

Schedule of Benefits

Effective 1st July 2019



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.

Please note: Claims are reimbursed according the Standard Rate and not what the vet charges. The Standard Rate is calculated by the actuaries and is the average amount charged by all vets across the country, based on our claims data. The Standard Rate treatment list can be downloaded from our Website from 1 July 2019.

Excess / Deductible

The Insured shall be responsible for the first R230 or 16.5% of the applicable benefit of each and every claim, whichever is the greater. Continuation treatment of the same condition within 30 days will carry an excess of 16.5% thereafter benefits are reimbursed at 100% of the Standard Rate for Paws 100 and 70% of the Standard Rate for Paws 70.

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

All amounts include VAT.

OVERALL ANNUAL MAXIMUM Accident & Illness	
Paws 100	R 45 000
Paws 70	R 35 000
All Treatments Annual Payout	
• Clinical Pathology <i>(as performed by Clinical Laboratory)</i>	R 3 000
• Consultations	R 3 000
• Histopathology <i>(as performed by Clinical Laboratory)</i>	R 1 500
• Hospitalisation Stay	R 2 500
• Injection Fees	R 1 200
• In-Theatre Materials	R 4 200
• Medicines & Injectable Drugs <i>(see Script Levy)</i>	R 3 800
• Tissue Scans	R 3 500
• Out-of-Theatre Materials	R 1 800
• Radiation <i>(R 1 000 per session)</i>	R 4 000
• Radiology and Fluoroscopy	R 2 000

Diagnosis Annual Payouts	
• Gastrointestinal Conditions	R 10 000
• Acute Skin Conditions	R 10 000
• Cancer	R 15 000

Routine and Dental Care	
Annual Maximum	R 1 350
Claims are reimbursed at 70% or 100% per claim depending on the option chosen.	
No excess / deductible	

Paws Accident	
• Overall Annual Maximum	R 9 000
• Maximum per Accident	R 3 000
Excess / Deductible – per incident	

Additional Benefits – Annual Payout	
• Complementary Treatment <i>(Physio, Acupuncture, Hydrotherapy)</i>	R 2 000
• Emergency Boarding	R 2 000
• Third Party Liability	R 1 000 000

Additional Benefits – Lifetime Payout	
• Behavioural	R 4 000
There is a twelve month waiting period from the start date of your pet for claims.	

Script Levy

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

Waiting Period

- You may claim for conditions and Routine and Dental 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.

One of each of the below allowed per pet's policy year:

- Cruciate surgery.
- Incident of swallowing a foreign object requiring surgical or endoscopic removal.
- Back surgery (if eligible).
- General check-up.

Please read the paws24 Policy Document carefully for all Terms and Conditions.

Notes:

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