



Helping protect the pets you love

Affordable Accident and Illness cover
with up to 80% rebate

Effective Date: 4 August 2014

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.

Affordable cover that gives you peace of mind

Bow Wow Meow can help. We offer a choice of Pet Health Insurance plans, which will cover your pet for up to 80% of eligible vet bills in case of accidental injury or illness. We also provide cover for routine care items such as vaccinations and health checks.

For an instant quote and information on our plans please visit www.bowwowinsurance.com.au or call 1800 668 502.

"After going through a traumatic heart-wrenching experience with my Miniature Dachshund Cooka, the vet expenses were overwhelming. I contacted Bow Wow Meow and explained my current situation. The operator was helpful, understanding, patient and empathetic and I was refunded within 8 days.

I can't thank the entire company enough for the fantastic service that you gave me, it was honestly one of the best I have ever received. I am content knowing I have a provider who sticks by what they promote and offer.

Thank you from both Cooka and I!"

Nasha Poulos,
Wattle Grove, NSW








Flexible cover options to suit your needs

Bow Wow Meow gives you the option to tailor your policy by selecting your preferred per-condition excess and annual benefit limit.

For example, under our Comprehensive Plan you can choose to either have no excess at all or a \$100 or \$200 per-condition excess. In addition, you have the choice of an \$8,000 or \$12,000 annual benefit limit.

(Please refer to the table on Page 6 for full details of our policy options).

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

-  on eligible vet 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. In two of our plans you also have the option to add our Routine Care Wellness Plan, which assists with payments for preventative healthcare treatments.

Genuine life-long cover!

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, we will cover all chronic conditions (excl. pre-existing conditions) into old age up to the annual benefit limit each year, provided you renew your policy each year without any break in cover.

Certain conditions such as diabetes and arthritis may require costly treatment for the rest of your pet's life. That is why we provide life-long cover.

Award winning pet insurer

Bow Wow Meow was awarded Best Pet Insurer at the Master Breeders & Associates Dog Owners Choice Awards



We have achieved the highest rating of any Australian Pet Insurer on the independent consumer site productreview.com.au

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 tick paralysis treatment each year (subject to waiting period).

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	\$8,000	\$8,000 or \$12,000	\$8,000 or \$12,000
% of Vet bill covered	80%	80%	80%
Per-Condition Excess (choose your optional preferred excess to lower your premiums)	No excess or \$100 per each unrelated condition	No excess, \$100 or \$200 per each unrelated condition	\$500 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	N/A	✓	✓
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.	No	30 days for illness conditions	30 days for illness conditions
Optional routine care plan	✗	✓	✓
Lifetime cover – renewal offer guaranteed	✓	✓	✓
21 day Cooling-off period	✓	✓	✓

Our plans provide you with a range of additional benefits:

Paralysis tick benefit

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

Pre-existing condition waiver

Our policies include an option to apply to have pre-existing conditions waived after 18 months of continuous cover without claiming for that condition.

Free pet ID tag each year

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 and advise your policy number.

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 5 or more consecutive days up to a maximum of \$500 per year.

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.

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 21 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	

[#]Available if you select the Comprehensive Plan or Major Medical Plan.

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
bowwowinsurance.com.au**

About Bow Wow Meow Pet Insurance

Bow Wow Meow Pet Health Insurance is issued by the insurer The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, AFSL 241436; arranged and administered by PetSure (Australia) Pty Ltd (PetSure) ABN 95 075 949 923, AFSL 420183 and promoted by Pet Tag Holdings Pty Ltd (Pet Tag Holdings) ABN 76 124 601 127. Pet Tag Holdings is an Authorised Representative of Hollard. Hollard is the leading pet insurer in Australia and specialises in this area of insurance and currently insures many thousands of pets around the world.

Any advice provided in this brochure is general only and does not take into account your individual objectives, financial situation or needs. To help you decide whether this policy is right for you please read the Combined Product Disclosure Statement (PDS), Policy Terms and Conditions and Financial Services Guide (FSG), which can be downloaded at 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: 1300 367 229

Email: bowwow@petsure.com.au

Web: bowwowinsurance.com.au

Mail: Bow Wow Meow Pet Health Insurance

Locked Bag 9021

Castle Hill NSW 1765

**Apply now and
save up to 80% on
your vet bills!**



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 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, waiting periods, 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 eligible 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 (available for the Comprehensive and Major Medical Plans), 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 Plans. 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, as long as there is no break, lapse or change in the level of cover after reaching the age of 9.

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 accidental injury 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 and you receive written notification from us confirming a waiver of this waiting period.



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, \$200 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 eligible 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. This cover is only available in our Comprehensive and Major Medical Plans.

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
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.
- 🐾 Underwritten by Australia's leading pet health insurer.
- 🐾 Your choice of vet across Australia.
- 🐾 Peace of mind knowing that you have a 21 day cooling off period.
- 🐾 10% discount for 2nd and subsequent pets.
- 🐾 Independently rated #1 Pet Insurer by Australian pet owners*.
- 🐾 **FREE** Bow Wow Meow ID tag if your details change or your pet loses its tag.

*Bow Wow Meow Pet Health Insurance has achieved the highest rating of any Australian Pet Insurance company on the independent consumer site, productreview.com.au (current as at 1 April 2014).

