



Schedule of Benefits

(effective 1 November 2014)

All insured animals must be permanently, positively identifiable by means of a microchip or an official tattoo scheme 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 will offer Accident and Illness (no Routine Cover) payable at Petsure 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 PetSure's 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**

Owner pays the first **R 30.00** per script for dispensed medicines. **pet99** pays 100% of the balance, subject to the annual limit. Benefits will be based on the prevailing retail price of medicines prescribed and used.

pet99's Veterinary advisors shall be entitled to determine the prevailing retail price from time to time. For purposes of benefit, where the Veterinarian dispenses medicines, a prescription is defined as all medicines and drugs provided at each consultation or examination.

- **WAITING PERIOD**

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 PetSure Tariff Rate was based on the South African Veterinary Council Guideline of Fees and is reviewed annually.

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
PetSure (Pty) Ltd ("PetSure")
Reg. No. 1991/007261/07
Authorised Financial Services Provider
Licence Number 9846
© Copyright 2014 PetSure (Pty) Ltd

24 Wellington Rd, Parktown, 2193
PO Box 87419, Houghton, 2041
Tel: 0860 738 787
Fax: 086 661 0990 / 086 661 0992
E-mail: info@petsure.co.za
www.petsure.co.za

The Hollard Insurance Company
Reg. No. 1952/003004/06
Authorised Financial Services Provider
PO Box 87419, Houghton, 2041
Tel: (011) 351 1000

