



POLICY WORDING PLEASE READ THIS CAREFULLY

WHAT IS PAWPAW?

PawPaw 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** is underwritten by **RENASA INSURANCE COMPANY LTD.** and administered by **PET UNDERWRITING MANAGING AGENCY PTY LTD (P.UMA)**. In return for paying your premium, **RENASA INSURANCE COMPANY LTD.** will cover the pet cat or dog named in the overleaf policy schedule for the cost of fees incurred as the result of veterinary treatments for illness and injury.

WHO CAN JOIN?

Any pet cat or dog older than 8 weeks and younger than 8 years that is kept as a household pet in the RSA. All vaccinations must be up to date at the time of joining.

GENERAL REQUIREMENTS

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 on the 1 June each year. The premiums are subject to inflation.

There is an excess fee of 10% for every claim with a minimum of R200 per claim that you must pay.

All non-emergency treatments must be pre-authorised by **P.UMA**.

You agree to disclose all information relating to the pet's health and condition at the time of signing up for cover and thereafter. Failure to do so could result in cancellation of your policy due to non-disclosure.

You must notify **P.UMA** of any emergency treatments within 72 hours of the event.

All claims must be submitted to **P.UMA** within 30 days of the date of treatment.

P.UMA pays claims in accordance with the South African Veterinary Council's Guideline of Tariffs and 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.

P.UMA reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective or likely to cause the cat/dog undue distress.

As the person responsible for the cat/dog 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.

If there is another insurance policy covering the same claim, only the rateable proportion of that claim will be paid in terms of this policy.

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

WHAT WE COVER

PawPaw covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured pet cat or dog may suffer. The treatments covered include, but are not limited to, consultations, investigations, surgery and medication.

Rehabilitation treatments, chemotherapies and radiotherapies are only covered subject to a detailed treatment plan being submitted and pre-approved by **P.UMA**. Chronic treatment plans may be purchased at an additional premium as a complement to this insurance. Chronic treatment plans are subject to a maximum annual limit.

WHAT WE DO NOT COVER

Any costs other than the costs of veterinary treatments for the pet listed on the policy.

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.

Any invoices submitted more than 60 days after the date of treatment.

The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.

Any non-emergency treatment undertaken without the prior approval of **P.UMA**.

Any injury caused by abuse or negligence. We will report all abuse to the relevant authorities.

The treatment of pre-existing conditions, including any condition that manifests during any waiting period.

Any treatment that continues for longer than three months unless approved by **P.UMA** and subject to clinical protocols.

Any complementary treatments, experimental treatments or any treatments not forming part of mainstream veterinary science such as acupuncture, homeopathy or chiropractic.

The treatment of behavioural disorders.

Any routine care such as vaccinations, dental scale and polish, anal gland expression, de-worming, grooming, tick and flea control or any food costs.

Any elective or cosmetic treatments.

Any treatments in connection with pregnancy, birthing and fertility and breeding such as sterilisation, artificial insemination and injuries resulting from breeding.

House calls, after-hours consultation or hospitalisation unless a vet confirms it as necessary in terms of the pet's health.

Any surgical items that can be used more than once. These are non-chargeable items.

The costs of any prosthesis, implants or transplantation unless explicitly approved by **P.UMA**.

Any costs after death, including post mortem examinations and cremation or burial.

Any treatment by person/s not registered with the South African Veterinary Council.

We do not under any circumstance cover euthanasia unless recommended by a veterinarian.

PawPaw is brought to you by



on behalf of



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



PET HEALTH INSURANCE

DISCLOSURE DOCUMENT

(This is your statutory notice- Please read carefully)

KNOWYOUR RIGHTS

DO NOT BE PRESSURED INTO BUYING THIS POLICY You are entitled to cancel your contract within 14 days after inception should the product not meet your requirements. Thereafter you have the right to cancel this policy by giving 30 days notice.

Do not sign any blank or partially completed application forms and please keep notes of anything said to you regarding your insurance

You are entitled to a copy of all documentation relating to this insurance FREE of charge.

You must be informed in writing if any changes are made to this contract and your policy cannot be cancelled unless a written confirmation is sent to you.

You have the right to know all fees and premiums applicable to this insurance contract.

All premiums are collected by debit order to your account, please make sure that you are being debited correctly.

If a claim is rejected, you must be given the reasons in writing.

Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect information can prejudice you in the event of a claim.

DETAILS OF THE UNDERWRITING MANAGER

Company	Pet Underwriting Managing Agency (Pty) Ltd.
Postal Address	PO Box 6604, Roggebaai, Cape Town, 8012
Physical Address	23 rd Floor, Atterbury House, 9 Riebeeck Street, Cape Town, 8000
Contact details	Phone – 021 403 9177 Email – info@p-uma.co.za
Registration No.	2011/107009/07
VAT Number	4280260425
Authorised Financial Service Provider	FSP No. 44387
Compliance Officer	Associated Compliance (Pty) Ltd. PO Box 9655, Devon Valley Tel – 011 678 2533 Fax – 011 678 7731

Earnings: P.UMA earns a fee of 10% of premium and a profit share is in place. Both are paid by the insurer. Please note that P.UMA earns more than 30% of its income via Renasa Insurance Company Ltd

DETAILS OF THE INSURER

Company	Renasa Insurance Company Ltd
Postal Address	P.O. Box 412072, Craighall, Johannesburg, 2024
Contact details	Phone: 011 380 3080 Fax : 011 380 3088 Email – danies@RENASA.co.za
Registration No.	1998/000916/06
VAT Number	4290173253
Authorised Financial Service Provider	FSP No. 15491



The above parties are all fully licensed to practice short term Insurance in regards of personal and commercial Lines. P.UMA are Renasa Insurance Company Limited's underwriting manager for pet insurance and have a written mandate to conduct business.

There is no direct financial interest between the companies.

P.UMA carry Professional Indemnity Insurance as well as Fidelity Guarantee cover. A financial guarantee is not required.

If any of the parties act unprofessionally please report to their respective Compliance Officer.

Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect info can prejudice you in the event of a claim.

Should you have a complaint about your Insurance and the Insurer/Broker and Underwriting manager are unable to satisfy your enquiry, you may approach the following parties.

Ombudsman Detail FAIS Ombud	Short-Term Insurance	Fraudline
P.O. Box 74571 Lynwood ridge 0040 Tel: (012) 470 9080 Fax: (012) 348 3447	P.O. Box 32334 Braamfontein 2017 Tel: (011) 726 8900 Fax: (011) 726 5501	Should you suspect any fraudulent activity involving your insurance, please contact Fraudline on 0860 002526.
Responsible for Compliance matters	Responsible for Insurance matters	ANY Fraudulent activity