

Insurance Product	MediPet Option 1	Medipet Option 2	MediPet Accident
Administered by	P-UMA	P-UMA	P-UMA
Underwriting Company	RENASA (Pty) Ltd	RENASA (Pty) Ltd	RENASA (Pty) Ltd
What do I like about this product	It has been on the market for about 12 years and is well established. Multiple pet discount	It has been on the market for about 12 years and is well established. Multiple pet discount	You can insure from any age
What do I not like about this product	R12 extra fee per month per policy, as they say have a qualified vet working at their offices. I know most other pet insurance companies that have the same, but they don't charge an extra fee. Annual limits apply, sometimes there is a 6 month waiting period.	R12 extra fee per month per policy, as they say have a qualified vet working at their offices. I know most other pet insurance companies that have the same, but they don't charge an extra fee. Annual limits apply, sometimes there is a 6 month waiting period	R12 extra fee per month per policy, as they say have a qualified vet working at their offices. I know most other pet insurance companies that have the same, but they don't charge an extra fee.
Monthly premium Dogs	R 281,22	R 341,88	R 153,00
Monthly premium Cats	R 241,25	R 275,71	R 153,00
Extra Fee ontop of Monthly premium?	R12 Veterinary Fee	R12 Veterinary Fee	R12 Veterinary Fee
What is the discount for multiple pets?	about 9%	about 9%	none
Excess Rand value	R 250,00	R 250,00	R 150,00
Excess % value	15%	15%	10%
Any Breed Exclusions	No	No	No
Are Breed Specific illness covered? (If not been pre-diagnosed)	yes but there is a 6 month waiting period on certain procedures	yes but there is a 6 month waiting period on certain procedures	not applicable
Annual Limit per pet	R 35 000,00	R 35 000,00	R 20 000,00
Other comments / Marketing Pitch			
Microchip ?	no need	no need	no need
Age you can insure from	age limit for cats	any age	any age
Termination age	none	none	none
Waiting period	30 days	30 days thereafter plus 50% co-paymnet in the second month	none
Cancellation period	1 month	1 month	1 month
Accident limit amount	As per annual limit	As per annual limit	As per annual limit
Illness limit amount	As per annual limit	As per annual limit	As per annual limit
Visits to vet p/a	As per annual limit	As per annual limit	As per annual limit
Routine care limit	not covered	not covered	not applicable
Sterilization:	Routine Care not covered	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not covered	not applicable
Teeth:	not covered	Scale and polish as well as teeth extractions, this is subject to one procedure per policy year with an excess of R500 or 15%	not applicable

if yes how much of it do you cover?	not covered	As per annual limit	not applicable
Does it fall within the annual limit spend?	not covered	yes	not applicable
Annual injections:	Routine Care not covered	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not covered	not applicable
Deworming:	Routine Care not covered	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not covered	not applicable
Tick/Flea control:	Routine Care not covered	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not covered	not applicable
Elbow Dysplasia:	yes but there is a 6 month waiting period on certain procedures	yes but there is a 6 month waiting period on certain procedures	not applicable
if yes how much of it do you cover?	As per annual limit	As per annual limit	not applicable
Does it fall within the annual limit spend?	As per annual limit	As per annual limit	not applicable
Cruciate ligament :	yes or 6 month waiting period on certain procedures	yes or 6 month waiting period on certain procedures	not applicable
if yes how much of it do you cover?	As per annual limit	As per annual limit	not applicable
Does it fall within the annual limit spend?	As per annual limit	As per annual limit	not applicable
Spinal operation:	yes but there is a 6 month waiting period on certain procedures	yes but there is a 6 month waiting period on certain procedures	not applicable
if yes how much of it do you cover?	As per annual limit	As per annual limit	not applicable
Does it fall within the annual limit spend?	As per annual limit	As per annual limit	not applicable
CANCER:	yes but there is a 6 month waiting period on certain procedures	yes but there is a 6 month waiting period on certain procedures	not applicable
if yes how much of it do you cover?	As per annual limit	As per annual limit	not applicable
Does it fall within the annual limit spend?	As per annual limit	As per annual limit	not applicable
Do you cover Chronic Illnesses?	This treatment plan requires pre- approval and may require an additional premium after the first 3 months	This treatment plan requires pre- approval and may require an additional premium after the first 3 months	not applicable