



## Position Statement on Veterinary Insurance for Working Animals

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## Introduction

The Working Animal Federation of Australia (WAFA) strongly advocates for veterinary insurance as a vital component of responsible care for working animals. Veterinary insurance provides financial security and ensures that working animals can access timely and high-quality veterinary care without compromise.

Working animals dedicate their lives to serving humans, often performing physically and mentally demanding roles. Their health and welfare are paramount, and unforeseen medical emergencies or ongoing care for chronic conditions can result in significant expenses. Veterinary insurance alleviates the financial burden on handlers and owners, enabling better outcomes for the animals.

## Benefits of Veterinary Insurance

1. Access to Comprehensive Care:
  - Insurance allows for timely access to diagnostic procedures, treatments, surgeries, and medications, ensuring optimal health and well-being.
2. Emergency Preparedness:
  - In the event of an accident, illness, or injury, insurance can cover the high costs of emergency veterinary care, reducing delays in treatment.
3. Financial Security:
  - Veterinary insurance mitigates the financial impact of unexpected medical expenses, providing peace of mind to handlers and owners.
4. Support for Preventive Care:
  - Many insurance policies cover preventive services such as vaccinations, parasite control, dental cleanings, and health check-ups, promoting proactive animal health management.
5. Enhanced Longevity and Performance:
  - Animals that receive timely and adequate care are healthier, happier, and able to perform their roles effectively for longer periods.

## Selecting an Insurance Policy

- **Comprehensive Coverage:** Select policies that cover a wide range of services, including accidents, illnesses, diagnostics, surgeries, and ongoing treatment for chronic conditions.
- **Preventive Care Options:** Consider policies that include preventive care coverage for routine veterinary services.
- **Customised Plans:** Tailor insurance coverage to the specific needs of the working animal, considering their species, role, age, and potential health risks.

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|-----------------------------------------|------------------------------|---------|------|
| Document Name:                          | PS-005- Veterinary Insurance | Page:   | 2    |
| Working Animals Federation of Australia |                              | Version | V1.0 |

- **Specialist and Alternative Care:** Look for policies that cover access to veterinary specialists, rehabilitation, and complementary therapies, such as physiotherapy or hydrotherapy.

### **Special Considerations**

- Animals with pre-existing conditions may require specialized policies or financial planning for their unique medical needs.
- Self-insurance, where owners set aside a dedicated fund for veterinary expenses, may be considered as an alternative but should be carefully planned to ensure adequate coverage for emergencies.
- Insurance options should be regularly reviewed to ensure they meet the changing needs of the working animal throughout their lifespan.

WAFA believes that veterinary insurance is a proactive and responsible measure to ensure that working animals receive the care they need when they need it. By prioritising their health and welfare, we honour the dedication and service they provide to society.

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### **Document Control**

| Version | Date       | Author     | Change Description | Approved By |
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| V1.0    | 23/07/2025 | V. Solomon | Initial            | C.Williams  |

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|-----------------------------------------|------------------------------|---------|------|
| Document Name:                          | PS-005- Veterinary Insurance | Page:   | 3    |
| Working Animals Federation of Australia |                              | Version | V1.0 |