



Features and benefits summary



Vets Choice
insurance for pets.

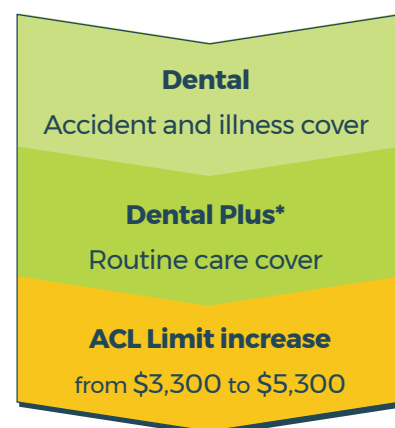


Vets Choice insurance for pets

Three levels of cover

Vets Choice Rookie	Vets Choice Pro	Vets Choice Elite
Free 28-day policy based on our Pro policy coverage, exclusively available through partner vets for puppies and kittens between eight weeks and six months old. This level has reduced waiting periods to one day for accidents, and two days for illness claims. Dental add-ons are not available for Rookie.	Vets Choice Pro is our accident and specified illness cover, and includes cover for major diseases such as cancer, tick paralysis and cruciate ligaments as well as a specified list of illnesses. The cost for investigation and diagnosis of conditions such as arthritis, diabetes and epilepsy is covered, however treatment costs are not covered.	Vets Choice Elite is our accident and illness policy, and includes everything covered by Vets Choice Pro, as well as other illnesses including the investigation, diagnosis and treatment costs of chronic conditions such as Epilepsy, Arthritis, Diabetes, Skin, Ear, Gastro Intestinal and Heart conditions.

The following add-ons are also available:



*Please note, Dental Plus is an extension of the Dental add-on, and cannot be purchased on its own or added to Vets Choice Rookie policies.

Features and benefits summary – Vets Choice Pro and Elite

Cover for life	If the pet joins Vets Choice before they reach their 9th birthday, they can be covered for as long as the premium payments are kept up to date.
Flexible benefit levels	Vets Choice policies are built with flexibility in mind, helping pet owners choose the best option for them and their pet. We offer a choice of 100% or 80% back on claims, and our current excess options are \$200, \$350 and \$500.
Pre-approval	Customers can obtain pre-approval for a scheduled procedure for their pet. The customer simply submits the quote to the Vets Choice team and once approved they only need to pay the excess to proceed. The pet owner pays their excess and their portion of the bill, then we will settle the rest.
Pet Owners Liability Cover	All policies include third-party liability cover, which protects against any personal injury or property claims brought against pet owners as a result of damage caused by a pet.
Pre-existing conditions covered	We will cover conditions that have been successfully treated, if they reoccur.
Preventable conditions extension	Should a pet contract an illness that they have been vaccinated against or in relation to Pyometra and have been spayed, we will cover the costs of the illness.
No claims bonus	Pet owners receive a no claims bonus of 5% after their first year insured with Vets Choice if no claims are made.
Multi-pet discount	Pet owners receive a multi-pet discount of 5% when they insure two or more of their pets with Vets Choice.
Making a claim	Claims can be made easily online by visiting vetschoice.net.au or calling 1800 999 738.
Give back to the community	Half of all profits are donated to charity - including the Vets Benevolent fund and local animal shelters.
Pay by the month options	Pet owners can elect to pay their premiums annually or monthly at no extra charge.

Vets Choice Important Contacts

Vets Choice All Enquiries Email	vetschoice@guildinsurance.com.au
Vets Choice Policy Holders – Claims Email	vetschoiceclaims@guildinsurance.com.au

1800 999 738
vetschoice.net.au



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