

SHU - Elite Cover

This is an insurance product, brought to you by Renasa Insurance Company Ltd, (Renasa) and covers the unforeseen veterinary fees that horses may incur as the result of a major illness or injury.
This Policy is administered by Pet Underwriting Managing Agency (Pty) Ltd (P.Uma).

What is covered

In return for paying your premium Renasa will cover your horse, (named in the attached policy schedule), for all veterinary fees incurred as the result of unforeseen veterinary treatments required, up to a maximum of the policy limit however subject to any limits and restrictions stated below or endorsed on the Policy schedule.

Treatments covered include, (but are not limited to):

- a) Consultation, acute medication, initial diagnostics, x-rays, biopsies and tests.
- b) Costs for diagnosis by magnetic resonance imaging (MRI), scintigraphy, computerized (axial) tomography (CT/CAT), thermography and myelography and surgeries.

(b) requires pre-approval and are 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.

Period of Insurance

Cover is provided for each month for which your premium is paid to Renasa. In order that cover to remain in force it is your responsibility to make sure your premiums remain up to-date.

The policy incepts 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.

Annual paying policies will be reviewed on the anniversary of the policy.

This Policy covers any horse older than 8 weeks and younger than 19 years kept in South Africa and subject to a fully completed and accepted proposal – such proposal having been accepted by P. Uma in writing .The Policy will only apply to the treatment of the horse named on the policy schedule

A veterinary certificate of health or vet history will be requested as a prerequisite to the horse being placed on cover.

All vaccinations and routine farriery must be kept up to date

Limitation in cover

- i. This policy will cover a maximum of 2 separate surgical procedures in any single policy year to a maximum policy limit of R120 000.00.
- ii. MRI/CT/CAT Scans – limited to R 20 000.00 per policy year.

What we do not cover

- a. The treatment of pre-existing conditions, including any condition that manifests during any waiting period (If your horse is diagnosed with, treated or showed signs of any illness/condition prior to inception or within any waiting period, these will become full exclusions on the policy).
- b. Travel and transportation costs are not covered under this policy.
- c. i. Any - non-emergency treatment undertaken, without the prior approval of Puma
ii. Any costs for diagnosis by magnetic resonance imaging (MRI), scintigraphy, computerized (axial) tomography (CT/CAT), thermography and myelography **without** the prior approval of P. Uma.
Pre-authorization can be obtained by sending an email to (info@p-uma.co.za).
- d. Any routine preventative treatment, vaccination, routine farriery, elective treatment or wolf teeth removal.
- e. Treatments for conditions deemed incurable or chronic.
- f. Harvested Tissue Treatments” such as stem cell therapies, PRP and IRAP.
- g. Chemotherapy or radiation therapy.
- h. Treatment for any congenital or hereditary illness.
- i. Complementary treatments, alternative medicine, homoeopathy, home remedies or any treatments not forming part of mainstream veterinary science.
- j. The treatment of behavioral disorders.
- k. Elective, experimental or cosmetic treatments.
- l. Any treatments in connection with fertility and breeding such as castration, cryptorchid castration, artificial insemination, mating, or birthing or any complications arising from or related hereto.
- m. Any additional costs for after-hours hospitalization unless deemed lifesaving by a registered veterinary surgeon.
- n. Costs of any prosthesis, implants or transplantation.
- o. Any costs after death, including postmortem examinations and cremation or burial.
- p. Under no circumstance will we pay for any treatment by person/s not registered as veterinary surgeons.

- q. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
- r. Any injury caused by abuse or negligence. We will report all abuse to the relevant authorities.
- s. Any treatments that continues for longer than 3 months unless approved by P.uma and subject to clinical protocols



FIRST AMOUNT PAYABLE

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.

POLICY CONDITIONS, CLAIMS PROCEDURES AND POLICY REQUIREMENTS

- i. There is a waiting period of 3 months (from the inception date of this policy) for any treatments as a result of lameness, illness disease or accidental injury.
- ii. 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 will be excluded from cover. As well as any follow up treatment or complications arising from any accident which occurred during the 3-month waiting period.
- iii. P. Uma reserves the right to decline acceptance of a horse or to vary the limits and conditions on which the horse is accepted
- iv. 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.
- v. 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.
- vi. You must notify P. Uma of any emergency treatments within 72 hours of the event (info@p-uma.co.za).
- vii. All claims must be submitted to P. Uma within 60 days of the date of treatment (claims@puma.co.za). If your claim is older than 60 days, it will be repudiated [due to late submission].
- viii. P. Uma pays claims in accordance with the South African Veterinary Councils Guideline or 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.
- ix. 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.
- x. 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.
- xi. 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.
- xii. Any surgical items that can be used more than once. These are non-charge- able items.

Cancellation

This policy may be cancelled at any time by either party 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.

FRAUD or any attempt thereat

If you or anyone acting for you

- Makes a false statement to support a claim
- Makes a false or exaggerated claim
- Sends your insurer a forged or false document to support a claim
- Makes a claim under the policy for any loss or damage caused by a deliberate act.

Your Insurer WILL

- Not pay the claim
- Not pay any future claim
- Declare the policy void
- Be entitled to recover from you the amount of any claim already paid by us
- Report the fraudulent claim to the police.

Transfer

You may not transfer the benefits of this contract to anyone else.

