



Schedule of Benefits (effective 1 November 2014)

All insured animals must be permanently, positively identifiable by means of a **microchip or an official tattoo** as recognised by **pet99**.

ACCIDENTAL INJURY & ILLNESS COVER

The Insurers hereby agree to indemnify the insured for claims arising during the policy period and for which premiums have been fully paid up but not exceeding the **benefits** applicable. **pet99** will reimburse the Owner, on the basis of this Schedule, for eligible Veterinary Services.

The product covers Accident and Illness related claims (no Routine Cover) payable at the pet99 Tariff Rates* as follows:

❖ PREMIUM

R99 per pet per month - Dog or Cat only – same premium.

❖ ANNUAL LIMIT (per pet)

R5 000 Annual limit with NO Annual Sub limits. Benefits are reimbursed at 100% of the pet99 Tariff Rate*

❖ EXCESS DEDUCTIBLE

The Insured shall be responsible for the first **R 300 excess per claim (i.e. per date of treatment)**

❖ SCRIPT LEVY

- There is a **R30** levy applied per prescription (A prescription consists of all medicine & drugs prescribed at each consultation or examination).
- The balance is paid at 100% subject to annual limits, excess and based on the prevailing retail price of medicines, which pet99's Veterinary advisors are entitled to determine from time to time.

❖ WAITING PERIOD (applied on each pet's start date)

- Policies start on the 1st of each month.
- There is a three (3) calendar months waiting period for Illness Cover and one (1) calendar month waiting period for Accident Injury Cover.
- You may make a claim for conditions which arise after the waiting period.

❖ APPLICATION

Online fulfilment ONLY.

*** The pet99 Tariff Rate is based on PetSure's internal tariff of fees which is reviewed annually.**

All amounts include VAT

NOTE:

- A policy year is the 12-month period between the anniversaries of the pet's joining date. Benefits renew on the anniversary of the pet's joining date.
- Annual refers to the 12-month period between the anniversaries of the pet's joining date.

Administered by

Underwriting Manager and Administrator
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