



Product Comparison Table

THE ONLY INSURER
ENDORSED
BY THE AUSTRALIAN
VETERINARY ASSOCIATION



Vets Choice
insurance for pets.



Product Comparison Table

Coverage	ROOKIE			PRO AND ELITE COMPARISON			
	Rookie	Sub-limit	Waiting period	Pro	Elite	Sub-limit	Waiting Period
Aggregate limit	\$4,000	-	-	\$12,000	\$15,000	-	-
Accidental injury							
Allergic reaction to an insect bite excluding flea bites	✔	None	1 day	✔	✔	Benefit limit	21 days
Anaphylactic shock	✔	None	1 day	✔	✔	Benefit limit	Nil
Bite wound or fight wound abscesses	✔	None	1 day	✔	✔	Benefit limit	21 days
Bone fracture	✔	None	1 day	✔	✔	Benefit limit	21 days
Burn or Electrocution	✔	None	1 day	✔	✔	Benefit limit	Nil
Embedded grass seed	✔	None	1 day	✔	✔	Benefit limit	21 days
Gastric dilation-volvulus	✔	None	1 day	✔	✔	Benefit limit	21 days
Heat stroke	✔	None	1 day	✔	✔	Benefit limit	21 days
Ingestion of a foreign object (one claim per pet, per policy)	✔	None	1 day	✔	✔	Benefit limit	21 days
Ingestion of a poisonous substance resulting in toxicity treatment	✔	None	1 day	✔	✔	Benefit limit	21 days
Lacerations or abrasion of tissue, skin or mucous membrane due to external violence	✔	None	1 day	✔	✔	Benefit limit	21 days
Motor Vehicle Accident	✔	None	1 day	✔	✔	Benefit limit	Nil
Snake bite toxicity	✔	None	1 day	✔	✔	Benefit limit	Nil
Tick paralysis	✔	Up to \$2,500	1 day	✔	✔	Up to \$2,500	21 days
Torn nail	✔	None	1 day	✔	✔	Benefit limit	21 days
Traumatic ligament or tendon injury other than cruciate ligament condition	✔	None	1 day	✔	✔	Benefit limit	21 days
All other accidental injuries*	✔	None	1 day	✔	✔	Benefit limit	21 days
Illness							
Adrenal conditions	✔	None	2 days	✔	✔	Benefit limit	21 days
Anal gland rupture	✔	None	2 days	✔	✔	Benefit limit	21 days
Arthritis – Investigation & diagnosis	✔	None	2 days	✔	✔	Benefit limit	21 days
Arthritis – Treatment	✘	✘	✘	✘	✔	\$1,000	21 days
Brachycephalic obstructive airway syndrome (BOAS)	✔	None	2 days	✔	✔	Benefit limit	21 days
Cancer	✔	None	2 days	✔	✔	Benefit limit	21 days
Cherry eye	✔	None	2 days	✔	✔	Benefit limit	21 days
Cruciate ligament condition	✘	✘	✘	✔	✔	\$3,300 (Optional \$5,300)	6 months
Diabetes – Investigation & diagnosis	✔	None	2 days	✔	✔	Benefit limit	21 days
Diabetes – Treatment	✘	✘	✘	✘	✔	\$1,000	21 days
Ear conditions – Investigation & diagnosis	✘	✘	✘	✘	✔	Benefit limit	21 days
Ear conditions – Treatment	✘	✘	✘	✘	✔	\$1,000	21 days
Elbow Dysplasia	✔	None	2 days	✔	✔	Benefit limit	21 days
Entropion or Ectropion	✔	None	2 days	✔	✔	Benefit limit	21 days
Epilepsy – Investigation & diagnosis	✔	None	2 days	✔	✔	Benefit limit	21 days
Epilepsy – Treatment	✘	✘	✘	✘	✔	\$1,000	21 days
Feline immunodeficiency virus (FIV)	✔	None	2 days	✔	✔	Benefit limit	21 days
Gastrointestinal conditions – Investigation & diagnosis	✘	✘	✘	✘	✔	Benefit limit	21 days
Gastrointestinal conditions – Treatment	✘	✘	✘	✘	✔	\$1,000	21 days
Heart conditions – Investigation & diagnosis	✘	✘	✘	✘	✔	Benefit limit	21 days
Heart conditions – Treatment	✘	✘	✘	✘	✔	\$1,000	21 days
Hernia	✔	None	2 days	✔	✔	Benefit limit	21 days
Hip dysplasia including hip replacement	✔	None	2 days	✔	✔	Benefit limit	21 days
Immune mediated blood disease	✔	None	2 days	✔	✔	Benefit limit	21 days
Intervertebral disc disease (IVDD)	✔	None	2 days	✔	✔	Benefit limit	21 days
Joint luxation	✔	None	2 days	✔	✔	Benefit limit	21 days
Lumps, growths & cyst removal	✔	None	2 days	✔	✔	Benefit limit	21 days
Non-diabetic cataract	✔	None	2 days	✔	✔	Benefit limit	21 days
Osteochondritis dissecans (OCD)	✔	None	2 days	✔	✔	Benefit limit	21 days
Pancreatitis	✔	None	2 days	✔	✔	Benefit limit	21 days
Pneumonia	✔	None	2 days	✔	✔	Benefit limit	21 days
Preventable conditions coverage extension	✘	✘	✘	✔	✔	Benefit limit	21 days
Skin conditions – Investigation & diagnosis	✘	✘	✘	✘	✔	Benefit limit	21 days
Skin conditions - Treatment	✘	✘	✘	✘	✔	\$1,000	21 days
Thromboembolic disease	✔	None	2 days	✔	✔	Benefit limit	21 days
Triaditis	✔	None	2 days	✔	✔	Benefit limit	21 days
Urinary tract infections, disease and obstructions	✔	None	2 days	✔	✔	Benefit limit	21 days
Vestibular disease	✔	None	2 days	✔	✔	Benefit limit	21 days
All other illnesses	✘	None	2 days	✘	✔	Benefit limit	21 days
Essential euthanasia	✔	\$500	Nil	✔	✔	\$500	Nil
Liability							
Pet owners' liability	✔	\$100,000	Nil	✔	✔	\$100,000	Nil
Optional Covers							
Dental (Accident & illness)	✘	✘	✘	✔	✔	\$800	6 months
Dental Plus (Routine care)	✘	✘	✘	✔	✔	\$350	Nil

80% benefit limit for Pro or Elite only, refer to the PDS for full details. Exclusions, limits and sub-limits may apply.

*Please refer to the PDS for definition of Accidental injury