



MEDiPET[®]

PET INSURANCE BROKERS

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Authorised Financial Services Provider: No 32613

A Letter From MediPet

Dear Pet Parent

We're so happy to have you (& your furry family) with us.

For a smooth & stress-free journey, we strongly encourage you to read through this document - your agreement with the underwriter. We know it's not the most exciting read, but it does help you fully understand your cover, so there are no surprises when you need support the most.

As your broker, we also want to reinforce something important in simple terms: your cover is short-term, non-life insurance.

What does that actually mean?

Think of pet insurance as a safety net for those unexpected, often very expensive vet bills - the kind that come out of nowhere. It's there for the big, scary moments... not everyday pet care. Not like a medical aid.

Why MediPet is very different:

We're proudly South Africa's only pet insurance specialists, with a qualified in-house vet team.

What that means for you:

- Your cover is designed by in-house vets
- Claims for your pet are processed with qualified veterinary expertise
- We advocate for you & your pet with the underwriters

In short: more qualified pet-focused care, less admin stress.

We're here for the big moments, the unexpected R40 000 to R75 000 treatments where other plans might fall short due to limits.

Your small monthly R17 vet fee helps support this incredible in-house qualified vet team who truly understand your pet's health needs.

The document you're about to read is your policy wording - the official guide to what's covered (& what's not). Together with your policy schedule, it forms your contract with the underwriter, Renasa.

We know it's detailed, but it's worth a read.

A few gentle reminders:

- Honesty is key: Please share as much as you can about your pet's history, even small details help us support you better
- We will contact your vet: This helps us understand your pet's background & process claims fairly
- Keep premiums up to date: This ensures your cover stays active when you need it most

You're an impawtant part of the MediPet family, & we're right here with you, every step, every wag, every tail-chasing moment.

Let's get started, or as we like to say: "Right, let's go for a walk!"

Your pet insurance policy wording

In return for paying a premium your insurer Renasa, 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 & Renasa. The proposal & declaration made by you (the policyholder) forms the basis of the contract between the insured (you) & Renasa.

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

Definitions

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| Accident | An unexpected incident resulting in bodily injury to your pet. Such an incident is not deliberate. |
| Accident Claim | Defined & limited to the following accidents: an injury resulting from a fall from an elevated position, a road traffic accident, a near drowning, burn or electrocution, the actions of another animal, an allergic reaction to an insect bite (other than tick or flea bites), a snake bite, tick bite fever (biliary), a swallowed or embedded foreign object requiring surgical or endoscopic removal, ingestion of chemical/poison; &/or result in bone or tooth fracture, acute traumatic ligament or tendon injury, a soft tissue prolapse, a puncture wound, organ rupture/gastric torsion or lacerations, abrasions or wounds, heatstroke or blunt trauma. |
| 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. |
| Chronic Condition | Any ongoing condition which requires treatment, monitoring or medication for a period longer than 3 months (not limited to consecutive months) in one policy year. |
| Claim Definition | A request submitted by you for reimbursement or payment of eligible veterinary expenses incurred for the treatment of your pet on a particular date. Should you need to return to the vet for further treatment of the same condition, this is a new claim. On Lite & LitePlus plans, if you return to the vet within 24 hours for treatment of the same condition, this is not a new claim - it forms part of the original claim. |
| Clinical Signs | Changes in your pet's normal healthy state, their bodily functions or behaviour. |
| Core Plan | General insurance cover plan selected (e.g. Lite, LitePlus, Essential, Ultimate360 & Accident Plans). |
| Day-2-Day Treatment Definition | Veterinary treatment provided to your pet on an outpatient basis, where hospital admission or overnight stay is not required. |

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| 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 test or procedure performed in order 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 declare any & all information of material fact related to your pet's health &/or any previous conditions 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. |
| Excess | Upon submitting a claim the excess refers to the portion of costs for which you are responsible. Thereafter, the insurer will cover the remaining eligible expenses in accordance with the terms of your plan. |
| 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. |
| Hospitalisation | Hospitalisation is when your pet is admitted into the practice/hospital for treatment &/or surgery. This does not have to be an overnight procedure. |
| 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. |
| Injury | Physical damage or trauma (i.e. not occurring over a period of time). |
| Insured, Policyholder | The policyholder named in the schedule. |
| Lameness | 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, unless as a result of an accident. |

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| 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. |
| 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. |
| Stale Claims Period | There is no valid 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. with registration number 1998/00916/06, a public company duly registered in terms of the company laws of the Republic of South Africa, a licensed non-life insurer & FSP. |
| Routine Care | Preventative, everyday care including vaccinations, deworming, sterilisations, microchipping, tick & flea control, grooming, nail clipping, training & puppy socialisation classes. This is an optional additional add-on to your core plan with an additional premium. |
| 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 an in-house vet team, employed to assist with vet histories, chronic care support plan recommendations, & claim motivations to Renasa. MediPet's Veterinary Fee is a value-added service & not considered a financial product regulated under the FSCA (Financial Sector Conduct Authority). Members are therefore not afforded the same protections in respect of this value-added service/product that may apply to financial products that are regulated in terms of this Act. |
| Vet Costs | The amount vets in general or a 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, accident or emergency 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 MediPet'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. |

What is covered in this policy document

| | |
|---|----|
| 1. MediPet Lite Plan | 6 |
| 2. MediPet LitePlus Plan | 7 |
| 3. MediPet Essential Plan | 8 |
| 4. MediPet Ultimate360 Plan | 10 |
| 5. MediPet Accident Plan | 12 |
| 6. Waiting Periods For All Plans | 14 |
| 7. Claim Excess Information For All Plans | 15 |
| 8. Specific Surgery Information On Essential & Ultimate360 Plans | 16 |
| 9. Optional Add-Ons | 16 |
| 10. Fix Your Excess | 19 |
| 11. Discounts | 20 |
| 12. The Family Vet Fee | 20 |
| 13. Adjustments & Renewals | 20 |
| 14. General Conditions For All Plans | 21 |
| 15. General Cover Exclusions | 23 |
| 16. Terms & Conditions Applicable When You Want To Upgrade Or Downgrade Your Plan | 24 |
| 17. How To Claim | 24 |
| 18. Fraud | 24 |
| 19. Cancelling Cover | 25 |
| 20. Communication | 25 |

1. MediPet Lite Plan (Limited accident & illness cover):

1.1 Who can join the Lite Plan

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

1.2 What your pet is covered for on the Lite Plan

If you select the Lite plan, Renasa Insurance Co (Pty) Ltd covers 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 the prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

The Benefit Booster add-on is available for any additional benefits, &/or pre-existing condition cover.

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](#).

1.3 What benefits your pet is not covered for on the Lite Plan

- 1.3.1 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).
- 1.3.2 Costs incurred before the time of Renasa accepting your cover.
- 1.3.3 Pre-existing conditions.
- 1.3.4 The cost of any prescription food as maintenance for a specific condition.
- 1.3.5 Dental procedures that are not as the result of an accident. Check out the "Definitions" section at the beginning 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 anaesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure.
- 1.3.6 All boarding fees, including emergency boarding.
- 1.3.7 The cost of radiation or chemotherapy.
- 1.3.8 Costs due to theft, including the advertising of a missing pet.
- 1.3.9 Cremation.
- 1.3.10 The cost of any treatment not forming part of normal mainstream vet treatment, referred to as "Holistic Wellness".
- 1.3.11 Supplements.
- 1.3.12 The cost of treatment for a behavioural condition.

2. MediPet LitePlus Plan (Limited accident & illness cover with pre-existing condition cover):

2.1 Who can join the LitePlus 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".

2.2 What your pet is covered for on the LitePlus Plan

If you select the LitePlus plan, Renasa Insurance Co (Pty) Ltd covers 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. This includes cover for pre-existing conditions.

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

Under the LitePlus 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 the prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

The Benefit Booster add-on is available for any additional benefits.

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

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

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

2.3 What benefits your pet is not covered for on the LitePlus Plan

- 2.3.1 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).
- 2.3.2 Costs incurred before the time of Renasa accepting your cover.
- 2.3.3 The cost of any prescription food as maintenance for a specific condition.
- 2.3.4 Dental procedures that are not as the result of an accident. Check out the "Definitions" section at the beginning 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 anaesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure.
- 2.3.5 All boarding fees, including emergency boarding.
- 2.3.6 The cost of radiation or chemotherapy.
- 2.3.7 Costs due to theft, including the advertising of a missing pet.
- 2.3.8 Cremation.
- 2.3.9 The cost of any treatment not forming part of normal mainstream vet treatment, referred to as "Holistic Wellness".
- 2.3.10 Supplements.
- 2.3.11 The cost of treatment for a behavioural condition.

3. MediPet Essential Plan (Comprehensive accident & illness cover):

3.1 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 older than 9 years of age, a full vet history will be required, & cover will be offered at the underwriter's discretion). 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).

3.2 What your pet is covered for on the Essential Plan

3.2.1 If you select the Essential plan, Renasa Insurance Co (Pty) Ltd will cover the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet due to accidents, illnesses, emergencies & injuries, necessitating hospital admission, & treatment in hospital, within an annual maximum of R62 000 per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, & treatments. Day-to-day treatment, not necessitating hospital admission, will be covered up to a maximum of R1 500 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. Prescribed & dispensed medication claims will be processed as the quantity needed for the month, as per the prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

The Benefit Booster add-on is available for any additional benefits, &/or pre-existing condition cover.

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

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

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

Specific surgery limits for the Essential plan are [here](#).

3.2.2 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.

3.2.3 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.

3.2.4 Behavioural Treatment

Up to R4 000 for behavioural treatment, for the lifetime of your pet, 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.

3.2.5 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. The excess is 18%.

3.2.6 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.

3.2.7 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.

3.3 What benefits your pet is not covered for on the Essential Plan

3.3.1 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).

3.3.2 Chronic care. (Check out the "Definitions" section at the beginning of this document for what is defined as a chronic condition needing a chronic care add-on plan for additional cover).

3.3.3 Costs incurred before the time of Renasa accepting your cover.

3.3.4 Any pre-existing conditions. (Check out the "Definitions" section at the beginning of this document for what is defined as a "pre-existing condition" needing a Benefit Booster add-on plan for additional cover).

3.3.5 The cost of any prescription food as maintenance for a specific condition.

3.3.6 Dental procedures that are not as the result of an accident. Check out the "Definitions" section at the beginning 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 anaesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure.

3.3.7 Cremation.

4. MediPet Ultimate360 Plan (The most comprehensive accident & illness cover):

4.1 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, & cover will be offered at the underwriter's discretion). 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).

4.2 What your pet is covered for on the Ultimate360 Plan

4.2.1 If you select the Ultimate360 plan, Renasa Insurance Co (Pty) Ltd covers the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet during the policy year due to accidents, illnesses, emergencies & injuries, necessitating hospital admission, & treatment in hospital, within an annual maximum of R75 000 per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, & treatments. Day-to-day treatment, not necessitating hospital admission, will be covered up to a maximum of R2 000 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. Prescribed & dispensed medication claims will be processed as the quantity needed for the month, as per the prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

The Benefit Booster add-on is available for any additional benefits, &/or pre-existing condition cover.

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

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

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

Specific surgery limits for the Ultimate360 plan are [here](#).

4.2.2 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 anaesthetic. 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 policy maximum, & the applicable excess will be applied to this part of your claim.

4.2.3 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.

4.2.4 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.

4.2.5 **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. Claims towards this benefit will not be refunded should the death be a result of any endorsed condition on your individual policy, or as a result of a vaccinatable disease & your pet's vaccinations were not up to date, nor any pre-existing condition. This amount is deductible from your annual policy maximum, & there is no excess.

4.2.6 **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.

4.2.7 **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.

4.2.8 **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.

4.2.9 **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. The excess is 18%.

4.2.10 **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.

4.2.11 **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.

4.3 What benefits your pet is not covered for on the Ultimate360 Plan

4.3.1 Routine care. (Routine care add-ons are available for these benefits).

4.3.2 Chronic care. (Check out the "Definitions" section at the beginning of this document for what is defined as a chronic condition needing a chronic care add-on plan for additional cover).

4.3.3 Costs incurred before the time of Renasa accepting your cover.

4.3.4 Any pre-existing conditions. (Check out the "Definitions" section at the beginning of this document for what is defined as a "pre-existing condition" needing a Benefit Booster add-on plan for additional cover).

5. MediPet Accident Plan (Accident cover):

5.1 Who can join the Accident Plan

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

5.2 What are you covered for

If you select Accident plan, Renasa Insurance Co (Pty) Ltd 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 (Accident-related claims not included in the below list will not be covered):

- 5.2.1 Car accident
- 5.2.2 Burn or electrocution
- 5.2.3 Fall from an elevated position
- 5.2.4 Near-drowning
- 5.2.5 The actions of another animal
- 5.2.6 A swallowed or embedded foreign object requiring surgical or endoscopic removal
- 5.2.7 Snake bite
- 5.2.8 An allergic reaction to an insect bite (other than tick or flea bites)
- 5.2.9 Biliary (tick bite fever)
- 5.2.10 Ingestion of chemical/poison
- 5.2.11 Acute traumatic ligament or tendon injury

Accident claims may otherwise result in:

- 5.2.12 A fractured bone &/or tooth/teeth
- 5.2.13 A puncture wound
- 5.2.14 Organ rupture
- 5.2.15 Lacerations, abrasions or wounds
- 5.2.16 A gastric torsion (gastric dilation volvulus)
- 5.2.17 A soft tissue prolapse
- 5.2.18 Heatstroke
- 5.2.19 Blunt trauma

The Benefit Booster add-on is available for any additional benefits.
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](#).

5.3 What benefits your pet is not covered for on the Accident Plan

- 5.3.1 Costs incurred before the time of Renasa accepting your cover.
- 5.3.2 Claims related to an incident that does not fall in the list of accidents [here](#).
- 5.3.3 Any illness cover.
- 5.3.4 The costs of ongoing treatment extending beyond 30 days of the date of the accident resulting in the injury/ies.
- 5.3.5 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).
- 5.3.6 Chronic care. (Check out the "Definitions" section at the beginning of this document for what is defined as a chronic condition).
- 5.3.7 Any pre-existing conditions. (Check out the "Definitions" section at the beginning of this document for what is defined as a "pre-existing condition" needing a Benefit Booster add-on plan for additional cover).
- 5.3.8 The cost of any prescription food as maintenance for a specific condition.
- 5.3.9 Dental procedures that are not as the result of an accident. (Check out the "Definitions" section at the beginning 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 anaesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure.
- 5.3.10 All boarding fees (including emergency boarding).
- 5.3.11 The cost of radiation or chemotherapy.
- 5.3.12 Costs due to theft, including the advertising of a missing pet.
- 5.3.13 Cremation.
- 5.3.14 The cost of any treatment not forming part of normal mainstream vet treatment, referred to as "Holistic Wellness".
- 5.3.15 Supplements.
- 5.3.16 The cost of treatment for a behavioural condition.

6. Waiting periods for all Plans:

6.1 Accident cover on all plans

Accident claims on all plans have no waiting periods, so long as the accident happened, & the cost was incurred after the acceptance of your policy by Renasa. The pet must be seen by a vet within 48 hours of the time of the accident. Should you submit an accident claim for an accident which your pet suffered within the first 48 hours of joining, a thorough investigation will be conducted to ensure this was not pre-existing.

6.2 Lite, LitePlus, Essential & Ultimate360 Plan waiting periods

6.2.1 Accidental injuries for Lite, LitePlus, 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. The pet must be seen by a vet within 48 hours of the time of the accident. Should you submit an accident claim for an accident which your pet suffered within the first 48 hours of joining, a thorough investigation will be conducted to ensure this was not pre-existing.

6.2.2 For the first 30 days, accident-related claims on Lite, LitePlus, Essential & Ultimate360 plans are defined in section 5.2.

6.2.3 There is an initial 30-day no-claims period for all illness claims on Lite, LitePlus, Essential & Ultimate360 plans.

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

6.3 Additional Essential & Ultimate360 Plan waiting periods

6.3.1 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

6.3.2 It is important to note that all diagnostics within this waiting period will be limited to a maximum of R5 000.

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

6.4 Additional waiting periods applicable to Ultimate360 Plan

6.4.1 There is a 4-month waiting period for dental claims, prescription food claims & sterilisation claims.

6.4.2 There is a 6-month waiting period for cremation benefit claims.

7. Claim excess information for all plans

7.1 Lite & LitePlus Plan Claim Excesses

Excess is 25%, minimum of R300 per claim.

7.2 Essential & Ultimate360 Plan Claim Excesses

7.2.1 Hospital Excess:

25%, minimum of R350 excess per claim.

7.2.2 Day-2-Day Excess:

R300 excess per claim.

7.2.3 Holistic Wellness, Supplements & Emergency Boarding Excess:

18% of the claim.

7.2.4 Dental Care (an Ultimate360 Plan benefit) Excess:

25% of the claim, minimum of R500 per claim.

7.3 Accident Plan Claim Excess

Excess is 15%, minimum of R150 per claim.

7.4 Add-on Excesses

7.4.1 Chronic Care Support claim – no excess.

7.4.2 Benefit Booster claim – no excess.

7.4.3 Routine Care – no excess.

7.5 Claims that do not carry an Excess on Essential & Ultimate360 Plans

Behaviour treatments, costs due to theft of your pet, & missing pet advertising claims.

7.6 Claims that do not carry an Excess on Ultimate360 Plan

Cremation, sterilisation, & prescription food claims.

8. Specific surgery info on Essential & Ultimate360 Plans

A maximum of one of each of the below six surgeries per policy year is claimable.

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

- 8.1 Cruciate ligament surgery
- 8.2 Hip surgery
- 8.3 Luxating patella surgery
- 8.4 Foreign body ingestion surgery
- 8.5 Shoulder surgery
- 8.6 Elbow surgery

9. Optional add-ons

9.1 Routine Care options

Routine preventative everyday care is not traditionally covered by insurance which is for the large unforeseen vet expenses. You can add one of three options to your core cover with built in savings for these preventative care costs.

Routine Care is an option you can choose to add on to any plan. The benefits claimable for all 3 optional routine care add-ons are below:

- 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 the above listed benefits. For R65 per month per pet, you can claim up to R1 100 per year (R320 savings).

Routine In-Between

This optional add-on benefit contributes towards the cost of the above listed benefits. For R130 per month per pet, you can claim up to R2 200 per year (R640 savings).

Routine Supreme

This optional add-on benefit contributes towards the cost of the above listed benefits. For R195 per month per pet, you can claim up to R3 300 per year (R960 savings).

9.2 For All Routine Care optional add-ons

- 9.2.1 There will be no excess payable on claims for this benefit. There will be no discounted rate for additional pets.
- 9.2.2 There is no waiting period for this add-on.
- 9.2.3 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.
- 9.2.4 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).
- 9.2.5 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.
- 9.2.6 Routine care add-on claims have no per claim limit - there is an annual benefit. Routine care claims will not affect your annual premium adjustment.
- 9.2.7 Routine care claims will not be limited by the Lite &/or LitePlus plan claim limit per policy year where a routine care add-on has been added.

9.3 Chronic Support

- 9.3.1 Chronic Care Support add-ons are unique in that they are above & beyond traditional non-life term insurance, assisting towards a pet's individual ongoing condition &/or disease.
- 9.3.2 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 non-life insurance. Additional cover will be offered through a chronic care support add-on. 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.
- 9.3.3 Chronic Care plans are pre-approved in writing, based on a treatment plan & recommendation from your treating vet.
- 9.3.4 Chronic Care Support add-ons are only available on the Essential & Ultimate360 plans.
- 9.3.5 Claims are not deductible from any plan's annual policy maximum, & are subject to the chronic care support add-on. Chronic care claims have no excess.
- 9.3.6 The benefit amount for your chronic care plan is allocated upfront for the policy year, from the date the plan is added, & recovered monthly via your premiums collected. Should you use an amount greater than the chronic premiums collected by Renasa, & then cancel the add-on, or your pet's cover, before the end of the policy year, Renasa will raise the outstanding premium due relative to claims paid. This amount will be collected via debit order. You will be informed of the amount to be collected prior to your account being debited. Should you stop this debit order, Renasa reserves the right to institute collection of this debt, failing which a claims recovery process will be initiated to recover the claims costs unduly paid.
- 9.3.7 Chronic care add-on claims will not affect your annual premium adjustment.

9.4 Benefit Booster

- 9.4.1 This can be added to all our 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.
- 9.4.2 Benefit Booster can also cover a pre-existing condition.
- 9.4.3 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 &
- 9.4.4 recommendation from your treating vet.
- 9.4.5 Benefit Boosters are subject to an ITC affordability & credit check. You will be required to complete an agreement for the checks to be conducted, provide 3 months' bank statements, 3 months' payslips & a copy of your ID, & if approved, an acknowledgement of debt in terms of the benefit amount being funded must be completed.
- 9.4.6 Benefit Booster claims will not be limited by the Lite &/or LitePlus plan claim limit per policy year where a Benefit Booster has been added.
- 9.4.7 Benefit Booster claims are not deductible from any plan annual policy maximum, & they are subject to the Benefit Booster plan selected. There is no excess.
- 9.4.8 The benefit amount for your benefit booster plan is allocated upfront for the policy year, from the date the plan is added, & recovered monthly via your premiums collected. Should you use an amount greater than the Benefit Booster premiums collected by Renasa, & then cancel the add-on, or your pet's cover, before the end of the policy year, Renasa will raise the outstanding premium due relative to claims paid. This amount will be collected via debit order. You will be informed of the amount to be collected prior to your account being debited. Should you stop this debit order, Renasa reserves the right to institute collection of this debt, failing which a claims recovery process will be initiated to recover the claims costs unduly paid.
- 9.4.9 Benefit Booster add-on claims will not affect your annual premium adjustment.

10. Fix Your Excess

When selecting this optional, free add-on for your pet on any plan (except Accident Plan), a flat, fixed excess structure of R1 000 will replace most claims. Fix Your Excess may be added or removed only once per policy year, at the time of your renewal.

For Essential & Ultimate360 pets:

With Fix Your Excess, a "claim" with the associated excess (R1 000) applicable is counted as a treatment date. Should your pet be hospitalised overnight then it is still treated as the same claim.

For Life & LifePlus pets:

With Fix Your Excess, should your pet be hospitalised overnight then it is still treated as the same 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. No additional excess would be applied to that claim.

10.1 The fixed excess of R1 000 will only replace the following:

10.1.1 Lite & LifePlus Excess: 25%, minimum of R300 excess per claim.

10.1.2 Day-2-Day Excess: R300 excess per claim.

10.1.3 Hospital Excess: 25%, minimum of R350 excess per claim.

10.1.4 Dental Care: 25%, minimum of R500 excess per claim (an exclusive Ultimate360 Plan benefit).

10.2 The fixed excess of R1 000 will not replace the following:

10.2.1 Chronic Care Support, Benefit Booster, & Routine Care add-on - these claims have no excess.

10.2.2 Fix Your Excess add-on excess won't affect Holistic Wellness, supplements, & emergency boarding claim excesses.

11. Discounts

11.1 No-Claim 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 add-on nor Benefit Booster claims.

11.2 Multi-Pet Discount

Pets added to cover (pet 2 & 3) on Essential or Ultimate360 plan will have a 10% discount applied to their core plan premium. This multi-pet discount does not apply to pets on Accident, Lite & LitePlus plans. The multi-pet discount does not apply to any routine care add-on, Chronic Care support add-on & Benefit Booster add-on premiums. The pet with the most expensive premium will always be the first pet, with no discount.

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 those plans, including the first one.

All pet premiums are recalculated & may be excluded from this discount when one pet's cover is cancelled on the policy.

12. The Family Vet Fee

MediPet Pet Insurance Brokers charges a veterinary per family/policy fee for providing additional services over & above the intermediary functions & services performed on behalf of Renasa. The services provided include, but are not limited to: in-house vets & veterinary nurses that help design cover, assist with vet histories, chronic care support plan recommendations, & motivations on claims settlements.

MediPet's Veterinary Fee is a value-added service and not considered a financial product regulated under the FSCA (Financial Sector Conduct Authority). Members are therefore not afforded the same protections in respect of this value-added service/product that may apply to financial products that are regulated in terms of this Act.

13. Adjustments & renewals

- 13.1 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.
- 13.2 Monthly annual-payment policyholders (by EFT) will have their policy reviewed & premiums increased annually on their pet's individual policy renewal date – the anniversary of Renasa's acceptance of cover of the pet.
- 13.3 As non-life insurance is a month-to-month contract, your cover & premium will be reviewed, & can be adjusted, at any time in the year. All premiums increase annually in line with standard vet inflation, your own individual claiming patterns, any change in your risk such as the age of your pet, & if there is a loss/gain of a discount.
- 13.4 All changes will be communicated to you, in writing, 31 days before the change is activated.

14. General conditions for all plans

- 14.1 You must monitor the insurance cover & review the cover periodically to ensure that the cover remains adequate.
- 14.2 You must disclose all material facts to your broker. Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance. Please ensure that you provide true & accurate information to your broker.
- 14.3 Please refer to your policy wording for all terms & conditions, exclusions & limitations that apply with regards to your policy.
- 14.4 At all times you must take all reasonable steps to maintain your pet's health, & to prevent injury, illness & loss.
- 14.5 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 the discretion of your vet practice's protocol, & dependent on the area you reside in RSA.
- 14.6 You must arrange for your pet to be kept vaccinated against the following:
Dogs: Distemper, parainfluenza, adenovirus infections, parvovirus & rabies.
Cats: Feline infectious enteritis (panleukopenia), herpesvirus, calicivirus & rabies.
- 14.7 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.
- 14.8 You must tell Renasa &/or MediPet the name & address of the other insurance company under which you are entitled to an indemnity, as well as your policy number with them, at the time of claiming.
- 14.9 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.
- 14.10 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, you are responsible for this, in order for Renasa to cover your pet.
- 14.11 In such circumstances that MediPet calls for further information from your vet & it is withheld, this can limit your cover.
- 14.12 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.
- 14.13 Renasa does not require pre-approvals & MediPet 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.
- 14.14 There are two ways your vet can be paid directly: 1. Upfront payments for pre-approved claims will be paid directly to your vet. 2. Your vet can be paid directly after your treatment, once your claim has been submitted to MediPet. Both methods require arrangement & agreement between you & your vet. Pre-payment will be at the sole discretion of Renasa.
- 14.15 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.

- 14.16 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.
- 14.17 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 revised underwriting.
- 14.18 To remain covered under this policy, the premium must be paid. It is your responsibility to ensure that premiums are paid & remain up to date every month (for monthly-paying debit order policyholders), & that your bank details are 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.
- 14.19 For all pets joining MediPet on a monthly payment option, a debit order form will need to be authorised by the policyholder.
- 14.20 Should your first debit order after joining not be successful, or your monthly debit order be cancelled or reversed, or go unpaid for two consecutive months, your policy will be cancelled.

Annual-paying policies will be invited for renewal at least 31 days prior to their individual 12-month anniversary, & the premium must be paid by EFT before the 15th of the month following the renewal. Should payment not be made by the due date, the policy will lapse.

Should your debit order not be successful at any time for any reason, or you have questions about your annual renewal, please contact MediPet for assistance: premiums@medipet.co.za.

Reinstatement is not automatic, & not guaranteed, & will be subject to new underwriting terms, this means the insurer may elect to reinstate, restart, alter existing or decline cover. Your individual risk profile will influence the insurer's decision making.

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

- 14.21 **Fraud and/or irregular reporting:**
Any instance of fraud or any other irregularity in the business of the insurer or broker may be addressed in writing to the Insurer's Compliance Department at compliance@tihsa.co.za
- 14.22 **Complaints:**
Email MediPet Animal Health Insurance Brokers (Pty) Ltd on info@medipet.co.za
If a claim is rejected the insurer and not the intermediary must give reasons for repudiating your claim.
- 14.23 **How to submit a complaint:**
You are entitled to complain if the service or product performance does not meet your expectations. There are a number of parties that can assist with your concerns, namely:

1. **MediPet Animal Health Insurance Brokers (Pty) Ltd**
Tel No: 021 701 2023 | E-mail: info@medipet.co.za
2. **Renasa Insurance Company Ltd**
Tel No: 011 380 3080 | E-mail: complaints@renasa.co.za
3. **The National Financial Ombud Scheme**
Short-term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by the insurance intermediary and/or the insurer.
Web: www.nfosa.co.za | Email: info@nfosa.co.za
4. **FAIS Ombudsman**
In the event that you are not satisfied with the intermediary service or advice received.
Web: www.faisombud.co.za | Email: info@faisombud.co.za

Any complaints should first be referred to MediPet if you are not satisfied with your complaints resolution then you can refer your complaints to Renasa. Renasa's complaints procedure can be found at www.renasa.co.za

15. General cover exclusions

- 15.1 This insurance shall not be deemed to provide cover, & the company shall not be liable to pay any claim or provide any benefit, to the extent that doing so would violate any applicable law, regulation, sanction, prohibition, resolution, or restriction. This includes those of the Republic of South Africa, the United Nations, the European Union, the United Kingdom, the United States of America, or any other applicable authority.
- 15.2 Dogs used commercially for guarding, track-racing or coursing.
- 15.3 If you break the RSA laws/regulations relating to animal health or importation.
- 15.4 If your pet is confiscated or destroyed by government or public authorities, or under the Animals Act.
- 15.5 Legal expenses, fines & penalties connected with, or resulting from, a criminal or civil court case or an act of parliament.
- 15.6 Any treatment given outside of RSA will not be covered.
- 15.7 Any treatment for a vaccinable condition if the pet was not vaccinated in accordance with your practicing vet professional's protocol.
- 15.8 Any journey you take your pet on against the advice of the treating veterinary professional.
- 15.9 Any injury caused by abuse or negligence. MediPet will report all abuse to the S.P.C.A.
- 15.10 All other treatments that are in excess of the plan's annual policy maximum.
- 15.11 Elective or experimental procedures, & any subsequent related medical costs. This includes but is not limited to pet travel documents & the required testing.
- 15.12 Elective euthanasia.
- 15.13 Any treatment in connection with pregnancy or giving birth including breeding, oestrus monitoring, artificial insemination & mating, & surgeries or conditions arising as a consequence thereof.
- 15.14 The cost of treating any injury or illness deliberately caused.
- 15.15 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.
- 15.16 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.
- 15.17 The cost of any form of housing, including cages.
- 15.18 The cost of post-mortem examination.
- 15.19 The cost of transplant surgery, including any pre/post-operative care.
- 15.20 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).
- 15.21 Consequential loss of any kind.

- 15.22 The cost of replacing your pet in the event of death due to any circumstances.
- 15.23 Any costs where the treatment is deemed, under advisement, to be ineffective or causing the pet undue stress.
- 15.24 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.
- 15.25 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.
- 15.26 The costs of treatment for voluntary hospital admissions on the Essential & Ultimate360 plans will be subject to the Day-2-Day benefit maximums.

16. Terms & conditions applicable when you want to upgrade or downgrade your plan

- 16.1 Upgrades & downgrades are permitted once per 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 updates@medipet.co.za.
- 16.2 Any other change during the course of the policy year must be motivated, & will be at the sole discretion of Renasa.
The new plan will be effective from the date agreed to by Renasa.
- 16.3 New underwriting may apply when upgrading plans.
- 16.4 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.

17. How to claim

- 17.1 Claims are submitted on the website (www.medipet.co.za) via the "SUBMIT CLAIM" page found under the "Claims" tab.
- 17.2 Your vet does not need to sign any form, however a history will be requested on your first claim, & this could lead to revised underwriting.
- 17.3 All claims must be submitted within 60 days of the 1st day of treatment on the invoice.

18. Fraud &/or Irregularity Reporting

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.

Any instance of fraud or any other irregularity in the business of the insurer or broker may be addressed in writing to the Insurer's Compliance Department at compliance@tihsa.co.za.

19. Cancelling cover

19.1 This contract gives you a cooling-off period of 14 days after receiving your policy documents & 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.

19.2 **For monthly-paying debit order members:**

You may cancel this policy at any time. The insurer reserves the right to cancel the policy upon providing the member with 31 days written notice.

For annual paying members:

This policy may be cancelled by you at any time, after the cooling-off period, with one month notice. The insurer reserves the right to cancel the policy upon providing the member with 31 days written notice.

19.3 No telephonic cancellations are accepted.

19.4 Paid premiums for past months will not be refunded to you on cancellation.

19.5 Refunds of premiums

Monthly-paying members:

Cancellations are processed immediately. This means that if you cancel your policy in the middle of the month, a pro rata premium will be refunded to you. Should your pet pass away, the onus is on you to notify us of the death & subsequent cancellation of your pet's cover. Backdated cancellation is not guaranteed & any motivation must be submitted for consideration to Renasa.

Annual-paying members:

Cancellations are processed with one month's notice. This means that if you cancel your policy in the middle of the month, the policy will be cancelled 30 days from the date of cancellation.

If you cancel during the year & after the cooling-off period, you will be entitled to a refund of premium for the month's paid for after the cancel date. In other words, a pro-rata amount.

Should your pet pass away, the onus is on you to notify us of the death & subsequent cancellation of your pet's cover. Backdated cancellation is not guaranteed & any motivation must be made to Renasa for their consideration, & this is at their sole discretion. Any month for which you have been refunded a claim, will not be eligible for refund of premiums paid.

20. 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 by the policyholder. No personal information will be changed without written instruction, email 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 you interact with MediPet telephonically, all calls are recorded for your protection, & for quality, & training purposes.

We cannot provide any information on claims or change details on the policy unless the request to do so is directly given to us by the policyholder.

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.



RENASA
INSURANCE COMPANY LIMITED

Renasa Insurance Company Ltd
A licensed non-life insurer (FSP License 15491)