure with us.





**Q. What is not covered?**

**A.** Like most insurance policies, we have a few exclusions to keep your premiums affordable. These include pregnancy, elective procedures, foods/diet, grooming, behavioural problems, and pre-existing conditions that showed clinical signs before taking out the insurance.

**Q. What is a Per-Condition Excess?**

**A.** If applicable, the Per-Condition Excess is the amount (your choice of \$100 or \$500) that is deducted from your benefit only once for each unrelated condition claimed in a policy year. For example, if your pet has an ongoing stomach complaint and requires follow-up treatments – only one Per-condition Excess will apply to the treatment of this complaint, in a policy year.

**Q. Are there any limits on the claims I can make?**

**A.** Bow Wow Meow will pay up to 80% of vet fees less the annual Per-Condition-Excess (if selected), up to a maximum of 8,000 or \$12,000 in each twelve month period, depending on the plan you have chosen.

**Q. Are there any claim limits on X-Rays, medicines or hospitalisation?**

**A.** No, you are covered for these items up to the annual overall benefit limit.

**Q. Do you cover Hereditary and Congenital defects?**

**A.** Yes, provided symptoms or clinical signs of these defects were not present prior to commencing cover.

**Q. How long does it take for a claim to be processed**

**A.** Once we receive the documentation, your claim will be processed without delay and payment will be made either by cheque or directly into your nominated account.

**For an instant quote visit  
[www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au)  
or call us on 1800 668 502**

## Protect the ones you love with Bow Wow Meow Pet Health Insurance

- 🐾 Covers up to 80% of eligible vet bills.
- 🐾 Range of affordable options for Comprehensive Illness and Accident cover including Routine Care starting from less than \$4 per week\*.
- 🐾 Underwritten by Australia's leading pet health insurer.
- 🐾 Your choice of vet across Australia.
- 🐾 Guaranteed to offer to renew your pet's cover for their lifetime.
- 🐾 Satisfaction guaranteed through our 14 day cooling off period.
- 🐾 10% discount for 2nd and subsequent pets.
- 🐾 **FREE** Bow Wow Meow ID tag if your details change or your pet loses its tag.

\*From less than \$4 a week premium for a dog or cat depending on the breed and age insured under our Major Medical Plan which provides cover for Accidental Injury plus Illness cover up to a maximum of \$8,000 per year. For an instant quote and information on our other plans please visit [www.bowwowinsurance.com.au](http://www.bowwowinsurance.com.au) or call 1800 668 502.

## Sign up bonus... Save up to \$500 off your next holiday!

When you take out or renew a Bow Wow Meow Pet Health Insurance Policy we'll give you \$500 in travel dollars to use off already discounted prices from one of the world's leading travel sites#. For more info visit [www.bowwowinsurance.com.au/traveldollars](http://www.bowwowinsurance.com.au/traveldollars)

# This promotion is offered exclusively by the promoters of Bow Wow Meow Pet Insurance, Pet Tag Holdings Pty. Ltd. ABN 76 124 601 127. Neither the insurer, The Hollard Insurance Co. Pty. Ltd. nor the administrator, PetSure (Australia) Pty. Ltd. are responsible for this offer. Please visit [www.bowwowinsurance.com.au/traveldollars](http://www.bowwowinsurance.com.au/traveldollars) for the Terms and Conditions applicable to this offer.

