

Schedule of benefits

Effective 1 March 2010



MICROCHIPS / TATTOO

All insured animals must be permanently, positively identifiable by means of a microchip or an official tattoo scheme recognised by PetSure.

Plan 100, Plan 80 and Accidental Injury Cover

The Insurers hereby agree to indemnify the insured for claims arising during the policy period and for which premiums have been fully paid up but not exceeding the benefits applicable. PetSure will reimburse the Owner, on the basis of this Schedule, for eligible Veterinary Services.

Excess / Deductible

The Insured shall be responsible for the first R 85 or 15% of the applicable benefit of each and every claim, whichever is the greater. Thereafter benefits are reimbursed at 100% of PetSure's Tariff Rate for **Plan 100** and **Accidental Injury Cover** and 80% of PetSure's Tariff Rate for **Plan 80**.

Annual Sub Maximas applicable as per Rates and Benefits Table

Diagnosis limits per policy year:

(including consultations, medicines, Pathology, etc)

Tick borne-diseases (including Biliary & Ehrlichiosis)	R 1 170
Skin Conditions	R 1 310
Gastro-Intestinal Conditions	R 1 310

Benefits listed below are available per pet per policy year

Consultations	R 880
Hospitalisation	R 510
Injection fees	R 510
Medicines & Injectable Drugs (See notes on Script levy & prevailing retail price of medicines)	R 880
Clinical Pathology (As performed by Clinical Laboratory)	R 590
Histopathology (As performed by Clinical Laboratory)	R 250
Radiology	R 730
Myelogram / MRI	R 730
In-Theatre Materials	R 2 190
Out of Theatre Material	R 730

Script Levy

Owner pays first R 23.00 per script for dispensed medicines. PetSure pays 100% of the balance, subject to the annual maximum. Benefits will be based on the prevailing retail price of medicines prescribed and used.

PetSure's veterinary advisors shall be entitled to determine the prevailing retail price from time to time. For purposes of benefit, where the veterinarian dispenses medicines, a prescription is defined as all medicines and drugs provided at each consultation or examination

Procedures limited per policy year:

1) One cruciate surgery per pet per policy year

Annual Sub Maximas applicable as per Rates and Benefits Table continued

Routine Care Option (Add-on policy)

R 370

This option may be added on to Plan 100 or Plan 80 as an additional cover to claim for procedures not covered under Plan 100 or Plan 80. Not available with the Accidental Injury Only option.

The overall annual benefit may be utilised for any one specified treatment or any combination until the overall maximum is reached for the policy year.

Benefits may be utilised towards any of the following specified treatments, if rendered and provided by a registered veterinarian:

- * **Annual vaccinations** - (injection fee, materials and drugs)
- * **Deworming drugs** - (prescribed and purchased from the vet)
- * **Flea control drugs** - (e.g. Frontline, Promeris, Program, etc)
- * **Dental scaling / polishing** – (procedure only)
- * **Sterilisation** – (Subject to 6 months active membership prior to procedure being carried out.)

NB: No excess deductible on Routine Care Claims

Emergency Boarding kennel or cattery fees

- An annual maximum (incl. VAT) for Plan 100 R 697
- An annual maximum (incl. VAT) for Plan 80 and Accidental Injury Cover R 488

The maximum tariff payable per day R 50

PetSure will pay for essential boarding kennel or cattery fees for each insured pet, incurred as a result of the policy holder (owner of the insured pet/s) being hospitalised for a period of not less than 4 (four) days, resulting from an accident or illness occurring during the period of insurance, provided that any such illness is not known or foreseeable prior to the commencement of insurance.

This benefit is payable on submission of the following documentation detailing dates and expenses incurred:

- The policy holder's hospital account confirming the stay in hospital
- Receipted accounts from the kennel or cattery

This benefit does not include claims relating to pregnancy and cosmetic surgery of the policy holder (owner). This benefit does not provide cover for any condition suffered by the insured pet.

Waiting Period:

You may make a claim for conditions which arise 30 days after the inception date (start date) of your policy.

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Consultations / visits / examinations**Subject to a maximum of R 880 per policy year**

1005	Consultation (outpatient)	R 170.00
1007	Weekend consultation / examination*	R 343.00
1008	Public Holiday consultation*	R 343.00
1009	Night Time consultation*	R 541.00
	* Only as a result of a medical emergency	
1010	Consultation in hospital; per day max 3 consultations per incident	R 170.00
1011	Home visit – medical emergency	R 322.00
1012	Home visit – not emergency	R 170.00

Where veterinarians' normal consulting hours are "after hours", benefit in respect of normal day rates will be accorded.

Hospitalisation**Subject to a maximum of R 510 per policy year.**

1501	Dogs, per day	R 95.00
1505	Cats, per day	R 72.00

Injections**Subject to a maximum of R 510 per policy year.**

2002	Intramuscular	R 34.00
2004	Intravenous	R 67.00
2005	Intra-Articular	R 126.00
2006	Sub-Conjunctival	R 86.00
2003	Subcutaneous	R 34.00

Radiology**Subject to a maximum of R 730 per policy year.**

2251	First Exposure	R 276.00
2252	Subsequent Exposure	R 113.00
2253	Barium Meal	R 58.00

Clinical Pathology**Subject to a maximum of R 590 per policy year.**

(as performed by clinical laboratory)

Haematology

4101	Full blood count	R 131.00
4103	Reticulocyte count	R 23.00
4104	Platelet count	R 23.00
4106	Differential count	R 60.00
4107	ESR – simple	R 53.00
4109	Blood smear evaluation	R 122.00

Biochemistry

4201	Sodium	R 29.00
4202	Potassium	R 29.00
4203	LDH	R 43.00
4204	SGPT (ALT)	R 43.00
4205	Alkaline Phosphatase (ALP)	R 43.00
4206	Gamma GT (GGT)	R 43.00
4207	Total serum protein	R 29.00
4208	Albumin	R 29.00
4209	Globulins	R 8.00
4210	Prot. Electrophoresis	R 133.00
4211	Glucose	R 34.00
4212	Amylase	R 43.00
4213	Lipase	R 43.00
4214	Urea	R 29.00
4215	Creatinine	R 29.00
4216	Cholesterol	R 34.00

Microbiology

4151	Culture – aerobic	R 195.00
4152	Culture – anaerobic	R 195.00
4153	Culture – fungi	R 151.00
4154	Culture – blood	R 195.00

Urinalysis

4051	Urine osmolarity	R 88.00
4052	Urine protein: creatinine ratio	R 148.00

Faecal Analysis

4002	Occult blood	R 42.00
4003	Micro for fats/prot/chol	R 86.00

Endocrine tests

4351	Cortisol	R 133.00
4352	Free T3	R 133.00
4353	Free T	R 133.00

Body Fluid Analysis

4401	CSF Analysis	R 195.00
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Miscellaneous**Specimen Collection**

2056	Swab for bacterial culture	R 75.00
2055	Blood collection by venipuncture	R 75.00
2058	Lumbar or asternal puncture	R 201.00

Laboratory Tests in Rooms

2053	Blood smear	R 83.00
2054	Skin scraping	R 75.00
2057	Woods Lamp examination of skin	R 34.00
2063	Urine Strip Test	R 45.00
2064	Urinalysis (SG, sediment, strip test)	R 131.00
2059	Faecal floatation	R 84.00
2060	Faecal smear	R 63.00

Enema

2101	Simple Enema	R 80.00
2102	Faecal manipulation	R 261.00
2103	Gastric lavage / stomach wash	R 261.00
2104	Gastric intubation / stomach tube	R 74.00

Endoscopy

2152	Bronchoscopy	R 478.00
2153	Cystoscopy	R 478.00
2151	Oesophagoscopy	R 351.00
2154	Proctoscopy	R 261.00
2155	Endoscopy (fibre optic)	R 478.00
2201	ECG, per annum	R 302.00

Post Mortem

(Where considered essential and at the discretion of PetSure's veterinary advisors)

3501	Simple	R 349.00
3502	Specialist Pathologist	R 549.00

Supportive Therapy

2352	Setting up I/V infusion (catheter /cannula etc + initial bottle of fluid)	R 384.00
	The "setting up" includes the cannula, administration set, preparing the site and bandage / dressing used	
2353	Blood transfusion (Incl. Blood bottle, collection and setting up)	R 432.00

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Anaesthesia / Tranquillisation

2301	General anaesthesia – intravenous	R 248.00
2302	General anaesthesia – inhalation (per 10 minutes or part thereof)	R 65.00
2306	I/V Tranquillisation	R 113.00
2310	Endotracheal Intubation	R 43.00

Dental Surgery (Consequent upon trauma)

2652	Tooth extraction (simple)	R 49.00
2653	Carnassial extraction	R 251.00

Ear / Nose and Throat Surgery**Ear**

2702	Amputation of pinna, unilateral	R 250.00
2701	Amputation of pinna, bilateral	R 434.00
2703	Aural resection (Zepps), bilateral	R 960.00
2704	Aural resection (Zepps), unilateral	R 498.00
2705	Othaematoma drainage & suture	R 207.00
2707	Aural lavage/flush/ear syringing	R 129.00
2706	Impression smear	R 74.00

Throat

2708	Tonsillectomy	R 389.00
2709	Sialocoele adenectomy (submandibular gland resection)	R 828.00
2710	Pharyngostomy tube insertion	R 189.00

Ophthalmic Surgery

2751	Eyeball enucleation (removal)	R 662.00
2755	Globe Proptosis Correction	R 306.00
2756	Surgical reflection of membrana nictitans	R 185.00
2757	Superficial keratectomy	R 801.00
2758	Corneal suturing / hour	R 1 182.00

Thoraco-Abdominal Surgery

2801	Cystotomy	R 659.00
2802	Enterectomy	R 993.00
2803	Enterotomy	R 789.00
2804	Gastrotomy	R 789.00
2805	Gastric torsion correction	R 1 182.00
2807	Hernia, inguinal	R 522.00
2809	Hernia perineal - unilateral	R 723.00
2810	Hernia perineal – bilateral	R 1 182.00
2811	Hernia, diaphragmatic	R 1 182.00
2812	Intussusception - simple	R 551.00
2813	Exploratory laparotomy	R 465.00
2814	Lobectomy (lung / liver)	R 882.00
2815	Nephrectomy	R 817.00
2819	Thoracic oesophagotomy	R 1 182.00
2817	Rectopexy	R 465.00
2818	Splenectomy	R 591.00
2819	Thoracotomy	R 620.00

Urogenital Surgery

2568	Perineal Urethrostomy – tomcat	R 817.00
2559	Perineal Urethrostomy – dog	R 522.00
2562	Prostatectomy / hour	R 1 182.00
2563	Mastectomy / Lumpectomy / Mammary Gland Resection (per annum)	R 1 182.00

Rectal

2551	Anal sac resection - per sac	R 801.00
2556	Rectal prolapse	R 189.00

Catheterisation

2051	Dog	R 56.00
2052	Bitch	R 107.00

Spinal Surgery

2893	Laminectomy / hour	R 1 182.00
2894	Fenestration / hour	R 1 182.00

Orthopaedic Surgery**Amputations**

2876	Amputation of limb	R 1 182.00
2871	Amputation of digit / toe	R 239.00

Fractures

2872	Intramedullary pinning - dogs	R 910.00
2873	Intramedullary pinning- cats	R 652.00
2874	Lag Screwing	R 1 287.00
2875	Mandible Symphysis (external wiring)	R 261.00
2876	Mandible Symphysis (internal wiring)	R 1 287.00
2885	Cerclage Wiring	R 78.00
2877	Mandible ramus stabilisation, with plating	R 1 287.00
2879	Plating / hour	R 1 287.00
2878	Pelvic fractures / hour	R 1 287.00
2881	Reduction with POP	R 189.00
2882	Reduction – splinting	R 189.00
2888	Reduction Robert Jones	R 189.00

Luxations

2890	Closed reduction – hip	R 173.00
2891	Reduction with pinning (de Vita)	R 498.00

Shoulder

2895	Tendon transposition	R 1 273.00
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Hip

2898	Excision arthroplasty – cat	R 596.00
2899	Open hip surgery	R 888.00
2900	Trochanteric transplant	R 572.00

Knee**ONE CRUCIATE SURGERY PER PET PER POLICY YEAR**

2903	Cruciate repair, intra-articular	R 914.00
2904	Cruciate repair, extra-articular	R 601.00
2905	Posterior capsulorrhaphy and medial meniscectomy	R 1 376.00
2906	Femoropatellar ligament reinforcement (Stader)	R 847.00
2907	Femoropatellar ligament reinforcement + articular chondroplasty	R 1 088.00
2908	Tibial crest transplant	R 1 088.00

Euthanasia and Disposal

(where certified as necessary by the veterinarian)

3002	Euthanasia (Incl consultation, drugs and IV Inj)	R 251.00
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