



POLICY WORDING PLEASE READ THIS CAREFULLY

WHAT IS PAWPAW?

PawPaw is an insurance product designed to cover the unexpected veterinary costs that pet cats or dogs may incur as the result of illness or injury. **PawPaw** is underwritten by **RENASA INSURANCE COMPANY LTD.** and administered by **PET UNDERWRITING MANAGING AGENCY PTY LTD (P.UMA)**. In return for paying your premium, **RENASA INSURANCE COMPANY LTD.** will cover the pet cat or dog named in the overleaf policy schedule for the cost of fees incurred as the result of veterinary treatments for illness and injury.

WHO CAN JOIN?

Any pet cat or dog older than 8 weeks and younger than 8 years that is kept as a household pet in the RSA. All vaccinations must be up to date at the time of joining.

GENERAL REQUIREMENTS

- This policy will incept on the first day of the next calendar month following the acceptance of the application. The policy terms and premiums payable will be reviewed on the 1 June each year. The premiums are subject to inflation.
- There is an excess fee of 10% for every claim with a minimum of R200 per claim that you must pay.
- All non-emergency treatments must be pre-authorized by **P.UMA**.
- You agree to disclose all information relating to the pet's health and condition at the time of signing up for cover and thereafter. Failure to do so could result in cancellation of your policy due to non-disclosure.
- You must notify **P.UMA** of any emergency treatments within 72 hours of the event.
- All claims must be submitted to **P.UMA** within 30 days of the date of treatment.
- **P.UMA** pays claims in accordance with the South African Veterinary Council's Guideline of Tariffs and reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser amount with the balance being for your account.
- **P.UMA** reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective or likely to cause the cat/dog undue distress.
- As the person responsible for the cat/dog you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
- If there is another insurance policy covering the same claim, only the rateable proportion of that claim will be paid in terms of this policy.
- This policy may be terminated upon giving one month's written notice of cancellation and the cancellation shall be effective from the first day of the calendar month following the notice.

WHAT WE COVER

PawPaw covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured pet cat or dog may suffer. The treatments covered include, but are not limited to, consultations, investigations, surgery and medication. Rehabilitation treatments, chemotherapies and radiotherapies are only covered subject to a detailed treatment plan being submitted and pre-approved by **P.UMA**. Chronic treatment plans may be purchased at an additional premium as a complement to this insurance. Chronic treatment plans are subject to a maximum annual limit.

WHAT WE DO NOT COVER

- Any costs other than the costs of veterinary treatments for the pet listed on the policy.
- The costs for the treatment of any illness within the first 30 days of joining **PawPaw**. The costs of treatments for trauma resulting from accidental injury are covered in this period.
- Any invoices submitted more than 60 days after the date of treatment.
- The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
- Any non-emergency treatment undertaken without the prior approval of **P.UMA**.
- Any injury caused by abuse or negligence. We will report all abuse to the relevant authorities.
- The treatment of pre-existing conditions, including any condition that manifests during any waiting period.
- Any treatment that continues for longer than three months unless approved by **P.UMA** and subject to clinical protocols.
- Any complementary treatments, experimental treatments or any treatments not forming part of mainstream veterinary science such as acupuncture, homeopathy or chiropractic.
- The treatment of behavioural disorders.
- Any routine care such as vaccinations, dental scale and polish, anal gland expression, de-worming, grooming, tick and flea control or any food costs.
- Any elective or cosmetic treatments.
- Any treatments in connection with pregnancy, birthing and fertility and breeding such as sterilisation, artificial insemination and injuries resulting from breeding.
- House calls, after-hours consultation or hospitalisation unless a vet confirms it as necessary in terms of the pet's health.
- Any surgical items that can be used more than once. These are non-chargeable items.
- The costs of any prosthesis, implants or transplantation unless explicitly approved by **P.UMA**.
- Any costs after death, including post mortem examinations and cremation or burial.
- Any treatment by person/s not registered with the South African Veterinary Council.
- We do not under any circumstance cover euthanasia unless recommended by a veterinarian.