

Insurance Product	Dotsure Basic	Dotsure Standard	Dotsure Superior	Dotsure Accident
Administered by				
Underwriting Company	Oakhurst Ltd	Oakhurst Ltd	Oakhurst Ltd	Oakhurst Ltd
What do I like about this product	can upgrade and downgrade, 3rd party cover R100000 in the event of your pet injuring another's property	off the total monthly premium referral discount once off 20%, 3rd party cover R100000 in the event of your pet injuring another's property	Excess is 10%, Discount on multiple pets, 3rd party cover R250000 in the event of your pet injuring another's property	Affordable cover, 3rd party cover R100000 in the event of your pet injuring another's property
What do I not like about this product	Claim limits apply R6000 Annual limit is R18 000	Claim limits apply R8500 Annual limit is R25 000	Claim limits apply R10000	Only R10 000 limit per year.
Monthly premium Dogs	R 135,00	R 250,00	R 340,00	R 65,00
Monthly premium Cats	R 135,00	R 250,00	R 340,00	R 65,00
Extra Fee on top of Monthly premium?	none	none	none	none
What is the discount for multiple pets?			15%	15%
Excess Rand value	R150	R150	R150	R150
Excess % value	10%	10%	10%	10%
Any Breed Exclusions	No	No	No	No
Are Breed Specific illness covered? (If not been pre-diagnosed)	No Cover	No Cover	R2000 per year	not applicable
Annual Limit per pet	R 18 000,00	R 25 000,00	R 50 000,00	R 10 000,00
Other comments / Marketing Pitch				
Microchip ?	Will pay for it	Will pay for it	Will pay for it	Will pay for it
Age you can insure from	younger than 9	younger than 9	younger than 9	9-12 years
Termination age	none	none	none	none
Waiting period	30 days	30 days	30 days	none
Cancellation period	immediate	immediate	immediate	immediate
Accident limit amount	Per Claim Limit R6000	Per Claim Limit R8500	Per Claim Limit R10000	Per Claim Limit 4000
Illness limit amount	Per Claim Limit R6000	Per Claim Limit R8500	Per Claim Limit R10000	Per Claim Limit 4000
Visits to vet p/a	Unlimited up to annual limit	Unlimited up to annual limit	Unlimited up to annual limit	Unlimited up to annual limit
Routine care limit	No Cover	No Cover	Part of the R1500 per year	No Cover
Sterilization:	No Cover	No Cover	Yes	No Cover
if yes how much of it do you cover?	No Cover	No Cover	Part of the R1500 per year	No Cover
Does it fall within the annual limit spend?	No Cover	No Cover	Part of the R1500 per year	No Cover
Teeth:	No Cover	No Cover	Yes	No Cover
if yes how much of it do you cover?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Does it fall within the annual limit spend?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Annual injections:	No Cover	No Cover	Yes	No Cover

if yes how much of it do you cover?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Does it fall within the annual limit spend?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Deworming:	No Cover	No Cover	Yes	No Cover
if yes how much of it do you cover?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Does it fall within the annual limit spend?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Tick/Flea control:	No Cover	No Cover	Yes	No Cover
if yes how much of it do you cover?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Does it fall within the annual limit spend?	No Cover	No Cover	Part of the R1500 wellness benefit annual limit	No Cover
Elbow Dysplasia:	yes	yes	Yes	No Cover
if yes how much of it do you cover?	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R6000	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R8500	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R10000	No Cover
Does it fall within the annual limit spend?	yes	yes	yes	No Cover
Cruciate ligament :	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R6000	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R8500	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R10000	No Cover
if yes how much of it do you cover?	Max R6000	Max R8500	Max R10000	No Cover
Does it fall within the annual limit spend?	yes	yes	yes	No Cover
Spinal operation:	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R6000	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R8500	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R10000	No Cover
if yes how much of it do you cover?	Max R6000	Max R8500	Max R10000	No Cover
Does it fall within the annual limit spend?	yes	yes	yes	No Cover
CANCER:	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R6000	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R8500	Total limit per claim (all costs associated with one event), subject to the specific limits per type of medical expense R10000	No Cover
if yes how much of it do you cover?	Max R6000	Max R8500	Max R10000	No Cover
Does it fall within the annual limit spend?	Yes	Yes	Yes	No Cover
Do you cover Chronic Illnesses?	Yes, for 12 months	Yes, for 12 months	Yes, lifetime cover limited to annual limit of illness	No Cover