



Your Pet Insurance Policy Wording

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

Helpful Definitions

Accident	A bodily injury which is an unexpected incident resulting in injury to your pet. Such incident is not deliberate.
Behavioural Condition	Any changes to your pet's normal behaviour, resulting from a mental or emotional disorder which is diagnosed by a vet.
Clinical Signs	Changes in your pet's normal healthy state, its bodily functions or behaviour.
Co Payment period	This starts on day 31 of a new Policy or add on pet, up to and including day 60. Should any condition show signs or symptoms, or be first treated within this period, as well as any continuation treatment for this condition, the claim will be paid up to 50% of the normal benefit granted per claim and will carry the normal standard excess.
Complementary Treatment	Any treatment not forming part of normal mainstream veterinary treatment, including but not limited to acupuncture, physiotherapy, homeopathy, supplements, hydrotherapy, rehabilitation care, gold bead implants, floatation devices, life jackets, carts, harnesses, etc.
Chronic	Any condition which requires treatment or medication for a period of longer than 3 months (not limited to 3 consecutive months). Chronic plans will be approved based on the recommendation from the Vet and will be subject to an additional premium increase and is deducted from your annual policy limit of R35 000.
Disclosure	You agree to fully disclose and declare any and all information of material fact related to your pet's state of health or condition at the time of signing up for cover. This would include disclosing any treatment and/or investigation that your pet has had in the past, even if they have recovered fully. Failure to do so could result in cancellation of your policy due to non-disclosure.
Excess	You are responsible for the first amount payable in respect of each and every loss in terms of section 1A. This first amount payable (policy excess) is 15% of the claimable amount, with a minimum of R250.00. Continuation treatment of the same condition after 30 days will be subject to a new excess. Any dental benefit on Option 2 carries an excess of 15% with a minimum of R500.00. Variance to excess is stated on the policy schedule.

Family	Your husband, wife, civil partner, life partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.
Home	The place in the Republic of South Africa where you normally reside.
Illness	Any changes to a normal healthy state, sickness, disease, defects and abnormalities.
Injury	A physical injury or trauma caused by an accident. Not an injury or trauma that occurs over time.
Lameness	Is a clinical sign of a disorder that results in a disturbance in the gait and the ability to move the body about, typically in response to pain, injury, or abnormal anatomy. An abnormal gait or stance of an animal that is the result of dysfunction of the locomotor system.
No claims period	This is the first 30 days from the date of inception of this Policy or add on pet.
Pre-existing Condition	Any illness or injury that happened or first showed clinical signs prior to or within the first 30 days of inception for said pet's policy of insurance, or within any specified waiting period, including any condition related to forming part thereof. This is in addition to any exclusion(s) stated on your policy schedule.
Policy Annual Maximum Limit	This is the maximum amount claimable per pet per policy year, unless specifically noted otherwise (also known as an upper limit).
Policy year	From the inception of the Policy of the policy up until 30 April of each year, thereafter from the 1 st May to 30 th April each year. For annual policies this will be a twelve-month period from the date of inception of the policy or pet.
P.uma	Pet Underwriting Managing Agency (Pty) Ltd
Renewal	Your policy terms and conditions are reviewed each year and you will be advised of changes and price adjustments 30 days prior to the changes being implemented. For monthly policies this date is 01 May of each year. For annual policies, this is the anniversary date of your policy or pet.
Stale claims period	There is no claim unless full details of the claim are received in writing within 60 days after an event (the first day being the date of treatment on the invoice being claimed, i.e. each treatment date cannot be older than 60 days) and such event gives rise to a claim in terms of this policy.
Top dog/Top cat	Extra benefit that can be purchased at an additional premium of R60.00 per month, per pet. MediPet will provide R1000.00 that may be used for vaccinations, de-flea, sterilisation, deworming and micro chipping.
Vet	Registered Veterinarian
Veterinary Fee	Monthly or annual fee charged per policy by Medipet to cover the cost of a qualified veterinary nurse and vet, employed full time to assist with veterinary histories, chronic plan recommendations and

	claims motivation to the underwriter.
Veterinary Costs	The amount vets in general or referral practice usually charge.
Veterinary treatment	Any examination, consultation, advice, tests, X-rays, legally prescribed medication, surgery and nursing required to treat an illness, injury or accident, provided by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of the vet. This includes physiotherapy and treatment of a behavioural illness provided it is carried out by the qualified and professionally registered persons. These qualifications are subject to P.uma's approval.
Waiting period	A waiting period applied to specific conditions as listed in the Policy Schedule. No claims for the condition/s will be paid during this specified period and should the condition show clinical signs or symptoms within this period the condition/s could be deemed pre-existing and excluded from cover as defined under pre-existing condition.
You, Your	The person named on the policy document.
Your pet	Any dog or cat named on the policy schedule.

GENERAL CONDITIONS APPLICABLE TO ALL OPTIONS

(Option 1, Option 2 and Accident)

1. Throughout the policy year you must take all reasonable steps to maintain your pet's health and to prevent injury, illness and loss.

You must arrange and pay for your pet to have a yearly check- up, annual vaccinations and any treatment normally recommended by a vet to prevent illness or injury.

2. You must arrange for your pet to be kept vaccinated against the following;
 - Dogs:** Distemper, adenovirus infections, parvovirus and rabies. This will be under direction of your veterinary practices protocol dependent on the area you reside in RSA.
 - Cats:** Feline infections enteritis (panleukopaenia), feline herpesvirus, feline calicivirus and rabies. This will be under direction of your Veterinary Practice's protocol and dependent on the area you reside in RSA.

3. If, when you claim, there is any other insurance under which you are entitled to an indemnity; we will only pay a proportionate share of the claim. You must tell us the name and address of the other insurance company and your policy number with them. If you have any legal rights against another person in relation to a claim, we may take legal action against them in your name at our expense. You must assist us all you can and provide any documents requested.

4. Your pet is only covered under this policy if you pay the premium. If you pay your premium monthly and miss an instalment you must pay the full outstanding amount within 15 days of the date the instalment was due to be paid. If we do not receive your payment within 15 days of the date the premium was due, **your insurance will automatically lapse**. You should contact Medipet within that period to obtain the relevant banking details necessary to transfer your outstanding premium. (info@medipetsa.co.za or by telephone on 021 701 2023). **Kindly note that in order to allocate funds correctly you will be sent banking details and necessary reference numbers for the proof of payment. This needs to be strictly adhered to in order to allow Medipet to allocate the funds to your policy prior to the next debit run.**

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

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

GENERAL POLICY EXCLUSIONS:

The following exclusions apply to ALL sections of the policy

(Option1, Option 2 and Accident)

1. The Policy will not apply to any pet less than 6 weeks old.
2. Dogs used commercially for guarding, track racing or coursing.
3. Any amount if you break the RSA laws/ regulations relating to animal health or importation.
4. Any amount if your pet is confiscated or destroyed by government or public authorities, or under the Animals Act.
5. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
6. Any amount resulting from a disease transmitted from animals to humans.
7. Any treatment given outside of RSA will not be covered.
8. Any dog not vaccinated against rabies, distemper, parainfluenza and parvovirus. And any cat not vaccinated against rabies, feline infectious enteritis (panleukopaenia), calicivirus and cat flu.
9. Any journey you take your pet on against a vet's advice.
10. Any injury caused by abuse or negligence. Medipet will report all abuse to the S.P.C.A.
11. All other treatments that are in excess of the allowed R 35,000.00 Policy Maximum Annual Limit

FRAUD

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

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

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

CANCELLATION OF COVER

This contract gives you a cooling off period.

If after receiving your policy document and full policy Terms and Conditions and you are not happy, you have 14 days during which you can cancel the policy and such cancellation will be from inception of the policy. Thereafter this Policy may be cancelled at any time by either party giving a calendar months' notice. This means that if you cancel your policy in the middle of the month, the policy will end at the end of the next month [and your last premium is due].

Notice in writing, cancellations are processed as at the end of each month.

Should you pay your monthly premium via debit order and the debit order collection is unsuccessful the following will apply:

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

CORRESPONDENCE

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

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

Should an email be returned as undelivered for any reason, we will attempt to contact you via the other details you have provided to us.

If our correspondence has not been returned, we deem it received by yourself.

MEDIPET OPTION 1 SPECIFIC:

Excluded from option 1:

- Dental cover
- Death benefit
- Prescription diets

MEDIPET OPTION 2 SPECIFIC:

Additional Cover Included within option 2 Only:

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

- ONE dental PROCEDURE PER POLICY year. The first amount the excess is 15% of the claim, with a minimum of **R500, WHICH EVER IS THE GREATER**. Subject to a four month waiting period.
- Death benefit of R1000 per dog and R500 per cat is included. Such benefit applies to insured animals that are on cover for longer than 6 months AND the death is not as a result of any excluded or pre-existing condition.
- Prescription diet subsidized at R150 pm for 6 months, per policy year, subject to a 4 month waiting period.

APPLICABLE TO BOTH OPTION 1 AND OPTION 2:

SECTION 1A- VETERINARY TREATMENT

What are you covered for:

In return for paying your premium we, Renasa Insurance Co (Pty) Ltd, will cover your pet detailed in the attached policy schedule, within South Africa for the cost of veterinary fees necessarily incurred for veterinary treatment your pet receives during the policy year to treat illness, and or an injury as the result of an accident with an upper limit of R35 000 per pet per policy year.

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

Please note the following criteria are applicable:

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

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

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

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

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

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

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

You are NOT covered for:

1. The cost of treatment for:
 - a. Any injury, illness that happened or first showed clinical signs before the inception of this policy or within the first 30 days from the inception of this policy ; or
 - b. Any illness or lameness that happened or first showed clinical signs either before the inception of this policy or within the first 30 days from the inception of this policy.
 - c. Any consequential costs incurred as a direct result of the identified pre-existing condition referred to in a above.
 - d. 50% of all claims within the **co-payment period**. (See page 1)
 - e. 50% of any continuation treatment incurred for the treatment of the condition referred to in c above.
2. Routine care and preventative treatment (unless you have purchased the Top dog/Top cat option for an additional premium).
3. Elective procedures and any subsequent medical costs related thereto.
4. Elective euthanasia is specifically excluded.
5. Cost of vaccinations, spaying and castration except the cost of treating any complications arising from these procedures. Whether elective or non-elective, or where it is recommended as treatment for a condition, the routine cost of a spay or neuter will be deducted from the total invoice (Unless you have purchased the Pamper Pet option for an additional premium). **Medipet strongly supports the neutering of cats and dogs.**
6. Any treatment in connection with pregnancy or giving birth including breeding, artificial insemination

- and mating, or conditions arising therefrom.
7. The cost of treating any injury or illness deliberately caused by you or a member of your immediate family or staff members.
 8. The cost of house calls, except in such circumstances where a qualified vet confirms that moving your pet would be detrimental to your pet's health.
 9. Additional- costs for treating your pet outside usual surgery hours- cover can apply in such circumstances a qualified vet confirms an emergency consultation is a necessity.
 10. The cost of hospitalisation unless a qualified vet confirms it is essential.
 11. The cost of treatment for a behavioural condition subject to the ceiling of R4000.00 for the duration of the cover.
 12. The cost of any form of housing, including cages.
 13. The cost of bathing, grooming or de-matting your pet unless prior written approval has been given by P.UMA, via Medipet.
 14. The cost of dental treatment in terms of **OPTION 1 Policy Holders only**. The full cost of dental procedure will be deducted from the invoice should it be billed in conjunction with another procedure.
 15. The cost of post mortem examination.
 16. The cost of transplant surgery, including any pre and post -operative care.
 17. The cost of any treatment if a claim has not been submitted within the pre-scribed **60 days** of your pet having received treatment (day 1 being the first day of treatment).
 18. Consequential loss of any kind.
 19. The cost of cremation or burial.
 20. **NOTE: All pre-approved chronic plans will carry an additional premium for the duration of the treatment.** The cost of treatment, including medication, for any chronic condition not specifically PRE-AUTHORISED by P.UMA in writing.
 21. The cost of replacing your pet in the event of death due to any circumstances.
 22. The cost of any specialised prescription food as maintenance for a specific condition, In terms of **Option 1 Policy Holders**.

HOW TO CLAIM

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

Within 60 days (the first day being the date of treatment on the invoice being claimed, i.e. each treatment date cannot be older than 60 days) send us the fully completed claim form together with the detailed invoices and any other relevant information setting out the specific costs involved for each procedure.

COMPLEMENTARY TREATMENT

This amount is deductible from your Annual Policy Limit and carries no excess.

Complementary treatment is deemed as:

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

What are you covered for:

Cover for any complementary treatment is included with the prior written consent of P.UMA only via Medipet and shall be **limited to R5000.00 per pet per policy year** and supplements shall be **limited to R2000.00 per pet per policy year**.

BEHAVIOURAL TREATMENT

This amount is deductible from Annual Policy Limit and carries no excess.

Costs of treatment for behavioural conditions shall be limited to R4000.00 for the **lifetime** of your pet, and is subject to prior written approval by P.UMA, via Medipet, and rendered by approved therapists only.

ADVERTISING

This amount is deductible from Annual Policy Limit and carries no excess. If your pet is stolen or goes missing

during the policy year, we will pay the cost of advertising up to R250 per year.

BOARDING FEES

This amount is deductible from your Annual Policy Limit and carries no excess.

If incapacitated (physical or mental inability to do something to manage one's affairs) and you are unable to care for your pet, we will pay the cost of the boarding of your pet at a licensed kennel or cattery or towards the cost of someone who does not live with you looking after your pet. Cover is limited to **R500.00** per cat per policy year and **R1000.00** per dog per policy year.

THEFT

This amount is deductible from Annual Policy Limit and carries no excess.

We will pay R1000.00 in the event that your dog is stolen or goes missing and is not **FOUND**, or does not return within 45 days.

SPECIAL CONDITIONS THAT APPLY TO THIS SECTION:

If your dog is found or returned, you must repay the full amount (excluding the advertising amount paid) we have paid you.

As soon as it is reasonable to assume that your pet is missing you must: Tell all vets and local rescue centres within a reasonable distance of the area where your pet was last seen within 5 days of your pet going missing. At least one veterinary practice must be notified;

1. If your pet is a dog you must tell the police and ask for the crime reference number or written confirmation of your report.
2. If your pet has not been found within 45 days, please fully complete a claim form and return it to us as soon as possible.

HOW TO CLAIM

In order to claim for the advertising benefit, please send a mail to claims@medipetsa.co.za or contact 021 701 2023. To claim for theft or straying you must have advertised the loss of your pet, **please send proof of this**. We will not pay for this information.

MEDIPET TOP DOG / TOP CAT PACKAGE

Medipet Top Dog/Top Cat package is an add on benefit to contribute towards the cost of maintaining your pets health on an annual basis. For R60.00 a month your pet will receive a maximum contribution of R1000.00 per annum towards the following:

As listed:

- **Vaccinations**
- **Deworming**
- **Sterilisation**
- **Micro chipping**
- **De-flea**

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

MEDIPET ACCIDENT ONLY POLICY SPECIFIC:

This policy is underwritten by **RENASA INSURANCE COMPANY LTD.** and administered by **PET UNDERWRITING MANAGING AGENCY PTY LTD (P.UMA)** and is offered through **Medipet Animal Health Insurance (Pty) Ltd.** In return for paying your premium, **RENASA INSURANCE COMPANY LTD.** will cover the pet dog or cat named in the overleaf policy schedule for up to R20 000 per pet per policy year of the cost of fees incurred as the result of veterinary treatments for injuries resulting from an accident.

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

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

Or otherwise result in:

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

The following are NOT covered under this Accident Only policy:

1. Any sickness, disease, infection or any change in a pet's health which is not caused by an accidental injury.
2. Any invoices submitted more than 60 days after the date of treatment.
3. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
4. Any treatment by person/s not registered with the South African Veterinary Council.
5. Any allergic reaction to a vaccine or medication.
6. Any surgical items that can be used more than once. These are non-chargeable items.
7. The costs of any prosthesis, implants or transplantation

General conditions

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