



Get award winning pet insurance

Protecting over 150,000 Aussie pet owners*



PRODUCT  REVIEW
.COM.AU
2023 AWARDS / WINNER

PET INSURANCE



Pet Insurance
Award Winners
2018-2023



Vet bills can be unexpected and often add to an already stressful situation

Pet insurance helps reduce this strain. With Bow Wow Meow, you can claim up to 80% of the total cost of eligible treatment for your dog or cat¹.

What makes us different?

We've insured thousands of Aussie pets over the past 15 years, and we understand their needs.

We highlight the key conditions that are common for your pet's breed, so you can choose the right cover for you and your pet.

Commonly claimed health issues for Border Collies

- 🐾 Arthritis
- 🐾 Gait abnormality
- 🐾 Mass lesion
- 🐾 Osteoarthritis
- 🐾 Wound



We're pet people too

We know how important your pets are to you and we want them to live happy and healthy lives.

When you take out insurance with us we enter a partnership of care with you, and we take that responsibility seriously. When the unexpected happens, our close-knit team is empowered to help you out, and make sure you get the best possible outcome.

We think that's why we have chosen as Pet Insurance Award Winners by Product Review for the past 5 years!



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Claiming made easy

When your pets aren't well, you want to focus on them. The last thing you need is a stressful claims process.

Your vet can submit your claims directly to us using our e-claims service or via the GapOnly® platform, which calculates your claim on the spot, so you only pay the gap between your pet insurance benefit and your vet invoice for eligible claims.

Our pet portal allows you to track and manage your claims easily online.

We process 95% of claims within 5-10 days, upon receiving all required documents.



And we offer life-time cover², so if you're covered now, your pet can be cared for into old age. We also make your insurance cover available to you quickly - your policy commences just before midnight on the day that your cover starts, and you can claim for most accidental injury conditions from that point (excludes Indoor Cat plan).



Flexible cover options



Life-long cover²



Quick claim turnaround



Zero excess



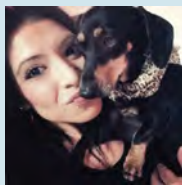
Additional benefits



Peace of mind



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 situation. They were 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. 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, Nov 2021

1. Bow Wow Meow Pet Insurance policies entered into for the first time prior to 14 June 2023 and subsequent renewals of those policies are issued by The Hollar Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and promoted and distributed by PetSure's Authorised Representative (AR) Bow Wow Meow Pty Ltd ABN 76 124 601 127, AR 318913 (BWM). Bow Wow Meow Pet Insurance policies entered into for the first time on or after 14 June 2023 and subsequent renewals of those policies are issued by PetSure and promoted and distributed by PetSure's AR, BWM. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. 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 at bowwowinsurance.com.au.

*As of May 2023

How much could you save on your vet bills?

Here are some examples of recent claims that have been paid out to our customers:

Condition	Top claim ³	You could save ⁴
Perforated bowel (dog)	\$11,713	\$9,370
Intestinal obstruction (cat)	\$8,165	\$6,532
Fracture (dog)	\$7,391	\$5,913
Mass lesion (dog)	\$7,800	\$6,240
Invertebral disc disease (IVDD) (dog)	\$7,241	\$5,792
FLUTD (cat)	\$3,799	\$3,039



More benefits for you and your pet

- 🐾 Option to add on **Routine Care (non-insurance) benefit**, to assist in providing for your pet's routine care needs.
- 🐾 **Free customised pet ID tag** when you join⁵, along with a pet **health card** to store information related to your pet insurance policy.
- 🐾 **Tick Paralysis** benefit that ranges between \$1,200 and \$3,000 per year (depending on your policy).
- 🐾 Benefits like **Hip Joint Surgery cover** of up to \$7,600 per hip.
- 🐾 **Multi-pet discount** - 10% discount for each additional pet you insure with us!
- 🐾 **Emergency boarding fees**⁶.
- 🐾 **Dental illness benefit** plus optional **Alternative Therapy cover** (available in our Ultimate Care plan).

2. Excludes pre-existing conditions and other exclusions. Lifetime cover is available as long as you continue to renew your policy provided there are no breaks in cover and as long as we continue to offer the product, subject to the terms and conditions of any renewal. 3. Based on maximum Bow Wow Meow claims evidenced for these conditions between 01/10/2017 to 30/09/2018 for dogs. 4. Based on a benefit rate of 80%. This is the calculated amount saved after the co-payment amount (20% of the vet bill in this case) has been deducted. Exclusions and Sub-limits may apply. Refer to your Certificate of Insurance and the Product Disclosure Statement for details. 5. Offer only eligible to policy holders who continue to hold their policy after the 21-day cooling off period has ended. Offer also applies each policy year where you change your contact details or your pet's tag is lost. Limit of one (1) Pet ID Tag per policy year. 6. Terms and conditions apply. Refer to the applicable Product Disclosure Statement for further details.

Award winning cover with more choices

At Bow Wow Meow, we offer a range of flexible cover options, with your choice of annual limit, and a choice of benefit percentage in our Peace of Mind plan.



95% of claims are processed within 5-10 days after receiving all required documents.



No excess means even your smaller vet bills are covered.



We do not exclude cover for any hereditary breed conditions (subject to exclusions).

Our plans

Peace of Mind plan

Comprehensive cover for specified accidental injury & illness

- This plan offers a choice of 60%, 70% or 80% benefit percentage
- \$15,000 annual benefit limit
- Hip Joint Surgery cover - up to \$7,600 per hip
- \$2,000 tick paralysis annual sub-limit
- Option to add on Routine Care (non-insurance) benefit

Accident Plus plan

Cover for specified accidental injuries and specified illnesses

- Extended accident plan - including cover for tick paralysis, poisoning, ingestion of object and traumatic spinal disc rupture
- \$10,000 annual benefit limit
- 80% benefit percentage
- Hip Joint Surgery cover - up to \$7,600 per hip (in relation to covered conditions only)

Ultimate Care plan

Top cover for specified accidents & illnesses

- A premium plan with our highest level of cover
- \$20,000 annual benefit limit
- 80% benefit percentage
- Includes Dental Illness benefit (\$1,000 annual sub-limit)
- Hip Joint Surgery cover - up to \$7,600 per hip
- \$3,000 tick paralysis annual sub-limit
- Option to add Alternative Therapy cover and Routine Care (non-insurance) benefit

Indoor Cat plan




Cover for indoor cats

- Insurance cover tailor made for indoor cats
- \$5,000 annual benefit limit
- 80% benefit percentage



Find the best policy for your pet

The table below will help you compare our pet insurance plans and choose which option is best for your pet. For more detailed information about our plans, to get a copy of the Product Disclosure Statement and to get a quote, visit bowwowinsurance.com.au

Plan name	Accident plus 	Indoor cat 	Peace of mind 	Ultimate care 
Plan coverage	Covers your pet for specified accidental injuries and specified illnesses	Covers your pet for specified conditions	Covers your pet for specified accidental injuries and illness	Covers your pet for specified accidental injuries and illness (incl. dental illness benefit)
Annual benefit limit	\$10,000	\$5,000	\$15,000	\$20,000
Benefit percentage (% of vet bill covered)	80%	80%	Choice of 60%, 70%, or 80%	80%
Dental illness benefit (annual sub-limit)	×	×	×	\$1,000
Alternative therapy	×	×	×	Option to add \$1,000 limit⁹
Excess	\$0 excess	\$0 excess	\$0 excess	\$0 excess
Eligibility (new applications)	8 weeks and older	8 weeks to 9 years	8 weeks to 9 years	8 weeks to 9 years

Plan name	Accident plus	Indoor cat	Peace of mind	Ultimate care
General benefits				
Consultation fees ⁷ (annual sub-limit)	\$300	\$300	\$300	\$300
After-hours emergencies ⁷	✓	✓	✓	✓
Specialist care ⁷	✓	✓	✓	✓
Laboratory & diagnostic tests ⁷	✓	✓	✓	✓
Hospitalisation ⁷	✓	✓	✓	✓
Radiology ⁷	✓	✓	✓	✓
Medicines & drugs ⁷	✓	✓	✓	✓
Surgery ⁷	✓	✓	✓	✓
Hip joint surgery (annual sub-limit per hip)	\$7,600 (for covered conditions only)	✗	\$7,600	\$7,600
Total hip replacement (Covered under the hip joint surgery sub-limit)	✓ (for covered conditions only)	✗	✓	✓
Cruciate ligament conditions	\$2,600 ⁸	✗	\$2,600 ⁸	\$3,200
Tick paralysis cover (annual sub-limit)	\$1,200	✗	\$2,000	\$3,000
Emergency boarding	\$500	\$500	\$500	\$1,000
Waiting period	Nil for specified accidental injuries, nil for routine care (non insurance) benefit if selected, 30 days for specified illnesses, 6 months for cruciate ligament conditions. ⁹	30 days for specified conditions, 6 months for cancer.	Nil for specified accidental injuries, nil for routine care (non insurance) benefit if selected, 30 days for illnesses, 6 months for cruciate ligament conditions. ⁹	Nil for specified accidental injuries, nil for routine care (non insurance) benefit if selected, 30 days for specified illnesses, 6 months for cruciate ligament conditions ⁹ , 6 months for dental illness benefits, 30 days for alternative therapy if selected.
Pre-existing condition review	✓	✓	✓	✓

7. In relation to conditions covered by your policy. 8. You may be eligible for a higher limit under the Accident Plus and Peace of Mind Plans and if so this will be printed on your Certificate of Insurance. 9. \$1000 limit subject to a \$400 sub-limit per alternative and complementary care items. # The Cruciate Ligament waiting period may be waived if a Cruciate Ligament Exam Form is completed and signed by your vet on or after the policy commencement date and received within 14 days of the examination date.



Before you go

We know it can be hard to choose the right insurance for your pet. We're pet owners ourselves, so we're about more than policies and claims. We want the best outcome for every pet. And we believe that makes us truly different. Your pet is part of your family. We'd love to make them a part of ours too. Get started today.

Get a quick quote

bowwowinsurance.com.au

or call us on

1800 668 502

(Mon - Fri 8am - 8pm AEST)

About Bow Wow Meow Pet Insurance

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