

Rates & Benefit Schedule

Effective from 16 May 2009

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
Overall Annual Claim Maximum	\$6,500.00 Accidental Injury Cover	\$6,500.00 Accidental Injury Cover <i>PLUS</i> \$6,500.00 Illness Cover	\$6,500.00 Accidental Injury Cover <i>PLUS</i> \$6,500.00 Illness Cover <i>PLUS</i> \$100.00 Good Health Reward Spend \$200.00 on routine health care items at your vet to receive a \$100.00 annual rebate.
Annual Sub-limits			
Medicines/Drugs	\$1,250.00	\$1,250.00	\$1,250.00
Hospitalisation	\$1,250.00	\$1,250.00	\$1,250.00
Radiology	\$1,250.00	\$1,250.00	\$1,250.00
Skin Conditions* (see note below)	N/A	\$1,650.00	\$1,650.00
Tick Paralysis Treatment	\$500.00	\$500.00	\$500.00
Optional Cover: Dental Illness	We will pay for the treatment of eligible dental illness conditions up to an annual maximum of \$2,000.00 (incl. GST) subject to the Co-Payment and Condition Excess applicable to your policy. This benefit is only applicable if Dental Illness cover has been selected as an additional option on your policy and is shown on your Certificate of Insurance.		
Additional monthly premium for this option: \$2.20 (incl. GST)			

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 unexpectedly hospitalised for more than 5 days, up to a maximum of \$500.00 per year.

*The sub-limit on Skin Conditions applies to all forms of treatment provided in respect of a Skin Condition including but not limited to, consultation fees, hospitalisation, medication and/or radiography.