

# Pre-existing conditions and pet insurance – what you need to know



We know that insurance can sometimes be hard to understand. There's a lot of fine print, and it can contain some complicated terminology. When it comes to pet insurance, there are few areas more confusing than pre-existing conditions.

If you're having a discussion with a pet owner about taking out a pet insurance policy, it's not only important to understand what constitutes a pre-existing condition, but it's essential to understand how they can affect coverage.

You'll find it can be uncommon for insurers to cover a pet with an exclusion for their pre-existing condition – and often less common for one to actually include it in the policy. That's one of the ways Vets Choice stands out from the crowd, and is a vital point to make when discussing insurance with pet owners.

In this article, we share the must-know info on pre-existing conditions, so you know the best way to advise pet owners considering taking out a pet insurance policy.

## What are pre-existing conditions?

A pre-existing condition is an illness or injury that occurs before an insurance policy's start date, or during the policy's waiting periods. In the insurance world, there are two types of pre-existing conditions to be aware of – temporary and permanent.

**Temporary** pre-existing conditions refer to any condition experienced by the pet for a period of time, that is no longer present as a result of treatment. A good example of a temporary condition is a broken bone.

**Permanent** pre-existing conditions are chronic in nature, with the onset occurring prior to the policy's start date, including waiting periods.

Diabetes is a prime example of a permanent pre-existing condition.

## Will Vets Choice insure a pet if they have pre-existing conditions?

Vets Choice is one of few insurers that offers coverage for pets with a number of pre-existing conditions.

When temporary pre-existing conditions have been identified, you may advise that since the pet is now fully cured, the condition is no longer relevant to their ongoing health.

That means the condition will be covered for any future treatment, but waiting periods still apply from the policy start date – unless you complete a Health Check form verifying that the condition isn't relevant anymore. Once we receive the completed form, the customer's waiting period will be waived.

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The only conditions that Vets Choice is unable to cover are permanent conditions you and the pet owner are aware of prior to taking out the policy. However, if a permanent condition arises after a policy's start date and waiting periods have been served, we will still offer coverage for them.

The following incurable or non-treatable conditions are not covered under a Vets Choice policy unless they occurred post-joining Vets Choice:

- > Current conditions for which the animal is receiving ongoing treatment
- > Chronic conditions if known/ diagnosed or identified – as listed on the Vets Choice PDS – Arthritis, Diabetes, Epilepsy, Heart Conditions, Gastrointestinal Conditions, Skin (including ear conditions)

- > Degenerative conditions such as joint or ligament deterioration, again if known/diagnosed

At Vets Choice, we aim to support pet owners whose pets have been treated for prior conditions rather than penalise them. We commend pet owners who are proactive in caring for their companions, which underpins our willingness to cover pre-existing conditions where other insurers will not.

So next time you're discussing pet insurance with a pet owner, be sure to take pre-existing conditions into consideration. And remember that with Vets Choice, pets with such conditions don't have to miss out, and can still benefit from the coverage that makes us a stand-out choice for pet insurance.

Want to help us help pets everywhere? Get onboard with Vets Choice by becoming a partner vet. To learn more, visit [vetschoice.net.au](https://vetschoice.net.au), call **1800 999 738**, or click here to sign up to become a partner vet today.



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