

Accident 20 – Policy Wording

WHAT IS PAWPAW ACCIDENT ONLY POLICY

PawPaw Accident Only is an insurance product designed to cover the unexpected veterinary costs that your pet may incur as the result of accidental injury. PawPaw 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 dog or cat named in the overleaf policy schedule for the cost of fees incurred as the result of veterinary treatments for injuries resulting from an accident up to a limit of **R20,000.00** per policy year.

This policy covers any dog or cat from 8 weeks old. 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. Your pet is immediately covered for accidental injuries, as long as the policy has incepted.

WHAT WE COVER

1. A motor vehicle accident
2. A burn or electrocution
3. A fall from an elevated position
4. A near drowning
5. The actions of another animal
6. A swallowed or embedded foreign object requiring surgical or endoscopic removal
7. A snake bite
8. An allergic reaction to an insect bite other than tick or flea bites.
9. Biliary (tick bite fever) is covered as an accident
10. Accidental poisoning

OR OTHERWISE RESULT IN

11. A fractured bone
12. A puncture wound
13. A traumatic ligament or tendon injury
14. Lacerations, abrasions or wounds
15. A Gastric torsion (Gastric dilation volvulus)

IMPORTANT NOTES

1. To be covered as an accidental injury, any diagnosis must be made within 48 hours of the time of the accident.
2. The cover under this policy will only apply to the treatment of the pet dog or cat named on the policy schedule
3. 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 December each year. The premiums are subject to inflation.
4. There is an excess fee of **15% for every claim with a minimum of R250** per claim that you must pay.
5. All non-emergencies must be pre-authorized by P.uma and emergencies must be notified within 72 hours (authorisations@p-uma.co.za). All claims must be submitted to P.UMA within 60 days of the date of treatment (pumaclaims@p-uma.co.za). If your claim is older than 60 days, it will be repudiated [due to late submission].

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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.
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.
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.

WHAT WE DO NOT COVER

1. Any sickness, disease, infection or any change in a pet's health which is not caused by an accidental injury
2. Any invoices submitted more than 60 days after the date of last treatment.
3. The costs for any treatments for injuries incurred outside of the Republic of South Africa.
4. Any treatment by person/s not registered with the South African Veterinary Council.
5. Any allergic reaction to a vaccine or medication.
6. Any surgical items that can be used more than once. These are non-chargeable items.
7. The costs of any prosthesis, implants or transplantation
8. Any injury caused by negligence, P.uma will report all abuse to the relevant authorities.
9. The costs of treatment extending beyond 30 days from the date of the injury.
10. The costs of non-emergency follow up treatment not pre-authorized by Puma.
11. The costs of complimentary and supplementary treatment or any treatment not forming part of mainstream veterinary science.

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.