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Pet Insurance

You buy insurance for your home because the cost of replacing a house through fire could annihilate your expenses and leave you homeless. If you own a car, you take out insurance in case of accident and injury. But what about pet insurance, would it be unusual for you to have a pet health problem that would financially devastate you. Faced with this awful situation, many pet owners make the choice of euthanasia. Scarily referred to as 'economic euthanasia', it is a cruel reality that many people have to make this choice if they've not taken pet health insurance.



AFS-PetMed			
Total number of plans available = 3	Accidental injury plan A	Accidental injury plan B	Comprehensive Cover Plan B + Option 1
Annual Claim Maximum	\$6,300 accidental injury cover	\$6,300 accidental injury cover + \$4,800 illness cover	\$6,300 accidental injury cover + \$4,800 illness cover + routine care cover which includes \$50 annual benefit for ONE of the following: Desexing, microchipping, Heartworm control, Teeth cleaning, Dew claw removal, Council registration fees, Prescription diets, Alternative therapies PLUS all of the following each year up to: • Vaccinations \$30 • Heartworm test or FeLv/Fiv Test \$10 • Flea/tick/worm control: Jan-Apr \$15, May-Aug \$15, Sep-Dec \$15
Medicines/Drugs	\$1,200	\$1,200	\$1,200
Hospitalisation	\$1,200	\$1,200	\$1,200
Radiology	\$1,200	\$1,200	\$1,200
Skin conditions	n/a	\$1,200	\$1,200
80% Benefit option monthly premium	\$20.10 for one pet \$18.09 for each additional pet	\$38.85 for one pet \$34.97 for each additional pet	\$48.55 for one pet \$43.70 for each additional pet
70% Benefit option monthly premium	\$18.50 for one pet \$16.65 for each additional pet	\$35.00 for one pet \$31.50 for each additional pet	\$43.75 for one pet \$39.38 for each additional pet
Cat Discount	\$1.00 discount for each cat. This amount is deducted from applicable monthly premium	\$3.25 discount for each cat. This amount is deducted from applicable monthly premium	\$3.25 discount for each cat. This amount is deducted from applicable monthly premium

Insurance Line

Total number of plans available = 3	Accident injury cover	Accident Et illness cover	Routine Care Option (Added to Accident Et Illness policy ==>	\$50.00 Annual benefit for any ONE of the following
Overall Annual Claim Limit	\$6,500	8,500		Desexing, Microchipping, Heartworm control, Teeth Cleaning, Dew claw removal, Council registration fees, Prescription diets PLUS ALL of the following each year up to • Vaccinations \$30 • Heartworm test or FeLv/Fiv Test \$10 • Flea/tick/worm control: Jan-Apr \$15, May-Aug \$15, Sep-Dec \$15
Medicines/Drugs	\$1,100	\$1,100		
Hospitalisation	\$1,100	\$1,100		
Radiology	\$1,100	\$1,100		
Skin conditions	n/a	\$1,100		
Dogs Nil Excess option monthly premium	\$23.00 1st pet \$20.70 for each additional pet	\$39.20 1st pet \$35.28 for each additional pet	Incremental annual premium for Routine Care Option==>	\$9.50 for 1st pet \$8.55 for each additional pet
Cats Nil Excess option monthly premium	\$22.00 1st pet \$19.80 for each additional pet	\$35.95 1st pet \$32.36 for each additional pet		
Dogs \$50.00 Excess per condition per Year option monthly premium	\$16.00 1st pet \$14.40 for each additional pet	\$37.00 1st pet \$33.00 for each additional pet		
Cats \$50.00 Excess per condition per Year option monthly premium	\$15.00 1st pet \$13.50 for each additional pet	\$33.75 1st pet \$30.38 for each additional pet		

RSPCA Pet Insurance

Total number of plans available = 3	Accidental injury cover	Accidental Et illness cover	Accident Et illness plus routine care cover
Annual Claim Maximum	\$6,300 accidental injury cover	\$6,800	\$8,935 + routine care cover which includes \$50 annual benefit for ONE of the following ==> Desexing, microchipping, Heartworm control, Teeth cleaning, Dew claw removal, Council registration fees, Prescription diets, Alternative therapies PLUS all of the following each year up to: • Vaccinations \$30 • Heartworm test or FeLv/Fiv Test \$10 • Flea/tick/worm control: Jan-Apr \$15, May-Aug \$15, Sep-Dec \$15
Medicines/Drugs	\$1,200	\$1,200	\$1,200
Hospitalisation	\$1,200	\$1,200	\$1,400
Radiology	\$1,200	\$1,200	\$1,400
Skin conditions	n/a	\$1,200	\$1,200
80% Benefit option monthly premium	\$22.80 for one pet \$20.52 for each additional pet	\$35.55 for one pet \$32.00 for each additional pet	\$47.05 for one pet \$42.35 for each additional pet
70% Benefit option monthly premium	\$20.60 for one pet \$18.54 for each additional pet	\$32.05 for one pet \$28.85 for each additional pet	\$42.40 for one pet \$38.16 for each additional pet
Once off joining fee	\$15.00	\$15.00	\$15.00
Cat discount	\$1.00 discount per cat	\$3.25 discount per cat	\$3.25 discount per cat
In addition RSPCA Pet Insurance will provide	\$20.00 per day for Emergency Boarding for your pet, if you are hospitalised for more than 5 days, up to a maximum of \$500 per year.		

Pet Plan		Budget Dog/BudgetCat	Standard Dog/Catplan	Supreme Dog/Supreme Cat
Total number of plans available = 3				
Veterinary fees – Illness & Injury including	hospitalisation, referral and complementary medicines	\$8,000 each year / \$8,000 BudgetCat	\$12,000 each year / \$8,000 Catplan	\$15,000 each year / \$10,000 Supreme Cat
Death from illness	refund purchase price	n/a – Dog, n/a – Cat	n/a – Dog, n/a – Cat	\$2,000 – Dog, \$1,000 – Cat
Death from injury	refund purchase price	n/a – Dog, n/a – Cat	n/a – Dog, n/a – Cat	\$2,000 – Dog, \$1,000 – Cat
Boarding & Kennel/Cattery fees	Or homecare should you be hospitalised for more than 4 days	\$500 each year – Dog \$500 each year – Cat	\$1,000 each year – Dog \$500 each year – Cat	\$2,000 each year – Dog \$1,000 each year – Cat
Advertising & reward	If dog is lost or stolen- pay for local newspaper advertising	\$500 – Dog \$500 – Cat	\$1,000 – Dog \$500 – Cat	\$2,000 – Dog \$1,000 – Cat
Loss by theft or straying	Dog is not found, despite all efforts, will refund the purchase price	n/a – Dog, n/a – Cat	\$1,000 – Dog \$500 – Cat	\$2,000 – Dog \$1,000 – Cat
Holiday cancellation cost	Dog needs urgent surgery or goes missing up to 7 days before or while you're away	n/a – Dog, n/a – Cat	\$1,000 – Dog \$1,000 – Cat	\$2,000 – Dog \$2,000 – Cat
Monthly		\$28.50 – Dog \$15.80 – Cat	\$31.80 – Dog \$16.50 – Cat	\$36.20 – Dog \$20.50 – Cat
Annual Premium		\$318.00 – Dog \$165.60 – Cat	\$357.60 – Dog \$174.00 – Cat	\$410.40 – Dog \$222.00 – Cat
Cats \$50.00 Excess per condition per Year option monthly premium	\$15.00 1st pet \$13.50 for each additional pet	\$33.75 1st pet \$30.38 for each additional pet		

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Knowing that pet owners want some kind of return on their pet health insurance, many pet insurance policies now offer benefits with many of their plans. For instance cover that also offers a partial rebate on things such as Puppy preschool and life's little necessities like flea, tick and worm control. Recognising that tick paralysis treatment is a common ailment, some policies provide up to \$500 coverage for treatment.

Since our last edition, there have been some interesting developments with some pet insurance policies. One policy that we've been made aware of now includes hereditary and congenital conditions. Cover for conditions like hip dysplasia is automatic – the only exclusions are pre existing conditions ie: conditions that your vet diagnosed prior to you taking out pet insurance. For example if a Golden Retriever pup is insured at four months, and is completely free of all symptoms, then should hip dysplasia symptoms develop at six months of age, the treatment is eligible. But if the pup is not insured once symptoms have developed, then it is too late for insurance for that problem. That's why if you're considering taking out pet insurance, you should think about doing it earlier than later.

The earliest that you can insure a puppy is from eight weeks old—about the time pup is ready to come home from the breeder. The latest most companies will insure your older dog is eight to nine years.

Each policy and company is unique and as such if you're looking to take out pet insurance, you really have to do your research and decide on the one that is best for your expectations and budget. Here we've collected just a snap-shot of some of the policies and plans available to the average pet owner. Sorry bird or parrot people, our avian friends are not yet recognised.

At time of publication, the information provided within the tables was taken from available brochures and official website information. Urban Animal takes no responsibility for updated information and/or increases/decreases in pricing or additional benefits and changes in excesses from the various Pet Insurance policies. This information is intended as a guide only to the various policies and benefits. It is up to each customer to thoroughly research and read all policy information prior to undertaking pet health insurance.



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Vets Own			
Total number of plans available = 3	A Lifelong accident only	Lifelong accident + Illness	Lifelong Accident + Illness + Good Health Rewards
	\$6,300 accidental injury cover	\$6,300 accidental injury cover plus \$6,300 illness cover	\$6,300 accidental injury cover plus \$6,300 illness cover + \$100 p/year Good Health Rewards Spend \$200 on routine care items at your vet to receive a \$100 annual rebate ==> Choose this option & receive \$100 each year when you spend \$200 or more each year on your pet's good health. Includes: Desexing, Vaccinations, Puppy Preschool and Kitten Kindy, Worming Medicines, Flea and Tick control, Microchipping, Special Diet Foods, Prescription Medicines (e.g. arthritis medications), Shampoos, Grooming at your Vets, Teeth scale and polish, Dental procedures, Acupuncture & Holistic therapies
Medicines/Drugs	\$1,200	\$1,200	\$1,200
Hospitalisation	\$1,200	\$1,200	\$1,200
Radiology	\$1,200	\$1,200	\$1,200
Skin conditions	n/a	\$1,600	\$1,600
Tick Paralysis Treatment	\$500	\$500	\$500
Emergency Boarding	In addition to the above Vets Insurance will provide \$20 (incl GST) per day for Emergency Boarding Fees for your pet-if you are hospitalised for more than 5 days up to a max of \$500 per year		
Dental Illness Cover Option	Choose to cover for dental illness. For an additional \$2.50 per pet per month, 80% reimbursement of eligible costs up to a maximum of \$2,000 per annum		
80% Benefit option monthly premium	\$23.65 for one pet \$21.29 for each additional pet	\$40.50 for one pet \$36.45 for each additional pet	\$48.10 for one pet \$43.29 for each additional pet
Select Breed extra payable per month This applies to the following breeds: Alaskan Malamute, Bernese Mountain Dog	\$5.00	\$5.00	\$5.00
	Boxer, Bull Terrier, Bulldogs, Chow Chow, Great Dane, Golden Retriever, Irish Wolfhound, Mastiff, Newfoundland, Old English Sheep Dog, Pitt Bull Terrier, Pyrenean Mountain Dog, Shar-pei, St Bernard		

Be aware that policy conditions can change. Check the most current information from insurers.

Dog and small animals vet



Dr Adam Gordon – Maroubra Veterinary Hospital

Adam Gordon graduated from the University of Sydney in 1990. He completed a Masters degree in Veterinary Studies at Murdoch University in 2002. Adam has been in companion animal practice since 1990 and is principal of Maroubra Veterinary Hospital.

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Summer Itch

Now that warmer weather is upon us, many of us dog owners will again be dealing with the scourge that is "summer itch". Summer itch, whilst a popular term, is not a discrete disease in itself. The term refers to allergic skin disease that tends to occur in the warmer months of the year.

There are two conditions that are likely to be responsible for this problem. The first, and most common is flea allergy dermatitis. The second is a disease called atopic dermatitis.

The skin changes seen with allergic skin disease are the same irrespective of what is causing the allergy. Changes typically seen include redness, crusts or scabs and hair loss due to scratching and biting of the itchy areas. Different areas of the body are usually affected depending on the type of allergy.

The diagnosis of flea allergy dermatitis (FAD) is usually quite straightforward, as there will usually be evidence of fleas on the dog. If there are no live fleas, the presence of flea dirt (the droppings of the flea) will alert us to the fact that fleas have been on the dog. Your veterinarian will be able to show you how to detect flea dirt.

The most commonly affected areas of the skin with FAD are the lower back, base of the tail and the insides and back of the hind limbs. The skin changes seen with FAD are due to an allergic reaction to the saliva of the flea. Not all dogs with fleas will have this allergic reaction.