

<b>Insurance Product</b>	PawPaw Full Cover	Paw Paw Accident
Administered by	P-UMA	P-UMA
Underwriting Company	RENASA (Pty) Ltd	RENASA (Pty) Ltd
What do I like about this product	Unlimited cover. No hidden limits per claim or condition. No breed related exclusions. Pay the vet direct. 1 Page Policy to read.	Good value for money
What do I not like about this product	As the one vet said: "Is this product too good to be true?"	You can only insure pets that are older than 8 years old.
Monthly premium Dogs	R 237,00	R 100,00
Monthly premium Cats	R 161,00	R 100,00
Extra Fee ontop of Monthly premium?	none	none
What is the discount for multiple pets?	none	none
Excess Rand value	R 200,00	R 200,00
Excess % value	10%	10%
Any Breed Exclusions	No	No
Are Breed Specific illness covered? (If not been pre-diagnosed)	Yes	not applicable
Annual Limit per pet	None	R 20 000,00
Other comments / Marketing Pitch		
Microchip ?	no need	no need
Age you can insure from	Any age up to 8 years, or enjoy lifetime cover	Dogs and Cats of 8 years and older can apply
Termination age		none
Waiting period	30 days	none
Cancellation period	immediate	immediate
Accident limit amount	No Limit	No Limit
Illness limit amount	No Limit	No Limit
Visits to vet p/a	No Limit	No Limit
Routine care limit	not covered	not applicable
Sterilization:	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not applicable
Teeth:	Routine Care not covered	not applicable

if yes how much of it do you cover?	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not applicable
Annual injections:	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not applicable
Deworming:	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not applicable
Tick/Flea control:	Routine Care not covered	not applicable
if yes how much of it do you cover?	not covered	not applicable
Does it fall within the annual limit spend?	not covered	not applicable
Elbow Dysplasia:	Yes	not applicable
if yes how much of it do you cover?	Unlimited	not applicable
Does it fall within the annual limit spend?	Unlimited	not applicable
Cruciate ligament :	Yes	not applicable
if yes how much of it do you cover?	Unlimited	not applicable
Does it fall within the annual limit spend?	Unlimited	not applicable
Spinal operation:	Yes	not applicable
if yes how much of it do you cover?	Unlimited	not applicable
Does it fall within the annual limit spend?	Unlimited	not applicable
CANCER:	Yes	not applicable
if yes how much of it do you cover?	Each case individually underwritten	not applicable
Does it fall within the annual limit spend?	Each case individually underwritten	not applicable
Do you cover Chronic Illnesses?	Yes, with pre-authorisation and clinical treatment protocol.	not applicable