



POLICY WORDING

WHAT IS PAWPAW COMPREHENSIVE

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 Santam Insurance Company (Pty) Limited (Santam) and administered by Pet Underwriting Managing Agency (Pty) Ltd (P.Uma).

In return for paying your premium, Santam 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; however, accidental injuries are immediately covered once the policy has inceptioned.

1. WHAT WE COVER

In return for paying your premium, Santam (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.

1.1. The treatments covered include, but are not limited to:

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

1.1.2 **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.

2. ANNUAL LIMITS / WAITING PERIODS / CO-INSURANCE PERIODS

2.1. 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 ANNUAL LIMIT**.

2.2. WAITING PERIOD AT INCEPTION OF POLICY

There is a 30-day waiting period for the treatment of illnesses. Accidental injuries are covered from inception of the policy.



POLICY WORDING

2.3. CO-INSURANCE PERIOD

You are responsible for **50%** of the cost of the conditions (listed below) in the first **6 months** of this policy – provided that your pet is **older than 4 years** of age this co-insurance is for all such treatments, diagnostics, and surgeries for:

- 2.3.1 Hips, knees, elbows, shoulders, and spine
- 2.3.2 Eyes and nictitating membranes
- 2.3.3 Urinary bladder system.

3. POLICY EXCESS

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:

Comprehensive Cover Excess Options		
Gold	Platinum	Silver
Excess – 15% of claim min R500.00	Excess – 15% of claim min R250.00	Flat excess of R1000.00 per claim
If pre-auth is not obtained from P.uma. There is an additional excess of – 20% minimum R500.00	If pre-auth is not obtained from P.uma. There is an additional excess of – 20% minimum R500.00	If pre-auth is not obtained from P.uma. There is an additional excess of – 20% minimum R500.00
Only other excess- MRI/CT Scan claims – R1000 per scan	Gastro-Intestinal conditions excess - 15% or min R500.00 per claim	Additional excess- MRI/CT Scan claims – R1000 per SCAN

4. CHRONIC MEDICATION

4.1. 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.

4.2. 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 300	R100.00	R300.00
Chronic 400	R200.00	R400.00
Chronic 500	R300.00	R500.00

4.3. **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.

4.4. 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.



POLICY WORDING

5. LIFESTYLE BENEFIT (included and free from excess)

5.1. 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
- SAHPRA (South African Health Products Regulatory Authority)-approved complementary medicines and supplements.
- **TAME Pet App** (Standard Package), 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 Pet 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.

6. IMPORTANT NOTES

6.1. Your policy will incept on the first day of the next calendar month following the acceptance of your application. The policy terms and premiums payable are **reviewed annually** in December.

6.2. 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 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.

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

6.4. 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, that new underwriting terms may be offered, and should you not accept the new underwriting terms, your policy will lapse.

6.5. 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.



POLICY WORDING

- 6.6. You must notify P.Uma of any emergency treatments **within 72 hours** of the event to authorisations@pawpawpets.co.za.
- 6.7. All claims must be submitted to P.Uma **within 60 days** of the date of treatment to claims@pawpawpets.co.za. If your claim is older than 60 days, it will be repudiated due to late submission.
- 6.8. 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.
- 6.9. 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.
- 6.10. 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.

7. WHAT WE DO NOT COVER

- 7.1. 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).
- 7.2. 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.
- 7.3. Any costs **other than** the costs of veterinary treatments for the pet listed on the policy.
- 7.4. The costs for the treatment of any illness **within the first 30 days** of joining PawPaw. (The costs of treatments for trauma resulting from accidental injury are covered in this period).
- 7.5. Any invoices submitted more than **60 days after** the date of treatment.
- 7.6. The costs for any treatments for injuries and illness incurred **outside** of the Republic of South Africa.
- 7.7. Any injury or illness caused by **abuse or negligence**. We will report all abuse to the relevant authorities.
- 7.8. Any treatment that continues for **longer than 3 months** unless approved by P.Uma and subject to chronic treatment protocols (section 4).
- 7.9. 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.
- 7.10. Any **complementary treatments**, experimental treatments, and any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture, physiotherapy, homeopathy,



POLICY WORDING

hydrotherapy, stem-cell treatment, prolotherapy, IMMAP therapy, orthotic devices, braces, external prostheses, cages, harnesses, and rehabilitation care other than those mentioned in 1.1.2.

7.11. Any **routine care** such as vaccinations, dental scale and polish, anal gland expression, de-worming, 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.)

7.12. The treatment of **behavioural** disorders.

7.13. Any elective or **cosmetic** treatments.

7.14. The costs of **desensitisation** and **immunotherapy**.

7.15. The costs of **prescription diet** or obesity management.

7.16. 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.

7.17. House calls, travel costs, after-hours consultation, or hospitalisation **unless a vet confirms** it as necessary in terms of the pet's health.

7.18. 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.

7.19. Any **surgical items** that can be used more than once. These are non-chargeable items.

7.20. The **costs of** any prostheses, implants or transplantation unless explicitly approved by P.Uma.

7.21. Any costs **after death** (post-mortem examinations).

7.22. Any treatment by person/s not registered with the **South African Veterinary Council**.

7.23. We **do not under any circumstance** cover euthanasia unless recommended by a veterinarian.

7.24. Any costs where the treatment or fees charged is **deemed excessive** in relation to accepted clinical protocol and industry norms and standards.

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

7.26. 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.

8. CANCELLATION

This policy may be cancelled by giving **one months' written notice** of cancellation and the cancellation shall be effective from the first day of the calendar month following the notice.

9. FRAUD



POLICY WORDING

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.