

# Sub-limits: What are they, and what difference do they make?



When pet owners are thinking of taking out a pet insurance policy, there are many variables to take into account. One of these factors that can be easily overlooked by those of us who are less familiar with insurance is sub-limits. These can catch pet owners by surprise in certain circumstances when the unexpected happens – and not in a pleasant way.

In this article, we give you the essential information on sub-limits: what they are, the difference they can make, and what pet owners need to be aware of when examining their options for pet insurance.

## What are sub-limits?

Essentially, sub-limits act as a ceiling of how much pet owners can claim for on an insurance policy per year to treat certain conditions. Sub-limits are often applied to more common conditions or injuries where treatment costs can be high, with amounts tending to vary between insurers.

It sounds like a small technical detail, but the reality is that they can make a substantial impact when a pet owner is faced with treating a condition where a sub-limit is applied.

## The difference a sub-limit can make

Picture this: A dog and its owner are having fun playing a simple game of fetch in the park, when the dog loses its footing and takes a tumble. With a whimper, the dog gets on its feet and limps back to the owner, who suspects their companion has sustained an injury and takes them to their local vet.

After arriving at the vet practice, the dog is diagnosed with a cruciate ligament injury. The owner remembers this is covered under their pet insurance policy and makes a claim – but upon assessment, the cost of treating the injury exceeds the policy's yearly sub-limit for cruciate ligament conditions.

In circumstances like these, where the claim amount exceeds the sub-limit, a dilemma can be posed for pet owners where they may find themselves having to pay substantial fees to cover treatment. This can cause notable financial stress for the owner – which is often the last thing they need on top of the mental stress of having an injured or sick companion.

## What pet owners need to look for

To help reduce the risk of situations like the above arising and putting pet owners in a tricky situation at the worst moment, it's important that they are aware of sub-limits when considering a pet insurance policy, and how this might affect them and their companion. Just as different policies have different levels of cover, you will also find sub-limits can vary significantly between insurers.

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If you're discussing pet insurance with a pet owner, it would be a good idea to mention sub-limits as an important factor to consider when choosing a policy, especially if their pet is at a higher risk of certain conditions subject to sub-limits.

With Vets Choice, pet owners can get greater peace of mind with generous sub-limits for a range of ailments, including tick paralysis, skin conditions, arthritis, cruciate ligament conditions and more, depending on their level of cover.

For more information about sub-limits with Vets Choice Insurance for Pets, **have a look at this handy table.**

This will provide a general indication of what cover limits are available, although some sub-limits can be adjusted, giving pet owners a more flexible solution.

Want to help us protect pets across Australia? Get onboard with Vets Choice by becoming a partner vet. To learn more, visit [vetschoice.net.au](https://vetschoice.net.au), call **1800 999 738**, or **click here** to sign up to become a partner vet today.



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