



PO Box 31596 Tokai 7966
Tel No: 021 701 2023 Fax No: 021 701 2027 e-mail: info@medipet.co.za

Authorised Financial Services Provider: No 32613

Your Pet Insurance Policy Wording

We value you, as part of the MediPet family. Please read this document carefully & completely, in combination with your individual policy schedule. Together, they are a legal contract between you & us. We want you to make yourself familiar with all the ins & outs, the so-called t's & c's of our agreement, so neither of us have any surprises down the road. This details both our rights & responsibilities to each other, based on all the information you disclosed to us on joining, as well as the ongoing health of your pet.

Sections Covered In This Policy Document

MediPet Accident Plan	1
MediPet Life Plan	2
MediPet Essential Plan	3
MediPet Ultimate Plan:	4
Additional Excess Information	5
Additional Limit Information	5
Additional Waiting Period Information	6
Additional Benefit Information	6
Add-Ons	7
General Conditions Applicable To All Plans	8
General Cover Exclusions	9
Terms And Conditions Applicable When You Want To Upgrade Or Downgrade Your Plan	11
How To Claim	11
Fraud	11
Cancellation of Cover	12
Correspondence	12
Helpful Terms & Definitions	13

MediPet Accident Plan:

What You Are Covered For

Renasa Insurance Co (Pty) Ltd will cover the pet(s) detailed in your policy schedule during the policy year for treatments of injuries resulting from an accident, with an annual maximum of **R25 000** per policy year.

It is your responsibility to ensure that your premiums are paid on time & in full, to keep your cover active.

There are no waiting periods on the Accident plan.

Accident plan claims have an excess of **10%**, minimum of **R150**.

Full disclosure by you is important, as this allows us to provide the best cover for your pet. Not doing so could compromise your cover, & lead to cancellation of your cover later. It is always best to disclose as much as possible, & to let us decide what is required.

Every pet & their cover is evaluated on an individual case-by-case basis.

Who Can Join the Accident Plan

Any pet older than 6 weeks. (The Accident plan has **no maximum age** limit.)
All breeds are welcome.

What is covered by the Accident Plan

"Accident" claims must be a direct consequence of at least 1 of the following, & any diagnosis must be made within **48 hours** of the time of the accident:

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.

"Accident" claims may otherwise result in:

1. A fractured bone.
2. A puncture wound.
3. A traumatic ligament or tendon injury.
4. Lacerations, abrasions or wounds.
5. A gastric torsion (gastric dilation volvulus).
6. A soft tissue prolapse.

MediPet Lite Plan:

What You Are Covered For

Renasa Insurance Co (Pty) Ltd will cover the pet(s) detailed in your policy schedule for treatments during the policy year to treat illness, and/or an injury, with an annual maximum of **R35 000** per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisation.

It is your responsibility to ensure that your premiums are paid on time & in full, to keep your cover active.

There is a 30-day no-claims period for Lite plan claims. Accidental injuries are not subject to the 30-day waiting period - accidents are covered from the date of inception of your policy.

Lite plan claims have an excess of **15%**, minimum of **R250**. You may submit up to **4 claims per policy year for refund**, with a maximum claimable amount of **R13 760 per claim, per policy year**.

Under this 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 the vet within 24 hours for the same condition, this will also be treated as one claim.

Chronic conditions can be treated on the Lite plan by adding a chronic care support plan at an additional premium. These claims will then not be limited by the Lite plan claim limit per policy year.

Full disclosure by you is important, as this allows us to provide the best cover for your pet. Not doing so could compromise your cover, & lead to cancellation of your cover later. It is always best to disclose as much as possible & to let us decide what is required.

Every pet & their cover is evaluated on an individual case-by-case basis.

Who Can Join the Lite Plan

Any pet older than 6 weeks. (The Lite plan has **no maximum age** limit.)
All breeds & pre-existing conditions are welcome.

What Benefits Are Not Included In The Lite Plan

1. The cost of treatment for a behavioural condition.
2. The cost of any specialised prescription food as maintenance for a specific condition.
3. The cost of dental care.
4. All boarding fees (including emergency boarding).
5. The cost of radiation or chemotherapy (unless a chronic care support plan has been added at an additional premium).
6. The cost for theft & the advertising of a missing pet.
7. Condolence contribution.
8. The cost of any treatment not forming part of normal mainstream vet treatment, including, but not limited, to acupuncture, physiotherapy, homeopathy, hydrotherapy, rehabilitation care, gold bead implants, flotation devices, life jackets, carts & harnesses, & supplements.

MediPet Essential Plan:

What You Are Covered For

Renasa Insurance Co (Pty) Ltd will cover the pets detailed in your policy schedule for treatments during the policy year to treat illness, and/or an injury, with an annual maximum of **R50 000** per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisation.

It is your responsibility to ensure that your premiums are paid on time & in full, to keep your cover active.

There is a 30-day no-claims period for Essential plan claims. Accidental injuries are not subject to the 30-day waiting period - accidents are covered from the date of inception of your policy. There is a 50% co-payment period from day 31 from the inception of the policy to day 60. Any condition treated in this co-payment period carries a 50% co-payment going forward.

There is a 6-month waiting period on the Essential plan for knee, hip, elbow & shoulder, eye, respiratory system & spinal treatments.

If one of these conditions are diagnosed in this 6-month waiting period, the diagnostic cover will be limited to R5 000, & then the condition will be excluded going forward. (Pets under 4 months of age at the time of joining may be considered for part or full cover of the above treatments, on a case-by-case basis.)

Excess information for the Essential plan is covered in detail in the below sections.

Full disclosure by you is important, as this allows us to provide the best cover for your pet. Not doing so could compromise your cover, & lead to cancellation of your cover later. It is always best to disclose as much as possible, & to let us decide what is required.

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 in the history, new underwriting terms will be noted for the policy. Should you not accept the new terms, the policy will be cancelled or declared void, at the discretion of P.uma.

Every pet & their cover is evaluated on an individual case-by-case basis.

Who Can Join the Essential Plan

Any dog between 6 weeks & 9 years of age.

Any cat older than 6 weeks. If your cat is older than 9 years of age, a full vet history will be required.

If your pet is adopted **AND** is older than 6 months upon joining, **AND** you have had the pet for less than 6 months, **AND** a complete vet history is not available, you will have a **maximum of R3 000 towards illnesses for the first 6 months**. (Accident cover is not affected).

What Benefits Are Not Included In The Essential Plan

1. Dental care.
2. Condolence contribution.
3. The cost of any specialised prescription food as maintenance for a specific condition.

MediPet Ultimate Plan:

What You Are Covered For

Renasa Insurance Co (Pty) Ltd will cover the pet(s) detailed in your policy schedule for treatments during the policy year to treat illness, and/or an injury, with an annual maximum of **R50 000** per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisation.

It is your responsibility to ensure that your premiums are paid on time & in full, to keep your cover active.

There is a 30-day no-claims period for Ultimate plan claims. Accidental injuries are not subject to the 30-day waiting period - accidents are covered from the date of inception of your policy. There is a 50% co-payment period from day 31 from the inception of the policy to day 60. Any condition treated in this co-payment period carries a 50% co-payment going forward.

There is a 6-month waiting period on the Ultimate plan for knee, hip, elbow & shoulder, eye, respiratory system and spinal treatments.

If 1 of these conditions are diagnosed in this 6-month waiting period, the diagnostic cover will be limited to R5 000 & then the condition will be excluded going forward. (Pets under 4 months of age may be considered for part or full cover of the above treatments, on a case-by-case basis.)

Excess information for the Ultimate plan is covered in detail in the below sections.

Full disclosure by you is important, as this allows us to provide the best cover for your pet. Not doing so could compromise your cover, & lead to cancellation of your cover later. It is always best to disclose as much as possible, & to let us decide what is required.

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 in the history, new underwriting terms will be noted for the policy. Should you not accept the new terms, the policy will be cancelled or declared void, at the discretion of P.uma.

Every pet & their cover is evaluated on an individual case-by-case basis.

Who Can Join the Ultimate Plan

Any dog between 6 weeks & 9 years of age.

Any cat older than 6 weeks. If your cat is older than 9 years of age, a full vet history will be required.

If your pet is adopted **AND** is older than 6 months upon joining, **AND** you have had the pet for less than 6 months, **AND** a complete vet history is not available, you will have a **maximum of R3 000 towards illnesses for the first 6 months**. (Accident cover is not affected).

Three Additional Benefits Available Under the Ultimate Plan

1. **ONE** dental procedure (this includes but is not limited to dental injuries, dental disease, dental hygiene, gum disease, dental extractions) per policy year, including the general anesthetic. There is a 4-month waiting period for dental claims. The excess is **20%** of the claim, minimum of **R500**. Any other claims for procedures, pre-anesthetic checks &/or diagnostics performed will not fall under the dental benefit, & will have their own excess. This amount is deductible from your annual policy maximum.
2. Condolence contribution of **R1 000** per dog & **R500** per cat is included. This 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. This amount is deductible from your annual policy maximum, & there will be no excess.
3. The prescription food benefit contributes up to **R150** per month for 6 months per policy year. There is a 4-month waiting period for the prescription food benefit. This amount is deductible from your annual policy maximum, & there is no excess.

Additional Excess Information

Excesses specific to Essential & Ultimate Plan

General Excess

- A general excess of **18%**, minimum of **R350**, applies to the Essential & Ultimate plan mainstream vet treatments.
- All ongoing claims for the same condition on these 2 plans within a 30-day period will have an **18%** excess only, once the initial R350 minimum has been met. Should a condition continue past 30 days, it will be treated as a new claim, with the R350 minimum again.
- Dental claims on the Ultimate plan have a **20%**, minimum of **R500 excess per claim**.

Specific excess

- A specific excess of **25%**, minimum of **R500**, applies to all claims relating to but not limited to all diagnostics, treatment & surgery of the following conditions below.
 - All ongoing claims for the same condition within a 30-day period will have an **25%** excess only, once the initial R500 minimum has been met. Should a condition continue past 30 days, it will be treated as a new claim, with the R500 minimum again.
1. Gastro-intestinal diseases, illnesses & foreign bodies.
 2. Lameness.
 3. Skin diseases.
 4. Ear conditions and/or diseases.
 5. Eye conditions and/or diseases.
 6. Respiratory conditions and/or diseases.
 7. Spinal conditions and/or diseases.

If two conditions are being treated on one claim and one of those conditions has a "specific excess" applicable, & the other condition falls under the "general excess", the higher excess will be applied to the whole claim.

Premium Saver Excess

Essential & Ultimate members may opt in for either a R1 000 flat excess on all general, specific & dental claims, for a 7.5% discount on current premiums, or a R2 000 flat excess on all general, specific & dental claims, for a 15% discount on current premiums.

Additional Limit Information

Limits specific to the Essential & Ultimate Plan

A maximum of **ONE** of each of the following per pet per policy year. Should your pet require further surgery emanating from any one of the below conditions, the insured is responsible for a **50% co-payment** of all surgeries within the same policy year.

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

Additional Waiting Period Information

Additional waiting periods specific to the Essential & Ultimate Plan

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

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

Should your pet have an exclusion placed on cover for any one of the above conditions, the alternate side (limb/eye/vertebra) will have a 6-month no-claims period. If the condition then manifests within the no-claims period, that condition will be excluded from cover.

It is important to note that all diagnostics within this 6-month waiting period will be limited to a maximum of R5 000. This may result in an endorsement being placed on the pet's policy.

If your pet is less than 4 months of age at joining, a motivation & pre-approval may be submitted in order to consider full or part payment for one of the above surgeries.

Additional Benefit Information

Benefits specific to the Essential & Ultimate Plan

Complementary Rehabilitation Treatment (excluded from the Accident & Life plan)

Complementary rehabilitation treatment shall be limited to **R5 000** per policy year. This amount is deductible from your annual policy maximum, & there is an 18% excess.

Supplements (excluded from the Accident & Life plan)

Supplements shall be limited to **R2 000** per policy year. This amount is deductible from your annual policy maximum, & there is an 18% excess.

Behavioural Treatment (excluded from the Accident & Life plan)

Treatment for behavioural conditions shall be limited to **R4 000** for the lifetime of your pet. This benefit is subject to prior written approval, & to be rendered by approved therapists only. This amount is deductible from your annual policy maximum, & there is no excess. Puppy/obedience training is not covered under this benefit.

Emergency Boarding Fees (excluded from the Accident & Life plan)

If incapacitated & you are unable to care for your pet, we will pay the cost of the boarding of your pet at a licensed kennel or cattery, or towards the cost of someone who does not live with you looking after your pet. Cover is limited to **R500** per cat per policy year, & **R1 000** per dog per policy year. This amount is deductible from your annual policy maximum, & there is an 18% excess.

Advertising (excluded from the Accident & Life plan)

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

Theft (excluded from the Accident & Life plan)

We 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.

As soon as it is reasonable to assume that your pet is missing you must inform all vet practices & local rescue centres within a reasonable distance of the area where your pet was last seen, within 5 days of your pet going missing.

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

Add-Ons

Top Pet Routine Care Add-On

This add-on benefit contributes towards the cost of maintaining your pet's preventative health on an annual basis. For **R65** per month per pet, your pet will receive a maximum contribution of **R1 100** per year towards the following:

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

Top Pet Double Up Routine Care Add-On

This add-on benefit contributes towards the cost of maintaining your pet's preventative health on an annual basis. For **R130** per month per pet, your pet will receive a maximum contribution of **R2 200** per year towards the following:

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

Top Pet Routine Care Add-On is available for all plans. There will be no excess payable on claims for this benefit. There will be no discounted rate for additional pets.

A waiting period of **30 days** will be applicable before the benefit becomes available for use. The benefit is calculated based on a full 12-month cover period. Should a monthly debit order member cancel the add-on before the end of the policy year (as stated on your schedule) after claiming for the benefit, the balance of these premiums will be collected via debit order.

Chronic Care Support Add-Ons

MediPet Chronic Care Support Plans are an add-on benefit to short-term insurance. This is a way of contributing to your pet's ongoing conditions &/or diseases, above & beyond traditional cover. A chronic condition requiring treatment or medication for a period of longer than 3 months (not limited to 3 consecutive months) will either be excluded from short-term insurance cover, or offered cover through an annual chronic care support plan, with a customised premium. Chronic plans are pre-approved in writing, based on a treatment plan & recommendation from the treating vet.

This is available to Lite, Essential & Ultimate plan members as an add-on benefit only.

Chronic care support plans will not affect the Lite limit of 4 claims per policy year.

Claims are not deductible from any plan annual policy maximums, & have an 18% excess.

Types of Chronic Care Support Plans available:

Annual benefit	Additional monthly premium	Additional annual premium
Bronze Plan R3 000	R240	R2 880
Silver Plan R6 000	R480	R5 760
Gold Plan R8 000	R640	R7 680
Platinum Plan R10 000	R800	R9 600

General Conditions Applicable To All Plans

- Throughout the policy year you must take all reasonable steps to maintain your pet's health, & to prevent injury, illness & loss.
- You must arrange & pay for your pet to have a yearly check-up, annual vaccinations & any treatment normally recommended by a vet to prevent illness or injury. This will be under direction of your vet practice's protocol, & dependent on the area you reside in RSA.
- You must arrange for your pet to be kept vaccinated against the following:
Dogs: Distemper, adenovirus infections, parvovirus & rabies.
Cats: Feline infections, enteritis (panleukopaenia), feline herpesvirus, feline calicivirus & rabies.
- If, when you claim, there is any other insurance under which you are entitled to an indemnity, we will only pay an appropriate share of the claim. You must tell us the name & address of the other insurance company, as well as 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, & also provide any documents requested.
- Your pet is only covered under this policy if you pay the premium.
 - If you have just joined, & you opted to pay a premium monthly, & your 1st debit order bounces, your policy will automatically be cancelled. If you wish to reinstate your cover, you will need to settle the full outstanding premium before the 15th of that month.
 - If you pay a premium monthly, & you miss a monthly premium payment, you will need to pay the full outstanding amount within 15 days of the date the monthly premium was due to be paid or you will automatically be double-debited on the following debit date.
 - If you have 2 consecutive debit bounces, your cover will be automatically cancelled. You will need to settle the full outstanding premium before the 15th of the month that your policy was cancelled. Once your payment reflects on Renasa's bank statement, your cover will be reinstated.

To contact MediPet about your debit order, email premiums@medipet.co.za.

You can send an EFT to Renasa for outstanding premiums:

Renasa Insurance Company Limited

Nedbank

Cheque Account

Branch code 123209

Account Number 1057262676

Reference: **MPI number/your surname**

Using your MPI number & the policy holder's surname as a reference is very important as this is the only way to identify your payment for allocation. This needs to be strictly adhered to in order to allow us to allocate the funds to your policy prior to the next debit run. Monthly-paying members that make an EFT for outstanding premiums after the 24th of the month will only reflect as received after the 2nd of the following month. This could cause an automatic double debit for the previous month.

Your bank details must be kept up-to-date with us so that your debit orders & claim refunds can be successful. We can't make any changes to your cover with your verbal instructions only. All changes need to be communicated to MediPet in writing, as soon as possible.

6. You agree to allow your vet permission to release all information about your pet. This is essential for insurance & processing of your claims. If the vet does decide to charge for this, you are responsible for this, in order for us to cover your pet. In addition, MediPet reserves the right to contact the treating vet in order to obtain any additional medical history for the pet.
7. If the vet & complementary treatment fees (including treatment for behavioural issues) charged are higher than what is usually charged by a general or referral practice, we reserve the right to request a second opinion from a registered vet of our choice. If the vet we choose does not agree with the vet fees charged, Renasa may, at their discretion refund only the vet fees usually charged by a general or referral practice in a similar area.
8. We do not require pre-approvals & will not guarantee verbally on the phone whether a claim is covered. We will let you have our decision in writing, at your request.
9. 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.
10. We strongly advise you to have your pet microchipped, & it is the owner's responsibility to keep their information up-to-date with the microchip company.
11. In such circumstances that we call for further information from your vet & it is withheld, this can limit your cover.

General Cover Exclusions

What is NOT covered on all plans (Accident, Life, Essential & Ultimate plans)

1. Any pet younger than 6 weeks of age.
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 & 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 or cat not vaccinated in accordance to your vet's protocol.
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 plan annual policy maximum.
12. Routine care & preventative treatment (unless you have a Top Pet Routine Care Add-on option, for an additional premium). Whether elective, non-elective, or recommended as treatment for a condition, the routine cost of a sterilisation will be deducted from the total invoice (if there is no Top Pet Routine Care Add-on). This does not include the cost of treating any complications arising from sterilisation. MediPet strongly supports the sterilisation of cats & dogs.
13. Elective procedures & any subsequent related medical costs. This includes but is not limited to pet travel documents & the required testing.
14. Elective euthanasia.
15. Any treatment in connection with pregnancy or giving birth including breeding, artificial insemination & mating, or conditions arising there from.
16. The cost of treating any injury or illness deliberately caused.
17. 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.
18. 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 a necessity.
19. The cost of any form of housing, including cages.
20. The cost of bathing, grooming or de-matting, your pet unless prior written approval has been given.
21. The cost of dental treatment. The full cost of a dental procedure, including the anesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure. (Dental benefit is only covered on the Ultimate Plan).
22. The cost of post-mortem examination.
23. The cost of transplant surgery, including any pre/post-operative care.
24. 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).
25. Consequential loss of any kind.
26. The cost of cremation or burial.
27. The cost of replacing your pet in the event of death due to any circumstances.
28. Any costs where the treatment is deemed, under advisement, to be ineffective or causing the pet undue stress.
29. The costs of repeat treatment or where the costs of treatment are deemed to be excessive. We reserve the right to limit treatment in accordance with accepted industry norms & protocols.

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

1. Upgrades & downgrades are permitted once a policy year, at our discretion.
2. You must provide a calendar month notice (meaning you must give notice on the 1st of the month) to upgrade or downgrade.
3. The new plan will be effective from the 1st of the following month.
4. All pre-existing conditions (as noted on the policy at inception or after a waiting period review), will remain excluded from cover on our Essential & Ultimate plans.
5. All claims that were paid for that same policy year will be allocated to the annual policy maximum of the new plan.

How To Claim

1. Claim forms are best submitted on the website (www.medipet.co.za) via the "SUBMIT CLAIM" page found under the "Claims" tab.
2. Alternatively, you may download a form on the "HOW TO CLAIM" page, also under the "Claims" tab.
3. You may also request a claim form to be sent to you by emailing claimsupdates@medipet.co.za - completed forms go to claims@medipet.co.za via email, or can be faxed to (021) 701 2027.
4. All queries regarding claims go to claimsupdates@medipet.co.za.
5. It is important that claims are submitted as soon as possible, & must be submitted within 60 days of the 1st day of treatment on **the invoice**.
6. Your vet does not need to sign your form.

Fraud

Fraud increases your premium & the premiums of all members. We will not pay your claim, we will not pay any future claim, we will declare the policy null & void, & we will be entitled to recover from you any amount of any claim already paid by us, if you:

1. Provide us with false information, or
2. Provide false or misleading information to your treating vet practice and/or practitioner; or
3. Request or permit your treating vet practice &/or practitioner provide us with false, misleading or exaggerated information; or
4. Make a false or exaggerated claim with us, or
5. Make any claim with us which involves your dishonesty, &/or provide any information to us which seeks to mislead/deceive us in any way.

Cancellation of Cover

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

After the cooling-off period, this policy may be cancelled at any time by either party, giving a calendar month notice. This means that if you cancel your policy in the middle of the month, the policy will be cancelled at the end of the next month, after you have paid that month's premium.

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

You are required to give a calendar month written notice (no telephonic cancellations are accepted), & cancellations are processed at the end of each month. Should you pay your monthly premium via debit order & the debit order collection is unsuccessful, the following will apply:

1. First debit unsuccessful/unpaid – immediate cancellation.
To reinstate the policy – you will need to settle the outstanding premium via EFT using Renasa's banking details provided below, within 15 days from the date your premium was due. On receipt of these funds, the policy will be reactivated.
2. No authority to debit – immediate cancellation back-dated to last successful collection.
3. Unpaid premium (other than the first debit) – you have 15 days from the date of the debit to pay in the outstanding premium, alternatively, a double debit will be taken at the next months debit date.
4. Second consecutive unpaid debit order, results in immediate cancellation backdated to last successful collection.

Remember, successful premium payments are your responsibility.

Correspondence

You are responsible for keeping all your contact details up-to-date. We 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, no personal information will be changed without written instruction (info@medipet.co.za).

Our preferred method of correspondence is via email. Should we not have an email address on record for you, we will contact you via telephone and/or 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 you.

Helpful Terms & Definitions

2-Year No-Claims Discount	A discount may be offered to pets that have remained claim-free for the 2 years prior to their renewal date (01 June of every year for monthly debit order policies, & the pet's anniversary date for annual EFT-paying policies). The value of this reward is calculated each year & is at the discretion of P.uma. Should a pet enjoying a 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.
Accident	A bodily injury which is an unexpected incident resulting in injury to your pet. Such incident is not deliberate.
Annual Policy 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, resulting from a mental or emotional disorder which is diagnosed by a vet.
Clinical Signs	Changes in your pet's normal healthy state, their bodily functions &/or behaviour.
Co-Payment	This starts on day 31 of a new policy or add-on pet, up to and including day 60. Should any condition show signs or symptoms, or be first treated within this period, as well as any continuation treatment for this condition (after this co-payment period), the claim will be paid up to 50% of the normal benefit granted per claim, & will carry the normal standard excess or a specific excess. (This only applies to Essential & Ultimate plan.)
Complementary Treatment	Any treatment not forming part of normal mainstream vet treatment, including but not limited to acupuncture, physiotherapy, homeopathy, hydrotherapy, rehabilitation care, gold bead implants, flotation devices, life jackets, carts, harnesses, etc.
Chronic Condition	Any condition which requires treatment or medication for a period of longer than 3 months (not limited to consecutive months).
Diagnostics	A diagnostic test or procedure to identify a specific condition, disease or illness (including, but not limited to specialist referrals, consultations, blood tests, MRI/CT scans, radiographs & surgery).
Disclosure	You agree to fully disclose & to declare any & all information of material fact related to your pet's health or condition at the time of joining. This would include disclosing any treatment &/or investigation that your pet has had in the past, even if they have recovered fully. Failure to do so could result in cancellation of your policy due to non-disclosure.
Excess	This is the first amount payable in respect of a claim.
Endorsements	An addition, amendment or exclusion to your individual policy which changes the terms or scope of the original policy. 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 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. (Any exclusions will be stated on your policy schedule.)

Gastro Intestinal Disease	A deviation from the normal functional state of the pet generally associated with certain signs & symptoms indicative of its abnormal state. Symptoms may include but are not limited to vomiting &/or diarrhoea.
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 do something to manage one's affairs.
Inception	The date your cover & any waiting periods start.
Injury	Physical damage or trauma caused immediately (i.e not occurring over a period of time).
Interim Adjustment	Changes may be made to cover at any time during the policy year, in addition to at annual renewal, for members who pay monthly. Any changes to the cover or premiums must be communicated to members with a 31-day notice period.
Lameness	An abnormality in the gait &/or movement of the body , typically in response to pain, injury, or abnormal anatomy. An abnormal gait or stance of an animal that is the result of dysfunction of the locomotor system. Locomotor system includes, but is not limited to all diagnostics or surgery to the forelimbs & hindlimbs. Lameness/limping is classified as lameness.
Multi-Claimant	Members who use their policy frequently may have an increased premium &/or higher excess applied to those pets.
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 & P.uma may refuse to pay a claim if they obtain proof of your non-disclosure.
No-Claims Period	This is the first 30 days from the date of inception of this policy or add-on pet. (Not applicable to accidents.)
Pre-Existing Condition	Any injury, lameness or illness that happened or first showed clinical signs prior to inception of the policy, or within the first 30 days from inception of this policy, or within any specified waiting period. Inclusive of the conditions within the Specific Waiting Period on Essential & Ultimate plans. <ul style="list-style-type: none"> • A waiting period of 6 months from inception is applicable to all treatment & surgery for conditions affecting the following: Knees, Hips, Elbows & Shoulders, Eyes, Respiratory System & Spine.
Policy Year	Your policy year will run from the 1st of June to the 31st May each year. For annual payment members the policy year will be a 12-month period from the date of inception of the policy or pet.
P.uma	Pet Underwriting Managing Agency (Pty) Ltd.
Renewal	MediPet's policy renewal date is the 1st of June each year. For policies which are paid annually by EFT, the renewal date will be the anniversary date of your policy or pet. Renewal terms & conditions will be communicated to you 30 days prior to the renewal date.

Stale Claims Period	There is no claim unless full details of the claim are received in writing within 60 days after an event (the first day being the date of treatment on the invoice being claimed, i.e. each treatment date cannot be older than 60 days).
Supplements	A product prescribed or recommended by your vet, & administered orally or topically to enhance your pet's health or in support of a medical condition.
Top Pet Routine Care Add-Ons	Additional cover purchased for vaccinations, deworming, sterilisation, microchipping, tick & flea control.
Vet	Registered vet.
Vet Fee	Monthly or annual fee charged per policy (not per pet) by MediPet to cover the cost of qualified nurses & vets, employed to assist with vet histories, Chronic Care Support plan recommendations, & claim motivations to the underwriter.
Vet Costs	The amount vets in general or referral practice usually charge.
Vet Treatment	Any examination, consultation, advice, tests, legally prescribed medication, X-rays, surgery, hospitalization and nursing required to treat an illness, injury or accident, provided by a vet, a vet nurse or another member of the vet practice under the supervision of the vet. This includes physiotherapy & treatment of a behavioural illness, provided it is carried out by qualified & professionally registered persons. These qualifications are subject to P.uma's approval.
Waiting Period	A period of time where you cannot claim. Waiting periods are applied to specific conditions as listed in the policy schedule. No claims for the condition/s will be paid during this specified period, & should the condition show clinical signs or symptoms within this period, the condition/s could be deemed pre-existing & excluded from cover as defined under "pre-existing condition". Not applicable to Accident & Life plans.
We, Us	MediPet
You, Your	The person named on the policy document.
Your Pet	Any dog or cat named on the policy document.

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

Your MediPet Team



Renasa Insurance Company Ltd

Reg No: 1988/00916/06 Vat No: 4290173253 FSP No: 15491