

## paws24 Information

paws24 – Protecting a healthy future for your pet!

Like any member of your family your fur-kid can unfortunately and unexpectedly become ill or suffer an accident. Even expenses for routine care like vaccinations, tick, flea, and worm control can be quite costly.

The security of knowing that should an unforeseen accident or injury happen to your beloved fur-kid, you can afford to have them treated, as we are here to assist with the costs.

### Frequently asked questions

- Q: Are there any age limits for the insurance?**  
A: There is no upper age limit for the Paws Accident only cover, which covers accidental Injury. Fur-kids between 8 weeks and 8 years can join the Paws 100 or paws 70. Once your fur-kid is a member the cover is for life.
- Q: Do you offer a discount if we insure all our pets?**  
A: Yes, we offer a 10% discount for 2 or more fur-kids and a 15% discount for more than 6 fur-kids.
- Q: Are there different plans?**  
A: Absolutely! We have 3 different options to suit your needs and your pocket. The Paws 100 (Accident and Illness Cover) & Paws Accident (Accidental Cover Only), reimburses at 100% of the Standard Rate, the Paws 70 option (Accident and Illness Cover) reimburses at 70% of the Standard Rate.
- Q: Does paws24 offer benefits towards preventative treatment?**  
A: Yes, we recommend and encourage responsible pet ownership. This includes sterilising your fur-kid, annual vaccinations etc. Benefits are available towards these services under the Paws 100 and Paws 70 options ONLY.
- Q: When will my policy start?**  
A: Your membership will start on the first day of a month after your application has been accepted by us.
- Q: Is there a waiting period?**  
A: Yes, you may make a claim for conditions which arise one calendar month after your fur-kid's start date. There is a six-month waiting period from the start date of your fur-kid for cruciate ligament claims.
- Q: Do you cover pre-existing conditions?**  
A: Pre-existing conditions will result in temporary or permanent exclusions.
- Q: Do you cover hereditary conditions?**  
A: Hereditary and congenital considered conditions are considered for reimbursement provided there were no clinical signs prior to or during the first 18 months of cover.
- Q: Can my pet visit any Vet I choose?**  
A: Yes, you can use any Veterinarian who is licenced to practice in South Africa.
- Q: Will you pay my Vet or must I?**  
A: The insurance is between yourself and paws24, you will pay your vet and claim back from us.
- Q: How do I claim from paws24?**  
A: Once your Vet has treated your Fur-kid, simply e-mail the

completed and signed paws24 claim form along with your Vet's detailed invoice and proof of payment, to [claims@petsure.co.za](mailto:claims@petsure.co.za). Once we have processed your claim, your refund will be deposited directly into your nominated bank account. First time claims must include the full veterinary history, which is obtained from the vet/s whom have treated the fur-kid.

- Q: How much of my claim will be refunded to me?**  
A: Claims are paid according to the Standard Rate and not what your vet charges. The Standard Rate is the average amount charged by all vets across the country (based on our data) As a result of the calculated Standard Rate your reimbursement might not always be the same amount your vet charges.
- Q: Why do you use the Standard Rate to reimburse my claims?**  
A: Up until December 2013, the South African Veterinary Council published the 'Guideline of Tariffs'. Vets have since been able to set pricing as they deem necessary. In order for us to provide a fair claims reimbursement to all our clients, irrespective of which vet they go to, we now utilise a Standard Rate.
- Q: Do you deduct an excess?**  
A: Yes, you are responsible for the first R230 or 16.5% of the benefit of each and every accident and illness claim, whichever is greater. Continuation treatment of the same condition within 30 days carry an excess of 16.5%.
- Q: Why do I pay an excess?**  
A: An excess on accident and illness claims helps to keep monthly premiums affordable and offer a financial sustainable product.
- Q: Do my premiums increase if I claim frequently?**  
A: No, we do not individually risk rate you, and do not penalise your fur-kid if they need to see the vet more often.
- Q: How can I check what is left of my benefits?**  
A: You will receive details of all your remaining benefit amounts with every Claim Advice Letter sent, for each claim processed for your fur-kids.
- Q: Do you offer Personal Liability Cover?**  
A: Yes, we do, please refer to the paws24 Policy Document for further detail.
- Q: Do you cover General Check-ups?**  
A: Yes, one general check-up per policy year is covered and encouraged, especially for the older fur-kids.
- Q: Are behavioural conditions covered?**  
A: Yes, paws24 offers a benefit for this condition.
- Q: What if I change my mind after signing up with paws24?**  
A: paws24 offers you a 14 day money back guarantee period from the start date of your policy to review and cancel with no obligation. If you would like to cancel your policy after this period we require one calendar month's written notice to cancel.
- Q: How can I find out more information about paws24 and the costs?**  
A: Please refer to the Rates and Benefits Schedule or visit our web site : [www.paws24.co.za](http://www.paws24.co.za)