



1 DEFINITIONS

1.1 Accident, accidental or accidentally

A sudden, unexpected, unforeseen and unintended physical event which occurs at a specific time and place causing Injury to your Pet by some external and visible means and which requires immediate medical attention to your Pet.

1.2 Annual Limits

Annual limits are the maximum amount we will pay out in the event of a claim and are subject to the annual limit. Different annual limits are applicable to different benefits depending on the plan type selected. All limits will reset on your policy renewal date.

1.3 Application Form

This is the form that you complete to insure your Pet. Application forms are completed telephonically via a voice log, electronically or you may complete a paper-based application form.

1.4 Associated Condition (Related Condition)

Means a Condition that is either a recurring Illness and/or Accidental Injury or Lump; or related to a previous Illness and/or Accidental Injury or Lump; or caused by a previous Illness and/or Accidental Injury or Lump.

When applying the Benefit Limit and the terms of this Policy, any Treatment for an Associated Condition will be considered as one Condition, regardless of when the Treatment occurred.

1.5 Acute Illness

Sickness and/or illness and/or disease means *an acute condition which lasts a short time* and can be treated and cured quickly by treatment or immediately.

1.6 Behavioural Condition

Any change to your Pet's normal behaviour that is diagnosed by a Vet and caused by an emotional or mental disorder.

1.7 Benefit Limit

Means the maximum amount that can be claimed under Your Policy in any given Period of Insurance.

1.8 Bilateral Condition

Means any medical Condition that can affect body parts of which Your Pet has two, on either side of its body, such as ears, eyes, knees, kneecaps, front and back legs and feet, cruciate ligaments, hips, mammary glands, lungs, kidneys, ovaries, testicles, shoulders and elbows and which can occur at different times.



When applying the Benefit Limit and the terms of this Policy, any Treatment for Bilateral Conditions will be considered as one Condition, regardless of when the Treatment occurred.

1.9 Chronic Condition

A Condition which requires treatment or Medication for longer than three months as recommended by a Vet and which is likely to continue for the foreseeable future.

1.10 Claims Limit

A claims limit is the maximum amount up to which any one claim will be paid.

1.11 Clinical Signs

Means any observable changes in Your Pet's normal healthy state; condition; appearance; bodily functions and observed by You or Your Vet either visually; diagnostically; or otherwise.

1.12 Condition

All manifestations of Clinical Signs resulting from the same diagnostic classification or disease process, regardless of the number of incidents or areas of your Pet's body affected.

1.13 Congenital

A Condition or physical abnormality present at birth or that develops after birth. This includes but is not limited to neurological defects, facial defects, organ defects, Musculoskeletal defects and other developmental issues.

1.14 Complementary Treatment

Means any Treatment involving physiotherapy, hydrotherapy, osteopathy, chiropractic manipulation, acupuncture, laser therapy, homoeopathy or herbal medicines recommended by Your Vet, and carried out by a suitably qualified person that has been specifically recommended by Your Vet.

1.15 Dental / Oral

Means any claim or Condition relating to the gums, mouth, inner cheek, cheek bone, lips, palette, teeth, tongue, and tonsils.

1.16 Diagnostic Tests

A test, procedure or examination performed to diagnose or confirm a Condition, Injury or Illness. This includes tests used to monitor the progression of a Condition, Injury or Illness. This includes but is not limited to radiology (X-rays, CT-scans, MRIs and ultrasounds) and pathology (blood tests excluding Titer tests and DNA tests).



1.17 Emergency Treatment

Emergency Pet treatment refers to immediate medical care provided to an animal in a situation where its life or well-being is at serious risk. This type of treatment is typically required in cases of severe injury, sudden illness, poisoning, or any other condition that demands prompt attention to prevent death or significant harm

1.15 End Date

Means the date on which Your Policy ends, which will be the earliest of the following:

- The Period of Insurance has ended;
- You fail to pay Your Policy Premium; You or We cancel the Policy;
- The Benefit Limits have been exhausted and no cover remains;
- Death, theft or loss of Your Pet;
- You or We do not renew the Policy.

1.19 Event

An event which would give rise to a claim covered under the policy.

1.20 Excess

This is the agreed amount you contribute for certain claims under this policy and will be noted on your policy schedule and is the amount which will be deducted from your claims.

1.21 Exclusion

Any Conditions or Illnesses of your Pet or Event(s) that are excluded and will not be covered for a period as determined by us as is specified in the policy wording and/or policy schedule.

1.22 Full History

This is the treatment records of your Pet prior to inception of the policy at one or many veterinary practices.

1.23 Hereditary

A Condition that has been passed down from your Pet's parents or which is common to your Pet's breed which may present Clinical Signs during your Pet's life.

These include, but are not limited to, hip dysplasia, elbow dysplasia, mange, patella luxation (displacement of the kneecaps), intervertebral disc disease (back problems), brachycephalic syndrome (respiratory problems), entropion, ectropion and cherry eye (prolapse of the gland of the third eye lid).



1.24 Illness

Any unforeseen sickness, Condition, disease, defect or change to your Pet's normal state of health as diagnosed by the Vet, this does not include injury or trauma that occurs over a period.

1.25 Inception Date

Means the date on which the policy first became active for your Pet. This will fall on the first business day following receipt of acceptance of terms and conditions of quote.

1.26 Injury

Physical injury caused to your Pet by an Accident.

1.27 Insured

The policyholder named on the schedule who is responsible for paying the premiums and complying with the policy conditions.

1.28 Lump

Means any growth, tumour, cyst or general lump(s) that appear(s) on or in Your Pets body.

Any Lump that has the same diagnosis or displays the same Clinical Signs or Symptoms as a previous Lump will be treated as an Associated Condition.

When applying the Benefit Limit and the terms of this Policy, any Treatment for an Associated Condition will be considered as one Condition, regardless of when the Treatment occurred.

1.29 Medication

Any medication prescribed by a Vet for a Condition. This excludes over-the-counter medication, chronic medication, supplements and prescription food.

1.30 Member of the household

Someone who permanently resides at the address where your Pet resides.

1.31 Negligence

Negligence by a Pet owner refers to the failure to exercise a reasonable level of care and responsibility toward their Pet or others, which results in harm or damage.

This can include actions or omissions where the owner does not provide proper food, water, shelter, or medical care for the Pet, or does not properly control the Pet, leading to injury or damage to people, other animals, or property.



1.32 Period of Insurance

Means the period of time for which You have paid Your insurance Premium for. All Our policies run for one year, commencing on the Start Date and running until the End Date.

1.33 Policy

Means the contract of insurance between You and the Insurer.

1.34 Pet

A domestic cat or dog covered under this policy and whose name, and details are set out in the policy schedule.

1.35 Premiums

Means the amount paid, or to be paid, annually or in monthly instalments by You as shown on the Schedule.

1.36 Pre-approval

This is a process to obtain consent to carry out treatment or hospitalisation of Pet prior to the event taking place.

1.37 Pre-existing Condition

Means any diagnosed or undiagnosed Condition and/or Associated Condition which has happened or has shown Clinical Signs or Symptoms of existing in any form before the Policy Start Date or within the Waiting Period.

1.38 Reasonable Cost of Treatment and Vet Fees

The average cost of treatment or vet fees as determined by a secondary opinion from a Vet.

1.39 Reimbursement

The amount of money the insurance company pays back to the policyholder after a claim is made and the basic excess and voluntary excess have been deducted.

1.40 Routine/Preventative Care

Specific preventative and/or precautionary procedures that you choose to have the Vet perform on your Pet which may prevent illness or detect it early such as vaccinations, dental cleaning, annual checkups, tick and flea treatment and deworming.

1.41 Supplements

A product prescribed or recommended by your veterinary professional & administered orally or topically to enhance your Pet's health or in support of a medical condition.



1.42 Third Party

Any person or Pet not covered by this policy, not owned by the policyholder or nearest family member residing at a different premise or address.

1.43 Treatment

Means any consultation, examination, advice, tests, x-rays, slides, ultrasound, MRI scans, medication, surgery or nursing care that has taken place and been recommended and provided by a Vet.

1.44 Vet

A person who is suitably qualified and registered with the South African Veterinary Council.

1.45 Vet Practice

Legally registered South African veterinary hospital, clinic, centre or surgery.

1.46 Veterinary Costs

Means the fees charged by Your Vet for the medical Treatment of an Illness or Accidental Injury.

1.47 Voluntary Excess

This is an additional amount you elect at inception or at renewal of your policy to contribute for certain claims under this policy and will be noted on your policy schedule and is an additional amount which will be deducted from your claims.

1.48 Waiting Period

- A waiting period applied to specific Conditions and covers as listed in the policy wording.
- This period applies from the Start Date of the Pet's cover on a chosen plan type.
- No claims for the Condition(s) and covers will be paid during the waiting period.
- The Event should occur after the waiting period in order for the claim to be entertained.

2 WHAT IS PAWPAW COMPREHENSIVE COVER

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. The pets must be homed in the RSA.

The PawPaw policy has a **waiting period of 30 days** from the inception of the policy and a **waiting period of 2 days** for accidental injuries once the policy has incepted.

3 WHAT IS COVERED

In return for paying your premium, Renasa (we) cover your household pet named in the policy schedule for the appropriate cost of veterinary fees incurred for veterinary treatments, illness and or injury.

3.1 The treatments covered include, but are not limited to:

3.1.1 Consultation, acute medication, initial diagnostics, x-rays, biopsies, and tests.

3.1.2 **Post-operative rehabilitation** (physio and hydrotherapy) treatments, referral to Specialists for consultations and treatments, further diagnostic workups, blood tests, MRI / CT / ultrasound scans, radiology, radiation/chemotherapy, surgeries, and prostheses/implants require pre-approval and are subject to case management and clinical protocols.

- P.Uma requires a detailed treatment plan or quote from the treating Vet.
- An emergency event does not require pre-authorisation.
- An emergency is defined as an acute injury or illness that poses an immediate risk to the pets' life or long-term health or risking life or limb.

To **qualify for cover**, rehabilitation treatment must commence within 2 weeks from an orthopaedic surgery and will be limited to a maximum of 6 treatment sessions, not extending beyond 2 months after the surgery date.

4 ANNUAL LIMITS / WAITING PERIODS

4.1 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 OVERALL ANNUAL LIMIT**.

4.2 SPECIFIC CONDITION LIMIT



The specific condition limit is the maximum amount the insurance policy will cover for your pet for the costs related to the specified conditions in a policy year. The PawPaw policy carries the following Specific Condition Limits:

- 4.2.1 Surgery and treatment of the Cruciate Ligaments – R30 000
- 4.2.2 Surgery and treatment of the Spinal Cord and Discs – R30 000
- 4.2.3 Surgery and treatment of the Hips and Pelvis – R30 000
- 4.2.4 The costs of Radiation and Chemotherapy – R30 000
- 4.2.5 Costs for diagnostic tests, radiology, pathology, scans, and exploratory laparoscopic investigations or scopes – R15 000

4.3 WAITING PERIOD AT INCEPTION OF POLICY

- 30 Days for claims as a result of illness.
- 2 Days for claims as a result of accidental injury.

5 POLICY EXCESS AND CO-INSURANCE

5.1 Your policy is **subject to an excess** (first amount payable by you). An excess is chosen at inception of a policy and can be reviewed by you each year at renewal of your policy. Your elected excess is detailed in your policy schedule.

❖ Here are the options you can choose from: (Silver, Gold or Platinum)

Comprehensive Cover Excess Options		
Silver	Gold	Platinum
Standard Excess – R1000 per claim.	Standard Excess – 15% of claim min R500.	Standard Excess – 15% of claim min R250.
	*Condition Specific Excess – 20% of claim min R500.	*Condition Specific Excess – 20% of claim min R500.
If pre-auth is not obtained from P.Uma. There is an additional excess of – 20% minimum R500.	If pre-auth is not obtained from P.Uma. There is an additional excess of – 20% minimum R500.	If pre-auth is not obtained from P.Uma. There is an additional excess of – 20% minimum R500.
Additional excess: MRI/CT Scan claims – R1000 per SCAN.	Additional excess: MRI/CT Scan claims – 15% min R1000 per SCAN.	



*The Condition Specific Excess applies to claims for the following conditions:

- Hindlimbs and Forelimbs
- Spinal Conditions
- Gastrointestinal Conditions
- Tumours/Lumps/Growths/Masses
- Surgical or Endoscopic removal of ingested foreign objects

5.2 CO-INSURANCE (where the co-insurance is applied, the applicable policy excess shall not apply)

5.2.1 You are responsible for **50%** of the cost of the conditions (listed below) in the first **6 months** of this policy, this co-insurance is for all such treatments, diagnostics, and surgeries for:

5.2.2 Hips, knees, elbows, shoulders, and spine

5.2.3 Eyes and nictitating membranes

5.2.4 Urinary Bladder System.

5.2.5 You are responsible for 50% of the costs of any internal prosthesis or implants, per device or implant, forming an integral part of an approved or qualifying surgery under this cover.

This includes the costs of screws and fixatives per device.

6 CHRONIC MEDICATION

6.1 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 for **an additional premium** as a complement to this insurance plan.

6.2 Chronic plans are available in the following packages (**monthly medication cost only and free from excess**):

Chronic Plan	Additional Monthly Premium	Monthly Chronic Medication Subsidy
Chronic Care 300	R225.00	R300.00
Chronic Care 400	R300.00	R400.00
Chronic Care 500	R375.00	R500.00



6.3 **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.

6.4 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 our normal premium.

7 LIFESTYLE BENEFIT (included and free from excess)

The Lifestyle Benefit will pay up to a **maximum of R1000.00 per policy year** towards the costs of:

- An annual health check
- Socialisation classes and Puppy Training
- Cremation and return of ashes
- Sterilisation
- Vaccination
- Deworming
- Tick and flea control
- Teeth cleaning
- Spas and Grooming
- Doggy daycare
- Approved or Registered complementary medicines and supplements.

8 TAME Vet App: Standard Package

❖ **Optional add-on at an additional premium, and free from excess.**

Allows live chat functionality with a vet within operating hours (9am - 9pm daily) and includes:

- ✓ **2 x *Chats**, which include messaging, uploading photos, videos, and sharing your pet profile.
- ✓ You can download the **TAME Vet App** from **Google Play** or **iTunes**, and we will soon be rolling out web access.
- ✓ Use your PawPaw policy number for your free access to the Standard Package.



9 IMPORTANT NOTES

9.1. Your policy will incept on the first business day following receipt of your acceptance of the terms and conditions of the quote and your completed debit order mandate for monthly paying policies, or receipt of your annual premium via EFT for annual paying policies.

Monthly paying policies will be subject to a first pro-rata premium collection. The policy terms and premiums payable are **reviewed annually** on the 12-month anniversary of the policy and will be effective from the 1st of the anniversary month.

9.2. The **Lifestyle Benefit** is available upfront for the policy year and funded through your monthly premium. Should you cancel your cover before the end of the policy period, the Benefit amount will be pro-rated. Should you have claimed more than the pro-rata benefit, the amount will be recovered from you.

9.3. A **No Claims Discount** may be awarded at the policy renewal should the pet be claim-free for the two prior years (claims made against the Lifestyle Benefit or TAME benefit do not affect the No Claims Discount). If you submit a successful claim, your premium will revert to the standard premium from the 1st of the month following the claim.

9.4. You may **upgrade or downgrade** your cover once per year at renewal at the sole discretion of Renasa. Any upgrade or downgrade requests during the policy year should be motivated for consideration. Approval is not guaranteed, and claims incurred will have bearing.

9.5. 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 your pet received as well as signs and symptoms displayed prior to applying for the insurance.

9.6. **Failure to do so** could result in the cancellation of your policy due to non-disclosure. Please note, that new underwriting terms may be offered, and should you not accept the new underwriting terms, your policy will lapse.

9.7. P.Uma reserves the right to contact your veterinarian(s) to obtain a **full history** for your pet. This information is utilized for our underwriting decisions.

9.8. You must notify P.Uma of any emergency treatments **within 72 hours** of the event to authorisations@pawpawpets.co.za.

9.9. All claims must be submitted to P.Uma **within 60 days** of the date of treatment to <https://pumainsurance.co.za/claims/>. If your claim is older than 60 days, it will be repudiated due to late submission.



9.10. P.Uma reserves the right to **request a second opinion** from a veterinarian of our choice regarding treatment and the 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.

9.11. 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 the rejection of claims and/or the cancellation of this policy.

9.12. 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.

10 WHAT WE DO NOT COVER

10.1 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).

10.2 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.

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

10.4 The costs for the treatment of any illness **within the first 30 days** and the accidental injury within the **first 2 days** of joining PawPaw.

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

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

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

10.8 Any treatment that continues for **longer than 3 months** unless approved by P.Uma and subject to chronic treatment protocols (section 6).

10.9 The costs of prescribed or dispensed or take-home medication where the quantity issued or purchased **exceeds the quantity required** to treat the pet for a **30-day period**, as per the veterinary recommended dosage for the pet, as well as early repeat refills, within 25 days from the last script.



- 10.10 Any **complementary treatments**, experimental treatments, and any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture, physiotherapy, homeopathy, hydrotherapy, stem-cell treatment, prolotherapy, IMMAP therapy, orthotic devices, braces, external prostheses, cages, harnesses, and rehabilitation care other than those mentioned in 3.1.2.
- 10.11 Any **routine care** such as vaccinations, dental scale and polish, anal gland expression, deworming, grooming, tick, and flea control, or any food costs as well as any subsequent costs because of neglecting this routine care (Routine Care is covered under the **Lifestyle Benefit** only.)
- 10.12 The treatment of **behavioural** disorders.
- 10.13 Any elective or **cosmetic** treatments.
- 10.14 The costs of **desensitisation** and **immunotherapy**.
- 10.15 The costs of **prescription diet** or obesity management.
- 10.16 Any **treatments** in connection with pregnancy, birthing, fertility, and breeding (any complications suffered because of one of these), artificial insemination, and injuries resulting from breeding.
- 10.17 House calls, travel costs, after-hours consultation, or hospitalisation **unless a vet confirms** it as necessary in terms of the pet's health.
- 10.18 The costs of treatment for any **vaccinatable disease** where the pet has not been vaccinated as per the prescribed vaccination schedule. Proof of vaccination will be required in the event of a claim.
- 10.19 Any **surgical items** that can be used more than once. These are non-chargeable items.
- 10.20 The **costs of** any prostheses, implants or transplantation unless explicitly approved by P.Uma.
- 10.21 Any costs **after death** (post-mortem examinations).
- 10.22 Any treatment by person/s not registered with the **South African Veterinary Council**.
- 10.23 We **do not under any circumstance** cover euthanasia unless recommended by a veterinarian.
- 10.24 Any costs where the treatment or fees charged is **deemed excessive** in relation to accepted clinical protocol and industry norms and standards.



10.25 Any costs relating to the treatment of **Pyometra and Cryptorchid**, as these conditions are preventable by spaying/neutering your pet.

10.26 Any costs to **transport your pet** for treatment, except for interfacility ambulatory transport by road, to the nearest appropriate treatment facility and subject to approval by P.Uma.

11 CANCELLATION

11.1 To remain covered under this policy, the **premium must be paid**. It is your responsibility to ensure that premiums are paid and remain up to date. Should your monthly debit order be cancelled or reversed, or go unpaid for two consecutive months, your policy will lapse.

11.2 Annual paying policies will be invited for renewal **31 days prior to the 12-month anniversary**, and the premium will be invoiced for payment to be made by the 15th of the month following the renewal. Should payment not be made by the due date, the policy lapse.

11.3 You may **cancel your policy** at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any admin cost, provided that no valid claim has been submitted for that period. We may also cancel your policy by giving you **31 days' notice**, unless there's a material change in risk or circumstances that justifies an immediate cancellation.

11.4 **Reinstatement** is not automatic and not guaranteed and will be subject to new underwriting terms.

14

12 FRAUD

If you make a **false or exaggerated claim**, make a false statement to support a claim, send your insurer forged or false documents supporting a claim, or make a claim under your policy as a result of a deliberate act, the insurer will not pay your claim, not pay any future claim, declare the policy null and void, and be entitled to recover from you any amount of any claim already paid by the insurer.

