

Policy Wording

What is SHU

This is an insurance product designed to cover the unexpected veterinary fees that horses may incur as the result of a major illness or injury. This product is underwritten by RENASA INSURANCE COMPANY LTD (Renasa) and administered by PET UNDERWRITING MANAGEMENT AGENCY PTY LTD (P.uma). In return for paying your premium, Renasa will cover the horse named in the attached policy schedule, for a stated portion of the cost of fees incurred as the result of veterinary treatments, subject to the limits and restrictions stated in this policy, and on the attached schedule.

What is covered

- SHU covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured horse may suffer. The treatments covered include, but are not limited to:
 - Consultation, acute medication, initial diagnostics, x-rays, biopsies and tests
 - Costs for diagnosis by magnetic resonance imaging (MRI), scintigraphy, computerised (axial) tomography (CT/CAT), thermography and myelography and surgeries. The aforementioned requires pre-approval and is subject to case management and clinical protocols. P.uma will require a detailed treatment plan from the treating Vet before pre-approval will be considered.
- Your horse is immediately covered for accidental injuries, as long as the policy has inception

Limitations on joining

Any horse older than 8 weeks, younger than 19 years and kept in the RSA may apply for cover under this policy. A veterinary certificate of health will be requested as a prerequisite to the horse being on cover under this policy. In the absence of proof of previous continuous equivalent insurance for a period of more than 1 year, there will be a waiting period of 3 months for any treatments as a result of lameness, illness or disease. Any lameness, illness or disease that manifests within the waiting period, or any other condition specific waiting period, will be considered a pre-existing condition and will be excluded from cover.

Accidental injury claims will be covered from inception of the policy. Individual underwriting will be applied and P.uma reserves the right to decline acceptance of a horse or to vary the limits and conditions on which the horse is accepted.

Limits of cover

- This policy has a maximum annual limit of R120,000.00
- This policy will cover a maximum of 2 separate surgical procedures in any single policy year (within the annual limit of R120,000.00).

Important notes:

- The cover under this policy will only apply to the treatment of the horse named on the policy schedule
- You agree to disclose all information relating to the horse's health and condition at the time of signing up for cover and thereafter. This includes all examinations and/or treatments as well as signs and symptoms your horse received or 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 might be offered, and should you not accept the new underwriting terms, your policy will be cancelled.
- P.uma reserves the right to contact your Vet(s) to obtain a full history for your horse. This information is utilized for our underwriting decisions
- You must notify P.uma of any emergency treatments within 72 hours of the event (info@p-uma.co.za).
- All non-emergency treatments must be pre-authorised by P.uma
- This policy will inception on the first day of the next calendar month following the acceptance of the application. The policy terms and premiums payable will be reviewed on the 1 June each year. The premiums are subject to inflation.
- There is an excess fee of 15% for every claim with a minimum of R750 and an upper maximum of R5,000.00 per claim that you must pay.

- All claims must be submitted to P.uma within 60 days of the date of treatment (claims@p-uma.co.za). If your claim is older than 60 days, it will be repudiated [due to late submission].
- 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.
- As the person responsible for the horse 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.

What we do not cover:

- The treatment of pre-existing conditions, including any condition that manifests during any waiting period (If your horse is diagnosed with any illness/condition or a pre-existing injury is noted within the waiting period, these will become full exclusions on the policy).
- Any costs other than veterinary costs for the treatment of the horse listed on the schedule. Travel and transportation costs are not covered under this policy.
- Any non-emergency treatment undertaken without the prior approval of P.uma.
- Any routine preventative treatment, vaccination, routine farriery, elective treatment or wolf teeth removal.
- Any costs for diagnosis by magnetic resonance imaging (MRI), scintigraphy, computerised (axial) tomography (CT/CAT), thermography and myelography without the prior approval of P.uma. Pre-authorisation can be obtained by sending an email to (info@p-uma.co.za)
- Treatments for conditions deemed incurable or chronic.
- P.uma reserves the right to refuse payment for any medication, materials or other consumables that will be used more than 3 months (deemed as chronic) after the date the accident happens or the illness, disease or condition occurs.
- "Harvested Tissue Treatments" such as stem cell therapies, PRP and IRAP.
- Chemotherapy or radiation therapy.
- Treatment for any congenital or hereditary illness.
- Complementary treatments, alternative medicine, homoeopathy, experimental treatments, home remedies or any treatments not forming part of mainstream veterinary science.
- The treatment of behavioral disorders.
- Elective, experimental or cosmetic treatments.
- Any treatments in connection with fertility and breeding such as castration, cryptorchid castration, artificial insemination, mating, or birthing unless certified by a registered veterinarian that the emergency treatment is necessary to save the life of the horse.
- Any additional costs for after-hours hospitalisation unless deemed lifesaving by a registered veterinary surgeon.
- We do not cover the costs of any prosthesis, implants or transplantation.
- We do not cover any costs after death, including post mortem examinations and cremation or burial.
- We will under no circumstance pay for any treatment by person/s not registered as veterinary surgeons
- 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 horse undue distress.
- 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 injury caused by abuse or negligence. We will report all abuse to the relevant authorities.
- Any surgical items that can be used more than once. These are non-chargeable items.

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.