



Pet insurance made by vets for pets

With only 10% of Australian pets insured, we're calling on all vets to help us get more pets protected so that pet owners can afford emergency care.







Who is Vets Choice insurance for pets?

Born out of a commitment to Australian vets and the veterinary profession, Vets Choice insurance for pets is the product of more than 25 years of partnership between Guild Insurance and the Australian Veterinary Association (AVA).

Vets Choice was developed with the AVA to ensure pet owners have access to pet insurance that's created by vets for pets. Every aspect of our policy is informed and shaped by the input of hundreds of Australian vets like you, to make sure it covers the accidents and illnesses that real pets face.

How our policies work

Our policies are built with flexibility in mind, helping pet owners choose the best option for them and their pets.

Levels of cover available to pet owners:

Rookie Exclusively available through referral vets	Free 28-day cover for puppies and kittens.
Pro	Our accident and specified illness policy.
Elite	Our accident and extended illness policy.

Pet owners then choose:

An excess level that works for them \$200, \$350 or \$500

To increase the limit of ACL cover Perfect for larger breeds

Pet owners can also choose to add optional dental cover:

Dental Dental Plus*

Accident and illness cover cover

See our full breakdown and cover available online

^{*}Please note, Dental Plus is an extension of the Dental add-on, and cannot be purchased on its own.



Vets Choice was built by vets for pets, which means our policy is also meant to help you do your job a little bit easier with:

- Pre-approval for scheduled procedures and treatments that you provide to your patients
- Little to no administration for your vet practice if a pet owner raises a claim with our online claims process
- Ability to provide the treatments needed by your patients without the difficult 'cost versus treatment' conversation
- 25% discount for vets and practice staff when your pet's insured by us
- An open invitation for feedback to all vet partners to help us make sure our policies respond to the needs of both vets and pets

Plus, every policy that's sold contributes to a local animal shelter as well as the Vets Benevolent Fund, giving back to the profession and providing support for animals that are looking for a new best friend.

Our policy has been developed to help more pets receive the care they need, by minimising the financial impact that essential treatment can have on owners.

No matter what level of cover they choose, your customers will receive:

- Pre-existing conditions We will cover conditions that have been successfully treated, if they reoccur
- Preventable conditions extension –
 Should your patients contract an illness
 or condition they've been vaccinated
 against, we will cover the illness
- Cover for life Lifetime cover for your patients while they are insured with Vets Choice
- Major accident and illness cover –
 Cover for cancer, tick paralysis, bone
 breaks and fractures, and ACL injuries
- 80% back on claims Pet owners get 80% back on eligible claims or vet bills, after paying their nominated excess, and up to their annual benefit limit and any other applicable sub-limits.
- No claims bonus Pet owners are rewarded for keeping their pets happy and healthy with a no claims bonus
- Multi pet discount Pet owners receive a multi pet discount when insured with Vets Choice

Resources on the website

The Vets Choice insurance for pets website has a wealth of information on it to help you and your customers. You'll find the following information on our website:

- Preventable disease tips for cats and dogs
- Caring for cats and dogs
- Breed information such as common breed profiles and breed specific health concerns
- Information on preventing ticks and heartworm
- · A glossary of technical terms used by vets
- Information about the Vets Choice insurance for pets policy
- Questions frequently asked by customers
- Information about Vets Choice insurance for pets, Guild Insurance and the AVA

This information is accessible to the public, and can be used by yourself or pet owners at any time.

For more information, call Vets Choice insurance for pets on **1800 999 738** or email **vetschoice@guildinsurance.com.au**









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