



Nose-to-Tail
Cover for your
dog or *cat*



PRODUCT  REVIEW
.COM.AU

2018-2024 AWARDS / WINNER

PET INSURANCE



**Flexible pet insurance to suit
your pet and your budget.**



**“Completely
seamless, amazing
service with the
GapOnly® option
at my vet.”**

RODDY, OCT 2024

**“A pleasure to
deal with. Staff
are friendly, know
their stuff and are
compassionate.”**

RILEY, SEP 2024

**“Streamlined
claims process with
quick payments.
Very happy.”**

CHRISSEY, OCT 2024




Nose-to-Tail Cover

Nose-to-Tail Cover gives you comprehensive pet insurance with the freedom to have it your own way.


Choose your level of cover, choose your annual excess, choose the percentage of eligible vet bills you'll receive back.

It's our way of helping you balance your pet insurance expectations with your premium costs.

Freedom to choose:

-  **Up to 10k, 20k or 30k** per year benefit limit option.
-  **Up to 70%, 80% or 90%** of your eligible vet bills back^{*}.
-  **Annual excess options** for more control over your out-of-pocket expenses. Including zero excess.

And so much more:

-  **Zero sub-limits.** More benefits when you need them.
-  **GapOnly[®] ready⁺.** Eligible claims are paid on the spot.
-  **Live Vet** complimentary 24/7 vet support[^].
-  **MyPetPass[™]** includes many additional benefits such as discounts on meds and premium food[#].
-  **Booster Care** optional benefit with up to \$2k per year for specified dental conditions and specialised therapies, including behavioural therapies and physiotherapy[^].
-  **Routine Care** optional non-insurance benefit for vaccinations, health checks and more.

Why pet insurance?

Accidents happen. Illness happens. It's just a fact of life. Pet insurance is a way to help protect both you and your pet from unexpected vet bills, to help your pet get the treatment they need, when they need it.

Why Bow Wow Meow and Nose-to-Tail Cover?

After 16 successful years insuring more than 170,000 pets, we've learned a lot about our customers and their pets. We've poured all this knowledge into our Nose-to-Tail Cover. So now you can choose to receive up to 90% of your eligible vet bills back. You can choose your excess and even set it at zero. And, you can choose the amount of cover you want from \$10,000 a year right up to \$30,000^{*}.

How much could you save with Nose-to-Tail Cover?

Here are some examples of recent claims that have been paid out to our customers[□].

Condition	Amount Claimed	Benefit Paid
BAOS (dog)	\$25,018	\$18,135
Liver disease (cat)	\$11,744	\$8,189
Snake bite (dog)	\$19,408	\$15,000
IVDD (cat)	\$10,735	\$7,000
Rodenticide poisoning (dog)	\$15,664	\$12,381
Bone cancer (dog)	\$16,458	\$13,166
Pelvic fracture (cat)	\$8,315	\$6,652

[□] Based on PetSure claims data January 2022 to December 2023

Eligible claims paid on the spot with GapOnly[®].

When your pets have an accident or are unwell, you want to focus on them. The last thing you need is a stressful claims process.

A GapOnly[®] ready vet can submit your claim on your behalf while you're still there. GapOnly[®] calculates your claim on the spot, so you only pay the gap between your pet insurance benefit and your vet invoice for eligible claims⁺.

Track and manage claims online.

Alternatively, our pet portal is your window into your claim. Submit your claim and manage your policy easily online. We process 88% of claims within a day, upon receiving all required documents*.

Booster Care and Routine Care.

When we say Nose-to-Tail Cover we *mean* from nose to tail. You have the choice of two additional options to give your pets even greater care. **Booster Care** for specified dental conditions and specialised therapies⁺. Our **Routine Care** (non-insurance) option can assist with vaccinations and health checks.



And if all that isn't enough.

- 10% multi-pet discount⁺.
- Free customised ID tag and pet health card[°].
- Free puppy guide and training advice.

*I
fancy
that!*

Get a quick quote:
bowwowinsurance.com.au

Call us on 1800 668 502

Mon – Fri, 8am – 8pm AET

Terms and Conditions

Bow Wow Meow Pet Insurance policies entered into for the first time prior to 14 June 2023 and subsequent renewals of those policies are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and promoted and distributed by PetSure's Authorised Representative (AR) Bow Wow Meow Pty Ltd ABN 76 124 601 127, AR 318913 (BWM). Bow Wow Meow Pet Insurance policies entered into for the first time on or after 14 June 2023 and subsequent renewals of those policies are issued by PetSure and promoted and distributed by PetSure's AR, BWM. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing or choosing to continue with the product. PDS and Target Market Determination available at bowwowinsurance.com.au

☆ Policy T&Cs, limits, exclusions and waiting periods apply. Annual excess may apply.

♣ Policy T&Cs, Booster Care limit, applicable benefit percentage, waiting periods and exclusions apply. Annual excess may apply.

#myPetPass™ is a rewards programme provided by PetSure (Australia) Pty Ltd ABN 95 075 949 923 (PetSure). Available to holders of active Bow Wow Meow Pet Insurance policies. myPetPass™ perks are provided by PetSure and third-party suppliers and also subject to these third-party suppliers' terms and conditions. myPetPass™ perks may be amended or withdrawn any time without notice. PetSure does not guarantee that any particular third-party providers will continue to participate in myPetPass™ through the offer or provision of perks, or that the myPetPass™ rewards programme or any myPetPass™ perks or features of myPetPass™ will continue to be available. Full Terms & Conditions available at mypetpass.com.au/terms.

^ Live Vet Support is a service provided by PetSure that gives you 24/7 access to general veterinary telehealth advice for your insured pet(s) via online video or chat, via the Customer Portals owned and operated by PetSure. Access to Live Vet Support consultations subject to the Customer Portal terms of use available at petportal.bowwowinsurance.com.au.

+ The gap is defined as the difference between the eligible vet's invoice and the claim benefit under your policy. Policy terms and conditions apply. GapOnly® is only available at participating vets. Please visit gaponly.com.au/find-a-gaponly-vet to search for GapOnly® enabled vets. GapOnly® is a trademark owned by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure).

* After all documentation has been received. Source: Petsure data Feb 2023 to Jan 2024

↵ Testimonials and customer experience may vary depending on individual circumstances. Claims are assessed subject to policy terms and conditions.

▶ Offer provides a 10% discount applying to second and subsequent policies only. Discount applies to subsequent policy premiums at the time of purchasing the policy for an additional pet. Existing policyholders that are seeking a multi-pet discount on subsequent policies must call us on 1800 668 502. Should a policy(s) be cancelled resulting in only one remaining active policy, multi-pet discount will cease to apply on the next renewal. Discount may be used with other offers, unless otherwise specified. See bowwowinsurance.com.au/ for full T&Cs.

◦ Offer only eligible to policy holders who continue to hold their policy after the 21-day cooling off period has ended. Offer also applies each policy year where you change your contact details or your pet's tag is lost. Limit of one (1) Pet ID Tag per policy year.

Our most flexible pet insurance yet.
Protecting more than 170,000 pets since 2008.
Over \$3 million in claims paid each month.
We're dedicated entirely to pets.
That's all we do.

Multi-award winning.



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