



Cover for household pets to be included in Home Contents policy (R110.00 per month regardless of number of pets)

This is a short term insurance product designed to cover the unexpected veterinary costs that cats and dogs kept as pets may incur as a result of injury and illness Renasa Insurance Company (Pty) Ltd . will cover up to 4 claims per policy year per household, up to a sub maximum of R1500.00 per claim in the event of illness, and up to a sub maximum of R5000.00 per claim in the event of accidental injury.

What's covered:

- **Acute illness cover** claims are covered to a maximum of R1500.00 per claim for the veterinary treatment of the household pets for the costs of consultations, diagnostic investigations, surgeries, acute medication, radiology, biopsies and pathology.
- **Accidental injuries** are covered to a maximum of R5000.00 per claim for the veterinary costs of the initial consultation, diagnostic investigation, surgery, dispensed acute medication and radiology relating to the acute treatment of the injuries resulting from an accident event.

The accident must be a direct consequence of at least one of the following and be diagnosed within 48 hours of the accident event:

- A motor vehicle accident
- A burn or electrocution
- A fall from an elevated position
- A near drowning
- The actions of another animal
- An allergic reaction to an insect bite other than tick or flea bites. Biliary (tick bite fever / bosluiskooers) is covered as an accident
- A snake bite
- Poisoning

Or otherwise, result in:

- A fractured bone.
- A puncture wound
- A traumatic ligament or tendon injury
- Lacerations, abrasions or wounds

The following are **NOT** covered under this policy:

1. Any treatment for incidents and injuries incurred further than 5 kilometres from your place of residence.
2. The costs of treatment within the first 30 days from inception.
2. Any invoices submitted more than 60 days after the date of treatment.
3. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
4. Any treatment by person/s not registered with the South African Veterinary Council.
5. Any allergic reaction to a vaccine or medication.
5. Any surgical items that can be used more than once. These are non-chargeable items.
6. The costs of any prosthesis, implants or transplantation
7. Any injury caused by abuse or negligence. P.Uma will report all abuse to the S.P.C.A.
8. Any ongoing treatment.
10. The costs of treatment of any chronic condition or cancer.
11. The costs for any elective, cosmetic or experimental treatments
12. the costs of complementary treatments, including but not limited to rehabilitation, physiotherapy, acupuncture, hydrotherapy, Stemm Cell treatments, Prolotherapy, PRP treatment, etc.
13. treatment of any pre-existing condition or any illness condition which manifested, was diagnosed or showed signs within the 30 days no claims period, these will be excluded from cover.
14. The cost of elective euthanasia.
15. Any Routine Care, such as vaccination, deworming, dental scale and polish, anal gland expression, grooming, tick and flea treatment, any food costs, sterilisation.
16. any costs related to breeding, mating, pregnancy and birthing.
17. The treatment of behavioral disorders.
18. House calls or after hours visits unless a qualified vet confirms it is necessary in terms of the pet's health.
19. The costs of vitamins, supplements and homeopathic medicines/remedies.
20. Any treatment delayed and not carried out as per the instructions/ recommendations of a qualified vet, as this amounts to negligence.
21. Any treatment after 30 days from the event of an accident.

Underwriting Manager: Pet Underwriting Managing Agency – Reg. No. 2011/107009107 – VAT No. 4280260425 - FSP No. 44387
Insurer: Renasa Insurance Company Ltd – Reg. No. 1998/000916/06– VAT No. 4290173253 – FSP No. 15491)



22. Any vaccinatable disease where the pet's vaccinations has not been kept up to date.

General conditions

- Max combined 4 claims per policy year, per household
- The policy has a waiting period of 30 days from the inception of the policy. Your pet is immediately covered for accidental injuries, as long as the policy has incepted.
- Medical histories will be obtained at point of claim – Also note pre-existing conditions will not be covered.
- Only acute illness will be covered, no chronic or cancer treatments will be covered.
- No ongoing treatments will be covered.
- You are responsible for the first 20% for every claim with a minimum of R350 per incident.
- To be covered as an accidental injury, any diagnosis must be made within 48 hours of the time of the accident.
- Claims are paid in accordance with the South African Veterinary Councils Guideline of Tariffs and P.Uma reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser amount with the balance being for your account.
- All claims must be submitted to P.Uma within 60 days of the date of treatment.
- As the person responsible for the pet(s) you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
- If there is another insurance policy covering the same claim, only the rateable proportion of that claim will be paid in terms of this policy.

This cover will **not** extend to:

1. Dogs used commercially for guarding, track racing or coursing.
2. Any amount if you break the RSA laws/ regulations relating to animal health or importation.
3. Any amount if your pet is confiscated or destroyed by government or public authorities, or under the Animals Act.
4. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
5. Any amount resulting from a disease transmitted from animals to humans.

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