



POLICY WORDING

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 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.

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; however, accidental injuries are immediately covered once the policy has been 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 iro veterinary treatments, illness and or injury.

1.1. **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:

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

1.1.2. 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-authorisation.
- 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.

2. ANNUAL LIMITS

2.1 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**.

2.2 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.



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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 not resulting from or caused by an accident.
- **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.
- **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.**

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

- 3.1 Smart policy excess: your policy carries a **15% or minimum R250.00 excess per claim.**
- 3.2 It is a condition of this policy that you obtain pre-authorisation from P.Uma prior to a procedure being undertaken. Should you not obtain pre-authorisation then your **first amount payable will be increased by an additional 20%.** This clause does not apply to an emergency event.
- 3.3 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:
 - 3.3.1 Hips, knees, elbows, shoulders, and spine
 - 3.3.2 Eyes and nictitating membranes
 - 3.3.3 Urinary bladder system.

4. 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
- Cremation and return of ashes
- Sterilisation
- Vaccination



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- Deworming
- Tick and flea control
- Teeth cleaning
- Spas and Grooming
- Doggy day care
- Puppy training

TAME Pet 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 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.

5. IMPORTANT NOTES

- 5.1. This policy will incept on the **first day** of the next calendar month following the acceptance of the application. The policy terms and premiums payable will be reviewed annually in December for monthly paying policies and at the **12-month anniversary** for annual paying policies. The premiums are subject to inflation.
- 5.2. 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 does 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.
- 5.3. 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.
- 5.4. 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, new underwriting terms may be offered, and should you not accept the new underwriting terms, your policy will be cancelled.
- 5.5. 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.
- 5.6. You must notify P.Uma of any emergency treatments **within 72 hours** of the event to authorisations@pawpawpets.co.za.



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- 5.7. 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.
- 5.8. 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.
- 5.9. 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.
- 5.10. 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.

6. WHAT WE DO NOT COVER

- 6.1. 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).
- 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 costs **other than** the costs of veterinary treatments for the pet listed on the policy.
- 6.4. 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).
- 6.5. Any invoices submitted more than **60 days after** the date of treatment.
- 6.6. The costs for any treatments for injuries and illness incurred outside of the **Republic of South Africa**.
- 6.7. Any injury or illness caused by **abuse or negligence**. We will report all abuse to the relevant authorities.
- 6.8. Any treatment that continues for **longer than 3 months** as well as the costs of medication for any chronic condition.
- 6.9. The costs of **radiation and chemotherapy** and any costs for the treatment of cancer and lymphoma.
- 6.10. Any **complementary treatments**, experimental treatments, and any treatments not forming part of



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mainstream veterinary science, including but not limited to acupuncture, physiotherapy, homeopathy, 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.

- 6.11. 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 optional Lifestyle Benefit add-on.)
- 6.12. The treatment of **behavioural** disorders.
- 6.13. Any **elective or cosmetic** treatments.
- 6.14. The costs of **desensitisation** and **immunotherapy**.
- 6.15. The costs of prescription diet or **obesity management**.
- 6.16. 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**.
- 6.17. House calls, travel costs, after-hours consultation, or hospitalisation unless a veterinarian confirms it as necessary in terms of the pet's health.
- 6.18. 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.
- 6.19. Any **surgical items** that can be used more than once. These are non-chargeable items.
- 6.20. **The costs of** any prostheses, implants, or transplantation unless explicitly approved by P.Uma.
- 6.21. Any costs **after death**, such as post-mortem examinations and cremation (cremation is covered under the optional lifestyle Benefit add-on).
- 6.22. Any treatment by person/s not registered with the **South African Veterinary Council**.
- 6.23. **We do not** under any circumstance cover euthanasia unless recommended by a veterinarian.
- 6.24. Any costs where the treatment or fees charged are **deemed excessive** in relation to accepted clinical protocol and industry norms and standards.
- 6.25. Any costs relating to the treatment of **Pyometra and Cryptorchid**, as these conditions are preventable by spaying/neutering your pet.



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6.26. 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.

7. CANCELLATION

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

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.