

	123.ie (<i>Premium Cover policy</i>) www.123.ie/pet/	Petinsure www.petinsure.ie	Allianz Pet Plan www.allianz.ie/pet-insurance	Petinsurance.ie (<i>Premium Plus policy</i>) www.petinsurance.ie
Veterinary fee cover – maximum benefit per policy year*	€2500 per condition (i.e. 2 conditions get €5000, 3 conditions get €7500, etc)	€3500 in total	€4000 in total	€4000 in total
Excess (<i>the amount you pay, per condition per year</i>)**	€69	€60 <i>for CarePlus policy</i> (€90 <i>for policies renewing from Feb 2011</i>) €150 <i>for CarePlan policy</i>	€75 (€100 <i>for policies renewing from August 16th 2010</i>)	€95 for dogs/€75 for cats + 15% of the remainder if the total claim is > €500
Age related excess (<i>extra percentage you pay when pet is over a certain age</i>)**	15% from age 8	35% from age 10	35% from age 10 (or age 7 for policies renewing from Aug 16th 2010)	15% of total claim from age 8 <i>i.e. as above but the 15% in all cases, not just if claim > €500</i>
Will they pay <i>all</i> vets directly?	Yes	Yes	No – if not, you pay the vets and then you get refunded by Allianz, takes about 3 weeks	Yes
Does the premium increase as the pet gets older?	No – when renewing policy, all pets pay the same irrespective of their age	No – when renewing policy, all pets pay the same irrespective of their age	Yes – older pets pay more	Unknown
Does the premium go up if you have claimed?	No – premium stays the same even if you have multiple claims	No – premium stays the same even if you have multiple claims	Yes (<i>not for low level claims, but can go up by maximum 50%</i>)	Unknown
Maximum age for commencing insurance	None (<i>i.e. will accept older pets, but if commencing cover for a pet over 8 the premium is higher</i>)	8 years old	8 years old	Unknown
€1000 vet bill – how much is covered?	€931 if under 8 €791.35 if over 8	€940 if under 10 €611 if over 10	€900 if under 7 €585 if over 7	Dog: €769.25, all ages Cat: €786.25, all ages
6 month cross breed 15kg dog– how much for cover in Wicklow? (<i>inc introductory online discount</i>)	€10.33/month €124.93 per year	€10.83/month €130 per year <i>For CarePlus Policy</i>	€13.87/month €166.44 per year	€13.25/month €159 per year <i>For Premium Plus Policy</i>
6 month Pedigree Labrador dog– how much for cover in Wicklow? (<i>inc introductory online discount</i>)	€14.57/month € 174.90 per year	€15.83/month €190 per year <i>For CarePlus Policy</i>	€19.42/month €233.03 per year	€17.50/month €210 per year <i>For Premium Plus Policy</i>
6 month cross breed cat – how much for cover in Wicklow? (<i>inc introductory online discount</i>)	€7.52/month €90.20 per year	€7.83/month €94 per year <i>For CarePlus Policy</i>	€10.59/month €127.10 per year	€9.75/month € 117 per year <i>For Premium Plus Policy</i>

Premium prices are guidelines only and based on Internet query in February 2011, refer to the insurance company for an exact quote for your pet as it may differ from above.

***'Maximum benefit' explanation:**

This is the amount you have for veterinary fees. For example for Allianz you receive up to €4000 for each 'policy year' to cover all problems your pet may have – you get this amount until your policy renews; when it renews you get another €4000 for the next 12 months, etc. For Petinsure the figure is €3500, for Argos it is €2500 for the Silver policy or €5000 for the Gold policy

For 123.ie you get €2500 *per condition*.

The number of conditions you may claim for is unlimited but the maximum fees covered per policy is €25,000.

If you have one problem and the bill is €3000 then €500 of this will not be covered. If you were with Allianz or Petinsure, or had the Argos Gold policy all of the fees would have been covered.

However if you have 3 separate problems (e.g. broken leg, diabetes and heart failure), then over the policy year you get up to €2500 for each of these. If the bill for each of these was €2500 each then all your fees will be covered – you will get €7500 cover in the year. If you were with Allianz only €4000 of this would have been covered, and you would have to pay €3500 yourself.

We cannot tell you which policy to take, but if you are considering the 123.ie policy we can say we would see just a very few cases a year where the cost of treating a condition is greater than €2500. The vast majority of problems would be less than €2500.

****'Excess' explanation:**

The excess is the amount not covered by your insurance, and which you have to pay to the vet. For example, for 123.ie for pets under the age of 8 years the excess is €69, for pets older than 8 years the excess is €69 plus an additional 15% of the total fee.

Worked example

Your bill is €1000 for treatment of a particular condition. The following are the amounts that would be covered:

123.ie	€931 if under 8 €791.35 if over 8
Allianz	€900 if under 10 €585 if over 10
Petinsure.ie	€940 if under 10 €611 if over 10
Petinsurance.ie	Dog: €769.25 for all ages Cat: €786.25 for all ages

Pre-existing conditions – are they covered?

NO!! Be aware that no insurance company provides cover for conditions that were in existence before you take out your policy. This includes conditions that you may not be fully aware of but which the vet had noted at a vaccination visit for example. Also if you change insurer you will lose cover for any conditions that you claimed for under your previous insurance.

However you can take out insurance for your pet even if they have had a problem – they will be covered for everything else apart from a recurrence of this problem. For all of this best to ask the vets for advice, and they can send a full history to the insurers for clarification.

123.ie – summary of cover for veterinary fees in Premium Policy

What is covered?

- Fees for Treatment and/or for Complementary Medicine following an Accident or Illness including physiotherapy and certain prescription diets.
- Maximum Benefit Limit per Condition is €2,500 per Policy Period.
- Maximum Benefit Limit for Complementary Medicine is €500 per Condition per Policy Period.

What is not Covered?

- Any Illness or Injury that is caused by, relates to or results from an Injury, Illness or Clinical Signs Your Pet had before the Commencement Date
- Any Illness that first showed Clinical Signs before the Commencement Date or within the Waiting Period (i.e. 1st 14 days after commencing the policy)
- Cosmetic, preventative, elective and routine Treatments and/or examinations (e.g. neutering, vaccinations, grooming, nail clips, etc)
- Any dental or gum Treatment unless required as a direct result of an Accident or Injury to Your Pet. Please note that in the event of an Accident or Injury claim, We will only cover the costs of the physical extraction and no anaesthetics, antibiotics or associated costs will be covered.
- Any dental or gum Treatment as a direct result of an Illness.
- The cost of any Treatment for behavioural problems or for any Conditions arising as a result of the same.
- Costs for house calls/out-of-hours calls/non essential hospitalisation and ambulance costs (where covered) unless a Vet confirms that moving Your Pet would cause further suffering or damage its health or a Vet certifies that this is required for the severity of Your Pet's Condition. Your personal circumstances will not be covered.
- Costs of putting Your Pet to sleep, cremation and disposal, including post mortem costs, coffins or caskets.
- The applicable Excess.