



# Policy Wording

## WHAT IS PAWPAW COMPREHENSIVE

PawPaw Comprehensive is an insurance product designed to cover the unexpected veterinary costs that pet cats or dogs may incur as the result of illness or injury. PawPaw Comprehensive is underwritten by Renasa Insurance Company (Pty) Limited (Renasa) and administered by Pet Underwriting Managing Agency (Pty) Ltd (P.uma). In return for paying your premium, Renasa will cover the pet cat or dog named in the policy schedule for the cost of fees incurred as the result of veterinary treatments for illness and injury.

All pets from 8 weeks to 8 years can join the PawPaw Comprehensive policy. Pets under 4 years old qualify for a 10% discount in premium (proof of age will be required in order to activate this discount, and the premium will revert to standard premiums once the pet reaches the age of 4). The pets must be a household pet in the RSA. All vaccinations must be up to date at the time of joining and must be kept up to date. The PawPaw policy has a **waiting period of 30 days** from the inception of the policy. Your pet is immediately covered for accidental injuries, as long as the policy has incepted.

## 1. WHAT WE COVER

1.1. PawPaw covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured pet may suffer. The treatments covered include, but are not limited to:

- 1.1.1. Consultation, acute medication, initial diagnostics, x-rays, biopsies and tests
- 1.1.2. Rehabilitation (**post-operative only**) treatments, specialist referrals, further diagnostic workups, blood tests, MRI / CT scans, radiology, radiation / chemotherapy, surgeries, chronic medication and prosthesis require pre-approval and is subject to case management and clinical protocols. P.uma will require a detailed treatment plan from the treating Vet.  
In order to qualify for cover rehabilitation treatment **MUST** commence **WITHIN 2 weeks** from an orthopedic surgery and will be limited to a maximum of 6 treatment sessions, not extending beyond 2 months after the surgery date.

## 2. ANNUAL LIMITS / WAITING PERIODS/CO-INSURANCE PERIODS

### 2.1. ANNUAL LIMIT

The "annual limit" on an insurance policy is the maximum amount that the insurance policy will cover for your pet in a policy year. The PawPaw policy carries **NO ANNUAL LIMIT**.

### 2.2. WAITING PERIOD

There is a 30 days waiting period for the treatment of illnesses. Accidental injuries are covered from inception of the policy.

### 2.3. CO-INSURANCE PERIOD

50% co-insurance period for the first six months from inception of the policy for all pets over four years of age for all treatments, diagnostics and surgeries for conditions affecting the:

- 2.3.1. hips, knees, elbows, shoulders and spine.
- 2.3.2. Eyes and nictitating membranes
- 2.3.3. Urinary bladder system

## 3. EXCESS STRUCTURE

- 3.1. All claims will carry 15% excess, with a minimum of R500.00 per claim **OR**
- 3.2. **Where elected** - All claims will carry a flat excess of R1000.00 per claim with a premium discount. (**this option is elective at inception or renewal of the policy**).
- 3.3. **MRI/CT-Scans** will carry an excess of R1000.00 PER SCAN ( This is over and above any other excess/es applicable to the claim).



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- 3.4. All claims in terms of 1.1.2 (What we cover) not pre-authorized will carry **an additional** excess of 20%, with a minimum of R500.00, for each claim not pre-authorized.

## 4. CHRONIC MEDICATION

- 4.1. A chronic condition is one that lasts 3 months or more. Chronic diseases are in contrast to those that are acute (abrupt, sharp, and brief) or subacute (within the interval between acute and chronic). Chronic treatment plans may be purchased at an additional premium as a complement to this insurance plan.
- 4.2. Chronic plans are available in the following packages [medication cost only]:
  - 4.2.1. For an additional premium of R100.00 pm, you will receive a chronic benefit of R300.00 pm,  
or
  - 4.2.2. For an additional premium of R200.00 pm, you will receive a chronic benefit of R400.00 pm,  
or
  - 4.2.3. For an additional premium of R300.00 pm, you will receive a chronic benefit of R500.00 pm.
- 4.3. Diagnostics such as blood tests and scans, to manage and/or maintain the condition, are not subject to these limits and **MUST** be pre-authorized separately to be covered under the annual limit
- 4.4. Chronic treatment plans are subject to treatment protocols (appropriate treatment plans) as determined and approved by P.uma (under the guidance of our Vet). A detailed treatment plan must be submitted by the treating Vet for approval by P.uma.
- 4.5. Should your pet no longer require the chronic treatment, you can cancel the chronic plan by providing 30 days' notice. Once the treatment plan is cancelled, your premium will return to the normal premium.

## 5. PAWPAW LIFESTYLE BENEFITS

- 5.1. The PawPaw lifestyle benefit will pay for the cost of cremation up to a maximum of R1,000.00 for your pet. This amount will only be paid on receipt of a valid invoice from the Crematorium or Vet.
- 5.2. The PawPaw lifestyle benefit will pay up to a maximum of R 600.00 per policy year towards, either, a health check-up OR puppy socialisation classes. The health check-up comprises:
  - 5.2.1. Consultation fee
  - 5.2.2. Faecal Float Testing
  - 5.2.3. Urine Testing
  - 5.2.4. Ear/Eye Check
  - 5.2.5. Blood Screening Test
  - 5.2.6. Weight Checks
- 5.3. This amount will only be paid on receipt of a valid invoice from the relevant Veterinarian.
- 5.4. It is important to note that **all vaccinations are EXCLUDED**

## 6. IMPORTANT NOTES

- 6.1. This policy will incept on the first day of the next calendar month following the acceptance of the application. The policy terms and premiums payable will be reviewed annually in November. The premiums are subject to inflation.
- 6.2. You agree to disclose all information relating to the pet's health and condition at the time of signing up for cover and thereafter. This includes all examinations and/or treatments as well as signs and symptoms your pet received or displayed prior to applying for the insurance. Failure to do so could result in the cancellation of your policy due to non-disclosure. Please note, new underwriting terms might be offered, and should you not accept the new underwriting terms, your policy will be cancelled.



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- 6.3. P.uma reserves the right to contact your Vet(s) to obtain a full history for your pet. This information is utilized for our underwriting decisions
- 6.4. You must notify P.UM A of any emergency treatments within 72 hours of the event ([info@p-uma.co.za](mailto:info@p-uma.co.za)).
- 6.5. All claims must be submitted to P.UM A within 60 days of the date of treatment ([claims@p-uma.co.za](mailto:claims@p-uma.co.za)). If your claim is older than 60 days, it will be repudiated [due to late submission].
- 6.6. P.UMA reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser amount with the balance being for your account.
- 6.7. As the person responsible for the pet you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
- 6.8. If there is another insurance policy covering the same claim, only the rate-able proportion of that claim will be paid in terms of this policy.

## 7. WHAT WE DO NOT COVER

- 7.1. The treatment of pre-existing conditions, including any condition that manifests during any waiting period (If your pet is diagnosed with any illness/condition or injury prior to inception or within the 30 days waiting period or within a related condition specific waiting period, these will become full exclusions on the policy).
- 7.2. P.UMA reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective, excessive or likely to cause the pet undue distress.
- 7.3. Any costs other than the costs of veterinary treatments for the pet listed on the policy.
- 7.4. The costs for the treatment of any illness within the first 30 days of joining PawPaw. (The costs of treatments for trauma resulting from accidental injury are covered in this period).
- 7.5. Any invoices submitted more than 60 days after the date of treatment.
- 7.6. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
- 7.7. Any injury or illness caused by abuse or negligence. We will report all abuse to the relevant authorities.
- 7.8. Any treatment that continues for longer than 3 months unless approved by P.UMA and subject to chronic treatment protocols (section 4).
- 7.9. Any complementary treatments, experimental treatments or any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture, physiotherapy, homeopathy, hydrotherapy, rehabilitation care other than mentioned in 1.1.2.
- 7.10. The treatment of behavioral disorders.
- 7.11. Any routine care such as vaccinations, dental scale and polish, anal gland expression, de-worming, grooming, tick and flea control or any food costs as well as any subsequent costs as a result of neglecting this routine care.
- 7.12. Any elective or cosmetic treatments.
- 7.13. Any treatments in connection with pregnancy, birthing and fertility and breeding (any complications suffered as a result as one of these), sterilization, artificial insemination and injuries resulting from breeding.
- 7.14. House calls, travel costs, after-hours consultation or hospitalisation unless a vet confirms it as necessary in terms of the pet's health.
- 7.15. Any surgical items that can be used more than once. These are non-chargeable items.
- 7.16. The costs of any prosthesis, implants or transplantation unless explicitly approved by P.UMA.
- 7.17. Any costs after death (post mortem examinations).
- 7.18. Any treatment by person/s not registered with the South African Veterinary Council.
- 7.19. We do not under any circumstance cover euthanasia unless recommended by a veterinarian.



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- 7.20. Any non-emergency treatment undertaken without the prior approval of P.UMA.
- 7.21. Any costs where the treatment or fees charged is deemed excessive in relation to accepted clinical protocol and industry norms and standards.
- 7.22. Any costs relating to the treatment of Pyometra and Cryptorchid, as these conditions are preventable by spaying / neutering your pet.

## **8. CANCELLATION**

This policy may be terminated upon giving one months' written notice of cancellation and the cancellation shall be effective from the first day of the calendar month following the notice.