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**Authorised Financial Services Provider: No 32613**

## A Letter From MediPet

We are all about pets, & we value you tremendously, as an important part of our MediPet family.

Remember, MediPet stands for genuine, transparent, honest cover, for you. This document will show you how.

You chose MediPet for all the right reasons. Our vets manage your pet claims, we don't have sub-limits, we only do your pets, vets recommend us....we could go on.

Please read the below carefully & completely, along with your individual policy schedule. Together, they are a legal contract between you & the underwriter (Renasa). As your broker, we want you to make yourself familiar with all the ins & outs, the so-called t's & c's of your agreement with Renasa, so there are no surprises down the road. There will be no fine print, no hidden clauses with us. By the end of reading both documents, you will know exactly what cover you have, & don't have. This will help you make the best choice for your fur-mily. Clarity & answers on rights & responsibilities are detailed below. Together with all the information you disclosed on joining, this will set you on the right path to help manage the future unforeseen, often unbudgeted, vet costs for your furry friend.

Full disclosure by you is important. Not doing so could compromise your cover, & lead to cancellation later. It is always best to disclose as much as possible & to let us decide what is relevant.

MediPet may contact your treating vet in order to obtain a history of your pet. New underwriting terms may be added to your policy based on information your vet gives our in-house vet team processing each claim.

It is your responsibility to ensure that your premiums are paid on time & in full to keep your cover active. Any break in cover due to your premium payments not being made may affect the reinstatement of cover, future terms & conditions, & all claims.

And remember, every pet & their cover is evaluated on an individual case-by-case basis. (That's good news for everyone). We take the time to review, research & motivate to Renasa on your behalf using our vet expertise, one pet at a time.

This document covers the details of all our plans, not just the one you selected, so do keep that in mind when reading through it. If you have any questions – any at all – ask us. We've got the answers.

Thank you for being a part of the MediPet Family. We've got you covered.  
Your MediPet Team

**Right, let's go for a walk...**

## Your Pet Insurance Policy Wording

In return for paying a premium your insurer (Renasa Insurance Co (Pty) Ltd, the underwriter) agrees to cover your dog &/or cat named in your policy schedule for treatments deemed necessary by your vet due to accidents, illnesses, emergencies & injuries. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisations.

Please read your policy wording (this document) & your individual policy schedule carefully to ensure that they both meet your requirements. Together, they are a legal contract between you & the insurer. The proposal & declaration made by you (the policyholder) forms the basis of the contract between the insured (you) & the insurer.

Immediate notification should be given to MediPet of any changes which may affect the insurance provided by this policy.

## What Is Covered In This Policy Document

MediPet Lite Plan	1
MediPet Essential Plan	2
MediPet Ultimate360 Plan	4
MediPet Accident Plan	6
Waiting Periods For All Plans	8
Claim Excess Information For All Plans	9
Specific Surgery Info	10
Optional Add-Ons	10
Discounts	13
Adjustments & Renewals	14
General Conditions For All Plans	14
General Cover Exclusions	15
Terms & Conditions Applicable When You Want To Upgrade Or Downgrade Your Plan	17
How To Claim	17
Fraud	17
Cancelling Cover	17
Communication	18
Definitions	18

## MediPet Lite Plan (limited accident & illness cover):

### Who Can Join The Lite Plan

Everybody! All breeds, ages & sizes of domestic dogs & cats are welcome, including those with pre-existing conditions! There's no such thing as different premiums for different breeds, sizes, or so-called "body scores".

### What Your Pet Is Covered For On The Lite Plan

If you select the Lite plan, Renasa will cover the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet due to accidents, illnesses, emergencies & injuries, within an annual maximum of R40 000 per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisation.

You may submit up to 4 claims per policy year, with a maximum claimable amount of R13 760 per claim.

Under the Lite plan, a "claim" is counted as a treatment date. Should your pet be hospitalised overnight then it is still treated as one claim. Should your pet need to see a vet within 24 hours for the same condition, this will also be treated as the same claim. Prescribed & dispensed medication claims will be processed as the quantity needed for the month, as per prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

The waiting period on the Lite plan is [here](#).

The claim excess on the Lite plan is [here](#).

Add-ons available for the Lite plan are [here](#).

### What Benefits Your Pet Is Not Covered For On The Lite Plan

1. Routine care, including sterilisation. Whether elective, non-elective, or recommended as treatment for a condition, costs of sterilisation will be deducted from the total invoice if there is no routine care add-on. This does not include the cost of treating any complications arising from sterilisation. Routine care add-ons are available for these benefits. (MediPet strongly supports the sterilisation of cats & dogs).
2. Costs incurred before the time of Renasa accepting your cover.
3. Pre-existing conditions, unless you have elected to include pre-existing conditions in your cover.
4. The cost of any prescription food as maintenance for a specific condition. The Benefit Booster add-on is available for this additional benefit.
5. Dental procedures that are not as the result of an accident. Check out the "Definitions" section at the end of this document for what is defined as a "dental procedure as a result of an accident". The full cost of a dental procedure, including anesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure. Dental care benefits are available with a Benefit Booster add-on.
6. All boarding fees including emergency boarding. The Benefit Booster add-on is available for this additional benefit.
7. The cost of radiation or chemotherapy. The Benefit Booster add-on is available for this additional benefit.
8. Costs due to theft, including the advertising of a missing pet. The Benefit Booster add-on is available for this additional benefit.
9. Cremation benefit.

10. The cost of any treatment not forming part of normal mainstream vet treatment, referred to as “Holistic Wellness”. The Benefit Booster add-on is available for this additional benefit.
11. Supplements. The Benefit Booster add-on is available for this additional benefit.
12. The cost of treatment for a behavioural condition. The Benefit Booster add-on is available for this additional benefit.

## MediPet Essential Plan (comprehensive accident & illness cover):

### Who Can Join The Essential Plan

All breeds & sizes of domestic dogs & cats are welcome. Any dog under 9 years of age. (If your dog is between the ages of 8 & 9, a full vet history will be required). Cats of all ages are welcome. (If your cat is 9 years or older, a full vet history will be required). There's no such thing as different premiums for different breeds, sizes or so-called “body scores”.

If your pet was rescued in the last 6 months, & is over the age of 18 months upon joining, & no vet history is available, your pet will have a maximum of R3 000 towards illnesses for the first 6 months. (Claims due to an accident will not have this temporary limit applied).

### What Your Pet is Covered For On The Essential Plan

If you select the Essential plan, Renasa will cover the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet during the year due to accidents, illnesses, emergencies & injuries, necessitating hospital admission, & treated in hospital, within an annual maximum of R60 000 per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments. Day-2-day treatment, not necessitating hospital admission, will be covered up to a maximum of R1 400 per claim, & up to an overall maximum of R6 000 per policy year. This is deducted from the policy overall annual maximum limit.

Under the Essential plan, a “claim” is counted as a treatment date. Should your pet be hospitalised overnight then it is still treated as one claim. Related follow-up post-procedure care, within 30 days of being discharged, will be counted as part of the hospital claim. Prescribed & dispensed medication claims will be processed as the quantity needed for the month, as per prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

Waiting periods on the Essential plan are [here](#).

Claim excesses on the Essential plan are [here](#).

Specific Surgery Limits for the Essential plan are [here](#).

Add-ons available for the Essential plan are [here](#).

### Holistic Wellness

Up to R5 000 per policy year to be used towards treatments not forming part of normal, mainstream vet treatment. This amount is deductible from your annual policy maximum, with an 18% excess.

### Supplements

Up to R2 000 per policy year to be used towards supplements as maintenance for a specific condition. This amount is deductible from your annual policy maximum, with an 18% excess.

## Behavioural Treatment

Up to R4 000 for behavioural treatment, for the lifetime of your pet. This benefit is to be rendered by qualified vets, behaviourists, or therapists only. (Puppy/obedience/socialisation training is not covered under this benefit. Routine care add-ons are available for these benefits). This amount is deductible from your annual policy maximum, & there is no excess.

## Emergency Boarding Fees

Up to R500 per cat per policy year, & R1 000 per dog per policy year. If you are incapacitated & unable to care for your pet, you can claim for the boarding of your pet at a licensed kennel or cattery, or for someone who does not live with you to look after your pet. This amount is deductible from your annual policy maximum, with an 18% excess.

## Advertising

If your pet is stolen or goes missing, Renasa will pay the cost of advertising up to R250 per year. This amount is deductible from your annual policy maximum, & there is no excess.

## Theft

Renasa will pay R1 000 in the event that your dog is stolen or goes missing & is not found, or does not return within 45 days. This amount is deductible from your annual policy maximum, & there is no excess.

If your dog is found or returned, you must repay the full amount claimed for this benefit.

Within 5 days of your dog going missing, you must inform all vet practices & local rescue centres within a reasonable distance of the area where your dog was last seen.

You must report this to the police & ask for the crime reference number or written confirmation of your report. If your dog has not been found within 45 days, please fully complete a claim form, & submit it to MediPet as soon as possible.

## What Benefits Your Pet Is Not Covered For On The Essential Plan

1. Routine care, including sterilisation. Whether elective, non-elective, or recommended as treatment for a condition, costs of sterilisation will be deducted from the total invoice if there is no routine care add-on. This does not include the cost of treating any complications arising from sterilisation. Routine care add-ons are available for these benefits. (MediPet strongly supports the sterilisation of cats & dogs).
2. Chronic care. (Check out the "Definitions" section at the end of this document for what is defined as a chronic condition needing a chronic care add-on plan for additional cover).
3. Costs incurred before the time of Renasa accepting your cover.
4. Any pre-existing conditions. (Check out the "Definitions" section at the end of this document for what is defined as a "pre-existing condition" needing a Benefit Booster add-on plan for additional cover).
5. The cost of any prescription food as maintenance for a specific condition. (Benefit Booster is available as an add-on for this additional cover).
6. Dental procedures that are not as the result of an accident. Check out the "Definitions" section at the end of this document for what is defined as a "dental procedure as a result of an accident". The full cost of a dental procedure, including the anesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure. (Benefit Booster is available as an add-on for this additional cover).
7. Cremation benefit.

## MediPet Ultimate360 Plan (the most comprehensive accident & illness cover):

### Who Can Join The Ultimate360 Plan

All breeds & sizes of domestic dogs & cats are welcome. Any dog under 9 years of age. (If your dog is between the ages of 8 & 9, a full vet history will be required. Cats of all ages are welcome. (If your cat is older than 9 years of age, a full vet history will be required). There's no such thing as different premiums for different breeds, sizes or so-called "body scores".

If your pet was rescued in the last 6 months, & is over the age of 18 months upon joining, & no vet history is available, your pet will have a maximum of R3 000 towards illnesses for the first 6 months. (Claims due to an accident will not have this temporary limit applied).

### What Your Pet Is Covered For On The Ultimate360 Plan

If you select the Ultimate360 plan, Renasa will cover the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet during the year due to accidents, illnesses, emergencies & injuries, necessitating hospital admission, & treated in hospital, within an annual maximum of R72 000 per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries & treatments. Day-2-day treatment, not necessitating hospital admission, will be covered up to a maximum of R1 600 per claim, & up to an overall maximum of R7 500 per policy year. This is deducted from the policy overall annual maximum limit.

Under the Ultimate360 plan, a "claim" is counted as a treatment date. Should your pet be hospitalised overnight then it is still treated as one claim. Related follow-up post-procedure care, within 30 days of being discharged, will be counted as part of the hospital claim. Prescribed & dispensed medication claims will be processed as the quantity needed for the month, as per prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

Waiting periods on the Ultimate360 plan are [here](#).

Claim excesses on the Ultimate360 plan are [here](#).

Specific Surgery Limits for the Ultimate360 plan are [here](#).

Add-ons available for the Ultimate360 plan are [here](#).

### Dental Care

One dental procedure per policy year including, but not limited to, dental injuries, disease, & hygiene, gum disease, dental x-rays, extraction, including the general anesthetic. This amount is deductible from your annual policy maximum, & the Dental excess applies.

Any claims for procedures other than dental procedures, pre-anesthetic checks & diagnostics performed simultaneously will not fall under the dental benefit. These will be deductible from your annual cover maximum, & the applicable excess will be applied to this part of your claim.

### Prescription Food

The prescription food benefit contributes up to R150 per month for up to 6 months per policy year towards the cost of any food as maintenance for a specific condition as prescribed by your treating vet. This amount is deductible from your annual policy maximum, & there is no excess.

### Sterilisation

The cost of sterilisation (spaying & neutering) is covered on this plan, up to a maximum of R1 200 per pet for the lifetime of your pet. MediPet strongly supports the sterilisation of cats & dogs. This amount is deductible from your annual policy maximum, & there is no excess.

## **Cremation Benefit**

After the passing of your pet you may claim for the costs of cremation up to R1 000 per dog & R500 per cat. The claim will be paid on the submission of an invoice. They must be on cover for longer than 6 months. The death may not be a result of any endorsed condition on your individual policy, any vaccinatable disease, nor any pre-existing condition. This amount is deductible from your annual policy maximum, & there is no excess.

## **Holistic Wellness**

Up to R5 000 per policy year to be used towards treatments not forming part of normal, mainstream vet treatment. This amount is deductible from your annual policy maximum, with an 18% excess.

## **Supplements**

Up to R2 000 per policy year to be used towards supplements as maintenance for a specific condition. This amount is deductible from your annual policy maximum, with an 18% excess.

## **Behavioural Treatment**

Up to R4 000 for behavioural treatment, for the lifetime of your pet. This benefit is to be rendered by qualified vets, behaviourists, &/or therapists only. (Puppy/obedience/socialisation training is not covered under this benefit. Routine care add-ons are available for these benefits.) This amount is deductible from your annual policy maximum, & there is no excess.

## **Emergency Boarding Fees**

Up to R500 per cat per policy year, & R1 000 per dog per policy year. If you are incapacitated & unable to care for your pet, you can claim for the boarding of your pet at a licensed kennel or cattery, or for someone who does not live with you to look after your pet. This amount is deductible from your annual policy maximum, with an 18% excess.

## **Advertising**

If your pet is stolen or goes missing, Renasa will pay the cost of advertising up to R250 per year. This amount is deductible from your annual policy maximum, & there is no excess.

## **Theft**

Renasa will pay R1 000 in the event that your dog is stolen or goes missing & is not found, or does not return within 45 days. This amount is deductible from your annual policy maximum, & there is no excess.

If your dog is found or returned, you must repay the full amount claimed for this benefit.

Within 5 days of your dog going missing, you must inform all vet practices & local rescue centres within a reasonable distance of the area where your dog was last seen.

You must report this to the police & ask for the crime reference number or written confirmation of your report. If your dog has not been found within 45 days, please fully complete a claim form, & submit it to MediPet as soon as possible.

## What Benefits Your Pet Is Not Covered For On The Ultimate360 Plan

1. Routine care. (Routine care add-ons are available for these benefits).
2. Chronic care. (Check out the "Definitions" section at the end of this document for what is defined as a chronic condition needing a chronic care add-on plan for additional cover).
3. Costs incurred before the time of Renasa accepting your cover.
4. Any pre-existing conditions. (Check out the "Definitions" section at the end of this document for what is defined as a "pre-existing condition" needing a Benefit Booster add-on plan for additional cover).

## MediPet Accident Plan (accident cover):

### Who Can Join The Accident Plan

Everybody! All breeds, ages & sizes of domesticated dogs & cats are welcome. There's no such thing as different premiums for different ages, breeds, sizes or so-called "body scores."

### What You Are Covered For

If you select Accident plan, Renasa covers the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet during the year due to accidental injuries within an annual maximum of R25 000 per policy year. This includes, but is not limited to, consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisation. The pet must be seen by a vet within 48 hours of the time of the accident.

Accident-related claims that are covered must be a direct consequence of at least one of the following:

- Car accident
- Burn or electrocution
- Fall from an elevated position
- Near-drowning
- The actions of another animal
- A swallowed or embedded foreign object requiring surgical or endoscopic removal
- Snake bite
- An allergic reaction to an insect bite (other than tick or flea bites)
- Billiary (tick bite fever)
- Accidental poisoning
- Acute traumatic ligament or tendon injury



Accident claims may otherwise result in:

- A fractured bone &/or tooth/teeth
- A puncture wound
- Lacerations, abrasions or wounds
- A gastric torsion (gastric dilation volvulus)
- A soft tissue prolapse

There are no waiting periods on the Accident plan.

The claim excess on the Accident plan is [here](#).

Add-ons available for the Accident plan are [here](#).

### **What Benefits Your Pet Is Not Covered For On The Accident Plan**

1. Costs incurred before the time of Renasa accepting your cover.
2. Claims related to an incident that does not fall in the list of accidents here.
3. Any illness cover.
4. The costs of ongoing treatment extending beyond 30 days of the date of the accident resulting in the injury/ies.
5. Routine care, including sterilisation. Whether elective, non-elective, or recommended as treatment for a condition, costs of sterilisation will be deducted from the total invoice if there is no routine care add-on. This does not include the cost of treating any complications arising from sterilisation. Routine care add-ons are available for these benefits. (MediPet strongly supports the sterilisation of cats & dogs).
6. Chronic care. (Check out the "Definitions" section at the end of this document for what is defined as a chronic condition).
7. Any pre-existing conditions. (Check out the "Definitions" section at the end of this document for what is defined as a "pre-existing condition" needing a Benefit Booster add-on plan for additional cover).
8. The cost of any prescription food as maintenance of a specific condition.
9. Dental procedures that are not as the result of an accident. (Check out the "Definitions" section at the end of this document for what is defined as a "dental procedure as a result of an accident"). The full cost of a dental procedure, including the anesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure relating to an accident.
10. All boarding fees (including emergency boarding).
11. The cost of radiation or chemotherapy.
12. Costs due to theft, including the advertising of a missing pet.
13. Cremation benefit.
14. The cost of any treatment not forming part of normal mainstream vet treatment, referred to as "Holistic Wellness."

15. Supplements.
16. The cost of treatment for a behavioural condition.

## Waiting Periods For All Plans

Accident claims have no waiting periods, so long as the accident happened, & the cost was incurred after the acceptance of your policy by Renasa (Renasa &/or their agents). The pet must be seen by a vet within 48 hours of the time of the accident. This is applicable to all plans.

### Lite, Essential & Ultimate360 Plan Waiting Periods

Accidental injuries (see list below) for Lite, Essential & Ultimate360 plan have no waiting periods, & are covered immediately, so long as the accident happened, & the cost was incurred after the acceptance of your policy by Renasa. Pets must be seen by a vet within 48 hours of the time of the accident.

For the first 30 days, accident-related claims on Lite, Essential & Ultimate360 plans must be a direct consequence of at least one of the following:

- Car accident
- Burn or electrocution
- Fall from an elevated position
- Near-drowning
- The actions of another animal
- A swallowed or embedded foreign object requiring surgical or endoscopic removal
- Snake bite
- An allergic reaction to an insect bite (other than tick or flea bites)
- Billiary (tick bite fever)
- Accidental poisoning
- Acute traumatic ligament or tendon injury

Accident claims may otherwise result in:

- A fractured bone &/or tooth/teeth
- A puncture wound
- Lacerations, abrasions or wounds
- A gastric torsion (gastric dilation volvulus)
- A soft tissue prolapse

There is an initial 30-day no-claims period for all illness claims on Lite, Essential & Ultimate360 plans. This does not apply to accidents on any plan.

The costs of claims, including those related to a pre-existing condition on Lite, or covered by a Benefit Booster add-on, must be incurred after the time of acceptance of your policy by the insurer, once the initial 30-day no-claim period has passed.

## Additional Essential & Ultimate360 Plan Waiting Periods

There is a 50% co-payment period from day 31 from the acceptance of the policy by Renasa to day 60. There is no excess on these claims.

A waiting period of 6 months from acceptance of the policy by Renasa is applicable to all treatment & surgery for conditions affecting the following:

- A. Knees & Hips
- B. Elbows & Shoulders
- C. Eyes
- D. Respiratory System
- E. Spine

The alternate side (if a limb/eye/vertebral condition) will have an additional 6-month waiting period added from the initial date of diagnosis.

It is important to note that all diagnostics within either waiting period for both sides will be limited to a maximum of R5 000.

Pets under 4 months of age at joining may be considered for part or full cover of the above treatments. A motivation & pre-approval may be submitted in order to consider full or part payment for one of the above surgeries, on a case-by-case basis.

There is a 4-month waiting period for dental claims – an Ultimate360 plan benefit.

There is a 4-month waiting period for prescription food claims – an Ultimate360 plan benefit.

There is a 6-month waiting period for cremation benefit claims – an Ultimate360 plan benefit.

There is a 4-month waiting period for sterilisation benefit claims – an Ultimate360 plan benefit.

There is a 30-day waiting period for routine care add-on optional benefits.

## Claim Excess Information For All Plans

### Lite Plan Claim Excess:

The Lite plan excess is 20% of the claim, minimum of R300 excess per claim.

### Essential & Ultimate360 Plan Claim Excess:

- 1. Hospital Excess:**  
Applicable to all mainstream vet treatments rendered in hospital  
25%, minimum of R350 excess per claim.
- 2. Day-2-Day Excess:**  
Applicable to all mainstream vet treatments rendered out of hospital  
R250 excess per claim.
- 3. Holistic Wellness, Supplements & Emergency Boarding:**  
The holistic wellness, supplement & emergency boarding excess is 18% of the claim.

#### 4. **Dental Care (an Ultimate360 plan benefit):**

The dental care excess is 25% of the claim, minimum of R500 excess per claim.

#### **Accident Plan Claim Excess**

The Accident plan excess is 15%, minimum of R150 excess per claim.

#### **Add-On Excesses**

Chronic Care Support add-on claim excess is 18% of the claim.

Benefit Booster add-on claim excess is 18% of the claim.

#### **Claims That Do Not Carry An Excess On General Cover Plans**

Behaviour treatments, costs due to theft, missing pet advertising, cremation, sterilisation, & prescription food claims.

## **Specific Surgery Info**

A maximum of one of each of the below six surgeries per policy year is claimable on Essential & Ultimate360 plans.

Should your pet require more than one of any of the surgeries within the same policy year, the claim will be calculated at 50%.

- Cruciate ligament surgery
- Hip surgery
- Luxating patella surgery
- Foreign body ingestion surgery
- Shoulder surgery
- Elbow surgery

## **Optional Add-Ons**

### **1. Routine Care Options**

Routine care is an option you can choose to add on to any plan.

#### **Routine Supreme**

This optional add-on benefit contributes towards the cost of maintaining your pet's preventative health. For R195 per month per pet, you can claim up to R3 300 per year (R960 savings) towards the following:

1. Vaccinations
2. Deworming
3. Sterilisation

4. Microchipping
5. Tick & flea control
6. Grooming
7. Nail-clipping
8. Training
9. Puppy socialisation classes

#### **Routine In-Between**

This optional add-on benefit contributes towards the cost of maintaining your pet's preventative health. For R130 per month per pet, you can claim up to R2 200 per year (R640 savings) towards the following:

1. Vaccinations
2. Deworming
3. Sterilisation
4. Microchipping
5. Tick & flea control
6. Grooming
7. Nail-clipping
8. Training
9. Puppy socialisation classes

#### **Routine Lean**

This optional add-on benefit contributes towards the cost of maintaining your pet's preventative health. For R65 per month per pet, you can claim up to R1 100 per year (R320 savings) towards the following:

1. Vaccinations
2. Deworming
3. Sterilisation
4. Microchipping
5. Tick & flea control
6. Grooming
7. Nail-clipping
8. Training
9. Puppy socialisation classes

## For all routine care add-ons

There will be no excess payable on claims for this benefit. There will be no discounted rate for additional pets. These preventative care claims will not be limited by the Lite plan claim limit per policy year.

A waiting period of 30 days will be applicable before this add-on benefit becomes available for use from the date of original activation.

The routine care add-ons can be "topped up" by choosing a higher routine care add-on benefit at any time. The increased premium would be backdated to the time this benefit was originally added, in order to claim the increased benefit moving forward.

The benefit is calculated for the full 12-month policy year cover period. Should a monthly debit order policyholder cancel the add-on or all cover before the end of the policy year (as stated on your schedule) after using the benefit, the balance of these premiums will be collected via their final debit order. (This will not be applied to pets that have passed on).

If your pet is on Ultimate360, the sterilisation contribution of R1 200 will be taken out of the plan's annual maximum. If your sterilisation claim is more than R1 200, you may choose to have the remainder deducted from this add-on benefit, if selected.

## 2. Chronic Care Support

Chronic Care Support add-ons are unique in that they are above & beyond traditional short-term insurance, assisting towards a pet's individual ongoing condition &/or disease.

A chronic condition requiring treatment or medication for a period of longer than 3 months (not limited to consecutive months), per policy year, is not covered by short-term insurance. Additional cover will be offered through a chronic care support add-on plan. If you decline a chronic care add-on, your cover will be updated to exclude the ongoing condition for the remainder of the policy year. Your cover will be refreshed at the start of your next policy year.

Chronic plans are pre-approved in writing, based on a treatment plan & recommendation from your treating vet.

Chronic conditions can be treated this way on the Essential & Ultimate360 plans.

Claims are not deductible from any plan annual policy maximum, & are subject to the chronic care support plan selected. Chronic care claims have an 18% excess where a chronic care plan has been added.

Your benefit amount for your chronic care plan is allocated upfront for the policy year, from the date the plan is added. Should you use the entire amount & then cancel the add-on, or your pet's cover before the end of the policy year, Renasa will raise the outstanding premium due in terms of the benefit paid out upfront, in excess of the premium paid for the plan.

## 3. Benefit Booster

This can be added to Lite, Essential & Ultimate360 plans at any time. Benefit Booster can be used to include benefits, or to increase the limit of an existing benefit, on your general cover plan.

Benefit Booster can also cover a pre-existing condition, or an excluded condition on Essential & Ultimate360 plans.

This includes, but is not limited to medication, treatment, monitoring, supplements, behavioural therapy, holistic wellness (not forming part of normal mainstream vet treatment), dental care & prescription food.

Benefit Booster plans are optional, & must be pre-approved in writing, based on a treatment plan & recommendation from your treating vet.

Benefit Booster claims will not be limited by the Lite plan claim limit per policy year where a Benefit Booster has been added.

Benefit Booster claims are not deductible from any plan annual policy maximum, & they are subject to the Benefit Booster plan selected. There is an 18% excess.

Your benefit amount for your selected Benefit Booster add-on plan is allocated upfront for the policy year from the date the plan is added. Should you use the entire amount, & cancel the plan, or your pet's cover, before the end of the policy period, we will raise the outstanding premium due in terms of the benefit paid in excess of premium already paid for plan.

## 4. Premium Savers

### Premium Saver 1 000

Lite, Essential & Ultimate360 policyholders may opt in to save 7.5% on their premiums. When selecting this optional add-on, a flat, fixed excess structure of R1 000 will be applied to all Lite plan, hospital, day-2-day & dental claims for these pets. Premium Saver may be added, upgraded or removed only once per policy year, at the time of your renewal.

### Premium Saver 2 000

Lite, Essential & Ultimate360 policyholders may opt in to save 15% on their premiums. When selecting this optional add-on, a flat, fixed excess structure of R2 000 will be applied to all Lite plan, hospital, day-2-day, & dental claims for these pets. Premium Saver may be added, upgraded or removed only once per policy year, at the time of your renewal.

The Premium Saver fixed excess would replace the following:

- Lite Excess: 20%, minimum of R300 excess per claim
- Day-2-Day: R250 excess per claim
- Hospital Excess: 25%, minimum of R350 excess per claim
- Dental Care: 25%, minimum of R500 excess per claim (an Ultimate360 benefit)

Chronic care support plan add-on claims would still have their normal excess of 18%.

Benefits without an excess, including routine care add-on claims, will still have no excess.

## Discounts

### No-Claims Discount

A discount may be offered to pets on Essential & Ultimate360 plans that have remained claim-free for the 2 policy years prior to their renewal date. The value of this reward is 10% of the premium. Should a pet enjoying the No-Claims discount submit a claim which is paid in terms of the policy, the pet's premium will revert to the standard premium from the following month. The No-Claims discount will not be affected by chronic care support, routine care nor Benefit Booster claims.

### Multi-Pet Discount:

Pets added to cover (pet 2 & 3 & more) on Essential or Ultimate360 will have a 10% discount applied to their premium. The first pet, without discount, will always be the more expensive premium.

Policies with 4 or more pets that are all on Essential or Ultimate360 plans will have the multi-pet discount applied to all of the pets on Essential or Ultimate360 plans, including the first one.

### Adjustments & Renewals:

As short-term insurance is a month-to-month contract, your cover & premium will be reviewed, & can be adjusted, at any time in the year.

Monthly-paying policyholders (by debit order) will have their policy reviewed & premiums increased annually on the policy renewal date as indicated on the policy schedule.

Annual-payment policyholders (by EFT) will have their policy reviewed & premiums increased annually on their individual policy renewal date – the anniversary of Renasa's acceptance of cover.

All changes will be communicated to you, in writing, 31 days before the change is activated.

### General Conditions For All Plans

1. At all times you must take all reasonable steps to maintain your pet's health, & to prevent injury, illness & loss.
2. Your pet must have a regular check-up, annual vaccinations & any treatment normally recommended by a vet to prevent illness or injury. This will be under direction of your vet practice's protocol, & dependent on the area you reside in RSA.
3. You must arrange for your pet to be kept vaccinated against the following:  
Dogs: Distemper, parainfluenza, adenovirus infections, parvovirus & rabies.  
Cats: Feline infectious enteritis (panleukopaenia), herpesvirus, calicivirus & rabies.
4. If there is any other insurance under which you are entitled to an indemnity, when you claim, Renasa will only pay an appropriate share of the claim. You must tell Renasa &/or MediPet the name & address of the other insurance company, as well as your policy number with them, at the time of claiming. If you have any legal rights against another person in relation to a claim, Renasa may take legal action against them, in your name, at their expense. You must assist them with all you can, & also provide any documents requested.
5. Your pet is only covered under this policy if you pay the premium. Your bank details must be kept up-to-date with MediPet so that your debit orders & claim refunds can be successful. MediPet can't make any changes to your cover without your permission. All changes need to be communicated to MediPet in writing by the policyholder, unless otherwise directed by you in writing.
6. You agree to allow your vet permission to release all information about your pet. This is essential for insurance & processing of your claims. If the vet does decide to charge for this, you are responsible for this, in order for Renasa to cover your pet.
7. If the vet & holistic wellness treatment fees (including treatment for behavioural conditions) charged are higher than what is usually charged by a practitioner, general or referral practice, Renasa or MediPet reserve the right to request a second opinion from a registered vet of their choice. If the vet chosen does not agree with the original vet fees charged, Renasa may, at their discretion, refund only the vet fees usually charged by a general or referral practice in a similar area.



8. Renasa does not require pre-approvals & will not guarantee verbally on the phone whether a claim is covered. However, if you do wish to have a pre-approval from MediPet, they will let you have Renasa's decision in writing.
9. Pre-authorisations can be paid directly, & upfront to your vet.
10. You must arrange for a vet to examine & treat your pet as soon as possible after it shows clinical signs of an injury, illness or accident, regardless of cover or ability to claim.
11. MediPet strongly advises you to have your pet microchipped, & it is the owner's responsibility to keep their information up-to-date with the microchip company. This is a benefit covered under the optional routine care add-ons.
12. In such circumstances that MediPet calls for further information from your vet & it is withheld, this can limit your cover.
13. You must fully & honestly disclose all material information relevant to your pet's health at the time of application, & prior to the acceptance of your pet's cover by Renasa. Failure to do so may result in your policy being cancelled due to non-disclosure, & any claims being voided. Claims already paid will be recovered from you.
14. In order to be covered, you must pay your premiums.
15. If you place a stop order on your premium debit, this policy will automatically be cancelled on the last premium due date.

Monthly-payment policy:

If your first debit order bounces, your policy will be automatically cancelled.

If you wish to reinstate your cover, you will need to request consideration from Renasa. Upon agreement from Renasa, & on receipt of the outstanding premium payment, the policy will be reactivated.

This policy runs for a period of one calendar month, & you pay your premium via a debit order each month in advance. The policy will automatically be renewed each month when you pay your premium.

If you do not pay your premium by the due date as specified on your schedule, we will grant a 15-day grace period, & you will be debited for the outstanding premium, along with the next month's premium. If this double debit is not received, then your policy will automatically be cancelled from the due date of the first unpaid premium. If you have a claim during your grace period, we will not process the claim until we have received all outstanding premiums. To contact MediPet regarding your debit order, please email [premiums@medipet.co.za](mailto:premiums@medipet.co.za)

Annual-payment policy:

This policy runs for a period of one calendar year, & you pay your premium on or before the inception or renewal date. The policy will be renewed when you pay your premium. If you do not pay your premium within a 30 day grace period, you will not have any cover, & your policy will automatically be cancelled from midnight (24h00) on the day before the due date. No claims will be processed during the grace period until we have received the full annual premium. To contact MediPet about your annual renewal, email [annualrenewals@medipet.co.za](mailto:annualrenewals@medipet.co.za).

Remember, successful & accurate premium payments are your responsibility, so check your emails, & bank statements, regularly.

## General Cover Exclusions

1. Dogs used commercially for guarding, track-racing or coursing.
2. If you break the RSA laws/regulations relating to animal health or importation.
3. If your pet is confiscated or destroyed by government or public authorities, or under the Animals Act.

4. Legal expenses, fines & penalties connected with, or resulting from, a criminal court case or an act of parliament.
5. Any treatment given outside of RSA will not be covered.
6. Any treatment for a vaccinatable condition if the pet was not vaccinated in accordance with your vet's protocol.
7. Any journey you take your pet on against a vet's advice.
8. Any injury caused by abuse or negligence. MediPet will report all abuse to the S.P.C.A.
9. All other treatments that are in excess of the plan annual policy maximum.
10. Elective or experimental procedures, & any subsequent related medical costs. This includes but is not limited to pet travel documents & the required testing.
11. Elective euthanasia.
12. Any treatment in connection with pregnancy or giving birth including breeding, oestrus monitoring, artificial insemination & mating, & surgeries or conditions arising as a consequence thereof.
13. The cost of treating any injury or illness deliberately caused.
14. 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.
15. Additional costs for treating your pet outside usual surgery hours - cover can apply in such circumstances provided a qualified vet confirms an emergency consult is necessary.
16. The cost of any form of housing, including cages.
17. The cost of post-mortem examination.
18. The cost of transplant surgery, including any pre/post-operative care.
19. Any "stale" claim i.e. if the claim is not submitted within 60 days of your pet having received treatment (day 1 being the 1st day of treatment).
20. Consequential loss of any kind.
21. The cost of replacing your pet in the event of death due to any circumstances.
22. Any costs where the treatment is deemed, under advisement, to be ineffective or causing the pet undue stress.
23. The costs of repeat treatment or where the costs of treatment are deemed to be excessive. Renasa reserves the right to limit treatment in accordance with accepted industry norms & protocols.
24. The costs of travel or transport for your pet to any facility to receive treatment, except for ambulatory transfer by road, & limited to the closest appropriate facility, where such transfer is necessitated due to life support.
25. The costs of treatment for voluntary hospital admissions on the Essential & Ultimate360 plans will be subject to the Day-2-Day benefit maximums.

## Terms & Conditions Applicable When You Want To Upgrade Or Downgrade Your Plan

1. Upgrades & downgrades are permitted once per a policy year at renewal, at the discretion of Renasa. Motivations will be required. Past claims, & benefits used will be taken into account, & affect their decision. Email requests to [member@medipet.co.za](mailto:member@medipet.co.za)
2. Any other change during the course of the policy year must be motivated, & will be at the sole discretion of Renasa.
3. The new plan will be effective from the date agreed to by Renasa.
4. New underwriting may apply when upgrading plans.
5. All claims that were paid for that same policy year will be allocated to the annual policy maximum, benefit &/or number of claims (if applicable) of the new plan.

## How To Claim

1. You can request for Renasa to pay your vet directly, &/or upfront, less your excess when you contact Medipet for pre-approval. Pre-payment will be at the sole discretion of Renasa
2. Claim forms are best submitted on the website ([www.medipet.co.za](http://www.medipet.co.za)) via the "SUBMIT CLAIM" page found under the "Claims" tab. Alternatively, you may download a form on the "HOW TO CLAIM" page, also under the "Claims" tab. You may also request a claim form to be sent to you by emailing [claimsupdates@medipet.co.za](mailto:claimsupdates@medipet.co.za).
3. Your vet does not need to sign your form.
4. All claims must be submitted within 60 days of the 1st day of treatment on the invoice.

## Fraud

If you make a false or exaggerated claim, make a false statement to support a claim, send your insurer forged or false documents supporting a claim, or make a claim under your policy as a result of a deliberate act, Renasa will not pay your claim, not pay any future claim, declare the policy null & void, & be entitled to recover from you any amount of any claim already paid by Renasa.

## Cancelling Cover

This contract gives you a cooling-off period of 14 days after receiving your policy document & full policy terms & conditions. If you are not happy, you have this time during which you can cancel the policy. Cancellation will be from the date of acceptance of the policy by Renasa.

This policy may be cancelled at any time by either party, giving a calendar month notice, after the cooling-off period.

No telephonic cancellations are accepted.

Cancellations are processed at the end of each month. 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, after you have paid that month's premium.

If you pay your premium annually, & you cancel, you will be entitled to a refund of premium for the unexpired period. In other words, a pro-rata amount.

In terms of policies paid monthly, paid premiums for past months will not be refunded to you on cancellation.

## Communication

You are responsible for keeping all your contact details up-to-date. Renasa & MediPet cannot be held liable for communication not received due to personal details (email address/banking details/contact numbers/physical address etc) being outdated. All requests must be in writing via email, no personal information will be changed without written instruction, email [info@medipet.co.za](mailto:info@medipet.co.za).

The preferred method of correspondence is via email. Should Renasa & MediPet not have an email address on record for you, you will be contacted via telephone &/or post.

Should an email be returned as undelivered for any reason, contact will be attempted via the other details you have provided. If any correspondence is not returned, it will be deemed received by you.

## Definitions

Accident	An unexpected incident resulting in bodily injury to your pet. Such an incident is not deliberate.
Annual Maximum	This is the maximum amount claimable per pet per policy year, unless specifically noted otherwise.
Behavioural Condition	Any changes to your pet's normal behaviour, usually resulting from a mental or emotional disorder.
Clinical Signs	Changes in your pet's normal healthy state, their bodily functions or behaviour.
Co-Payment	An amount paid by the insured. This is highlighted on the individual plans applicable.
Chronic Condition	Any ongoing condition which requires treatment or medication for a period longer than 3 months (not limited to consecutive months) per policy year.
Dental Procedures As a Result Of An Accident	The treatment of a fractured, avulsed or damaged tooth arising from a traumatic event. This treatment may include extraction of the affected tooth or treatment of secondary complications such as infection or abscesses.
Diagnostics	A diagnostic test or procedure to identify a specific condition, disease or illness (including, but not limited to specialist referrals, consultations, blood tests, MRI/CT scans, x-rays & surgery).
Disclosure	You agree to fully disclose & to declare any & all information of material fact related to your pet's health or condition at the time of joining. This would include disclosing any treatment &/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/ First Amount Payable	This is the first amount payable in respect of a claim. Each claim shall be reduced by the first amount payable/excess.

Endorsements	An amendment or exclusion added to your pet's individual policy which changes the terms or scope of the original policy. This may include a waiting period. An endorsement can be temporary, pending a review, or permanent.
Elective Euthanasia	A choice made by the owner to end the life of a pet when it is not medically necessary or in the best interest of the pet.
Exclusions	An exclusion refers to anything that will not be covered under this policy, including, but not limited to surgeries, treatments &/or medication.
Holistic Wellness	Any treatment not forming part of normal mainstream vet treatments, including but not limited to acupuncture, physiotherapy, homeopathy, hydrotherapy, rehabilitation, gold bead implants, flotation devices, life jackets, carts, harnesses, prosthetics, & orthotics.
Illness	Any change(s) to a normal healthy state, sickness, disease, defects & abnormalities, including defects & abnormalities your pet was born with, or were passed on by his/her parents.
Incapacitated	Physical or mental inability to manage one's affairs.
Inception	The activation/start day of your policy.
Injury	Physical damage or trauma (i.e not occurring over a period of time).
Insured, Policyholder	The policyholder named in the schedule.
Lameness	An abnormality in the gait &/or movement of the body, 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. Locomotor system includes, but is not limited to all diagnostics or surgery to the forelimbs & hindlimbs. Lameness/limping is classified as lameness.
MediPet	Your intermediary, MediPet Animal Health Insurance Brokers (Pty) Ltd. FSP Licence 32613.
No-Claims Period	A period of time in which treatments received will not be covered.
Non-Disclosure	Failing to disclose relevant information pertaining to your pet's previous & current health issues when joining is a violation of the principle of good faith & Renasa may refuse to pay a claim if they obtain proof of your non-disclosure, &/or cancel your cover.
Pre-Existing Condition	The animal showed signs or symptoms, &/or received treatment for the condition before acceptance of the policy.
Policy Year	Your policy year is the 12 month period indicated on your policy schedule.
P.uma	Pet Underwriting Managing Agency (Pty) Ltd, is Renasa's underwriting manager in respect of this contract.
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).

Supplements	A product prescribed or recommended by your veterinary professional & administered orally or topically to enhance your pet's health or in support of a medical condition.
Renasa, Underwriter	Your insurer, & underwriter, the Renasa Insurance Company (Pty) Ltd. FSP Licence 15491.
Routine Care	Preventative, everyday care including vaccinations, deworming, sterilisation, microchipping, tick & flea control, grooming, nail-clipping, training, & puppy socialisation classes.
Sub-Limit	A maximum amount allocated towards treatments within the annual policy maximum, determining the claimable amount per treatment, within each claim submitted, significantly reducing the amount reimbursed e.g. radiology limit R500, pathology limit of R500, consult limit of R500.
Vet	A vet registered with, or authorised by, the South African Veterinary Council (SAVC) in South Africa.
Vet Fee	Monthly or annual fee charged per policy (not per pet) by MediPet to cover the cost of qualified nurses & vets, employed to assist with vet histories, chronic care support plan recommendations, & claim motivations to Renasa.
Vet Costs	The amount vets in general or referral practice usually charge.
Vet Treatment	Any examination, consultation, advice, tests, legally prescribed medication, X-rays, surgery, hospitalisation & nursing deemed necessary to treat an illness, injury or accident, provided by a vet, a vet nurse or another member of the vet practice under the supervision of the vet. This includes physiotherapy & treatment of a behavioural illness, provided it is carried out by qualified & professionally registered persons. These qualifications are subject to Renasa's approval.
Waiting Period	This is a specific period during which no treatments will be covered.
You, Your	The person named on the policy document.
Your Pet	Any dog or cat named on the policy document.



Renasa Insurance Company Ltd  
 Reg No: 1988/00916/06 Vat No: 4290173253 FSP No: 15491