



THE SIMPLE GUIDE TO YOUR PET INSURANCE POLICY

Here is everything you need to know about your pet's insurance policy and cover.

This is your go-to guide to understanding the basics of insuring your pet – it's important - so make sure you read and understand all of it.

We want to make pet insurance easy to understand, easy to apply and easy to use for you.

If something doesn't make sense - ask us! If there's anything we are more passionate about than insurance - it's you!

FYI - For a more indepth document (the fine print), have a look at our legal docs on our site, as well as our Policy Schedule doc here

“Policy Schedule”: means your insurance contract and schedule and your disclosures and terms and conditions for this policy - so really all legal stuffs including the fine print - a must read then!



VET VISITS

WHAT YOU ARE COVERED FOR: ✓

- 4 visits to your vet each year
- These include - Consultations, radiology (x-rays), pathology (blood tests) and minor dental procedures

FYI - Vet visits that take place in the space of 14 days for the same issue (e.g. If your pet has a tummy bug that doesn't go away) will be covered as 1 claim.

WHAT YOU ARE NOT COVERED FOR: ✗

- The special diet food your vet said your pet has to have (prescribed food)
- Cosmetic procedures - Tail docking, dewclaw removal, skinfold resection or ear cropping
- If your pet is obese
- If your pet is having issues with their behaviour
- Breeding and birth problems (and anything related to these)
- Immunotherapy and cell-replacement therapies (stem cell therapy)
- Fancy treatments such as acupuncture, rehabilitation therapy, physiotherapy, hydrotherapy

****NB: Please refer to your Policy Schedule for a detailed list of General Exclusions****



ROUTINE CARE

WHAT YOU ARE COVERED FOR: ✓

- Sterilisation
- Consultations for and/or vaccinations, deworming, flea control
- Anal gland expression
- Teeth scaling and polishing - Give us a smile!

WHAT YOU ARE NOT COVERED FOR: ✗

- Glitz and glam - Accessories like food, beds, toys, leashes, etc.
- Routine Care Plus (unless below option selected)



ROUTINE CARE PLUS

You may add another Routine care in addition to the cover you have for an extra contribution. Please refer to your Policy Schedule to explain the details.



KENNEL

WHAT YOU ARE COVERED FOR: ✓

- When you are unable to take care of your pet due to your unexpected hospitalisation that wasn't your fault.

WHAT YOU ARE NOT COVERED FOR: ✗

- Hospitalisation that was your fault - due to alcoholism, drug abuse or addiction, attempted suicide or self-inflicted injuries.



ACCIDENT

SAY WHAT?

Accidents are the stuff you didn't see coming - when your pet is involved in an accident, for example - gets hit by a car and requires you to immediately rush him or her to the vet.

To be considered an accident, it needs to have resulted in an injury (bruises, scrapes and other bodily harm). Accidents do not include issues that have developed over time such as bone issues or sores on the pet's body.

WHAT YOU ARE COVERED FOR: ✓

- Things you can't predict - like burns or electrocution, car accidents, falls from a height, actions of another animal, poisoning, near drowning or embedded foreign bodies - when Bruno swallows a rock or something - The removal of gastric foreign bodies is limited to 1 per pet per year
- Trauma that results in fractured bones, lacerations, abrasions, punctures or wounds, gastric torsion (twisting of the stomach)
- Burial/cremation/euthanasia cover included for up to R1500

WHAT YOU ARE NOT COVERED FOR: ✗

- Ligament injuries because of a degenerative (gets worse over time) disorder and/or congenital (born with this condition) or hereditary (inherited from parents) conditions - please note that even if you did not know your pet had one of these conditions, they will still not be covered under accident cover.

THIS BIT'S IMPORTANT

WAITING PERIODS AND EXCESSES

COVER TYPE	WAITING PERIOD	EXCLUSIONS	EXCESSES
Vet Visits	30 days (14 days between vet visits)	No over the counter medicine, Prescription food Tail docking, dewclaw removal, skinfold resection or ear cropping, dental scaling	None
Routine Care	30 days	No over the counter medicine, Costs for pet accessories such as food, beds, toys, leashes, grooming etc.	None
Accident in Hospital	Immediately subject exclusions	Pre-existing Congenital and Hereditary 12-month exclusions for certain conditions for dogs and cats.	An excess of 25 % of the claim = first 6 months. An excess of 10 % of the claim = from month 7 and thereafter. Minimum excess R500.00.
Both Illness and Accident in Hospital Cover	Months 0 - 3 : No Cover	Cruciate ligament repairs, hip replacements, intervertebral disc and luxating patella	Months 4 - 6 : 25% of the total account subject to the event limit up to a maximum of R4000.00 Months 7 - 12 : 50% of the total account up to a maximum of R8000.00
<ul style="list-style-type: none"> • Above table subject to special conditions and general exclusions. 			

SAY WHAT?

A limit is the maximum amount of money we will pay you for a claim.



ILLNESS

SAY WHAT?

An illness is an issue (disease or sickness) that started after your cover began. If your pet's illness comes back in a 6 month period, then it will be covered as part of the initial illness claim and of course, is under your cover limit (the amount we pay for).

WHAT YOU ARE COVERED FOR: ✓

- Treatment that needs an overnight stay or surgery (this overnight stay needs to be suggested by your vet and not something you think is a good idea)
- Burial/cremation/euthanasia cover included for up to R1500

WHAT YOU ARE NOT COVERED FOR: ✗

- Dentistry or teeth related treatment/procedures
- Conditions that result from not vaccinating your pet
- Pregnancy and related conditions



WAITING PERIODS

SAY WHAT?

During this time you cannot claim.

A waiting period starts as soon as you take out your policy and is the amount of days that has to pass before you can claim.

1. Vet visits: 30 days (14 day waiting period in between vet visits)
2. Routine Care: 30 days
3. Kennel Cover: 3 months
4. Accident Cover: None
5. Illness Cover: 3 months

THIS BIT'S IMPORTANT FOR ILLNESS COVER

THE BELOW CONDITIONS ARE NOT COVERED FOR THE FIRST 12 MONTHS: X

DOGS: X

- Congenital (disease your pet is born with), Hereditary (inherited condition from parents) Pre-existing (existed before your policy started) conditions and Spaying/Neutering indicated due to a specific medical condition
- Addison's disease, Diabetes, Arthritis, Heart/Kidney disease
- Treatment for bladder stones
- Liver/Pancreas disease, Skin conditions, Tumours/masses (growths)
- Eye surgery, Back/spinal/vertebral/disc conditions
- Hip/femoral head, knee, elbow, shoulder and/or ligament surgery (also limited to 1 event per year)

CATS: X

- Congenital, Hereditary Pre-existing conditions and Spaying/Neutering indicated due to a specific medical condition
- Bladder stones, Bladder surgery, Diabetes, Hyperthyroidism
- Pancreatitis, Renal failure, Tumours/masses (growths), Lymphoma, Eye surgery