

PawPaw
PET HEALTH INSURANCE

ILLNESS AND INJURY PLAN

PER MONTH
R255
PER DOG

PER MONTH
R178
PER CAT

NO ANNUAL LIMIT
This is the maximum limit the policy has within a 12 month period, in other words A cap on the benefits your insurance company will pay in a year while you're enrolled in a particular health insurance plan

NO SUB-LIMITS
Sub-limits are specific limitations in an insurance policy's coverage of certain losses. They are within of the original limit. That is, they do not provide extra coverage, but set a maximum to cover a specific loss.

WAITING PERIOD
30 days from start date of policy. Accidental injuries covered from date of inception.

AGE
Older than 8 weeks and younger than 8 years at inception for illness and injury cover

POLICY EXCESS
10% of every claim with a minimum R200.00 per claim

NO CONDITIONS SPECIFIC WAITING PERIODS
Unless specifically Underwritten because of illness history

RENASA

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Insurer: Renasa Insurance Company Ltd – Reg. No. 1998/000916/06– VAT No. 4290173253 – FSP No. 15491
Underwriting Manager: Pet Underwriting Managing Agency – Reg. No. 2011/107009107 – VAT No. 4280260425 - FSP No. 44387

021 403 9177



WHATS COVERED?

- Treatment for acute Illness and injury, This includes:
- Consultation
- Medication
- Diagnostic investigations
- Surgery
- Pathology

- Radiology
- Chronic cover – with pre-authorisation and clinical treatment protocol. Additional premium
- Hereditary Conditions cover – provided it's not pre-existing.
- Supportive Rehabilitation (post surgery) – subject to pre-approval and treatment protocols.



PRODUCT SUMMARY

- Premium: Dog – R255 Cat R178
- Age –Older than 8 weeks and younger than 8 years at inception
- Waiting Period – 30 days from start date of policy. - Accidental injuries covered from date of inception.
- No Condition specific waiting periods - (unless specifically underwritten because of illness history)
- No Breed related conditions excluded

- No Sub Limits
- No Annual Limit- Individual case management
- Policy Excess – 10% of every claim with a minimum R200.00 per claim
- Our Claims are processed within 72hours and payments are paid to the vet or the policy holder as required
- Pre-authorisations (for non-emergency treatments) ensure that there are no unexpected shortfalls

What's not covered

Pre-existing conditions as well as any conditions that arise during the waiting period/ condition specific waiting period.

Boarding Kennels and Catteries

Routine Care (de-worming, vaccinations, grooming, flea/tick treatment, prescription diets, etc)

Fertility & breeding (such as sterilization, artificial insemination and injuries resulting from breeding, birthing and birthing Complications)

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