

PawPaw Pet Health Insurance

Key points- (Comprehensive plan)



Elective Excess Options	Dog	Cat
Premium	R309	R216
Standard Excess	All claims will carry 15% excess, with a minimum of R500.00 per claim.	All claims will carry 15% excess, with a minimum of R500.00 per claim.
MRI/CT	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).	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).
Penalty excess (when no pre-authorized Is given)	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.	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.



Pet Underwriting manager: Pet Underwriting Managing Agency Authorised Financial Services Provider
 (FSP No. 44387) Insurer: Renasa Insurance Company Ltd
 Authorised financial Services Provider (FSP No. 15491)



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Elective Excess Options	Dog	Cat
Premium	R340	R237
Standard Excess	All claims will carry 15% excess, with a minimum of R250.00 per claim.	All claims will carry 15% excess, with a minimum of R250.00 per claim.
All gastro-intestinal related conditions excess	All gastro- intestinal related conditions claims will carry 15% excess, with a minimum of R500.00 per claim.	All gastro- intestinal related conditions claims will carry 15% excess, with a minimum of R500.00 per claim.
Penalty excess (when no preauthorised is given)	All claims in terms of 1.1.2 (What we cover) not preauthorized will carry an additional excess of 20%, with a minimum of R500.00 for each claim not pre-authorized.	All claims in terms of 1.1.2 (What we cover) not preauthorized will carry an additional excess of 20%, with a minimum of R500.00 for each claim not pre-authorized.



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Elective Excess Options	Dog	Cat
Premium	R267	R186
Standard Excess <i>(Flat excess)</i>	Flat Excess of R1000.00 per claim.	Flat Excess of R1000.00 per claim.
MRI/CT-Scans	MRI/CT-Scan excess of R1000.00 per scan.	MRI/CT-Scan excess of R1000.00 per scan.

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Product information PawPaw Comprehensive Plan	
Overall Policy Annual Limit	NO ANNUAL LIMIT
Age Limitation at inception	8 weeks – 8 years
Waiting periods	General Waiting Period – 30 days from start date of policy. Accidental injuries covered from date of inception.
Co-insurance information	Pets over 4 years - 50% co-insurance period for the first six months from inception of the policy for all treatments, diagnostics and surgeries for: <ul style="list-style-type: none">• Hips, knees, elbows, shoulders and spine.• Eyes and nictitating membranes.• Urinary bladder system.

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PawPaw Comprehensive Plan

Chronic Medication (Diagnostics to manage or maintain the chronic condition are not subject to these limits, but must be pre-authorized separately to be covered.)

A chronic condition is one that lasts 3 months or more. Chronic diseases contrast with 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.

Chronic plans are available in the following packages [medication cost only]:

- For an additional premium of R100.00pm, you will receive a chronic benefit of R300.00 pm, or
- For an additional premium of R200.00pm, you will receive a chronic benefit of R400.00 pm, or
- For an additional premium of R300.00pm, you will receive a chronic benefit of 500.00 pm.

Lifestyle Benefits

One annual check up: Policy holders can now enjoy the benefit of an annual check on their pet. PawPaw will reimburse up to R600 per policy year for an annual check up (Vaccinations, deworming and sterilizations is excluded from this benefit.)

OR

Puppy socialization classes: PawPaw will reimburse up to R600 per policy year for puppy socialization classes.

AND

1. Cremation benefit: PawPaw will reimburse the cost of, limited to R1000 in the event of a cremation claim.

Key points to take note of

- No Breed related conditions excluded.
- Our Claims are processed within 72 hours and payments are paid to the vet or the policyholder as required.
- Pre-authorisations (for non-emergency treatments) ensure that there are no unexpected shortfalls (should you not obtain pre-approval, your excess will carry an additional 20%, with a minimum of R500.00, for each claim not pre-authorized.)

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Key points- (Comprehensive plan)



PawPaw Comprehensive Plan

What's covered

Treatment for acute illness and injury, this includes but not limited to

- Consultations
- Medication
- Diagnostic investigations
- Surgery
- Pathology
- Radiology
- Chronic cover – with pre-authorization and clinical treatment protocol. Additional premium and monthly subsidy is applicable.
- Hereditary Conditions cover – provided it's not pre-existing.
- Supportive Rehabilitation (post surgery only) – subject to pre-approval and treatment protocols.

What's not covered

- Pre-existing conditions as well as any conditions that arise during any 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.)
- Complementary treatments/alternative treatments e.g., Homeopathy, acupuncture, chiropractic treatment, etc.

PawPaw Pet Health Insurance

Key points – Accident Only Cover



Product information PawPaw Accident plan	
Premium	Monthly: R120.00 per pet Annual: R1440.00 per pet
Overall Policy Annual Limit	R20.000 per policy year
Age Limitation at inception	8 years and over
Excess	Standard excess: All claims will carry 15% excess, with a minimum of R250.00 per claim.
Waiting periods	NO WAITING PERIOD!



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PawPaw Pet Health Insurance

Key points – Accident only



Product information PawPaw Accident plan

What's covered

- A Motor vehicle accident.
- A burn or electrocution.
- A fall from an elevated position.
- A near drowning.
- The actions of another animal.
- A swallowed or embedded foreign object requiring surgical or endoscopic removal.
- A snake bite.
- An allergic reaction to an insect bite other than tick or flea bites.
- Biliary (tick bite fever /bosluiskoores) is covered as an accident.
- Poisoning.

Or OTHERWISE RESULTING IN:

- A fractured bone.
- A traumatic ligament or tendon injury.
- Lacerations, abrasions or wounds.
- A gastric torsion (Gastric dilation volvulus).

*To be covered as an accidental injury, any diagnosis must be made within 48 hours of the time of the accident.

PawPaw Pet Health Insurance

Key points – Accident only



Product information

PawPaw PawPaw Accident plan

What's not covered

- Any sickness, disease, infection or any change in a pet's health which is not caused by an accidental injury.
- Any invoices submitted more than 60 days after the date of last treatment.
- The costs for any treatments for injuries incurred outside of the Republic of South Africa.
- Any treatment by person/s not registered with the South African Veterinary Council.
- Any allergic reaction to a vaccine or medication.
- Any surgical items that can be used more than once. These are non-chargeable items.
- The costs of any prosthesis, implants or transplantation.
- Any injury caused by negligence. P.U.M.A will report all abuse to the S.P.C.A

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