


Vets Own Pet Health Insurance Rates and Benefits

Effective Date 1 October 2007

Vets Own will pay up to the maximum benefit shown (inclusive of GST) each year as follows:

	Lifelong Accident Only	Lifelong Accident + Illness	Lifelong Accident + Illness + Good Health Rewards
<p>Annual Claim Maximum</p> <p>We will pay up to the Annual Claim Maximum for eligible claims in each policy year. (Subject to the Benefit limit applicable to Chronic Conditions.)</p>	<p>\$6,300.00 Accidental Injury Cover</p>	<p>\$6,300.00 Accidental Injury Cover</p> <p>PLUS</p> <p>\$6,300.00 Illness Cover</p>	<p>\$6,300.00 Accidental Injury Cover</p> <p>PLUS</p> <p>\$6,300.00 Illness Cover</p> <p>PLUS</p> <p>\$100.00 GOOD HEALTH REWARD SPEND \$200.00 ON ROUTINE HEALTH CARE ITEMS AT YOUR VET TO RECEIVE A \$100.00 ANNUAL REBATE.</p>
<p>Annual Sub-limits</p>			
<p>Medicines/Drugs</p>	<p>\$1,200.00</p>	<p>\$1,200.00</p>	<p>\$1,200.00</p>
<p>Hospitalisation</p>	<p>\$1,200.00</p>	<p>\$1,200.00</p>	<p>\$1,200.00</p>
<p>Radiology</p>	<p>\$1,200.00</p>	<p>\$1,200.00</p>	<p>\$1,200.00</p>
<p>Skin Conditions</p>	<p>N/A</p>	<p>\$1,600.00</p>	<p>\$1,600.00</p>
<p>Tick Paralysis Treatment</p>	<p>\$500.00</p>	<p>\$500.00</p>	<p>\$500.00</p>
<p>Monthly Premiums (Including GST and statutory charges) A premium collection fee of \$1.00 (inc GST) will be charged for premiums paid in monthly or fortnightly installments. This does not apply to premiums paid annually in advance.</p>			
<p>80% Benefit Option</p>	<p>\$23.65 for one pet \$21.29 for each additional pet</p>	<p>\$40.50 for one pet \$36.45 for each additional pet</p>	<p>\$48.10 for one pet \$43.29 for each additional pet</p>
<p>Cat Discount</p>	<p>\$1.00 discount per cat.</p>	<p>\$3.25 discount per cat</p>	<p>\$3.25 discount per cat.</p>
<p>The Cat Discount is deducted from the applicable undiscounted monthly premium</p>			
<p>Select Breed Fee (if applicable)</p>	<p>\$5.00</p>	<p>\$5.00</p>	<p>\$5.00</p>
<p>Emergency Boarding</p>	<p>In addition to the above Vets Own Pet Health Insurance will provide: \$20.00 (incl. GST) per day for Emergency Boarding Fees for your pet-if you are hospitalised for more than 5 days, up to a maximum of \$500.00 per year.</p>		
<p>New! Dental Illness Cover Option</p>	<p>Vets Own includes cover for dental treatment as a result of an accidental injury but excludes conditions as a result of dental illness. Now you can elect to cover these expenses .For an additional; \$2.20 (incl. GST)per pet per month ,Vets Own will provide an 80% reimbursement of eligible costs up to a maximum of \$2,000.per annum</p>		