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## A Letter From MediPet

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

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

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

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

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

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

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

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

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

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

## Your Pet Insurance Policy Wording

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

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

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

## What Is Covered In This Policy Document

MediPet Lite Plan	1
MediPet Essential Plan	2
MediPet Ultimate360 <sup>o</sup> Plan	4
MediPet Accident Plan	6
Waiting Periods For All Plans	8
Claim Excess Information For All Plans	10
Optional Add-Ons	11
Discounts	14
Adjustments & Renewals	15
General Conditions For All Plans	15
General Cover Exclusions	16
Terms & Conditions Applicable When You Want To Upgrade Or Downgrade Your Plan	17
How to Claim	17
Fraud	17
Cancelling Cover	18
Communication	18
Definitions	19

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

### Who Can Join The Lite Plan

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

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

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 &/or 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 &/or dispensed medication claims will be processed as the quantity needed for the month, as per prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

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

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

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

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

1. Routine care (unless a routine add-on is selected), 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. (MediPet strongly supports the sterilisation of cats & dogs.)
2. Costs incurred before the time of the insurer accepting your cover.
3. The cost of any specialised prescription food as maintenance for a specific condition (unless a Benefit Booster add-on is selected when needed for this additional benefit.)
4. Dental procedures that are not as the result of an accident (unless a Benefit Booster add-on is selected when needed for this additional benefit.) Check out the "Definitions" section at the end of this document for what is defined as a "dental procedure as a result of an accident". The full cost of a dental procedure, including the anesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure.
5. Emergency boarding fees (unless a Benefit Booster add-on is selected, when needed for this additional benefit.)
6. The cost of radiation or chemotherapy (unless a Benefit Booster add-on is selected, when needed for this additional benefit.)
7. Costs due to theft, including the advertising of a missing pet (unless a Benefit Booster add-on is selected when needed for this additional benefit.)
8. Cremation.
9. The cost of any treatment not forming part of normal mainstream vet treatment, referred to as "holistic wellness" (unless a Benefit Booster add-on is selected, when needed for this additional benefit.)
10. Supplements (unless a Benefit Booster add-on is selected, when needed for this additional benefit.)
11. The cost of treatment for a behavioural condition (unless a Benefit Booster add-on is selected, when needed for this additional benefit.)

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

### Who Can Join The Essential Plan

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

If your pet is rescued 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, your pet will have a maximum of R3 000 towards illnesses for the first 6 months. (Claims due to an accident will not have this temporary limit applied).

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

Renasa Insurance Co (Pty) Ltd will cover the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet during the year due to accidents, illnesses, emergencies &/or injuries, within an annual maximum of R55 000 per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisation.

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 &/or dispensed medication claims will be processed as the quantity needed for the month, as per prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

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

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

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

### Holistic Wellness

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

### Supplements

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

### Behavioural Treatment

Up to R4 000 for behavioural treatment, for the lifetime of your pet. This benefit is to be rendered by qualified vets, behaviourists, &/or therapists only. Puppy/obedience/socialisation training is not covered under this benefit, unless a routine care add-on has been selected. This amount is deductible from your annual policy maximum, & there is no excess.

### Emergency Boarding Fees

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

### Advertising

If your pet is stolen or goes missing, the insurer 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

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

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

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

1. Routine care (unless a routine add-on is selected), 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. (MediPet strongly supports the sterilisation of cats & dogs.)
2. Chronic care (unless a chronic care support add-on is selected, when needed. Check out the "Definitions" section at the end of this document for what is defined as a chronic condition needing a chronic care add-on plan to continue cover.)
3. Costs incurred before the time of the insurer accepting your cover.
4. Any pre-existing conditions (unless a Benefit Booster add-on is selected, when needed for this additional benefit.)
5. The cost of any specialised prescription food as maintenance for a specific condition (unless a chronic care support or Benefit Booster add-on is selected, when needed for this additional benefit.)
6. Dental procedures that are not as the result of an accident (unless a chronic care support or Benefit Booster add-on is selected, when needed for this additional benefit.) Check out the "Definitions" section at the end of this document for what is defined as a "dental procedure as a result of an accident". The full cost of a dental procedure, including the anesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure.
7. Cremation.

## MediPet Ultimate360<sup>0</sup> Plan (the most comprehensive accident & illness cover):

### Who Can Join The Ultimate360<sup>0</sup> Plan

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

If your pet is rescued 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, your pet will have a maximum of R3 000 towards illnesses for the first 6 months. (Claims due to an accident will not have this temporary limit applied).

### What Your Pet Is Covered For On The Ultimate360<sup>0</sup> Plan

Renasa Insurance Co (Pty) Ltd will cover the pet(s) detailed in your policy schedule for treatments deemed necessary by your vet during the year due to accidents, illnesses, emergencies &/or injuries, within an annual maximum of R65 000 per policy year. This includes, but is not limited to consultations, medications, initial diagnostics, x-rays, biopsies, surgeries, treatments & hospitalisation.

Under the Ultimate360<sup>0</sup> plan, a "claim" is counted as a treatment date. Should your pet be hospitalised overnight then it is still treated as one claim. Prescribed &/or dispensed medication claims will be processed as the quantity needed for the month, as per prescribed/recommended dosage. Any early refills or double supplies will be processed as a separate claim.

Waiting periods on the Ultimate360<sup>0</sup> plan are [here](#).

Claim excesses on the Ultimate360<sup>0</sup> plan are [here](#).

Add-ons available for the Ultimate360<sup>0</sup> plan are [here](#).

## **Dental Care**

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

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

## **Prescription Food**

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

## **Sterilisation**

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

## **Cremation Contribution**

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

## **Holistic Wellness**

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

## **Supplements**

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

## **Behavioural Treatment**

Up to R4 000 for behavioural treatment, for the lifetime of your pet. This benefit is to be rendered by qualified vets, behaviourists, &/or therapists only. Puppy/obedience/socialisation training is not covered under this benefit (unless a routine care add-on has been selected). This amount is deductible from your annual policy maximum, & there is no excess.

## **Emergency Boarding Fees**

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

## Advertising

If your pet is stolen or goes missing, the insurer 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

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

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

## What Benefits Your Pet Is Not Covered For On The Ultimate360<sup>o</sup> Plan

1. Routine care (unless a routine add-on is selected).
2. Chronic care (unless a chronic care support add-on is selected, when needed.) Check out the "Definitions" section at the end of this document for what is defined as a chronic condition needing a chronic care add-on plan to continue cover.
3. Costs incurred before the time of the insurer accepting your cover.
4. Any pre-existing conditions (unless a Benefit Booster add-on is selected when needed for this additional benefit.)

## MediPet Accident Plan (accident cover):

### Who Can Join The Accident Plan

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

### What You Are Covered For

Renasa Insurance Co (Pty) Ltd will cover 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 & hospitalization.

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

- Car accident
- Burn or electrocution
- Fall from an elevated position
- Near-drowning

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

Accident claims may otherwise result in:

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

There are no waiting periods on the Accident plan.

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

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

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

1. Claims related to an incident that does not fall in the list of accidents [here](#).
2. Any illness cover.
3. Routine care (unless a routine add-on is selected), 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. (MediPet strongly supports the sterilisation of cats & dogs.)
4. Chronic care (Check out the "Definitions" section at the end of this document for what is defined as a chronic condition).
5. Costs incurred before the time of the insurer accepting your cover.
6. Any pre-existing conditions.
7. The cost of any specialised prescription food as maintenance of a specific condition.
8. Dental procedures that are not as the result of an accident. (Check out the "Definitions" section at the end of this document for what is defined as a "dental procedure as a result of an accident".) The full cost of a dental procedure, including the anesthetic, will be deducted from the invoice should it be billed in conjunction with another procedure relating to an accident.

9. Emergency boarding fees.
10. The cost of radiation or chemotherapy.
11. Costs due to theft, including the advertising of a missing pet.
12. Cremation.
13. The cost of any treatment not forming part of normal mainstream vet treatment, referred to as "holistic wellness".
14. Supplements.
15. The cost of treatment for a behavioural condition.

## Waiting Periods For All Plans

Accident claims have no waiting periods, so long as the accident happened and the cost was incurred after the acceptance of your policy by the insurer (Renasas &/or their agents). Diagnosis must be made within 48 hours of the time of the accident. This is applicable to all plans.

### Lite, Essential & Ultimate360<sup>0</sup> Plan Waiting Periods

Accidental injuries (see list below) for Lite, Essential & Ultimate360<sup>0</sup> plan have no waiting periods, & are covered immediately, so long as the accident happened and the cost was incurred after the acceptance of your policy by the insurer. Diagnosis must be made within 48 hours of the time of the accident.

For the first 30 days, accident-related claims on Lite, Essential & Ultimate360<sup>0</sup> plans must be a direct consequence of at least one of the following:

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

Accident claims may otherwise result in:

- A fractured bone &/or tooth/teeth
- A puncture wound

- Lacerations, abrasions or wounds
- A gastric torsion (gastric dilation volvulus)
- A soft tissue prolapse

There is an initial 30-day no-claims waiting period for illness claims on Lite, Essential & Ultimate360<sup>0</sup> plans. Any condition that showed clinical signs &/or symptoms in this no-claims waiting period will have an endorsement added excluding this condition. This does not apply to accidents on any plan.

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

### **Additional Essential & Ultimate360<sup>0</sup> Plan Waiting Periods**

There is a 50% co-payment period from day 31 from the acceptance of the policy by the insurer to day 60. Any condition that showed clinical signs &/or symptoms in this co-payment period will have an endorsement added stating this condition carries a 50% co-payment going forward. This co-payment period is not applicable to claims for treatment resulting from an accident.

A waiting period of 6 months from acceptance of the policy by the insurer is applicable to all treatment & surgery for conditions affecting the following: (This waiting period is not applicable to claims for treatment resulting from an accident.)

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

### **What happens if any of the above conditions present themselves, &/or require treatment during this waiting period:**

Your pet may have an endorsement (exclusion or additional waiting period) placed on their cover for any one of the above conditions.

The alternate side (if a limb/eye/vertebral condition) will have an additional 6-month waiting period added from the initial date of diagnosis. If the condition then manifests within this additional waiting period, that condition will be excluded from cover.

It is important to note that all diagnostics within either waiting period for both sides will be limited to a maximum of R5 000, & then the condition will be excluded going forward.

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

There is a 4-month waiting period for dental claims – an Ultimate360<sup>0</sup> plan benefit.

There is a 4-month waiting period for specialised prescription food claims - an Ultimate360<sup>0</sup> plan benefit.

There is a 6-month waiting period for cremation contribution claims - an Ultimate360<sup>0</sup> plan benefit.

There is a 4-month waiting period for sterilisation benefit claims – an Ultimate360<sup>0</sup> plan benefit.

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

# Claim Excess Information For All Plans

## Lite Plan Claim Excess:

The Lite plan excess is 15% of the claim, minimum of R250 excess per claim.

## Essential & Ultimate360<sup>o</sup> Plan Claim Excess:

1. **General Policy Excess:** applicable to all mainstream vet treatments
  - The General Policy Excess is 18% of the claim, minimum of R350 excess per claim.
  - If further treatment is deemed necessary for the condition within 30 days of the original diagnosis, the R350 minimum falls away.
  - Should a condition continue past 30 days, it will be treated as a new claim, with an excess of 18%, minimum of R350 excess per claim.
  
2. **Specific Policy Excess:** replaces the General Policy Excess & is specific to the following conditions only: Gastro-intestinal conditions, lameness, skin conditions, ear & eye conditions, respiratory & spinal conditions.
  - The Specific Policy Excess is 25% of the claim, minimum of R500 excess per claim.
  - If further treatment is deemed necessary for the condition within 30 days of the original diagnosis, the R500 minimum falls away.
  - Should a condition continue past 30 days, it will be treated as a new claim, with an excess of 25%, minimum of R500 excess per claim.
  - If 2 conditions are being treated on 1 claim, & 1 of those conditions falls under the "specific conditions," the higher excess will be applied to the claim.
  
3. **Surgery Limits:** A maximum of one of each of the below six surgeries per policy year is claimable on Essential & Ultimate360<sup>o</sup> plans. Should your pet require further surgery emanating from one of these 6 surgeries, you are responsible for a 50% co-payment of all related surgeries within the same policy year.
  - Cruciate ligament surgery
  - Hip surgery
  - Luxating patella surgery
  - Foreign body ingestion surgery
  - Shoulder surgery
  - Elbow surgery
  
4. **Multi-Claim Sliding Excess:** The above general &/or specific excesses are applicable to the first three claims for your pet within the policy year, thereafter the above excesses will be replaced by the below sliding excess structure, which will be in effect for the remainder of the policy year:

From the 4th claim onward AND within the policy year, where your pet's paid claims totals are:

- More than R6 000, but less than R9 000, the excess is 30% of the claim, minimum of R1 000 excess per claim.

- More than R9 000, the excess is 30% of the claim, minimum of R1 250 excess per claim.
  - If further treatment is deemed necessary for the condition within 30 days of the diagnosis, the minimum falls away and the 30% excess applies.
  - The excesses will reset at the start of each policy year
- 5. Holistic Wellness, Supplements & Emergency Boarding:**  
The holistic wellness, supplement & emergency boarding excess is 18% of the claim.
- 6. Dental Care (an Ultimate360° plan benefit):**  
The dental care excess is 25% of the claim, minimum of R500 excess per claim.

### Accident Plan Claim Excess

The Accident plan excess is 10% of the claim, minimum of R150 excess per claim.

### Add-On Excesses

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

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

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

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

## Optional Add-Ons

### 1. Day-To-Day Routine Care Options

#### Routine Supreme

This optional add-on benefit contributes towards the cost of maintaining your pet's preventative health. For R195 per month or R2 340 per year per pet, you can claim up to R3 300 per year (R960 savings) towards the following:

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

### **Routine In-Between**

This optional add-on benefit contributes towards the cost of maintaining your pet's preventative health. For R130 per month or R1 560 per year per pet, you can claim up to R2 200 per year (R640 savings) towards the following:

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

### **Routine Lean**

This optional add-on benefit contributes towards the cost of maintaining your pet's preventative health. For R65 per month or R780 per year per pet, you can claim up to R1 100 per year (R320 savings) towards the following:

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

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

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.

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

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

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

If your pet is on Ultimate360<sup>0</sup>, the sterilisation contribution of R1 200 will be taken out of the plan's annual maximum. If there is an outstanding balance thereafter, you may choose to have the remainder deducted from this add-on benefit, if selected.

## 2. Chronic Care Support

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

A chronic condition requiring treatment or medication for a period of longer than 3 months (not limited to consecutive months) is not covered by short-term insurance (ie. Essential & Ultimate360<sup>0</sup> plans), will be excluded from general cover, or specialised cover will be offered through a chronic care support add-on plan. If you decline a chronic care add-on or Benefit Booster, your cover will be updated to exclude the ongoing condition going forward.

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

Chronic conditions can be treated this way on Essential & Ultimate360<sup>0</sup> plans.

Claims are not deductible from any plan annual policy maximum, & have an 18% excess where a chronic care plan has been added. Examples of popular chronic care support add-on structures:

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

These are suggestions only. A specialised chronic care support plan can be created in partnership with your vet to suit your individual pet's needs.

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

## 3. Benefit Booster

This can be added to Lite, Essential & Ultimate360<sup>0</sup> plans. Benefit Booster can be used to include benefits, or to increase the limit of an existing benefit, on your general cover plan.

Benefit Booster can also cover a pre-existing condition, &/or an excluded condition on Essential & Ultimate360<sup>0</sup> plans.

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

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

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

Claims are not deductible from any plan annual policy maximum, & have an 18% excess where a Benefit Booster has been added.

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

## 4. Premium Savers

### Premium Saver 1 000

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

### Premium Saver 2 000

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

The Premium Saver fixed excess would replace the following:

- Lite Excess: 15% of the claim, minimum of R250 excess per claim
- General Policy Excess: 18% of the claim, minimum of R350 excess per claim
- Specific Policy Excess: 25% of the claim, minimum of R500 excess per claim
- First Multi-Claim Sliding Excess: 30% of the claim, minimum of R1 000 excess per claim
- Second Multi-Claim Sliding Excess: 30% of the claim, minimum of R1 250 excess per claim
- Dental Care: 25% of the claim, minimum of R500 excess per claim (an Ultimate360° plan benefit)

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

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

## Discounts

### No-Claim Discount

On Essential & Ultimate 360° plans, a discount may be offered to pets that have remained claim-free for the 2 policy years prior to their renewal date. The value of this discount is 10% of the premium. 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.

### Multi-Pet Discount:

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

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

## Adjustments & Renewals:

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

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

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

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

## General Conditions For All Plans

1. At all times you must take all reasonable steps to maintain your pet's health, & to prevent injury, illness & loss.
2. Your pet must have a regular check-up, annual vaccinations & any treatment normally recommended by a vet to prevent illness or injury. This will be under direction of your vet practice's protocol, & dependent on the area you reside in RSA.
3. You must arrange for your pet to be kept vaccinated against the following:  
  
Dogs: Distemper, parainfluenza, adenovirus infections, parvovirus & rabies.  
  
Cats: Feline infectious enteritis (panleukopaenia), herpesvirus, calicivirus & rabies.
4. If there is any other insurance under which you are entitled to an indemnity, when you claim, the insurer will only pay an appropriate share of the claim. You must tell the insurer &/or MediPet 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, the insurer may take legal action against them, in your name, at their expense. You must assist them with all you can, & also provide any documents requested.
5. Your pet is only covered under this policy if you pay the premium. Your bank details must be kept up-to-date with MediPet so that your debit orders & claim refunds can be successful. MediPet can't make any changes to your cover without your permission. All changes need to be communicated to MediPet in writing by the policyholder, unless otherwise directed by you in writing.
6. You agree to allow your vet permission to release all information about your pet. This is essential for insurance & processing of your claims. If the vet does decide to charge for this, you are responsible for this, in order for the insurer to cover your 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, the insurer &/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, the insurer may, at their discretion, refund only the vet fees usually charged by a general or referral practice in a similar area.
8. The insurer does not require pre-approvals & will not guarantee verbally on the phone whether a claim is covered. However, if you do wish to have a pre-approval from MediPet, they will let you have the insurer's decision in writing.
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. 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.
11. In such circumstances that MediPet calls for further information from your vet & it is withheld, this can limit your cover.

## General Cover Exclusions

1. Dogs used commercially for guarding, track-racing or coursing.
2. If you break the RSA laws/regulations relating to animal health or importation.
3. If your pet is confiscated or destroyed by government or public authorities, or under the Animals Act.
4. Legal expenses, fines & penalties connected with, or resulting from, a criminal court case or an act of parliament.
5. Any treatment given outside of RSA will not be covered.
6. Any treatment for a vaccinatable condition if the pet was not vaccinated in accordance with your vet's protocol.
7. Any journey you take your pet on against a vet's advice.
8. Any injury caused by abuse or negligence. MediPet will report all abuse to the S.P.C.A.
9. All other treatments that are in excess of the plan annual policy maximum.
10. Elective or experimental procedures, & any subsequent related medical costs. This includes but is not limited to pet travel documents & the required testing.
11. Elective euthanasia.
12. Any treatment in connection with pregnancy or giving birth including breeding, oestrus monitoring, artificial insemination & mating, & surgeries or conditions arising as a consequence thereof.
13. The cost of treating any injury or illness deliberately caused.
14. The cost of house calls, except in such circumstances where a qualified vet confirms that moving your pet would be detrimental to your pet's health.
15. Additional costs for treating your pet outside usual surgery hours - cover can apply in such circumstances provided a qualified vet confirms an emergency consult is necessary.
16. The cost of any form of housing, including cages.
17. The cost of post-mortem examination.
18. The cost of transplant surgery, including any pre/post-operative care.
19. Any "stale" claim i.e. if the claim is not submitted within 60 days of your pet having received treatment (day 1 being the 1st day of treatment.)
20. Consequential loss of any kind.

21. The cost of replacing your pet in the event of death due to any circumstances.
22. Any costs where the treatment is deemed, under advisement, to be ineffective or causing the pet undue stress.
23. The costs of repeat treatment or where the costs of treatment are deemed to be excessive. The insurer reserves 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 per policy year at renewal, at the discretion of the insurer. Email instructions to [member@medipet.co.za](mailto:member@medipet.co.za) with all change requests.
2. Any other change during the course of the policy year must be motivated, & will be at the sole discretion of the insurer.
3. The new plan will be effective from the date agreed to by the insurer.
4. New underwriting may apply when upgrading plans.
5. All claims that were paid for that same policy year will be allocated to the annual policy maximum of the new plan.

## How To Claim

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

## Fraud

If you make a false or exaggerated claim, make a false statement to support a claim, send your insurer forged or false documents supporting a claim, or make a claim under your policy as a result of a deliberate act, the insurer 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 the insurer.

## Cancelling Cover

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

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

No telephonic cancellations are accepted.

Cancellations are processed at the end of each month. This means that if you cancel your policy in the middle of the month, the policy will be cancelled at the end of the next month, after you have paid that month's premium.

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

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

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

1. 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 request consideration from the insurer. Upon agreement with the insurer, & on receipt of the outstanding premium payment, the policy will be reactivated or restarted.
2. If you pay a premium monthly, & you miss a monthly premium payment due to instructing your bank with "no authority to debit," your cover will be automatically cancelled & backdated to the last successful collection.
3. If you have 2 consecutive debit bounces, your cover will be automatically cancelled. Re-activation of your cover may be considered at the discretion of the insurer.

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

To contact MediPet about your debit order, email [premiums@medipet.co.za](mailto:premiums@medipet.co.za).

## Communication

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

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

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

## Definitions

Accident	An unexpected incident resulting in bodily injury to your pet. Such an incident is not deliberate.
Annual Maximum	This is the maximum amount claimable per pet per policy year, unless specifically noted otherwise.
Behavioural Condition	Any changes to your pet's normal behaviour, usually resulting from a mental or emotional disorder.
Clinical Signs	Changes in your pet's normal healthy state, their bodily functions &/or behaviour.
Co-Payment	A fixed out-of-pocket amount paid by the insured for covered services. This is highlighted on the individual plans applicable.
Chronic Condition	Any ongoing condition which requires treatment or medication for a period longer than 3 months (not limited to consecutive months).
Dental Procedures As a Result Of An Accident	The treatment of a fractured, avulsed or damaged tooth arising from a traumatic event. This treatment may include extraction of the affected tooth or treatment of secondary complications such as infection or abscesses.
Diagnostics	A diagnostic test or procedure to identify a specific condition, disease or illness (including, but not limited to specialist referrals, consultations, blood tests, MRI/CT scans, x-rays & surgery).
Disclosure	You agree to fully disclose & to declare any & all information of material fact related to your pet's health or condition at the time of joining. This would include disclosing any treatment &/or investigation that your pet has had in the past, even if they have recovered fully. Failure to do so could result in cancellation of your policy due to non-disclosure.
Excess/ First Amount Payable	This is the first amount payable in respect of a claim. Each claim shall be reduced by the first amount payable (excess).
Endorsements	An amendment or exclusion added to your pet's individual policy which changes the terms or scope of the original policy. This may include a waiting period. An endorsement can be temporary, pending a review, or permanent.
Elective Euthanasia	A choice made by the owner to end the life of a pet when it is not medically necessary or in the best interest of the pet.
Exclusions	An exclusion refers to anything that will not be covered under this policy, including, but not limited to surgeries, treatments &/or medication. (Any exclusions will be stated on your policy schedule.)
Gastro Intestinal Disease	A deviation from the normal functional state of the pet's gastro-intestinal system, generally associated with certain signs & symptoms indicative of its abnormal state. Symptoms may include but are not limited to vomiting &/or diarrhoea.
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.

Illness	Any change(s) to a normal healthy state, sickness, disease, defects & abnormalities, including defects & abnormalities your pet was born with, or were passed on by his/her parents.
Incapacitated	Physical or mental inability to manage one's affairs.
Inception	The activation/start day of your policy.
Injury	Physical damage or trauma (i.e not occurring over a period of time).
Insured, Policyholder	The policyholder named in the schedule.
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 by the insurer 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.
MediPet	Your intermediary, MediPet Animal Health Insurance Brokers (Pty) Ltd. FSP Licence 32613.
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 & the insurer may refuse to pay a claim if they obtain proof of your non-disclosure, &/or cancel your cover.
Pre-Existing Condition	The animal showed signs or symptoms, &/or received treatment for the condition before acceptance of the policy, or during an applicable waiting period.
Policy Year	Your policy year is the 12 month period indicated on your policy schedule.
P.uma	Pet Underwriting Managing Agency (Pty) Ltd, is Renasa's underwriting manager in respect of this contract.
Stale Claims Period	There is no claim unless full details of the claim are received in writing within 60 days after an event (the first day being the date of treatment on the invoice being claimed, i.e. each treatment date cannot be older than 60 days).
Supplements	A product prescribed or recommended by your veterinary professional & administered orally or topically to enhance your pet's health or in support of a medical condition.
Renasa, Underwriter	Your insurer, & underwriter, the Renasa Insurance Company (Pty) Ltd. FSP Licence 15491.
Routine Care	Preventative, everyday care including vaccinations, deworming, sterilisation, microchipping, tick & flea control, grooming, nail-clipping, training, & puppy socialization classes.
Vet	A vet registered with, or authorized by, the South African Veterinary Council (SAVC) in South Africa.
Vet Fee	Monthly or annual fee charged per policy (not per pet) by MediPet to cover the cost of qualified nurses & vets, employed to assist with vet histories, chronic care support, & Benefit Booster add-on recommendations, & claim motivations to the insurer.

Vet Costs	The amount vets in general or referral practice usually charge.
Vet Treatment	Any examination, consultation, advice, tests, legally prescribed medication, X-rays, surgery, hospitalisation & nursing deemed necessary to treat an illness, injury or accident, provided by a vet, a vet nurse or another member of the vet practice under the supervision of the vet. This includes physiotherapy & treatment of a behavioural illness, provided it is carried out by qualified & professionally registered persons. These qualifications are subject to the insurer's approval.
Waiting Period	Waiting periods are applied to specific conditions, as listed in an individual 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, & may be excluded from some plans, 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 document.



Renasas Insurance Company Ltd

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