

Sub-limits: What are they, and what difference do they make?



If you're thinking of taking out a pet insurance policy, there are many variables to take into account. One of these factors that can be easily overlooked by those of us who are less familiar with insurance is sub-limits. These can catch pet owners by surprise in certain circumstances when the unexpected happens – and not in a pleasant way.

In this article, we give you the essential information on sub-limits: what they are, the difference they can make, and what you need to be aware of when examining your options for pet insurance.

What are sub-limits?

Essentially, sub-limits act as a ceiling of how much you can claim on an insurance policy per year to treat certain conditions. Sub-limits are often applied to more common conditions or injuries, with amounts tending to vary between insurers.

It sounds like a small technical detail, but the reality is that they can make a substantial impact when your pet needs a condition treated where a sub-limit is applied.

The difference a sub-limit can make

Picture this: A dog and its owner are having fun playing a simple game of fetch in the park, when the dog loses its footing and takes a tumble. With a whimper, the dog gets on its feet and limps back to the owner, who suspects their companion has sustained an injury and takes them to their local vet.

After arriving at the vet practice, the dog is diagnosed with a cruciate ligament injury. The owner remembers this is covered under their pet insurance policy and makes a claim – but upon assessment, the cost of treating the injury exceeds the policy's yearly sub-limit for cruciate ligament conditions.

In circumstances like these, where the claim amount exceeds the sub-limit, a dilemma can be posed where you may find yourself being asked to pay the difference between the treatment cost and the sub-limit. Of course, these unexpected bills when you thought your pet insurance would cover it all can cause notable financial stress – which is often the last thing you need on top of the mental stress of having an injured or sick companion.

What you need to look out for

To help reduce the risk of unexpected surprises like the above arising and putting you in a tricky situation at the worst moment, it's important that you're aware of what sub-limits are in place when considering a pet insurance policy, and how this might affect you and your beloved companion.

Continued over page...

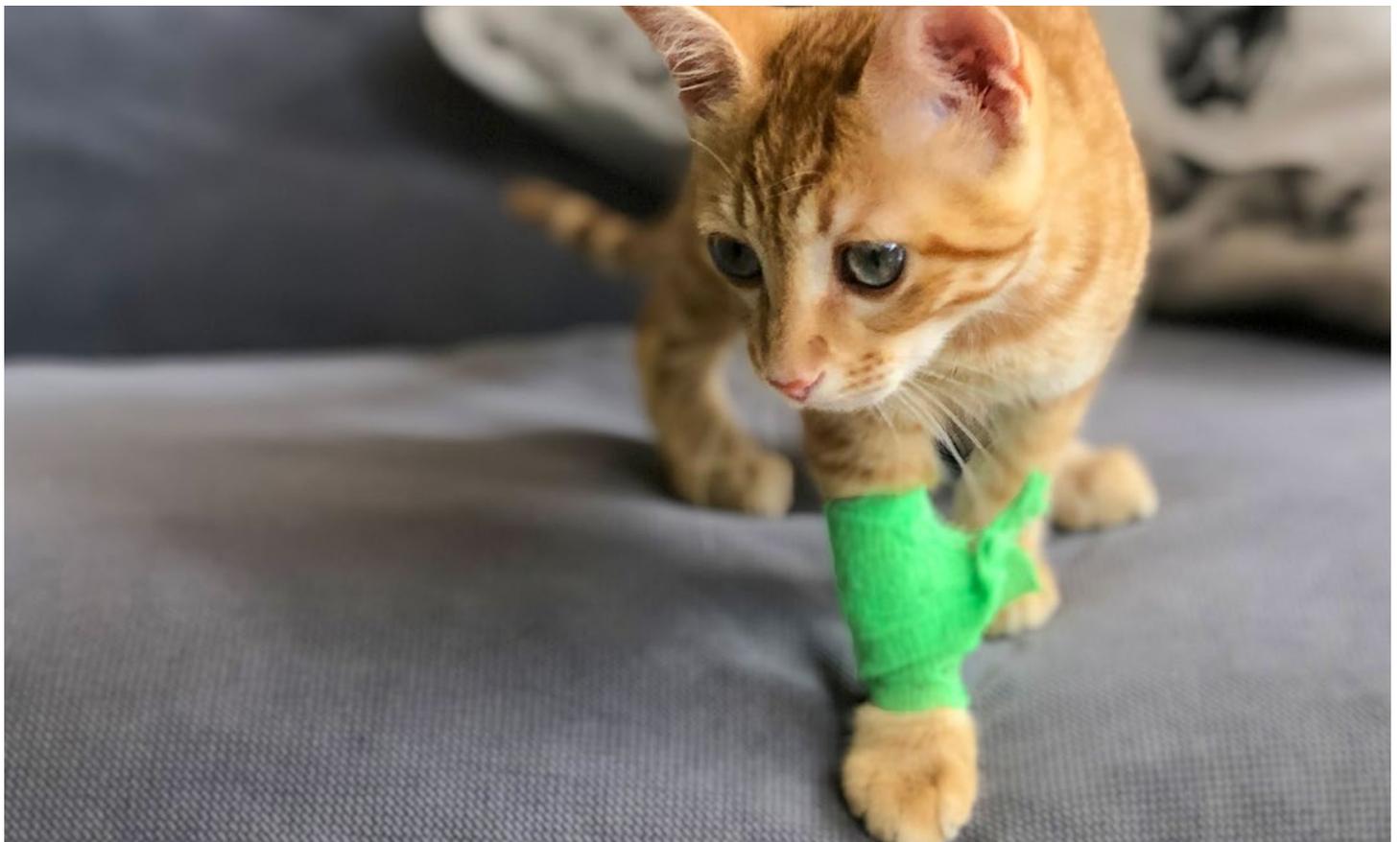
Just as different policies have different levels of cover, you will also find sub-limits can vary significantly between insurers. When you're looking for the perfect pet insurance policy, it's always a good idea to keep an eye out for sub-limits as an important factor to consider, especially if your pet is at a higher risk of certain conditions subject to sub-limits.

With Vets Choice, you can get greater peace of mind with generous sub-limits for a range of ailments, including tick paralysis, skin

conditions, arthritis, cruciate ligament conditions and more, depending on your level of cover.

For further information about sub-limits with Vets Choice, **have a look at this handy table**. This will give you a general idea of what cover limits are available, although some sub-limits can be adjusted, offering you a more flexible solution.

To learn more about Vets Choice Insurance for Pets, visit vetschoice.net.au or **click here to get a quick quote**.



1800 999 738
vetschoice.net.au

