

Your Pet Insurance Policy Wording

To be read in conjunction with your policy schedule, this may contain additional terms and conditions. Please note that this wording details all three cover options, namely, Option 1, Option 2 and Accident Only cover. Please refer to the relevant section for your pet's cover as detailed in the policy schedule.

Helpful Definitions

Accident	A bodily injury which is an unexpected incident resulting in injury to your pet. Such incident is not deliberate.
Behavioural Condition	Any changes to your pet's normal behaviour, resulting from a mental or emotional disorder which is diagnosed by a Vet.
Clinical Signs	Changes in your pet's normal healthy state, its bodily functions or behaviour.
Co Payment period	This starts on day 31 of a new policy or add on pet, up to and including day 60. Should any condition show signs or symptoms, or be first treated within this period, as well as any continuation treatment for this condition (after this co-payment period), the claim will be paid up to 50% of the normal benefit granted per claim and will carry the normal standard excess.
Complementary Treatment	Any treatment not forming part of normal mainstream veterinary treatment, including but not limited to, acupuncture, physiotherapy, homeopathy, hydrotherapy, rehabilitation care, gold bead implants, floatation devices, life jackets, carts, harnesses, etc.
Chronic	Any condition which requires treatment or medication for a period of longer than 3 months (not limited to 3 consecutive months). Chronic plans will be approved based on the recommendation from the treating Vet and will be subject to an additional premium increase and is deducted from your annual policy limit of R40 000. All chronic plans will carry a maximum claimable amount of R10 000 per pet per policy year.

Diagnosics	A diagnostic test or procedure is an examination to identify specific areas of weakness or in order determine a condition, disease or illness (including but not limited to specialist referrals, further workups, blood tests, MRI / CT scans, radiographs etcetera).
Disclosure	You agree to fully disclose and declare any and all information of material fact related to your pet's state of health or condition at the time of signing up for cover. This would include disclosing any treatment and/or investigation that your pet has had in the past, even if they have recovered fully. Failure to do so could result in cancellation of your policy due to non-disclosure.
Excess	You are responsible for the first amount payable in respect of each and every loss in terms of section 1A. This first amount payable (policy excess) is 18% of the claimable amount, with a minimum of R250 . Continuation treatment of the same condition within 30 days will carry an excess of 18% . All claims after 30 days, including claims for the same condition are treated as new claims. Any dental benefit on Option 2 carries an excess of 20% with a minimum of R500 . Variance to excess is stated on the policy schedule.
Exclusions	An exclusion refers to anything that will not be covered under this policy, including but not limited to surgeries, treatments and/or medication. Your exclusions will be stated on your policy schedule.
Family	Your husband, wife, civil partner, life partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.
Home	The place in the Republic of South Africa where you normally reside.
Illness	Any changes to a normal healthy state, sickness, disease, defects and abnormalities.
Injury	A physical injury or trauma caused by an accident. Not an injury or trauma that occurs over time.

Lameness	Is a clinical sign of a disorder that results in a disturbance in the gait and the ability to move the body about, typically in response to pain, injury, or abnormal anatomy. An abnormal gait or stance of an animal that is the result of dysfunction of the locomotor system.
No claims period	This is the first 30 days from the date of inception of this policy or add on pet.
Pre-existing condition	Any illness or injury that happened or first showed clinical signs prior to or within the first 30 days of inception for said pet's policy of insurance, or within any specified waiting period, including any condition related to or forming part thereof. This is in addition to any exclusion(s) stated on your policy schedule.
Policy Annual Maximum limit	This is the maximum amount claimable per pet per policy year, unless specifically noted otherwise (also known as an upper limit).
Policy year	From the inception of the policy up until the 30 th April at each year, thereafter from the 1st of May to the 30 th of April each year. For annual policies this will be a twelve-month period from the date of inception of the policy or pet.
P.uma	Pet Underwriting Managing Agency (Pty) Ltd
Renewal	Your policy terms and conditions are reviewed each year and you will be advised of changes and price adjustments 30 days prior to the changes being implemented. For monthly policies this date is 1st May of each year . For annual policies, this is the anniversary date of your policy or pet.
Stale claims period	There is no claim unless full details of the claim are received in writing within 60 days after an event (the first day being the date of treatment on the invoice being claimed, i.e. each treatment date cannot be older than 60 days) and such event gives rise to a claim in terms of this policy.
Supplements	A product administered orally or topically to enhance your pet's health or in support of a medical condition prescribed or recommended by your Vet.

Top Dog/Top Cat	Extra benefit that can be purchased at an additional premium of R60 per month, per pet. MediPet will provide R1000 that may be used for vaccinations, tick and flea control, sterilisation, deworming and microchipping. A waiting period of three months will be applicable before the benefit becomes available. The benefit may not be cancelled within the policy year. Should you cancel the benefit, P.uma will clawback the amount paid towards the benefit.
Vet	Registered Veterinarian
Veterinary Fee	Monthly or annual fee charged per policy by MediPet to cover the cost of a qualified Veterinary nurse and Vet, employed full time to assist with veterinary histories, chronic plan recommendations and claims motivation to the underwriter.
Veterinary Costs	The amount Vets in general or referral practice usually charge.
Veterinary treatment	Any examination, consultation, advice, tests, X-rays, legally prescribed medication, surgery and nursing required to treat an illness, injury or accident, provided by a Vet, a Veterinary nurse or another member of the Veterinary practice under the supervision of the Vet. This includes physiotherapy and treatment of a behavioural illness provided it is carried out by the qualified and professionally registered persons. These qualifications are subject to P.uma's approval.
Waiting period	A waiting period applied to specific conditions as listed in the policy schedule. No claims for the condition/s will be paid during this specified period and should the condition show clinical signs or symptoms within this period the condition/s could be deemed pre-existing and excluded from cover as defined under pre-existing condition.
You, Your	The person named on the policy document.
Your pet	Any dog or cat named on the policy schedule.

GENERAL CONDITIONS APPLICABLE TO ALL OPTIONS

(Option 1, Option 2 and Accident)

1. Throughout the policy year you must take all reasonable steps to maintain your pet's health and to prevent injury, illness and loss.
2. You must arrange and pay for your pet to have a yearly check-up, annual vaccinations and any treatment normally recommended by a Vet to prevent illness or injury.

You must arrange for your pet to be kept vaccinated against the following:

Dogs: Distemper, adenovirus infections, parvovirus and rabies. This will be under direction of your Veterinary Practices protocol dependent on the area you reside in RSA.

Cats: Feline infections enteritis (panleukopaenia), feline herpesvirus, feline calicivirus and rabies. This will be under direction of your Veterinary Practice's protocol and dependent on the area you reside in RSA.

3. If, when you claim, there is any other insurance under which you are entitled to an indemnity; we will only pay a proportionate share of the claim. You must tell us the name and address of the other insurance company and your policy number with them. If you have any legal rights against another person in relation to a claim, we may take legal action against them in your name at our expense. You must assist us all you can and provide any documents requested.
4. Your pet is only covered under this policy if you pay the premium. If you pay your premium monthly and miss an instalment you must pay the full outstanding amount within 15 days of the date the instalment was due to be paid. If we do not receive your payment within 15 days of the date the premium was due, your insurance will automatically lapse. You should contact MediPet within that period to obtain the relevant banking details necessary to transfer your outstanding premium via email (info@medipet.co.za or by telephone on 021 701 2023). Kindly note that in order to allocate funds correctly you will be sent banking details and necessary reference numbers for the proof of payment. This needs to be strictly adhered to in order to allow MediPet to allocate the funds to your policy prior to the next debit run.

If you have paid the annual premium and your pet has gone missing or passed away, you will be entitled to a refund of premium for the unexpired period. In other words, a prorata amount.

5. You agree that any Vet has your permission to release any information we ask for about your pet. If the Vet makes a charge for this, you are responsible for such charge.
6. If the veterinary fees and complementary treatment fees (including treatment for behavioural issues) being charged are higher than the fees usually charged by a general or referral practice, we reserve the right to request a second opinion from a Vet of our choice. If the Vet we choose does not agree with the veterinary fees charged we may at our discretion pay only the veterinary fees usually charged by a general or referral practice in a similar area.
7. If we consider the veterinary treatment or complementary treatment (including treatment for behavioural issues) you are being charged for as being excessive compared with the costs of treatment that is normally recommended to treat the same illness, injury, accident or condition, we may at our discretion limit payment of benefits to such amount necessary to treat the injury, illness, accident or condition, as advised by the Vet from whom we have requested the second opinion.
8. We will not guarantee verbally on the phone whether a claim for an incident is covered. We will let you have our decision in writing.
9. You must arrange for a Vet to examine and treat your pet as soon as possible after it shows clinical signs of an injury, an illness or an accident.
10. We strongly advise that you have your pet micro-chipped and it is the owner's responsibility to keep their information up to date with the microchip company.
11. In such circumstances that we call for further information from your attending Veterinarian, if there are any pre-existing conditions or symptoms present, this can limit your cover and extend the co-payment period if this is delayed or withheld. MediPet reserves the right to contact the treating Vet in order to obtain a history for the pet. Should it be found that there are pre-existing conditions or symptoms listed on the history, new underwriting terms will be noted for the policy. Should you not accept the new terms, the policy will be cancelled.

GENERAL POLICY EXCLUSIONS

The following exclusions apply to **ALL** sections of the policy
(Option 1, Option 2 and Accident)

1. The policy will not apply to any pet less than 6 weeks old.
2. Dogs used commercially for guarding, track racing or coursing.
3. Any amount if you break the RSA laws/ regulations relating to animal health or importation.
4. Any amount if your pet is confiscated or destroyed by government or public authorities, or under the Animals Act.
5. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
6. Any amount resulting from a disease transmitted from animals to humans.
7. Any treatment given outside of RSA will not be covered.
8. Any dog not vaccinated against rabies, distemper, parainfluenza and parvovirus, and any cat not vaccinated against rabies, feline infectious enteritis (panleukopaenia), calicivirus and cat flu.
9. Any journey you take your pet on against a Vet's advice.
10. Any injury caused by abuse or negligence. MediPet will report all abuse to the S.P.C.A.
11. All other treatments that are in excess of the allowed **R40 000** Policy Maximum Annual Limit

FRAUD

Fraud increases your premium and the premiums of all policy holders. If you:

1. Provide us with false information, or
2. Make a false or exaggerated claim with us, or
3. Make any claim with us which involves your dishonesty.

We will not pay your claim, we will not pay any future claim, and we will declare the policy void and be entitled to recover from you any amount of any claim already paid by us.

CANCELLATION OF COVER

This contract gives you a cooling off period. If after receiving your policy document and full policy Terms and Conditions you are not happy, you have 14 days during which you can cancel the policy and such cancellation will be from inception of the policy.

Thereafter this policy may be cancelled at any time by either party giving a calendar months' notice. This means that if you cancel your policy in the middle of the month, the policy will be cancelled at the end of the next month [and your last premium is due].

You are required to give written notice and cancellations are processed as at the end of each month. Should you pay your monthly premium via debit order and the debit order collection is unsuccessful the following will apply:

1. No authority to debit – immediate cancellation back dated to last successful collection.
2. First unpaid not due to above reason – resubmission of outstanding premium or double collection on the next debit order date.
3. Second consecutive unpaid debit order other than for reason in 1 above, immediate cancellation backdated to last successful collection.

CORRESPONDENCE

You are responsible for keeping all your contact details up to date. MediPet cannot be held liable for communication not received due to information (email address / banking details / contact numbers / physical address etc) being out-dated. All requests must be in writing, no personal information will be changed without written instruction.

Our preferred method of correspondence is via e-mail, should we not have an email address on record for you, we will contact you via post.

Should an email be returned as undelivered for any reason, we will attempt to contact you via the other details you have provided to us. If our correspondence has not been returned, we deem it received by yourself.

MEDIPET OPTION 1 SPECIFIC

Excluded from Option 1

1. Dental cover
2. Death benefit
3. Prescription diets

MEDIPET OPTION 2 SPECIFIC

Additional Cover Included within Option 2 Only

Accidental injuries are not subject to the **30-day waiting period**. Accidents are covered from the date of inception of the policy.

1. **ONE** dental procedure per policy year. The excess is 20% of the claim, with a minimum of R500, **WHICHEVER IS THE GREATER**, subject to a 4 (four) month waiting period.
2. Death benefit of **R1000** per dog and **R500** per cat is included. Such benefit applies to insured animals that are on cover for longer than 6 months AND the death is not as a result of any excluded or pre-existing condition.
3. Prescription diet subsidised at **R150** pm for 6 months, per policy year, subject to a 4 (four) month waiting period.

APPLICABLE TO BOTH OPTION 1 AND OPTION 2:

SECTION 1A- VETERINARY TREATMENT

What are you covered for

In return for paying your premium we, Renasa Insurance Co (Pty) Ltd, will cover your pet detailed in the attached policy schedule, within South Africa for the cost of veterinary fees necessarily incurred for veterinary treatment your pet receives during the policy year to treat illness, and/or an injury as the result of an accident with an upper limit of **R40 000** per pet per policy year.

Accidental injuries are not subject to the 30 day waiting period. Accidents are covered from the date of inception.

Newly adopted pets without a vet record of past illnesses and accidents are temporarily offered limited coverage for the first 6 months of maximum **R3 000** towards illnesses. Accident coverage will not be not affected. Normal coverage will resume after this temporary period.

Please note the following criteria are applicable:

The company's liability is limited to a maximum of **ONE** of the following per pet per policy year:

1. Cruciate ligament surgery
2. Hip surgery
3. Luxating patella surgery
4. Foreign body ingestion surgery
5. Shoulder surgery
6. Elbow surgery

Should your pet require further surgery emanating from any one of the above conditions the insured is responsible for a **50% co-payment** of all surgeries within the same policy year.

A waiting period of **6 months from inception** is applicable to all treatment and surgery for conditions affecting the following:

1. Knees
2. Hips
3. Elbows and Shoulders
4. Eyes
5. Respiratory system
6. Spine

Should you sign your pet up within the first 4 (four) months after his/her birth, a motivation and preapproval request may be submitted in order to consider full or part payment for one of the abovementioned surgeries.

It is important to note that all diagnostics within this six-month waiting period will be limited to R5 000 cover per pet per policy year.

Should your pet have an exclusion placed on cover on one body PART/ LIMB for any one of the above conditions, then the alternate side will have a 6 month no claims period, and if the condition then manifests within the no claims period, that condition will be excluded from cover.

You are NOT covered for

1. The cost of treatment for:
 - a. Any injury, illness that happened or first showed clinical signs before the inception of this policy or within the first 30 days from the inception of this policy; or
 - b. Any illness or lameness that happened or first showed clinical signs either before the inception of this policy or within the first 30 days from the inception of this policy.
 - c. Any consequential costs incurred as a direct result of the identified pre-existing condition referred to in a above.
 - d. 50% of all claims within the **co-payment** period. (See page 1)
 - e. 50% of any continuation treatment incurred for the treatment of the condition referred to in c above.
2. Routine care and preventative treatment (unless you have purchased the Top Dog/Top Cat option for an additional premium).
3. Elective procedures and any subsequent medical costs related thereto.
4. Elective euthanasia is specifically excluded.

5. Cost of vaccinations, spaying and castration except the cost of treating any complications arising from these procedures. Whether elective or non-elective, or where it is recommended as treatment for a condition, the routine cost of a spay or neuter will be deducted from the total invoice (Unless you have purchased the TopPet option for an additional premium). **MediPet strongly supports the sterilization of cats and dogs.**
6. Any treatment in connection with pregnancy or giving birth including breeding, artificial insemination and mating, or conditions arising therefrom.
7. The cost of treating any injury or illness deliberately caused by you or a member of your immediate family or staff members.
8. The cost of house calls, except in such circumstances where a qualified Vet confirms that moving your pet would be detrimental to your pet's health.
9. Additional costs for treating your pet outside usual surgery hours- cover can apply in such circumstances provided a qualified Vet confirms an emergency consultation is a necessity.
10. The cost of hospitalisation unless a qualified Vet confirms it is essential.
11. The cost of treatment for a behavioural condition subject to the ceiling of R4 000.00 for the duration of the cover.
12. The cost of any form of housing, including cages.
13. The cost of bathing, grooming or de-matting your pet unless prior written approval has been given by P.UMA, via MediPet.
14. The cost of dental treatment in terms of **Option 1** Policyholders only. The full cost of dental procedure will be deducted from the invoice should it be billed in conjunction with another procedure.
15. The cost of post mortem examination.
16. The cost of transplant surgery, including any pre and post-operative care.
17. The cost of any treatment if a claim has not been submitted within the prescribed 60 days of your pet having received treatment (day 1 being the first day of treatment).
18. Consequential loss of any kind.
19. The cost of cremation or burial.
20. The cost of treatment, including medication, for any chronic condition not specifically **PRE-AUTHORISED** by P.UMA in writing. **NOTE: All pre-approved chronic plans will carry an additional premium for the duration of the chronic plan.**
21. The cost of replacing your pet in the event of death due to any circumstances.
22. The cost of any specialised prescription food as maintenance for a specific condition, In terms of Option 1 Policyholders.

HOW TO CLAIM

In the event of a claim in terms of this policy, you must do the following:

Within **60 days** (the first day being the date of treatment on the invoice being claimed, i.e. each treatment date cannot be older than 60 days) send us the fully completed claim form together with

the detailed invoices and any other relevant information setting out the specific costs involved for each procedure.

COMPLEMENTARY TREATMENT

Complementary treatment is deemed as:

Any treatment not forming part of normal mainstream veterinary treatment, including but not limited to acupuncture, physiotherapy, homeopathy, hydrotherapy, rehabilitation care, gold bead implants, floatation devices, life jackets, carts, harnesses, etc. could be included in the complementary cover subject to motivation and underwriter's acceptance and approval only.

What are you covered for:

Cover for any complementary treatment is included with the prior written consent of P.UMA only via MediPet and shall be limited to **R5 000** per pet per policy year. This amount is deductible from your Annual Policy Limit and carries no excess.

SUPPLEMENTS

Supplements shall be limited to **R2 000** per pet per policy year. This amount is deductible from your Annual Policy Limit and carries no excess.

BEHAVIOURAL TREATMENT

Costs of treatment for behavioural conditions shall be limited to **R4 000** for the lifetime of your pet, and is subject to prior written approval by P.UMA, via MediPet, and rendered by approved therapists only. This amount is deductible from Annual Policy Limit and carries no excess.

BOARDING FEES

If incapacitated (physical or mental inability to do something to manage one's affairs) and you are unable to care for your pet, we will pay the cost of the boarding of your pet at a licensed kennel or cattery or towards the cost of someone who does not live with you looking after your pet. Cover is limited to **R500** per cat per policy year and **R1 000** per dog per policy year. This amount is deductible from your Annual Policy Limit and carries no excess.

ADVERTISING

If your pet is stolen or goes missing during the policy year, we will pay the cost of advertising up to R250 per year. This amount is deductible from Annual Policy Limit and carries no excess.

THEFT

We will pay **R1 000** in the event that your dog is stolen or goes missing and is not FOUND, or does not return within 45 days. This amount is deductible from Annual Policy Limit and carries no excess.

SPECIAL CONDITIONS THAT APPLY TO THIS SECTION

If your dog is found or returned, you must repay the full amount.

As soon as it is reasonable to assume that your pet is missing you must:

1. Inform all vet practises and local rescue centres within a reasonable distance of the area where your pet was last seen within 5 days of your pet going missing.
2. If your pet is a dog you must tell the police and ask for the crime reference number or written confirmation of your report. If your pet has not been found within 45 days, please fully complete a claim form and return it to us as soon as possible.

MEDIPET TOP DOG / TOP CAT PACKAGE

MediPet Top Dog/Top Cat package is an add on benefit to contribute towards the cost of maintaining your pets health on an annual basis. For **R60** a month your pet will receive a maximum contribution of R1 000 (in total) per annum towards the following:

As listed:

1. Vaccinations
2. Deworming
3. Sterilisation
4. Microchipping
5. Tick and flea control

The TopPet package can be purchased (at the additional cost of R60.00 per pet per month) with Option 1, Option 2 or the Accident Only policy. There will be no excess payable for this benefit. There will be no discounted rate for additional pets.

A waiting period of **three months** will be applicable before the benefit becomes available to use. The benefit may not be cancelled within the policy year. Should you cancel the benefit, P.uma will clawback the amount paid towards the benefit.

MEDIPET ACCIDENT ONLY POLICY SPECIFIC

This policy is underwritten by RENASA INSURANCE COMPANY LTD. and administered by PET UNDERWRITING MANAGING AGENCY PTY LTD (P.U.M.A) and is offered through MediPet Animal Health Insurance (Pty) Ltd. In return for paying your premium, RENASA INSURANCE COMPANY LTD. will cover the pet dog or cat named in the overleaf policy schedule for up to **R25 000** per pet per policy year of the cost of fees incurred as the result of veterinary treatments for injuries resulting from an accident.

For the purposes of this policy, an accident must be a direct consequence of at least one of the following:

1. A motor vehicle accident
2. A burn or electrocution
3. A fall from an elevated position
4. A near drowning
5. The actions of another animal
6. A swallowed or embedded foreign object requiring surgical or endoscopic removal
7. A snake bite
8. An allergic reaction to an insect bite other than tick or flea bites.
9. Billiary (tick bite fever) is covered as an accident
10. Accidental poisoning

Or otherwise result in:

11. A fractured bone
12. A puncture wound
13. A traumatic ligament or tendon injury
14. Lacerations, abrasions or wounds
15. A Gastric torsion (Gastric dilation volvulus)

The following are **NOT** covered under this Accident Only policy:

1. Any sickness, disease, infection or any change in a pet's health which is not caused by an accidental injury.
2. Any invoices submitted more than 60 days after the date of treatment.
3. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.

4. Any treatment by person/s not registered with the South African Veterinary Council.
5. Any allergic reaction to a vaccine or medication.
6. Any surgical items that can be used more than once. These are non-chargeable items.
7. The costs of any prosthesis, implants or transplantation

General conditions

1. You are responsible for the first 10% for every claim with a minimum of R150 per incident.
2. This policy will only apply to the treatment of the pet dog or cat named on the policy schedule.
3. To be covered as an accidental injury, any diagnosis must be made within 48 hours of the time of the accident.
4. P.UMA reserves the right to request a second opinion from a Vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser amount with the balance being for your account.
5. P.UMA reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective or likely to cause the pet undue distress.
6. All claims must be submitted to MediPet within 60 days of the date of treatment.
7. As the person responsible for the pet you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
8. If there is another insurance policy covering the same claim, only the rateable proportion of that claim will be paid in terms of this policy.
9. This policy may be terminated upon giving one month's written notice of cancellation and the cancellation shall be effective from the first day of the calendar month following the notice.