



PET HEALTH INSURANCE

APPLICATION FOR PET DOG

DETAILS OF THE DOG TO BE INSURED

Name: _____

Breed: _____

Date Of Birth:

Gender: MALE FEMALE

Please tick the appropriate box

Microchip/tattoo number (if available): _____

Has this dog been spayed or neutered? YES NO

MEDICAL HISTORY

Please tick the appropriate box

Has this dog ever been to the veterinarian for any medical problems?

YES NO

Has this dog needed medical treatment now or in the past?

YES NO

Is this dog currently on any medication or prescription food?

YES NO

Has this dog ever exhibited excessive licking or scratching?

YES NO

Has this dog ever had any eye or ear problems?

YES NO

Has this dog ever had severe vomiting or diarrhoea?

YES NO

Does this dog have difficulty rising or walking?

YES NO

Does this dog have any physical abnormalities?

YES NO

Has this dog had any behavioural problems?

YES NO

If you answered yes to any of these questions, please provide details

Is there any other information you feel we should know about? If yes, please provide details:

INSURANCE PREMIUM

The premium for this policy is R 150.00 per month

This policy will be renewed on 1 June each year. You will be informed of any changes 30 days prior to renewal.

Brought to you by  on behalf of


RENASA
INSURANCE COMPANY LIMITED



POLICY WORDING PLEASE READ THIS CAREFULLY

WHAT IS PAWPAW?

PawPaw is an insurance product designed to cover the unexpected veterinary costs that dogs kept as pets may incur as the result of illness or injury. **PawPaw** is underwritten by **RENASA INSURANCE COMPANY LTD.** and administered by **PET UNDERWRITING MANAGING AGENCY PTY LTD (P.Uma)**. In return for paying your premium, **RENASA INSURANCE COMPANY LTD.** will cover the dog named in the overleaf policy schedule for the cost of fees incurred as the result of veterinary treatments for illness and injury.

WHO CAN JOIN?

Any dog older than 8 weeks and younger than 8 years that is kept as a household pet in the RSA. All vaccinations must be up to date at the time of joining.

GENERAL REQUIREMENTS

- This policy will inception on the first day of the next calendar month following the acceptance of the application.
- There is an excess fee of 10% for every claim with a minimum of R150 per claim that you must pay.
- All non-emergency treatments must be pre-authorised by **P.Uma**.
- You agree to disclose all information relating to your pets health and condition at the time of signing up for cover and thereafter. Failure to do so could result in cancellation of your policy due to non-disclosure.
- You must notify **P.Uma** of any emergency treatments within 72 hours of the event.
- All claims must be submitted to **P.Uma** within 30 days of the date of treatment.
- **P.Uma** pays claims in accordance with the South African Veterinary Councils Guideline of Tariffs and 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.
- **P.Uma** reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective or likely to cause the dog undue distress.
- As the person responsible for the dog you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
- 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.
- 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.

WHAT WE DO NOT COVER

- Any costs other than the costs of veterinary treatments for the pet listed on the policy.
- The costs for the treatment of any illness within the first 30 days of joining **PawPaw**. The costs of treatments for accidental injuries are fully covered from the date of inception.
- Any invoices submitted more than 60 days after the date of treatment.
- The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
- Any non-emergency treatment undertaken without the prior approval of **P.Uma**.
- Any injury caused by abuse or negligence. We will report all abuse to the S.P.C.A.
- The treatment of pre-existing conditions.
- Any treatment that continues for longer than three months unless approved by **P.Uma** and subject to clinical protocols.
- Chemotherapy or radiation therapy.
- Any complementary treatments, experimental treatments or any treatments not forming part of mainstream veterinary science such as acupuncture, homoeopathy or chiropractic.
- The treatment of behavioural disorders.
- Any routine care such as vaccinations, dental scale and polish, anal gland expression, de-worming, grooming, tick and flea control or any food costs.
- Any elective or cosmetic treatments.
- Any treatments in connection with fertility and breeding such as sterilisation, artificial insemination and injuries resulting from breeding.
- House calls, after-hours consultation or hospitalisation unless a vet confirms it as necessary in terms of the pet's health.
- Any surgical items that can be used more than once. These are non-chargeable items.
- The costs of any prosthesis, implants or transplantation.
- Any costs after death, including post mortem examinations and cremation or burial.
- Any treatment by person/s not registered with the South African Veterinary Council.
- We do not under any circumstance cover euthanasia unless recommended by a veterinarian. We will assist in obtaining shelter and care for any unwanted pets.

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Insurer: Renasa Insurance Company Ltd – Reg. No. 1998/000916/06 – VAT No. 4290173253 – FSP No. 15494
Underwriting Manager: Pet Underwriting Managing Agency – Reg. No. 2011/107009107 – VAT No. 4280260425 – FSP No. 9844