



## 1. DEFINITIONS

### 1.1 Accident, accidental or accidentally

Accident / Accidental Injury means a sudden, unforeseen, external event occurring at an identifiable time and place that causes physical injury to Your Pet and requires immediate veterinary attention.

### 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

Short-term condition requiring immediate treatment, not expected to require ongoing management beyond the acute period.

### 1.6 Authorities

The following are examples of authorities: South African Police Services, Society for the Prevention of Cruelty to Animals and the South African Veterinary Council. The list must not be deemed exhaustive.

### 1.7 Behavioural Condition

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

### 1.8 Benefit Limit

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

### 1.9 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.

#### 1.10 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.

#### 1.11 Claims Limit

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

#### 1.12 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.

#### 1.13 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.

#### 1.14 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.

#### 1.15 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.

#### 1.16 Cosmetic

Refers to any treatment, procedure, or surgery that is not medically necessary and is performed solely to change or improve the pet's appearance, rather than to treat an illness, injury, or functional impairment.

#### 1.17 Dental / Oral

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

#### 1.18 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).



### 1.19 Elective

Refers to any veterinary procedure, treatment, or surgery that is optional and not medically necessary for the pet's immediate health, safety, or quality of life. Elective procedures are typically undertaken by owner choice rather than veterinary necessity and are therefore not covered by most pet insurance policies.

### 1.20 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

### 1.21 Emergency

An acute injury or illness that poses an immediate risk to my pet's life or long-term health, or poses risk to my pet's life or limb.

### 1.22 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;
- and/or You or We do not renew the Policy.

### 1.23 Event

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

### 1.24 Excess (Deductible)

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.

### 1.25 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.

### 1.26 Experimental

Experimental treatment refers to any veterinary procedure, therapy, medication, or intervention that is not widely accepted as standard veterinary practice, lacks proven clinical effectiveness, or has not been approved by recognised veterinary authorities.

### 1.27 Full Medical History

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



#### 1.28 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).

#### 1.29 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.

#### 1.30 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.

#### 1.31 Injury

Injury means physical harm caused by an identifiable external traumatic event, not caused by degenerative or internal disease processes.

#### 1.32 Insured

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

#### 1.33 Lump

- Means any growth, tumor, 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.

#### 1.34 Medication

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

#### 1.35 Member of the household

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

#### 1.36 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.

#### 1.37 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.

#### 1.38 Policy

Means the contract of insurance between You and the Insurer.

#### 1.39 Pet

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

#### 1.40 Premiums

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

#### 1.41 Pre-authorisation

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

#### 1.42 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.

#### 1.43 Reasonable Cost of Treatment and Vet Fees

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

#### 1.44 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.

#### 1.45 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.

#### 1.46 Supplements

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



#### 1.47 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.

#### 1.48 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.

#### 1.49 Vet

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

#### 1.50 Vet Practice

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

#### 1.51 Veterinary Costs

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

#### 1.52 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.

#### 1.53 Waiting Period

A waiting period applied to specific Conditions and covers as listed in the policy wording. This period applies from the Inception 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.

## 1. WHAT IS PAWPAW ACCIDENT 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 **R10,000.00/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.
- ✓ There is a **2-day waiting period** for accidental injuries after the policy has inception.

### 3. WHAT WE COVER

We cover treatment from the date of accident up to 30 days for stabilisation, definitive care (including surgery), and immediate complications.

#### Planned Recovery Care:

- We will also pay post-operative checks, suture removal, splint/cast changes, and one follow-up radiographic review that occur within 60 days of the accident if they form part of the original treatment plan.
- Anything beyond this is illness/degenerative unless a new accident occurs.

#### Pre-authorisation – Accident (Non-Emergency)

- Where the Pet is stable and referral/advanced diagnostics are planned (CT/MRI, endoscopy, non-urgent orthopaedic surgery), pre-authorisation is required.

**Accident Costs of the following treatments is covered;**

#### 3.1 Traffic & blunt trauma

- a. Involved in a motor vehicle accident.
- b. Hit by a vehicle (car/motorcycle/bicycle).
- c. Blunt-force trauma (kicked, crushed by gate/door, heavy object).

#### 3.2 Falls & crush

- a. Fall from height.
- b. Barbed wire/electric fencing.

#### 3.3 Environmental exposure

- a. Drowning/near-drowning.
- b. Heat exhaustion/heatstroke.
- c. Hypothermia.

#### 3.4 Envenomation & wildlife encounters

- a. Snake, spider, scorpion envenomation.
- b. Baboons, porcupines, raptors, mongoose, etc.

#### 3.5 Foreign bodies & choking

- a. Foreign body airway obstruction (choking).
- b. Foreign body ingestion (toys, bones, string).
- c. Penetrating foreign bodies (needles, fishhooks, kebab sticks).



### 3.6 Chemical, electrical, thermal

- Chemical exposure (cleaners, pesticides).
- Electrocution.
- Thermal burns (stove, braai, hot water, vehicle interior).

### 3.7 Animal aggression

Injured in dog/cat fight or third-party animal attack.

### 3.8 Toxicosis (non-therapeutic)

Accidental poisoning/overdose from non-prescribed substances (rodenticides, xylitol, chocolate, lilies in cats).

### 3.9 Stick injuries

Penetrating oropharyngeal/neck trauma from sticks carried during play.

### 3.10 Exercise/play injuries (acute trauma only)

Sprains, strains, heat exhaustion during organised play/exercise/working-dog activity.

## 2. ANNUAL LIMIT

- The Accident Plan 10 Cover policy carries **AN ANNUAL LIMIT OF R10 000.00.**
- The Accident Plan 20 Cover policy carries **AN ANNUAL LIMIT OF R20 000.00.**

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#### **Sub-limits per event** (within the Annual Limit):

- Antivenom (snake/spider/scorpion): max R5,000 per event (drug cost only).
- Mechanical ventilation: max R5,000 per event (including ICU monitoring).
- Toxicology tests: max R1,500 per event where required to confirm exposure.
- Advanced imaging (CT/MRI) for Accident: pre-authorisation required; max R5,000 per event; must be decision changing.

## 3. EXCESS (DEDUCTIBLES)

❖ **This is the first amount payable by you, should a claim occur.**

- Basic Policy Excess: You are responsible for the first **15% of claim, minimum R250.**
- No pre-authorisation for non-emergency treatment **additional 20% excess, minimum R500.**



## 5. IMPORTANT NOTES

- 5.1 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.

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

- 5.3 Proof of Accident to qualify, **the treating Vet** must document:

- (a) date/time of event.
- (b) mechanism of injury.
- (c) clinical findings consistent with the mechanism (e.g., road rash, fracture pattern, inhaled water, oropharyngeal laceration from stick).
- and (d) any witness/owner statement.

- 5.4 For **toxicosis**, we may require toxicology or receipt/photo of product/container. For near-drowning/heatstroke/hypothermia, triage vitals and temperature trends must be recorded.

- 5.5 Where **pre-authorisation** is required (e.g., referral surgery), contact us as soon as the Pet is stable.

- 5.6 Pre-authorisation process:

- P.Uma requires a detailed treatment plan or quote from the treating Vet, sent to [authorisations@p-uma.co.za](mailto:authorisations@p-uma.co.za).
- Should an authorisation not be requested then a penalty excess will apply.

- 5.7 The cover under this policy will **only apply** to the treatment of the pet dog or cat named on the policy schedule.

- 5.8 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.

- 5.9 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.

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

- 5.10 You must notify P.Uma of any emergency treatments **within 72 hours** of the event to [Claims@pawpawpets.co.za](mailto:Claims@pawpawpets.co.za).
- 5.11 All **claims** must be submitted to P.Uma **within 60 days** of the date of treatment <https://pumainsurance.co.za/claims/> If your claim is older than 60 days, it will be repudiated (due to late submission).
- 5.12 To assess a claim, **we require:**
- date and time of the incident.
  - description of what happened.
  - clinical findings consistent with trauma
  - supporting records (photos, toxicology, product packaging) where needed
- 5.13 P.Uma reserves the right to request a second opinion from a **veterinarian of our choice** regarding treatment and fees. If the fees are **deemed excessive** or the treatment deemed inappropriate, we will pay the lesser amount with the balance being for your account.
- 5.14 P.Uma reserves the right to contact your veterinarians(s) to obtain **a full history for your Pet**. This information is utilized for our underwriting decisions.
- 5.15 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.
- 5.16 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.
- 5.17 Ensure that you understand the contents of all the documentation, and please pay special attention to all the policy exclusions.

Also ensure that **all details contained in the policy** schedule are correct. It is vital that you tell us or your broker if you pay your insurance premium monthly and you change:



- your bank or financial institution
- the branch of your bank or financial institution
- and/or your account number.

- 5.18 Our **obligation to indemnify you is conditional upon you**, or any person acting on your behalf, observing all the terms and conditions of this policy and upon you or the person acting on your behalf submitting complete and truthful statements or answers in the proposal and claims documents.
- 5.19 Failure to observe any of the terms and conditions or to provide true and complete information, **may negatively impact** your policy and any claims.
- 5.20 If you **do not advise us about changes**, your premium debit will not be processed, and we cannot guarantee continuance of your insurance cover.

## 6. WHAT WE DO NOT COVER

- 6.1. The treatment of pre-existing conditions as result of an accident, including any injury that manifests during any waiting period (if your Pet is diagnosed with an injury prior to inception or within the 2 days waiting period, these will become full exclusions on the policy).
- 6.2. 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.
- 6.3. Any sickness, disease, infection, or any change in a Cat/Dog's health which is not caused by an accidental injury.
- 6.4. Any invoices submitted more than 60 days after the date of last treatment.
- 6.5. The costs for any treatments for injuries incurred outside of South Africa.
- 6.6. Any injury caused by negligence. P.UMA will report all abuse to the relevant authorities.
- 6.7. Any treatment by person/s not registered with the South African Veterinary Council.
- 6.8. Any allergic reaction to a vaccine or medication.
- 6.9. Any surgical items that can be used more than once. These are non-chargeable items.



- 6.10. The costs of any prosthesis, implants or transplantation.
- 6.11. Any ongoing, subsequent or consequential treatment or losses.
- 6.12. Any complementary treatments, experimental treatments, and any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture, physiotherapy, homeopathy, supplements, hydrotherapy, stem-cell treatment, prolotherapy, IMMAP therapy, orthotic devices, braces, external prostheses, cages, harnesses, and rehabilitation care.
- 6.13. Any elective, experimental or cosmetic treatment.
- 6.14. Any treatments in connection with pregnancy, birthing and fertility and breeding (any complications suffered as a result as one of these), artificial insemination and injuries resulting from breeding.
- 6.15. House calls, travel costs, after-hours consultation, or hospitalisation unless a veterinarian Confirms it as necessary in terms of the Pet's health. 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.
- 6.16. Any costs after death, such as post-mortem examinations and cremation.
- 6.17. We do not under any circumstance cover euthanasia unless recommended by a veterinarian.
- 6.18. Adverse Drug Reaction (ADR) to correctly prescribed and administered medication or vaccination remains excluded under Accident.
- 6.19. Accidental overdose of prescribed medicine given by owner is excluded where directions for use, dosage, storage, or warnings were not followed. If overdose occurs during veterinary administration, we pay reasonable stabilisation only; ongoing care is recovered from the provider's professional liability where applicable.
- 6.20. Third-party liability costs, damages, or claims is not covered. Veterinary treatment to Your Pet from a third-party attack is covered.
- 6.21. Working, sporting, or training injuries are covered only for acute traumatic events; overuse or degenerative sequelae are not Accident.
- 6.22. Gradual heat or chemical exposure without a sudden event (e.g., chronic irritant dermatitis) is not Accident.



## 7. CANCELLATION

7.1. 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.

7.2. 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 lapses.

7.3. 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.

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

## 8. 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.

## 9. COMPLAINTS / REJECTIONS

- Underwriting Manager: [Complaints@p-uma.co.za](mailto:Complaints@p-uma.co.za)
- Insurer: [Complaints@renasa.co.za](mailto:Complaints@renasa.co.za)

Should your claim be rejected, you have the right to dispute this decision within a period of 90 days of notice to the Underwriting Manager or Insurer.

If you are not satisfied with the reply which we may furnish to you in relation to any representations you may choose to make to us in connection with our decision to repudiate liability for your claim you may further, within a period of 180 days, contact the office of the National Financial Ombud Scheme

**We are members of the National Financial Ombud Scheme and abide by the rulings of that office. Particulars of the Ombud Scheme are as follows:**



- Website: [www.nfosa.co.za](http://www.nfosa.co.za)
- Email: [info@nfosa.co.za](mailto:info@nfosa.co.za)

If you have a complaint regarding an advice issue, you should contact the Financial Advisory and Intermediary Services (FAIS) Ombudsman.

- Particulars of the FAIS Ombud are as follows:
  - Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)
  - Website: [www.faisombud.co.za](http://www.faisombud.co.za)

