



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 (not limited to consecutive months) as recommended by a Vet and which is likely to continue for, or reoccur in, the foreseeable future.

1.11 Claims Limit

A claims limit is the maximum amount up to which any one claim will be paid, subject to what a claim is deemed as under the excesses/limits section.

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). Advanced imaging (CT/MRI) will be subject to the diagnostic limit unless specifically authorised in writing.

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.
- 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

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, 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.

1.34 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 Sudden Onset

Sudden onset means clinical signs arising abruptly within 24 hours of an identifiable event.

1.47 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.

1.48 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.

1.49 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.

1.50 Vet

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

1.51 Vet Practice

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

1.52 Veterinary Costs

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

1.53 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.



1.54 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 SMART PLAN

PawPaw Smart Plan 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 Smart Plan** 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.
- Cats from **8 weeks to 15 years old**, and dogs from **8 weeks to 12 years old** are eligible to join the **Smart Plan**. 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 **2-day waiting period** for accidental injuries, once the policy has been incepted.

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3. WHAT WE COVER

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 iro veterinary treatments, illness and or injury.

3.1 PawPaw Smart Plan covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured pet may suffer. 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 treatments (physio and hydrotherapy), referral to Specialists consultations and treatments, further diagnostic workups, blood tests, MRI / CT / ultrasound scans, radiology, surgeries, and prosthesis require pre-approval and are subject to case management and clinical protocols.

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



4. ANNUAL LIMITS

4.1. Annual Limit

- ❖ The “annual limit” on an insurance policy is the maximum that the insurance policy will cover for your pet in a policy year.
- ❖ The Pawpaw Smart policy carries **AN ANNUAL LIMIT OF R30 000.00.**

4.2. Claims Limits

A claims limit is the **maximum amount** up to which any one claim will be paid, where a claim is deemed to be a single treatment date or the continuous period for which the pet is hospitalized as well as follow-up or subsequent treatment within 6 months for the same event.

Prescribed and dispensed medication will be processed as the quantity needed for the month, as per the prescribed/recommended dosage. Any early refills or multiple supplies will be processed as a separate claim.

- ❖ **The Pawpaw Smart policy carries the following per claim limit:**

- **Illness claims: R6000.00 per claim**

Illness is defined as the sudden change in a pet’s health or onset of lameness not resulting from or caused by an accident. The illness limit applies per claim, not per condition, and includes all veterinary treatment relating to that illness episode.

- **Accidental claims: R8000.00 per claim**

An accident is defined as an injury resulting from a fall from an elevated position, a road traffic accident, a near drowning, electrocution, the actions of another animal or the ingestion of a foreign body; and/or result in bone or tooth fracture, torn ligament, organ rupture/torsion or lacerations.

- **Diagnostics: R1000.00 per claim**

Diagnostics are x-rays, scans (ultrasound, MRI, and CT), scopes, biopsies/scrapes, pathology, histology and rapid/snap blood and urine tests. Advanced imaging (CT/MRI) will be subject to the diagnostic limit unless specifically authorised in writing

- **Post-Operative Rehabilitation (Physio or Hydrotherapy)**

To qualify for cover, rehabilitation treatment **MUST** commence **WITHIN 2 weeks** from an approved orthopaedic surgery and will be limited to a maximum of 6 treatment sessions, not extending beyond 2 months after the surgery date, and **up to a maximum of R1000.00 per surgical event.**



Rehabilitation for non-orthopaedic conditions is excluded unless specifically authorised in writing

5. EXCESS STRUCTURE (your policy is subject to an excess first amount payable by you)

- 5.1. Smart policy excess: your policy carries a **15% or minimum R250.00 excess per claim.**
- 5.2. It is a condition of this policy that you obtain pre-authorization from P.Uma prior to a procedure being undertaken. Should you not obtain pre-authorization then your **first amount payable will be increased by an additional 20%.** This clause does not apply to an emergency event.
- 5.3. Co-insurance period: there is an **additional excess of 35% of claim for the first 6 months** of cover for pets over 4 years for treatments, diagnostics, and surgeries for:
 - 5.3.1. Hips, knees, elbows, shoulders, and spine
 - 5.3.2. Eyes and nictitating membranes
 - 5.3.3. Urinary bladder system.

6. LIFESTYLE BENEFIT

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

If elected at inception or renewal, 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 Puppy Training
- Cremation and return of ashes
- Sterilisation
- Vaccination
- Deworming
- Tick and flea control
- Teeth cleaning
- Spas and Grooming
- Doggy day care
- Approved or Registered complementary medicines and supplements.



7. 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 *Instant Video Call Consults per month (max within 5 minutes)
- ✓ 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 access to the Standard Package.

8. IMPORTANT NOTES

8.1 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.

8.2 The **Lifestyle Benefit** is available upfront for the policy year and funded through your monthly premium. Should you cancel your cover or the Lifestyle Benefit 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.

8.3 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 Routine Care or TAME benefit does not affect the No Claims Discount).

8.4 If you submit a successful claim, your premium will revert to the standard premium from the 1st of the month following the claim.

8.5 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.



- 8.6 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.
- 8.7 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.
- 8.8 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.
- 8.9 You must notify P.Uma of any emergency treatments **within 72 hours** of the event to authorisations@pawpawpets.co.za.
- 8.10 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.
- 8.11 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.
- 8.12 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.
- 8.13 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.
- 8.14 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.
- 8.15 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.
- 8.16 Failure to observe any of the **terms and conditions** or to provide true and complete information



may negatively impact your policy and any claims.

- 8.17 If you do not advise us about changes, your premium debit will not be processed, and we cannot guarantee continuance of your insurance cover.

9. WHAT WE DO NOT COVER

- 9.1 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).
- 9.2 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.
- 9.3 Any costs **other than** the costs of veterinary treatments for the pet listed on the policy.
- 9.4 The costs for the treatment of any illness **within the first 30 days** and any accidental injury within the first 2 days of the inception of your cover.
- 9.5 Any invoices submitted more than **60 days after** the date of treatment.
- 9.6 The costs for any treatments for injuries and illness incurred outside of the **Republic of South Africa**.
- 9.7 Any injury or illness caused by **abuse or negligence**. We will report all abuse to the relevant authorities.
- 9.8 Any treatment that continues for **longer than 3 months** as well as the costs of medication for any chronic condition.
- 9.9 The costs of **radiation and chemotherapy** and any costs for the treatment of cancer and lymphoma.
- 9.10 Any **complementary treatments**, experimental treatments, and any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture, homeopathy, supplements, hydrotherapy, stem-cell treatment, prolotherapy, IMMAP therapy, orthotic devices, braces, external prostheses, cages, harnesses, and rehabilitation care other than those mentioned above.
- 9.11 Physiotherapy is not covered except where specifically permitted under the Post-Operative Rehabilitation benefit.



- 9.12 Any **routine care** including but not limited to vaccinations. Routine dental cleaning is not covered e.g. dental scale and polish however dental conditions caused by illness or trauma are covered. Anal gland expression, de-worming, grooming, tick, and flea control, sterilisation and related complications, or any food costs as well as any subsequent costs because of neglecting this routine care. (Routine Care is covered under the optional Lifestyle Benefit add-on.)
- 9.13 The treatment of **behavioural** disorders.
- 9.14 Any **elective or cosmetic** treatments.
- 9.15 The costs of **desensitisation** and **immunotherapy**.
- 9.16 The costs of prescription diet or **obesity management**.
- 9.17 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**.
- 9.18 House calls, travel costs, after-hours consultation, or hospitalisation unless a veterinarian confirms it as necessary in terms of the pet's health.
- 9.19 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.
- 9.20 Any **surgical items** that can be used more than once. These are non-chargeable items.
- 9.21 **The costs of** any prostheses, implants, or transplantation unless explicitly approved by P.Uma.
- 9.22 Any costs **after death**, such as post-mortem examinations and cremation (cremation is covered under the optional lifestyle Benefit add-on).
- 9.23 Any treatment by person/s not registered with the **South African Veterinary Council**.
- 9.24 **We do not** under any circumstance cover euthanasia unless recommended by a veterinarian.
- 9.25 Any costs where the treatment or fees charged are **deemed excessive** in relation to accepted clinical protocol and industry norms and standards.
- 9.26 Any costs relating to the treatment of **Pyometra and Cryptorchid**, as these conditions are preventable by spaying/neutering your pet.



9.27 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.

10. CANCELLATION

10.1. 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.

10.2. 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.

10.3. 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.

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

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11. 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.

12. COMPLAINTS / REJECTIONS

- Underwriting Manager: Complaints@p-uma.co.za
- Insurer: 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
- Email: 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
- Website: www.faisombud.co.za

