

Rates and Benefits

Effective 1 March 2016

RATES: (All figures include VAT)

Benefits	Plan 100 (100% of PetSure Tariff)		Plan 80 (80% of PetSure Tariff)		Accidental Injury Cover (100% of PetSure Tariff)	
	Accident and Illness Cover		Accident and Illness Cover		Accident Cover Only	
Type of Cover per Plan						
Premium per Month	Dogs	R 240	Dogs	R 200	Dogs	R 130
	Cats	R 195	Cats	R 175	Cats	R 120
Overall Annual Maximum	R 40 000 (Limits Apply)		R 32 000 (Limits Apply)		R 7 000 (Limits Apply) R 2 800 per Accident	
Routine Care	R 55 per month (Add-on option only)		R 55 per month (Add-on option only)		Not available	
Multi-Pet Discount (Not available on Routine Care)	2 - 3 pets: 10%		4 – 5 pets: 15%		6 or more pets: 20%	
	Discount is applicable to all pets					

BENEFITS: (All figures include VAT)

All insured animals must be permanently, positively identifiable by means of a **microchip or an official tattoo** scheme recognised by Hollard Pet Insurance.

Plan 100, Plan 80 and Accidental Injury Cover

The Insurers hereby agree to indemnify the insured for claims arising during the policy period and for which premiums have been fully paid up but not exceeding the **benefits** applicable. Hollard Pet Insurance will reimburse the Owner, on the basis of this Schedule, for eligible Veterinary Services.

Excess / Deductible

The Insured shall be responsible for the first **R 160 or 15% of the applicable benefit** of each and every claim, whichever is the greater. Thereafter benefits are reimbursed at 100% of PetSure Tariff Rate* for **Plan 100** and **Accidental Injury Cover** and 80% of PetSure Tariff Rate* for **Plan 80**.

Benefit Limits are subject to Overall Annual Maximum

Diagnosis Limits per pet per policy year

Tick Borne-Diseases (including Biliary & Ehrlichiosis)	R 2 700
Skin Conditions	R 2 700
Gastro-Intestinal Conditions	R 2 700

Additional Limits per pet per policy year

Consultations	R 1 900
Hospitalisation	R 1 200
Injection Fees	R 800
Medicines & Injectable Drugs (See note on Script Levy)	R 2 750
Clinical Pathology (As performed by Clinical Laboratory)	R 1 100
Histopathology (As performed by Clinical Laboratory)	R 750
Radiology	R 1 350
Myelogram / MRI / CT Scan	R 1 350
In-Theatre Materials	R 3 200
Out of Theatre Materials	R 1 200

* The PetSure Tariff Rate is our internal tariff of fees and is reviewed annually.

Script Levy

Owner pays the first **R 45.00** per script for dispensed medicines. Hollard Pet Insurance pays the balance, subject to the plan chosen and Benefit Limits. Benefits will be based on the prevailing retail price of medicines prescribed and used. Hollard Pet Insurance's veterinary advisors shall be entitled to determine the prevailing retail price from time to time.

Routine Care (Add-on option only)

Routine Care Annual Limit R 800

Benefits may be utilised towards any combination of the following specified treatments, if rendered and provided by a registered veterinarian:

- Annual vaccinations – (injection fee, materials and drugs)
- Deworming drugs – (prescribed and purchased from the vet)
- Flea control drugs (e.g. Frontline, Promeris, Program, etc.)
- Dental Scaling / polishing (procedure only)
- Sterilisation

NB: No excess / deductible on Routine Care Claims

Emergency Boarding (Kennel or Cattery Fees)

- Annual limit for Plan 100 R 1 000
- Annual limit for Plan 80 R 750
- Annual limit for Accidental Injury Cover R 750
- The maximum tariff payable per day (See Policy Document for details) R 80

Waiting Period

You may claim for conditions which arise **ONE CALENDAR MONTH** or longer after the start date of your pet.

Notes:

- Certain items and procedures do not have annual limits.
- The overall annual maximum is per pet per policy year.
- A policy year is the 12-month period between the anniversaries of the pet's start date. Benefits renew on the anniversary of the pet's start date.
- Annual/per annum refers to the 12-month period between the anniversaries of the pet's start date.

Administered by



MAR 2016

Underwriting Manager and Administrator
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