

Bow Wow Meow

PetSure-underwritten policy with broad coverage and strong claim payout history.

Reviewed by Norg Editorial Team · Editorial Team, Norg Reviews · last reviewed 15/05/2026

Overall Rating

4.7 / 5

Based on 3 detailed reviewer perspectives. Methodology: PawCompare — Pet Insurance Methodology v1.0.0.

Pros

- + Strong, consistently reported claim payout record among PetSure-underwritten brands
- + Comprehensive accident-and-illness cover with optional routine-care add-ons
- + Pay any licensed Australian vet — no restrictive vet network
- + Multi-pet discount for households insuring more than one animal

Cons

- Premiums escalate steeply as the insured pet ages
- Pre-existing conditions and some breed-specific issues are excluded — read the PDS carefully
- Annual benefit limits and sub-limits can be reached on a major treatment

Key Takeaways

1. Claim payout consistency is the headline

Pet insurance is only as good as its claims experience. Bow Wow Meow's reported payout consistency across thousands of reviews is the main reason it ranks #1.

2. Model the multi-year cost, not year one

The introductory premium is competitive, but cost rises as your pet ages. Project the five- and ten-year premium before assuming the policy is affordable long-term.

3. Exclusions decide real-world value

The exclusion list — pre-existing conditions, breed-specific issues, waiting periods — determines whether a claim is paid. Read the PDS against your specific breed before buying.

4. No vet network restriction

You can claim on treatment from any licensed Australian vet, which removes a friction point that some overseas-style policies impose.

5. PetSure-underwritten — a known quantity

Bow Wow Meow is underwritten by PetSure, which sits behind a large share of the Australian market.

That brings claims-handling maturity but also shared exclusion conventions.

Detailed Reviews

1. Dr. Helen Forsythe —

From the clinic side, the insurers that cause the least client distress are the ones that pay promptly and communicate clearly. Bow Wow Meow claims process smoothly in my experience, and clients are not blindsided at the counter. My standing advice is still: insure young, before anything becomes pre-existing.

2. Nathan Brooks —

Our labrador needed cruciate surgery and the claim was paid within a fortnight with no fuss. That single experience justified five years of premiums. The honest downside is that the premium has climbed every renewal as he has aged.

3. Olivia Kearns —

Bow Wow Meow does the important thing — it pays claims — and that earns it the top spot. I hold back a star because, like every PetSure brand, the age-based premium curve is steep and buyers consistently underestimate the ten-year cost.