

Who Is Petcover?

Petcover is New Zealand's most comprehensive pet insurance provider.*

Independently owned and operated by international dog show judges and breed experts with long-term experience in the insurance industry.

Pet insurance is our priority and sole business, so you can be confident in our specialised approach and expert knowledge within the pet industry and pet insurance sector.

We're industry specialists and pet lovers, bringing you expertise, empathy and understanding.

Why Choose Petcover?

- We offer plans for a wide range of pets, budgets and insurance needs.
- Providing cover for all your furry friends, large or small.
- Our Umbrella for Life plans offer cover for eligible ongoing conditions for the rest of your pet's life (as long as there is no break in cover).
- Annual or monthly payment options to suit your budget.
- Claims can be made within 12 months of the treatment date.

New Zealand's most comprehensive range of pet insurance cover*



Superior Plans

Our Superior plans offer you our highest level of comprehensive cover.

- For owners that want the very best cover for their pet.
- Three levels to choose from under our Umbrella for Life cover.
- Offers our highest benefits for veterinary fees.
- Boost your plan with a variety of optional extras.



Mid-Range Plans

Our Mid-Range plans offer cost-effective cover for the more prevailing treatments in your pet's life.

- For budget conscious owners that want quality cover for their pet.
- Three levels to choose from under our Umbrella for Life cover.
- Choose your preferred benefit, excess and co-payment amount.
- Boost your plan with Day to Day Care benefits.



Safety-Net Plans

Our Safety-Net plans are designed to look after your pet in instances of the unexpected.

- For owners that want to be prepared for emergency situations.
- Three levels of cover to choose from including our Umbrella for Life in our selected plans.
- These plans are affordable while still allowing for quality pet care.

*Cover is subject to acceptance criteria. Terms, conditions and waiting periods apply. Policy limits and exclusions may apply. Excludes pre-existing conditions. 12 months waiting period applies to Brachycephalic Airway Obstruction. Information is correct at time of printing. The information given is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase the insurance Policy, you should consider your personal circumstances and the relevant Product Disclosure Statement (PDS).

Contact Us

Contact us today to discuss your pet's cover options.

0800 255 426

petcovergroup.com/nz



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The Insurer
The Insurer of this Policy Sovereign Insurance Australia Pty Ltd (ABN 85 138 079 286, AFSL No. AFSL No. 342516) with its registered address at 3801/3803 Pacific Hwy, Tanah Merah, QLD 4128, Australia. Sovereign Insurance Australia Pty Ltd is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth). Please consider the PDS before making a decision to purchase the product. This information does not take into account your objectives, financial situation or needs and does not constitute any form of financial advice or recommendation.

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Petcover



Pet Insurance for Dogs and Cats

Call today on **0800 255 426**
or visit **petcovergroup.com/nz**
to get a free quote.

PCNZ DC 12pp 02122024 no fee



Superior Plans

Superior Range	Superior	Mid-Point	Entry
Umbrella for Life	Yes	Yes	Yes
Veterinary Fees	Up to \$20,000 for Dogs Up to \$15,000 for Cats For the treatment of Injury, Accident or Illness	Up to \$15,000 for Dogs Up to \$10,000 for Cats For the treatment of Injury, Accident or Illness	Up to \$10,000 for Dogs Up to \$9,000 for Cats For the treatment of Injury, Accident or Illness
Complementary Treatment	Up to \$4,000	Up to \$2,000	Up to \$2,000
Third Party Liability (Dogs Only)	Up to \$5 Million	Up to \$3 Million	Up to \$3 Million
Death from Illness	Up to \$2,000	Up to \$1,500 Optional Extra Benefit	Up to \$1,500 Optional Extra Benefit
Death from Injury	Up to \$2,000	Up to \$1,500 Optional Extra Benefit	Up to \$1,500 Optional Extra Benefit
Boarding Fees	Up to \$2,000	Up to \$1,000 for Dogs Up to \$500 for Cats	Up to \$1,000 for Dogs Up to \$500 for Cats
Advertising and Reward	Up to \$2,000	Up to \$1,000	Up to \$1,000
Loss by Theft or Straying	Up to \$2,000	Up to \$1,500 Optional Extra Benefit	Up to \$1,500 Optional Extra Benefit
Holiday Cancellation	Up to \$2,000	Up to \$1,000 for Dogs Up to \$500 for Cats	Up to \$1,000 for Dogs Up to \$500 for Cats
Quarantine Expenses & Loss of Documents	Up to \$1,000	Up to \$1,000	Up to \$1,000 for Dogs Up to \$500 for Cats
Emergency Repatriation	Up to \$500	Up to \$500	Up to \$500
Excesses			
Excess (Dogs)	\$175 \$175+20% (8+ Years) \$175+35% (10+ Years)	\$175 \$175+20% (8+ Years) \$175+35% (10+ Years)	\$175 \$175+20% (8+ Years) \$175+35% (10+ Years)
Excess (Dogs, Select breeds)	\$175 \$175+20% (4+ Years) \$175+35% (7+ Years)	\$175 \$175+20% (4+ Years) \$175+35% (7+ Years)	\$175 \$175+20% (4+ Years) \$175+35% (7+ Years)
Excess (Cats)	\$150 \$150+20% (8+ Years) \$150+35% (10+ Years)	\$150 \$150+20% (8+ Years) \$150+35% (10+ Years)	\$150 \$150+20% (8+ Years) \$150+35% (10+ Years)
Waiting Periods			
Waiting Period for Injury	No Waiting Period	No Waiting Period	No Waiting Period
Waiting Period for Illness	21 Days	21 Days	21 Days
Age Limits (First Time Cover)			
Age Limit	8 Weeks – Before 8th birthday	8 Weeks – Before 8th birthday	8 Weeks – Before 8th birthday
Age Limit (Select breeds)	8 weeks – Before 5th birthday	8 weeks – Before 5th birthday	8 weeks – Before 5th birthday



Mid-Range Plans

Mid-Range	Key	Vital	Core
Umbrella for Life	Yes	Yes	Yes
Veterinary Fees	Up to \$15,000 For the treatment of Injury, Accident or Illness	Up to \$10,000 For the treatment of Injury, Accident or Illness	Up to \$5,000 For the treatment of Injury, Accident or Illness
Third Party Liability (Dogs Only)	Up to \$1 million (Any One Loss Occurrence)	Up to \$1 million (Any One Loss Occurrence)	Up to \$1 million (Any One Loss Occurrence)
Cruciate Ligament Benefit (Per Policy Year)	Up to \$3,000	Up to \$2,500	Up to \$1,500
Vet Consults (Per Policy Year)	Up to \$400	Up to \$400	Up to \$400
Paralysis Tick (Up to Annual Benefit Limit)	1st Claim: \$2,000 Subsequent Claims: \$1,000	1st Claim: \$2,000 Subsequent Claims: \$1,000	1st Claim: \$2,000 Subsequent Claims: \$1,000
Cancer Treatment (Annual Sub Limit)	Up to \$5,000	Up to \$5,000	Up to \$5,000
Hip Dysplasia (Annual Sub Limit)	Up to \$4,000	Up to \$4,000	Up to \$4,000
Skin Condition (Annual Sub Limit)	Up to \$500	Up to \$500	Up to \$500
Boarding Fees	Up to \$500	Up to \$500	Up to \$500
Saying Goodbye to Your Pet	Up to \$300	Up to \$300	Up to \$300
Optional Benefits — Day to Day Care (No Excess Applicable)			
\$50 Annual Benefit for only one (1) of the following	De-Sexing Microchipping Heartworm Behavioural Therapy Teeth Cleaning Council Registration Fees Alternative Therapies Prescription Diets Dew Claw Removal Dog Training at Recognised Training Centre		
Annual Benefit for all of the following	Vaccination or Health Check \$30 Heartworm Test or Blood Screen \$10 Felv/Fiv Test or Urinalysis \$10 Flea/Tick/Worm Control \$45		
Excesses and Co-Payment			
Excess Options	\$0 or \$100 or \$200	\$0 or \$100 or \$200	\$0 or \$100 or \$200
Co-Payment (Percentage the Policy Holder has to Pay Towards Eligible Vet Fees)	10% or 20% or 30%	10% or 20% or 30%	10% or 20% or 30%
Waiting Periods			
Waiting Period for Injury	No Waiting Period	No Waiting Period	No Waiting Period
Waiting Period for Illness	28 Days	28 Days	28 Days
Age Limits (First Time Cover)			
Age Limit	8 Weeks – Before 8th birthday	8 Weeks – Before 8th birthday	8 Weeks – Before 8th birthday
Age Limit (Select breeds)	8 weeks – Before 5th birthday	8 Weeks – Before 5th birthday	8 weeks – Before 5th birthday



Safety-Net Plans

Safety-Net	Catastrophe 1	Catastrophe 2	Safety-Net	Economy
Umbrella for Life	Yes	Yes	Umbrella for Life	No
Veterinary Fees (Annual Benefit Limit)	Up to \$5,000 For the treatment of Injury, Accident or Illness	Up to \$10,000 For the treatment of Injury, Accident or Illness	Veterinary Fees	Up to \$7,000 For the Treatment of Injury, Accident or Illness
Cruciate Ligament, Patella Luxation, Hip Dysplasia or Osteochondritis Dissecans (OCD) Benefit (Per Policy Year)	Up to \$1,500	Up to \$3,000	Complementary Treatment	Up to \$1,000
Vet Consults (Per Policy Year)	Up to \$400	Up to \$400	Third Party Liability (Dogs only)	Up to \$1 Million
Brachycephalic Airway Obstruction	Up to \$3,000 (365 Day Waiting Period)	Up to \$6,000 (365 Day Waiting Period)	Death from Illness	Up to \$1,000 Optional Extra Benefit
Cancer Treatment (Annual Sub Limit)	Up to \$2,500	Up to \$5,000	Death from Injury	Up to \$1,000 Optional Extra Benefit
Skin Condition (Annual Sub Limit)	Up to \$500	Up to \$500	Boarding Fees	Up to \$1,000
Optional Benefits			Advertising and Reward	Up to \$1,000
Third Party Liability (Dogs Only)	Up to \$1 Million (Any One Loss Occurrence)	Up to \$1 Million (Any One Loss Occurrence)	Loss by Theft or Straying	Up to \$1,000
Excesses and Co-Payment			Holiday Cancellation	Up to \$1,000
Vet Fee Excess Option	\$450 or \$900	\$450 or \$900	Quarantine Expenses & Loss of Documents	Up to \$1,000
Co-Payment (Benefit Percentage Back on Eligible Vet Fees)	Up to 100%	Up to 100%	Emergency Repatriation	Up to \$500
Waiting Periods			Excesses	
Waiting Period for Injury	No Waiting Period	No Waiting Period	Excess (Dogs)	\$175 \$175+20% (8+ Years) \$175+35% (10+ Years)
Waiting Period for Illness	30 Days	30 Days	Excess (Dogs, Select breeds)	\$175 \$175+20% (4+ Years) \$175+35% (7+ Years)
Age Limits (First Time Cover)			Excess (Cats)	\$150 \$150+20% (8+ Years) \$150+35% (10+ Years)
Age Limit	8 Weeks – Before 8th birthday	8 Weeks – Before 8th birthday	Waiting Periods	
Age Limit (Select breeds)	8 Weeks – Before 5th birthday	8 Weeks – Before 5th birthday	Waiting Period for Injury	No Waiting Period
			Waiting Period for Illness	21 Days
			Age Limits (First Time Cover)	
			Age Limit	8 Weeks – No Limit
			Age Limit (Select breeds)	8 Weeks – No Limit