

swaggle Pet Insurance comparison table

Coverage	Basic	Comprehensive	Premium	Sublimit	Waiting period
Aggregate Limit	\$10,000	\$12,000	\$15,000	—	—
Accidental injury					
Allergic reaction to an insect bite other than tick or flea	✓	✓	✓	Benefit Limit	21 days
Anaphylactic Shock	✓	✓	✓	Benefit Limit	Nil days
Bite wound or fight wound abscesses	✓	✓	✓	Benefit Limit	21 days
Bone fracture	✓	✓	✓	Benefit Limit	21 days
Burn or Electrocution	✓	✓	✓	Benefit Limit	Nil days
Embedded grass seed	✓	✓	✓	Benefit Limit	21 days
Gastric dilation-volvulus	✓	✓	✓	Benefit Limit	21 days
Heat Stroke	✓	✓	✓	Benefit Limit	21 days
Ingestion of a Foreign Object	✓ 1PPPPP~	✓ 1PPPPP~	✓ 1PPPPP~	Benefit Limit	21 days
Ingestion of a poisonous substance resulting in toxicity treatment	✓	✓	✓	Benefit Limit	21 days
Lacerations or abrasion of tissue, skin or mucous membrane due to extreme violence	✓	✓	✓	Benefit Limit	21 days
Motor Vehicle Accident	✓	✓	✓	Benefit Limit	Nil days
Snake Bite toxicity	✓	✓	✓	Benefit Limit	Nil days
Tick Paralysis	✓ \$2,500	✓ \$2,500	✓ \$2,500	Sublimit	21 days
Torn nail	✓	✓	✓	Benefit Limit	21 days
Traumatic ligament or tendon injury other than cruciate ligament condition	✓	✓	✓	Benefit Limit	21 days
Unspecified Accident	✓	✓	✓	Benefit Limit	21 days
Illness					
Cancer	✓	✓	✓	Benefit Limit	21 days
Cruciate Ligament Condition	✓ \$3,000	✓ \$3,000	✓ \$3,500	Sublimit	6 months
Joint Dysplasia	✓	✓	✓	Benefit Limit	21 days
Joint Luxation	✓	✓	✓	Benefit Limit	21 days
Adrenal Conditions	✗	✓	✓	Benefit Limit	21 days
Arthritis	✗	✓	✓	Benefit Limit	21 days
Cherry Eye	✗	✓	✓	Benefit Limit	21 days
Diabetes	✗	✓	✓	Benefit Limit	21 days
Ear Conditions	✗	✓	✓	Benefit Limit	21 days
Entropion or Ectropion	✗	✓	✓	Benefit Limit	21 days
Epilepsy	✗	✓	✓	Benefit Limit	21 days
Eye Conditions – Other	✗	✓	✓	Benefit Limit	21 days
Gastro Intestinal Conditions	✗	✓	✓	Benefit Limit	21 days
Heart Conditions	✗	✓	✓	Benefit Limit	21 days
Intervertebral Disc Disease (IVDD)	✗	✓	✓	Benefit Limit	21 days
Lumps, Growths & Cyst Removal	✗	✓	✓	Benefit Limit	21 days
Non-Diabetic Cataract	✗	✓	✓	Benefit Limit	21 days
Preventable Conditions Coverage Extension	✗	✓	✓	Benefit Limit	21 days
Skin Conditions	✗	✓	✓	Benefit Limit	21 days
Anal Gland Rupture	✗	✗	✓	Benefit Limit	21 days
Brachycephalic Obstructive Airway Syndrome (BOAS)	✗	✗	✓	Benefit Limit	21 days
Feline Immunodeficiency Virus (FIV)	✗	✗	✓	Benefit Limit	21 days
Hernia	✗	✗	✓	Benefit Limit	21 days
Immune mediated Blood Disease	✗	✗	✓	Benefit Limit	21 days
Osteochondritis Dissecans (OCD)	✗	✗	✓	Benefit Limit	21 days
Pancreatitis	✗	✗	✓	Benefit Limit	21 days
Pneumonia	✗	✗	✓	Benefit Limit	21 days
Thromboembolic Disease	✗	✗	✓	Benefit Limit	21 days
Triaditis	✗	✗	✓	Benefit Limit	21 days
Urinary Tract Infections, Disease and Obstructions	✗	✗	✓	Benefit Limit	21 days
Vestibular Disease	✗	✗	✓	Benefit Limit	21 days
Unspecified Extended Illness	✗	✗	✓	Benefit Limit	21 days
Essential Euthanasia	✓ \$500	✓ \$500	✓ \$500	Sublimit	Nil
*Routine Care (optional benefit for Comprehensive & Premium)		Routine Care Lite	Routine Care Plus	Sublimit	Waiting Period
Routine Care Total Benefit Limit		✓ \$150	✓ \$250	Up to \$250	Nil
Consultation		✓ \$80	✓ \$80	\$80	Nil
Vaccinations		✓ \$80	✓ \$80	\$80	Nil
Dental Check Up		✗	✓ \$80	\$80	Nil
Complementary/Alternative Therapy		✗	✓ \$80	\$80	Nil
Behavioural		✗	✓ \$80	\$80	Nil
*Dental (optional benefit)		Basic	Comprehensive	Premium	Sublimit
Dental Accident and Illness Benefit		✗	✗	✓ \$800	Sublimit
Excess					
Basic Excess		\$200	\$200	\$200	
Routine Care Excess		✗	Nil	Nil	
Dental Excess		✗	✗	\$200	

Note: Either of the Routine Care Lite and Routine Care Plus options can be chosen with the Comprehensive or Premium products.

*100% Benefit Level applicable to Routine Care and Dental benefits. ~1 per pet per policy period.