

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 thinking of 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 your coverage.

Before too long in your search, you'll find it can be uncommon for pet insurers to cover your pet with an exclusion for their pre-existing condition – and often less common for one to actually include it in the policy.

In this article, we share the must-know info on pre-existing conditions, so you know what to look out for when searching for the perfect 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.

Can I get my pets insured 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, a vet may advise that since the pet is now fully cured, the condition is no longer relevant to your furry friend's ongoing health.

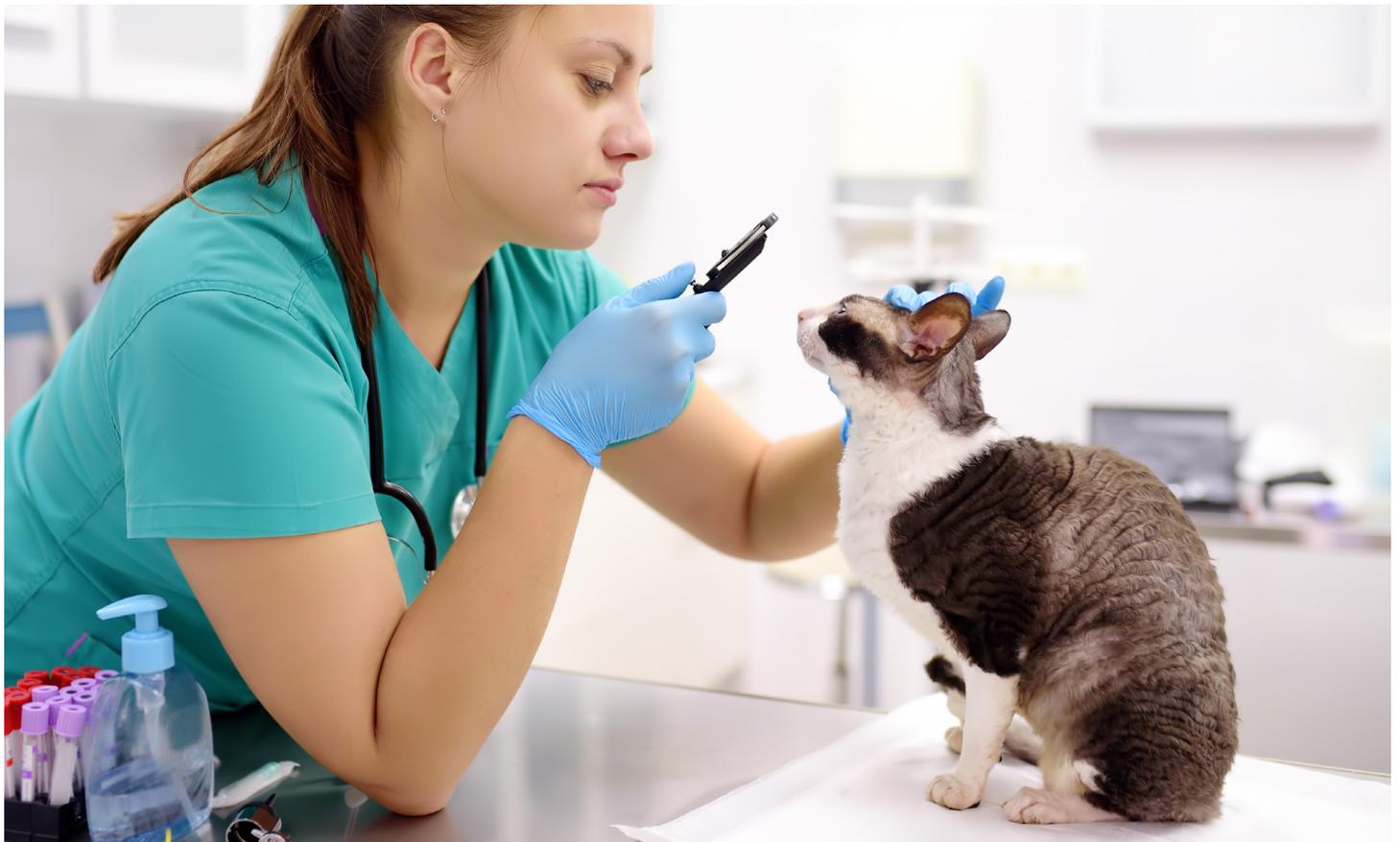
That means the condition will be covered for any future treatment, but waiting periods still apply from the policy start date – unless you complete a Health Check form through one of our Vets Choice partner vets verifying that the condition isn't relevant anymore. Once we receive the completed form from your vet, your 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 vet are aware of prior to taking out the policy. However, if a permanent condition arises after your policy's start date and the waiting periods have been served, we will still offer coverage for them.

At Vets Choice, we want 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 the reason behind our willingness to cover pre-existing conditions where other insurers will not.

As you continue your search for the ideal insurance policy, be sure to stay mindful of pre-existing conditions cover and how it may affect you. To learn more about Vets Choice Insurance for Pets, visit vetschoice.net.au or [click here to get a quick quote](#).



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