

Insurance Product	Regal Pet accident	Regal Pet Assured	Regal Royal
Administered by	Pet Sure		
Underwriting Company	Hollard		
What do I like about this product	Starts at R63 per month, but it depends on age and breed of pet. This is a good premium, but one never knows upfront. Nice Brand	Routine Care limit is R3000 Nice Brand	Routine Care limit is R3000 Nice Brand
What do I not like about this product	Nobody knows exactly what the PETSURE TARRIF ever is, so you will never know exactly what your claims will cover	70% of benefit as per the Petsure tariff and your annual limit. Again what is the Petsure tariff and what is your vet bill?	Nobody knows exactly what the PETSURE TARRIF ever is, so you will never know exactly what your claims will cover
Monthly premium Dogs	based on age and breed of pet	based on age and breed of pet	based on age and breed of pet
Monthly premium Cats	based on age and breed of pet	based on age and breed of pet	based on age and breed of pet
Extra Fee on top of Monthly premium?	R40 script levy applies	R40 script levy applies	R40 script levy applies
What is the discount for multiple pets?	10%	10%	10%
Excess Rand value	200	200	200
Excess % value	10	10	10
Any Breed Exclusions	No	No	No
Are Breed Specific illness covered? (If not been pre-diagnosed)	Breed related exclusions (eg hereditary or congenital) Sub-limits do apply	Breed related exclusions (eg hereditary or congenital) Sub-limits do apply	Breed related exclusions (eg hereditary or congenital) Sub-limits do apply
Annual Limit per pet	8000	35000	35000
Other comments / Marketing Pitch			
Microchip ?	pets must be microchipped for claims to be paid	pets must be microchipped for claims to be paid	pets must be microchipped for claims to be paid
Age you can insure from	8 weeks	8 weeks	8 weeks
Termination age	8 years	8 years	8 years
Waiting period	30 days	30 days	30 days
Cancellation period	immediate	immediate	immediate
Accident limit amount	as per the Petsure tariff and your annual limit	70% of benefit as per the Petsure tariff and your annual limit	as per the Petsure tariff and your annual limit
Illness limit amount	as per the Petsure tariff and your annual limit	as per the Petsure tariff and your annual limit	as per the Petsure tariff and your annual limit
Visits to vet p/a	No Limit	70%	No Limit
Routine care limit	Annual limit R400	Annual limit R3000	Annual limit R3000
Sterilization:	Yes	Yes	Yes
if yes how much of it do you cover?	Up to R400	Up to R3000	Up to R3000
Does it fall within the annual limit spend?	Yes	Yes	Yes
Teeth:	Yes	Yes	Yes

if yes how much of it do you cover?	Up to R400	Up to R3000	Up to R3000
Does it fall within the annual limit spend?	Yes	Yes	Yes
Annual injections:	Yes	Yes	Yes
if yes how much of it do you cover?	Up to R400	Up to R3000	Up to R3000
Does it fall within the annual limit spend?	Yes	Yes	Yes
Deworming:	Yes	Yes	Yes
if yes how much of it do you cover?	Up to R400	Up to R3000	Up to R3000
Does it fall within the annual limit spend?	Yes	Yes	Yes
Tick/Flea control:	Yes	Yes	Yes
if yes how much of it do you cover?	Up to R400	Up to R3000	Up to R3000
Does it fall within the annual limit spend?	Yes	Yes	Yes
Elbow Dysplasia:	No cover	No cover	No cover
if yes how much of it do you cover?	No cover	No cover	No cover
Does it fall within the annual limit spend?	No cover	No cover	No cover
Cruciate ligament :	No cover	Breed related exclusions (eg hereditary or congenital) Sub-limits do apply. 6 month waiting.	Breed related exclusions (eg hereditary or congenital) Sub-limits do apply. 6 month waiting.
if yes how much of it do you cover?	No cover	70% of benefit as per the Petsure tariff and your annual limit	as per the Petsure tariff and your annual limit
Does it fall within the annual limit spend?	No cover	Yes	Yes
Spinal operation:	No cover	Breed related exclusions (eg hereditary or congenital) Sub-limits do apply. 6 month waiting.	Breed related exclusions (eg hereditary or congenital) Sub-limits do apply. 6 month waiting.
if yes how much of it do you cover?	No cover	70% of benefit as per the Petsure tariff and your annual limit	as per the Petsure tariff and your annual limit
Does it fall within the annual limit spend?	No cover	Yes	Yes
CANCER:	No cover	No cover	Yes as long as not pre-existing
if yes how much of it do you cover?	No cover	No cover	as per the Petsure tariff and your annual limit
Does it fall within the annual limit spend?	No cover	No cover	Yes
Do you cover Chronic Illnesses?	No Cover	Yes as long as not pre existing	Yes as long as not pre existing