



Pet Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Accident and Illness-Cat-Less than 1 year

Company

Product

★★★★★ "Outstanding Value"

| | |
|----------------------|------------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Cats) |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|-------------------------|---|
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| Guide Dogs Australia | Covered4Life Classic 2 \$10000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic: 1 \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petcover | Lifetime Entry (Cats) |
| Petcover | Lifetime Superior (Cats) |
| Petcover | Limited Economy (Cat) |
| Petplan | Covered 4 Life Ultimate (Cats) |
| PROSURE | Gold |

★★★

| | |
|-------------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Top 60% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Petcover | Lifetime Mid-point (Cats) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Classic Option 1 (Cats) |
| Petplan | Covered 4 Life Classic Option 2 (Cats) |



Pet Insurance Star Ratings

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Accident and Illness-Cat-Less than 1 year

| Company | Product |
|------------------------------|---|
| ★★★ | |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| Woolworths | Standard Cover |
| ★★ | |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| petinsurance.com.au | Accident and Illness (Cat) |
| petinsurance.com.au | Indoor Cat |
| Real Insurance | Premium Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |
| ★ | |
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Cat-2 to 3 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|--------------------------------|--------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|------------------------------|---------------------------------------|
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Standard |
| Guide Dogs Australia | Covered4Life Classic 2 \$10000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic: 1 \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Ultimate (Cats) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Top 60% |
| Health Insurance Fund | Top 80% |
| Medibank | Emergency Pet Care |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |

★★★

| | |
|--------------------------------------|---|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Health Insurance Fund | Middle 65% |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Entry (Cats) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Petcover | Lifetime Mid-point (Cats) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Petcover | Lifetime Superior (Cats) |
| Petcover | Limited Economy (Cat) |
| Petplan | Covered 4 Life Classic Option 1 (Cats) |
| Petplan | Covered 4 Life Classic Option 2 (Cats) |
| Petplan | Covered 4 Life Ultimate (Cats) |



Pet Insurance Star Ratings

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Accident and Illness-Cat-2 to 3 years old

Company

Product

★★★

| | |
|----------------------------|---|
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| PROSURE | Gold |
| Woolworths | Basic Cover |
| Woolworths | Standard Cover |

★★

| | |
|------------------------------|-----------------------------------|
| Guardian Insurance | Platinum |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| petinsurance.com.au | Accident and Illness (Cat) |
| petinsurance.com.au | Indoor Cat |
| PetMed | Young Pets Basic Plan |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |

★

| | |
|------------------------------|----------------------|
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |



Pet Insurance Star Ratings

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Accident and Illness-Cat-4 to 5 years old

| Company | Product |
|-------------------------------|---|
| ★★★★★ "Outstanding Value" | |
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Cats) |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |
| ★★★★★ | |
| Australia Post | Silver Pet Insurance |
| BUPA Insurance | Standard |
| Guide Dogs Australia | Covered4Life Classic 2 \$10000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic: 1 \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |
| ★★★★ | |
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Top 80% |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Entry (Cats) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Petcover | Lifetime Mid-point (Cats) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Petcover | Lifetime Superior (Cats) |
| Petcover | Limited Economy (Cat) |
| petinsurance.com.au | Accident and Illness (Cat) |
| petinsurance.com.au | Indoor Cat |
| Petplan | Covered 4 Life Classic Option 1 (Cats) |



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Accident and Illness-Cat-4 to 5 years old

| Company | Product |
|-----------------------|---|
| ★★★ | |
| Petplan | Covered 4 Life Classic Option 2 (Cats) |
| Petplan | Covered 4 Life Ultimate (Cats) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| PROSURE | Gold |
| Woolworths | Basic Cover |
| Woolworths | Standard Cover |
| ★★ | |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| Health Insurance Fund | Middle 75% |
| Insuranceline | Accidental Injury and Illness |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| ★ | |
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



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Accident and Illness-Cat-6 to 7 years old

| Company | Product |
|---------|---------|
|---------|---------|

★★★★★ "Outstanding Value"

| | |
|----------------------|---------------------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Classic: 1 \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Ultimate (Cats) |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|-------------------------|---|
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guide Dogs Australia | Covered4Life Classic 2 \$10000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |

★★★

| | |
|-------------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Top 80% |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Entry (Cats) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$9000 (Cats) |
| Petcover | Lifetime Mid-point (Cats) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Petcover | Lifetime Superior (Cats) |
| Petcover | Limited Economy (Cat) |
| Petplan | Covered 4 Life Classic Option 1 (Cats) |
| Petplan | Covered 4 Life Classic Option 2 (Cats) |



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Accident and Illness-Cat-6 to 7 years old

| Company | Product |
|------------------------------|---|
| ★★★ | |
| Petplan | Covered 4 Life Ultimate (Cats) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$10000 (Cats) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Standard Accident & Illness Cover |
| Woolworths | Basic Cover |
| Woolworths | Standard Cover |
| ★★ | |
| Guardian Insurance | Platinum |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% plus Dental |
| InsuranceLine | Accidental Injury and Illness |
| petinsurance.com.au | Accident and Illness (Cat) |
| Real Insurance | Premium Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| ★ | |
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| petinsurance.com.au | Indoor Cat |
| PetMed | Young Pets Basic Plan |



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Accident and Illness-Small Dog-Less than 1 year

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| Petbarn | Ultimate |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★★

| | |
|--------------------------------|---|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| Australia Post | Gold Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate plus Dental |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| PetMed | Young Pets Ultimate Plan |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |
| PROSURE | Gold |
| Woolworths | Standard Cover |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Dental Illness |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Top 60% |
| InsuranceLine | Accidental Injury and Illness |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Petbarn | Essential plus Dental |
| Petbarn | Saver + |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| PetMed | Young Pets Standard Plan |



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Accident and Illness-Small Dog-Less than 1 year

Company

Product

★★★

| | |
|----------------------------|---|
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |

★★

| | |
|------------------------------|--|
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Medibank | Essential Pet Care |
| petinsurance.com.au | Accident and Illness (Puppy) |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Woolworths | Basic Cover |

★

| | |
|------------------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



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Accident and Illness-Small Dog-2 to 3 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|-------------------------|--------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|-----------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★

| | |
|-------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |



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Accident and Illness-Small Dog-2 to 3 years old

Company

Product

★★★

| | |
|----------------------------|---|
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Standard Accident & Illness Cover |
| Woolworths | Standard Cover |

★★

| | |
|----------------------------|--|
| Guardian Insurance | Platinum |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| Real Insurance | Premium Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |

★

| | |
|------------------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Small Dog-4 to 5 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------|--------------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★★

| | |
|--------------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |



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Accident and Illness-Small Dog-4 to 5 years old

Company

Product

★★★

| | |
|-----------------------|-----------------------------------|
| PROSURE | Gold |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| Woolworths | Standard Cover |

★★

| | |
|---------------------------|--|
| Guardian Insurance | Platinum |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |

★

| | |
|------------------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Accident and Illness-Small Dog-6 to 7 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|--------------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate plus Dental Illness |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate plus Dental |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 60% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Petbarn | Essential plus Dental |
| Petbarn | Saver + |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |



Pet Insurance Star Ratings

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Accident and Illness-Small Dog-6 to 7 years old

Company

Product

★★★

| | |
|-----------------------|-----------------------------------|
| PROSURE | Gold |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| Woolworths | Standard Cover |

★★

| | |
|------------------------------|--|
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| Medibank | Essential Pet Care |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |

★

| | |
|-----------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Accident and Illness-Medium Dog-Less than 1 year

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| Petbarn | Ultimate |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★★

| | |
|--------------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| Australia Post | Gold Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate plus Dental |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| PetMed | Young Pets Ultimate Plan |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |
| PROSURE | Gold |

★★★

| | |
|--------------------------------------|--|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Dental Illness |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1+ Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2+ Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Top 60% |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Petbarn | Essential plus Dental |
| Petbarn | Saver + |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Petplan | Covered4Life Classic2+ Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |



Pet Insurance Star Ratings

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Accident and Illness-Medium Dog-Less than 1 year

Company

Product

★★★

| | |
|----------------------------|--|
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Standard Cover |

★★

| | |
|------------------------------|--|
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Medibank | Essential Pet Care |
| petinsurance.com.au | Accident and Illness (Puppy) |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Woolworths | Basic Cover |

★

| | |
|------------------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Medium Dog-2 to 3 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|--------------------------------|--------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|------------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |



Pet Insurance Star Ratings

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Accident and Illness-Medium Dog-2 to 3 years old

Company

Product

★★★

| | |
|----------------------------|---|
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Standard Accident & Illness Cover |
| Woolworths | Standard Cover |

★★

| | |
|----------------------------|--|
| Guardian Insurance | Platinum |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| Real Insurance | Premium Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |

★

| | |
|------------------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Medium Dog-4 to 5 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------------|------------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|--------------------------------|---|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |



Pet Insurance Star Ratings

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Accident and Illness-Medium Dog-4 to 5 years old

| Company | Product |
|------------------------------|---|
| ★★★ | |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| Woolworths | Standard Cover |
| ★★ | |
| Guardian Insurance | Platinum |
| Insuranceline | Accidental Injury and Illness |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| Woolworths | Basic Cover |
| ★ | |
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |
| RSPCA | Ultimate Accident & Illness Cover |



Pet Insurance Star Ratings

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Accident and Illness-Medium Dog-6 to 7 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★★

| | |
|--------------------------------|---|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate plus Dental |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 60% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Petbarn | Essential plus Dental |
| Petbarn | Saver + |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |



Pet Insurance Star Ratings

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Accident and Illness-Medium Dog-6 to 7 years old

| Company | Product |
|------------------------------|---|
| ★★★ | |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| Woolworths | Standard Cover |
| ★★ | |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| Medibank | Essential Pet Care |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |
| ★ | |
| Australia Post | Bronze Pet Insurance |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Large Dog-Less than 1 year

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★★

| | |
|--------------------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Australia Post | Gold Pet Insurance |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate plus Dental |
| Petcover | Lifetime Superior (Dogs) |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |
| PROSURE | Gold |
| Woolworths | Standard Cover |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Dental Illness |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Petbarn | Essential plus Dental |
| Petbarn | Saver + |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| PetMed | Young Pets Standard Plan |



Pet Insurance Star Ratings

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Accident and Illness-Large Dog-Less than 1 year

| Company | Product |
|------------------------------|---|
| ★★★ | |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| ★★ | |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Medibank | Essential Pet Care |
| petinsurance.com.au | Accident and Illness (Puppy) |
| Woolworths | Basic Cover |
| ★ | |
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Large Dog-2 to 3 years old

| Company | Product |
|-------------------------------|---|
| ★★★★★ "Outstanding Value" | |
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |
| ★★★★ | |
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |
| ★★★ | |
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |



Pet Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Accident and Illness-Large Dog-2 to 3 years old

| Company | Product |
|-----------------------|---|
| ★★★ | |
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| Woolworths | Standard Cover |
| ★★ | |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% plus Dental |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |
| ★ | |
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Large Dog-4 to 5 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------------|------------------------------|
| Australia Post | Gold Pet Insurance |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| Petbarn | Essential |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|--------------------------------|---|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Health Insurance Fund | Top 60% |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Saver + |
| Petbarn | Ultimate plus Dental |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Ultimate (Dogs) |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Standard |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guardian Insurance | Gold |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 80% |
| Medibank | Essential Pet Care |
| Petbarn | Essential plus Dental |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |



Pet Insurance Star Ratings

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Accident and Illness-Large Dog-4 to 5 years old

Company

Product

★★★

| | |
|----------------------------|--|
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| Woolworths | Standard Cover |

★★

| | |
|----------------------------|--|
| Guardian Insurance | Platinum |
| Insuranceline | Accidental Injury and Illness |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| RSPCA | Economy Accident & Illness Cover |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |

★

| | |
|------------------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| PetMed | Young Pets Basic Plan |



Pet Insurance Star Ratings

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Accident and Illness-Large Dog-6 to 7 years old

Company

Product

★★★★★ "Outstanding Value"

| | |
|-----------------------------|--|
| 1300 Insurance | Comprehensive Protect: Pet Protect Premium 75% |
| Bow Wow Meow | Comprehensive Plan: \$12000 |
| BUPA Insurance | Ultimate |
| Guide Dogs Australia | Covered4Life Ultimate (Dogs) |
| Petbarn | Ultimate |
| PetMed | Young Pets Ultimate Plan |

★★★★

| | |
|--------------------------------|---|
| 1300 Insurance | Comprehensive Protect: Pet Protect 75% |
| Australia Post | Gold Pet Insurance |
| Bow Wow Meow | Comprehensive Plan: \$8000 |
| BUPA Insurance | Ultimate plus Dental Illness |
| BUPA Insurance | Ultimate plus Routine Care and Alternative Treatment |
| Guide Dogs Australia | Covered4Life Classic 2 \$15000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Medibank | Emergency Pet Care |
| Medibank | Ultimate Pet Care |
| Pet Insurance Australia | Comprehensive Plan |
| Petbarn | Essential |
| Petbarn | Essential plus Dental |
| Petbarn | Ultimate plus Dental |
| Petplan | Covered 4 Life Ultimate (Dogs) |
| Woolworths | Standard Cover |

★★★

| | |
|--------------------------------------|---|
| Aust Seniors Insurance Agency | Essential Accident and Illness Cover |
| Aust Seniors Insurance Agency | Top Accident and Illness Cover |
| Australia Post | Silver Pet Insurance |
| BUPA Insurance | Standard |
| Guardian Insurance | Gold |
| Guardian Insurance | Platinum |
| Guide Dogs Australia | Covered4Life Classic 1: \$10000 (Dogs) |
| Guide Dogs Australia | Covered4Life Classic1 + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| HCF Insurance | Pet Premium |
| Health Insurance Fund | Basic 65% |
| Health Insurance Fund | Basic 75% |
| Health Insurance Fund | Middle 65% |
| Health Insurance Fund | Top 60% |
| Health Insurance Fund | Top 80% |
| Insuranceline | Accidental Injury and Illness |
| Petbarn | Saver + |
| Petcover | Lifetime Mid-point (Dogs) |
| Petcover | Lifetime Mid-point + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| Petcover | Lifetime Superior (Dogs) |
| petinsurance.com.au | Accident and Illness (Dog) |
| PetMed | Young Pets Standard Plan |
| Petplan | Covered 4 Life Classic Option 2 (Dogs) |



Pet Insurance Star Ratings

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Accident and Illness-Large Dog-6 to 7 years old

Company

Product

★★★

| | |
|----------------------------|--|
| Petsecure | Accidental Injury & Illness Cover 75% Benefit Plan |
| Petsecure | Accidental Injury & Illness Cover 85% Benefit Plan |
| Prime Pet Insurance | Imperial Accident and Illness Cover |
| Prime Pet Insurance | Sovereign Accident and Illness Cover |
| PROSURE | Gold |
| Real Insurance | Premium Accident & Illness Cover |
| Real Insurance | Standard Accident & Illness Cover |
| RSPCA | Economy Accident & Illness Cover |

★★

| | |
|------------------------------|---|
| Health Insurance Fund | Middle 75% |
| Health Insurance Fund | Top 60% plus Dental |
| Health Insurance Fund | Top 80% plus Dental |
| Medibank | Essential Pet Care |
| Petcover | Lifetime Entry (Dogs) |
| Petcover | Lifetime Entry + Death Cover & Loss by Theft or Straying: \$10000 (Dogs) |
| Petcover | Limited Economy (Dog) |
| Petplan | Covered 4 Life Classic Option 1 (Dogs) |
| Petplan | Covered4Life Classic2 + Death Cover & Loss by Theft or Straying: \$15000 (Dogs) |
| RSPCA | Ultimate Accident & Illness Cover |
| Woolworths | Basic Cover |

★

| | |
|-----------------------|-----------------------|
| Australia Post | Bronze Pet Insurance |
| PetMed | Young Pets Basic Plan |