

Schedule of Benefits

Effective 1st March 2018



paws24 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. **paws24** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services.

Excess / Deductible

Benefits are reimbursed at 70% or 100% of the **paws24** Tariff Rate¹ depending on your chosen option. The Insured shall be responsible for an excess of **R 230²** of the calculated benefit per date of treatment for each and every claim.

All insured animals must be identifiable by means of a **microchip or an official tattoo** as recognised by **paws24**

All benefits are per pet's policy year³. All amounts include VAT.

Paws 70 & Paws 100	
OVERALL ANNUAL MAXIMUM⁴	R 35 000
Treatment Limits	
• Clinical Pathology (<i>as performed by Clinical Laboratory</i>)	R 1 400
• Complementary Treatment (<i>R 220 per session</i>) (<i>Physio, Acupuncture, Hydrotherapy</i>)	R 1 000
• Consultations	R 2 300
• Histopathology (<i>as performed by Clinical Laboratory</i>)	R 1 000
• Hospitalisation	R 4 600
• Medicines & Injectable Drugs (<i>see Script Levy</i>)	R 6 900
• Myelogram / MRI / CT Scan	R 2 700
• Radiation (<i>R 1 000 per session</i>)	R 3 100
• Radiology	R 1 300
Diagnosis Limits	
• Cruciate Ligament Rupture	R 7 300
• Gastrointestinal Conditions	R 4 600
• Skin Conditions	R 5 800
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Routine Care	R 1 200
The Routine Care benefit may be utilised for any combination of the below treatments if rendered and provided by a registered veterinarian:	
• Annual vaccinations	
• Dental scaling / polishing (<i>procedure only</i>)	
• Deworming	
• Sterilisation	
• Tick and flea control	
Claims are reimbursed at 70% or 100% per claim depending on the option chosen.	
NB: No excess / deductible on Routine Care claims	

Paws Accident	
Per Annum ³	R 10 000
Limit per Accident	R 3 500
Benefit	100%
Excess per claim	R 230 ²
Claims paid at the paws24 Tariff Rate ¹	
No upper age limit to join	
Routine Care not available on this option	

Emergency Boarding (Kennel or Cattery Fees)	
• Annual Limit (all plans)	R 1 000
• Daily Limit	R 80
<i>(see Policy Document for full details)</i>	

Waiting Period

- You may claim for conditions and Routine Care (if applicable) which arise one calendar month or longer after the start date of your pet.
- There is a six calendar month's waiting period from the start date of your pet for cruciate ligament claims.

Script Levy

Member pays the first **R50.00** per script for dispensed medicines

Procedures limited per pet's policy year³

- One cruciate surgery.
- One incident of swallowing a foreign object requiring surgical or endoscopic removal.
- One back surgery (if eligible).

Please read the paws24 Policy Document carefully.

¹ The **paws24** Tariff Rate is based on PetSure's internal tariff of fees which is reviewed annually.

² A **R330** excess will apply for pets under the age of 13 months at the time of treatment.

³ **Annual / per annum / policy year** refers to the 12-month period between the anniversaries of the pet's start date. Benefits renew on the anniversary of the pet's start date.

⁴ The **overall annual maximum** is per pet's policy year.

Administered by

Underwriting Manager and Administrator
PetSure (Pty) Ltd ("PetSure")
Reg. No. 1991/007261/07
Vat No. 4100135757
Authorised Financial Services Provider
Licence Number 9846
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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
Vat No. 4450117405
Authorised Financial Services Provider
PO Box 87419, Houghton, 2041
Tel: (011) 351 1000