

Benefits & Premium Schedule

Effective 1st March 2018

Take Your Vet Fees in your Stride

Modern Veterinary Treatment is very expensive. Even non-urgent treatment can cost hundreds of Rands. That is why you need PetSure Equine cover.

- ▶ Comprehensive Accidental Injury and Illness cover
- ▶ Annual Routine Care benefits
- ▶ Utilise **any Veterinarian** countrywide
- ▶ **Easy** monthly payment options
- ▶ 14 day **money back guarantee**
- ▶ **Peace of mind** for you and your horse
- ▶ Underwritten and backed by The Hollard Insurance Company Ltd, one of South Africa's largest insurance underwriters

The applicable monthly premium is R 680.00 (including VAT) per horse per month.

Provides cover for veterinary fees resulting from unexpected and unforeseen illness, accidental injury and routine cover.

Benefits for covered conditions are reimbursed according to the PetSure Equine Tariff Rate which is our internal tariff of fees and is reviewed annually

Overall Annual Maximum	R 40 000 per annum
Benefit (per horse's policy year)	Limit (incl. VAT)
Consultation / Examination / Visit Fee	R 2 400 for illness consultations and R 2 400 for accident consultations per annum
Diagnostic Scan (Ultrasound, CT Scan)	R 1 800 per annum
Gastrointestinal Problems	R 18 000 - for all services per annum
Injectable Drugs	R 3 000 per annum - excess of R 90 per script
Intra-Articular Injections	R 1 650 per annum
Medicines	R 2 200 per annum - benefits will be based on the prevailing retail price of medicines and drugs
Orthopaedic Surgery	R 11 200 - for all services per annum
Pathology	R 2 200 per annum
Physiotherapy or Acupuncture (authorised by a registered Veterinarian)	7 treatments per annum limited to a maximum of R 400 per treatment
Radiology	R 2 400 per annum
Surgical Procedures under General Anaesthetic	Limited to 2 separate procedures per annum
Traveling Fees	R 180 per visit, subject to a maximum of 10 visits per annum

ROUTINE CARE COVER	R 1 500 per annum
<ul style="list-style-type: none"> • Vaccinations, deworming and dental corrections. • Members may claim from start date for Routine Care. • All valid Routine Care claims are processed and refunded to the member on anniversary of start date. • Note: This waiting period is only applicable in the first year of membership. 	

EXCESS / DEDUCTIBLE

The Insured shall be responsible for the first **R 240 or 15% of the applicable benefit** (whichever is the highest) for each and every claim. Thereafter benefits for covered conditions are reimbursed according to the PetSure Equine Tariff Rate.

WAITING PERIODS

- One calendar month from start date for Accidental Injury
- Two calendar month's from start date for Illness

NOTES

- **The overall annual maximum is per horse's policy year.**
- **Annual / per annum / policy year** refers to the 12-month period between the anniversaries of the horse's start date. Benefits renew on the anniversary of the horse's start date.

Please read the PetSure Equine Policy Document carefully.

IMPORTANT NOTICES:

We recommend the products we distribute. In doing so, we do not consider whether the product is appropriate for your own personal objectives, financial situation or needs. This Insurance is subject to limitations, conditions and exclusions. For full details of the protection provided by the Policy, please read the Policy Document and Benefits & Premium Schedule and Certificate of Insurance carefully.

A comprehensive policy pack containing the above will be forwarded to you on our acceptance of your proposal or on request. This proposal is subject to underwriting guidelines. Acceptance of this insurance for any horse is at the discretion of the underwriters. We reserve the right to decline acceptance of a horse, to vary the conditions on which the insurance is accepted and to vary the conditions and premiums as stated in the Policy Document and Benefits & Premium Schedule at any time. All the information is available on the website www.equinevetcover.co.za

Administered by



MAR 2018

Underwriting Manager and Administrator
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