

Vets Choice – Product Comparison Table

Coverage	PRO AND ELITE COMPARISON			
	Pro	Elite	Sublimit	Waiting Period
Accidental injury				
Anaphylactic shock	✓	✓	None	21 days
Bone fracture	✓	✓	None	21 days
Embedded grass seed	✓	✓	None	21 days
Gastric dilation-volvulus	✓	✓	None	21 days
Heat stroke	✓	✓	None	21 days
Ingestion of a foreign object (one claim per pet, per policy)	✓	✓	None	21 days
Ingestion of a poisonous substance resulting in toxicity treatment	✓	✓	None	21 days
Snake bite toxicity	✓	✓	None	21 days
Tick paralysis	✓	✓	Up to \$2500	21 days
Torn nail	✓	✓	None	21 days
All other accidental injuries*	✓	✓	None	Nil
Illness				
Adrenal conditions	✓	✓	None	21 days
Anal gland rupture	✓	✓	None	21 days
Arthritis – Investigation & diagnosis	✓	✓	None	21 days
Arthritis – Treatment	✗	✓	\$1,000	21 days
Brachycephalic obstructive airway syndrome (BOAS)	✓	✓	None	21 days
Cancer	✓	✓	None	21 days
Cherry eye	✓	✓	None	21 days
Cruciate ligament condition	✓	✓	\$3,300	6 months
Diabetes – Investigation & diagnosis	✓	✓	None	21 days
Diabetes – Treatment	✗	✓	\$1,000	21 days
Ear conditions – Investigation & diagnosis	✗	✓	None	21 days
Ear conditions – Treatment	✗	✓	\$1,000	21 days
Elbow Dysplasia	✓	✓	None	21 days
Entropion or Ectropion	✓	✓	None	21 days
Epilepsy – Investigation & diagnosis	✓	✓	None	21 days
Epilepsy – Treatment	✗	✓	\$1,000	21 days
Feline immunodeficiency virus (FIV)	✓	✓	None	21 days
Gastrointestinal conditions – Investigation & diagnosis	✗	✓	None	21 days
Gastrointestinal conditions – Treatment	✗	✓	\$1,000	21 days
Heart conditions – Investigation & diagnosis	✗	✓	None	21 days
Heart conditions – Treatment	✗	✓	\$1,000	21 days
Hernia	✓	✓	None	21 days
Hip dysplasia including hip replacement	✓	✓	None	21 days
Immune mediated blood disease	✓	✓	None	21 days
Intervertebral disc disease (IVDD)	✓	✓	None	21 days
Joint luxation	✓	✓	None	21 days
Lumps, growths & cyst removal	✓	✓	None	21 days
Non-diabetic cataract	✓	✓	None	21 days
Osteochondritis dissecans (OCD)	✓	✓	None	21 days
Pancreatitis	✓	✓	None	21 days
Pneumonia	✓	✓	None	21 days
Skin conditions – Investigation & diagnosis	✗	✓	None	21 days
Skin conditions - Treatment	✗	✓	\$1,000	21 days
Thromboembolic disease	✓	✓	None	21 days
Triaditis	✓	✓	None	21 days
Urinary tract infections, disease and obstructions	✓	✓	None	21 days
Vestibular disease	✓	✓	None	21 days
All other illnesses*	✗	✓	None	21 days
Essential euthanasia	✓	✓	\$500	Nil
Liability				
Pet owners liability	✓	✓	\$100,000	Nil
Optional Covers				
Dental (Accident & illness)	✓	✓	\$800	6 months
Dental Plus (Routine care)	✓	✓	\$350	Nil
Annual Benefit Limit				
	\$12,000	\$15,000		

*Please refer to the Vets Choice PDS for Pro and Elite cover specifications on all other accident and all other illness covers and exclusions.