

People friendly pet insurance



From Australia's #1 rated pet insurer



PRODUCT  REVIEW
COM.AU
2019 AWARDS / WINNER
PET INSURANCE



No 1
Pet Insurance
in Australia*



*According to productreview.com.au

Vet bills can be unexpected. They often add a financial strain 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 decade, and we understand their needs.

When you get a quote, 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're more than insurers, we are pet people too. We know how important your pet is to you, and we never want you to have to make a choice between money and the health of your pet.

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 are Australia's number one rated pet insurer on Product Review and were named their Pet Insurer of the Year for 2017 and again for 2018/2019.



**No 1
Pet Insurance
in Australia***



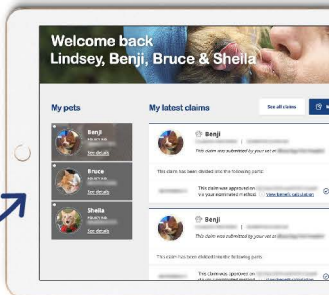
*According to productreview.com.au

People friendly pet insurance

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

Our pet portal allows you to track and manage your claims easily online, and our new streamlined claims process saves you the 'claims run-around'.

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



And we offer life-time cover. If you're covered now, your pet can be cared for into old age, even through chronic illnesses like diabetes or arthritis². 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.



**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

1. Terms, conditions, waiting periods, limits, sub-limits and exclusions apply. Bow Wow Meow Pet Insurance is issued by the insurer The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473; AFSL 241436) (Hollard), promoted by Pet Tag Holdings Pty Ltd (ABN 76 124 601 127; AR no. 318913) (Pet Tag Holdings), arranged by One3Six Pty Ltd (ABN 80 155 843 315; AR no. 1264853) (One3Six) and arranged and administered by PetSure (Australia) Pty Ltd (ABN 95 075 949 923; AFSL 420183) (PetSure). Pet Tag Holdings and One3Six are Authorised Representatives of PetSure. Any advice provided is general only, has been prepared without taking in to account your objectives, financial situation or needs and may not be right for you. Consequently, before acting on this information, you should consider the appropriateness of this information having regard to your objectives, financial situation and needs. You should obtain and consider the Product Disclosure Statement (PDS) in deciding whether to acquire or continue to hold, Bow Wow Meow Pet Insurance.

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



Additional benefits for you and your pet

- 🐾 Option to add on **Routine Care cover**, 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).
- 🐾 **New Hip Joint Surgery** cover up to \$7,600 per hip.
- 🐾 **Multi-pet discount** - 10% discount for each additional pet you insure with us!
- 🐾 **Emergency boarding** fees if you are hospitalised⁶.
- 🐾 **Dental illness cover** plus optional **Alternative Therapy cover** (available in our Ultimate Care plan).
- 🐾 Option to apply to have **pre-existing condition exclusions reviewed** after 18 months of continuous cover.

2. Excludes pre-existing conditions. Lifetime cover is available as long as you continue to renew your policy and there are no breaks, lapse or change in the level of cover after your pet reaches the age of 9 (subject to the applicable terms and conditions). 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 benefits

At Bow Wow Meow, we offer a range of flexible cover options, with your choice of annual limit, and a choice of benefit percentage level 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 (excluding pre-existing conditions).

Our plans

Peace of Mind plan

Cover for accidental injury & illnesses

- 🐾 \$15,000 annual benefit limit
- 🐾 Flexible choice of 60%, 70% or 80% benefit percentage
- 🐾 Hip Joint Surgery cover - up to \$7,600 per hip
- 🐾 \$2,000 tick paralysis annual sub-limit
- 🐾 Option to add on Routine Care cover

Accident Plus plan

Cover for accidents & injuries

- 🐾 New extended accident plan – now includes 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 (stated accidents only)

Ultimate Care plan

Top cover for accidents & illnesses

- 🐾 New premium plan
- 🐾 \$20,000 annual benefit limit
- 🐾 80% benefit percentage
- 🐾 Includes Dental Illness cover (\$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 cover

Indoor Cat plan

Cover for indoor cats

- 🐾 Insurance cover tailor made for indoor cats who have a lower risk of getting injured
- 🐾 \$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](https://www.bowwowinsurance.com.au)

	Accident only	Specified Illness	Accident and illness	
Plan name	Accident plus 	Indoor cat 	Peace of mind 	Ultimate care 
Plan coverage	Covers your pet for injuries arising from accidents	Covers your cat for specified illnesses	Covers your pet for accidental injury and illness	Covers your pet for accidental injury & 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	×	×	×	\$1,000
Alternative therapy	×	×	×	Option to add \$1,000 limit
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

	Accident only	Specified Illness	Accident and illness	
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	✓	✓	✓	✓
Diagnostic tests ⁷	✓	✓	✓	✓
Hospitalisation ⁷	✓	✓	✓	✓
Radiology ⁷	✓	✓	✓	✓
Medicines & drugs ⁷	✓	✓	✓	✓
Surgery ⁷	✓	✓	✓	✓
Hip joint surgery (annual sub-limit per hip)	\$7,600 (stated accidents only)	✗	\$7,600	\$7,600
Total hip replacement (Covered under the Hip Joint Survey sub-limit)	✓ (stated accidents 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	\$1000
Overseas pet travel ⁹	✓	✓	✓	✓
Waiting period	30 days for some conditions 6 months for cruciate ligament conditions# See Section 2 of the PDS	30 days for some conditions 6 months for cancer conditions; See Section 1 & 2 of the PDS for further information	30 days for some conditions 6 months for cruciate ligament conditions# See Section 2 of the PDS	30 days for some conditions 6 months for cruciate ligament conditions# See Section 2 of the PDS for further information. 6 months for Dental Illness Benefit, see section 5 of the PDS for further information. 30 days to alternative and complementary medicine (if selected), see Section 4 of the PDS for further information

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. Your Pet is only covered for Vet Expenses and Treatment whilst overseas with you in New Zealand or Norfolk Island, subject to your Benefit Percentage and Benefit Limits. Exclusions apply – refer to the Product Disclosure Statement. # 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 your instant quote at
[bowwowinsurance.com.au](https://www.bowwowinsurance.com.au)

or call us on
1800 668 502
(Mon - Fri 8.30am – 5pm AEST)

About Bow Wow Meow Pet Insurance

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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 **1800 668 502** and we will answer any questions you may have.