

Unless stated on your Certificate of Insurance we will not pay for:

- 9.1 Treatment you choose to have carried out that is not directly related to a covered illness or injury.
This includes general health check-ups and routine anal gland expression.
- 9.2 Claims not received within sixty (60) days of treatment.
- 9.3 Treatment for conditions relating to endoparasites and ectoparasites, including heartworm, verminosis and fleas.
- 9.4 Treatment of conditions or diseases relating to congenital or hereditary defects, or conditions directly caused by such defects.
- 9.5 Elective procedures and cosmetic surgeries including but not limited to tail docking, dewclaw removal, skin fold resection, ear cropping or nail clipping.
- 9.6 Treatment for cryptorchidism (undescended testicles).
- 9.7 Treatment relating to breeding or obstetrics, or treatment of conditions arising as a result of breeding or obstetrics.
- 9.8 Boarding or transport expenses.
- 9.9 Special diets, pet food, vitamins, mineral supplements, grooming costs and bathing (including medicated baths), unless stated on your Certificate of Insurance.
- 9.10 Treatment, training or other forms of therapy for behavioural problems.
- 9.11 Dental treatment including but not limited to orthodontics, gingivitis, endodontics and removal of deciduous teeth.
- 9.12 Non-essential hospitalisation or ambulance fees. Our liability in respect of house calls is limited to the amount that would have been payable had the treatment been provided at a vet practice.
- 9.13 Treatment of hip dysplasia, elbow dysplasia and related conditions.
- 9.14 Treatment of entropion and ectropion.
- 9.15 Treatment of the following stated or preventable diseases including but not limited to:
for dogs:
distemper, infectious canine hepatitis, parainfluenza, parvovirus, and all forms of bordetella (kennel cough)
for cats:
viral rhinotracheitis, calicivirus, panleukopaemia, chlamydia and leukaemia
- 9.16 The cost of voluntary euthanasia, autopsy, disposal, cremation or burial of the pet.
- 9.17 Any accidental injury other than by causes listed under Section 5.2 of this policy.
- 9.18 The cost for any alternative therapies unless stated on your Certificate of Insurance.
- 9.19 Treatment your pet has received after the policy period has ended.
- 9.20 The provision of medication/s that cover a period of more than thirty (30) days beyond the end date of the policy.
- 9.21 Treatment of any illness, injury, accident or a condition caused by war activities. War activities include terrorist activities, bombardment, invasion, civil war, insurrection, rebellion, revolution, coup, or actions of armed forces while engaged in a war whether declared or not. We will also not pay for any claims caused by any nuclear incident, nuclear explosion or contamination by radioactive material.
- 9.22 Any extra charges for treatment provided outside of normal weekday and Saturday morning consulting hours unless the treatment was for a genuinely urgent case.
- 9.23 Treatment for any new pandemic disease.
- 9.24 Treatment for a condition where the diagnosis of the condition is inconclusive and where the treatment protocol is similar to a treatment protocol typically applied to an excluded condition. (eg. Treatment for arthritis where hip dysplasia is suspected but not diagnosed or excluded as a diagnosis)
- 9.25 The cost of organ transplant surgery, artificial limbs, prosthetics and any associated costs unless specifically agreed to by us in writing;
- 9.26 Genetic/chromosome testing including procedures to determine the suitability or categorisation of your pet for breeding or genealogical purposes; and
- 9.27 Costs arising from cell-replacement therapies, including but not limited to stem cell therapy. This exclusion does not include blood transfusions which are covered when medically necessary.

10. Claims procedure

What you need to do:

- 10.1 All claims must be submitted and received by us within sixty (60) days of the treatment being provided.
- 10.2 All claims must be submitted on a Solver Pet Medical Aid claim form, available on request from our office or which can be downloaded from the PetSure website: www.petsure.co.za or from www.solverinsurance.co.za Note: Faxed claims will NOT be accepted.
- 10.3 The original itemised account and receipt for payment must accompany the completed claim form. Photocopies are not acceptable.
- 10.4 Both you and the attending vet must sign the claim form.
- 10.5 The attending vet must complete the section on the claim form where designated.
- 10.6 You must take all reasonable precautions to protect your pet from aggravating the illness or injury during the post operative or recuperation period.
- 10.7 You must allow us access to all vet medical records to support the claim. You may be asked to provide this information in support of a claim. Note: Incomplete claim forms will be returned to you and this will result in delays in processing your

claim.

What we will do:

- 10.8 We will deal directly with you regarding settlement of the claim.
- 10.9 We will reimburse you, NOT the vet.
- 10.10 We receive and process claims daily and a claims payment run is done every two weeks to provide you the best possible service.
- 10.11 We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
- 10.12 If the claim resulted from the wrongful actions of a third party, upon payment of benefits, we will be entitled to exercise our rights of subrogation in respect of recovery action against that party. This may entail legal proceedings issued in your name.
- 10.13 Prescription
- We are not liable after twelve (12) months have expired from the date of the occurrence that gives rise to a claim unless the claim is the subject of a pending court action between you and us, or is the subject of arbitration, or is a claim for sums which you may become legally liable to a third party.
- 10.14 Rejection of Claims and Time Bar
- If we deny liability or reject any claim made in terms of this policy, or we void your policy, or you dispute the amount of any claim under this policy, representation may be made to us within ninety (90) days (the 'representation period') of your receipt of our letter of rejection or avoidance. Your representation must be submitted in writing to:
The Manager – Solver
Insurance P.O. Box 87419
Houghton
2041
Tel: 011 351 5000 Fax: 011 351 5001
Alternatively, you may contact:
The Ombudsman for Short Term
Insurance P.O. Box 32334
Braamfontein,
2017
Tel: 0860 662 837 Fax: 011 726
5501 www.osti.co.za

If your dispute is not satisfactorily resolved in this manner, you may institute legal action against us for the enforcement of the claim by way of the service of summons against us. Summons must be served on us within one hundred and eighty (180) days of the expiry of the representation period. If this is not done, your claim against us will be forfeited and will become time barred and shall no longer be liable for the claim.

11. Paying your premiums

- 11.1 premium payment
- Your policy will not operate until you have paid your premium. The premium is payable in advance on the first day of each month, subject to the grace period. You are entitled to a period of fifteen (15) days from the premium due date in which to pay your premium. In the case of monthly policies, this grace period only applies from the second month of the currency of the policy.

If you make changes to your policy within the first 14 days from the commencement date of your policy, you may need to pay an additional premium or you may be entitled to a refund.

You may choose to pay the premium:

- Monthly by direct debit or credit card, or
- Annually by credit card or direct debit (subject to agreement with and acceptance by us)

If your financial institution dishonours your payment, this policy will not operate and you will not be covered in the event of a claim. An administration fee of R25.00 (incl.VAT) is charged on all dishonoured payments. To avoid this happening, please ensure we are advised in writing by the 20th of the month of any changes to your billing/banking details prior to the due date of the next premium.

11.2 renewal

Your policy will continue on a monthly basis unless cancelled, in writing, by either party under the cancellation provisions of the policy.

11.3 paying on the due date

Please note the following consequences of any failure to pay an instalment by the due date:

If your instalment is not paid on the due date and remains in arrears for more than fourteen (14) days we may refuse any claim you make under this policy, and if your instalment payment is not paid on the due date and remains in arrears for more than one month we may cancel your policy without notification. No further claims will be received or paid under the policy.

11.4 your banking details

If any of your banking or other details change, or if your credit card has expired,

please provide us with your new details IN WRITING by e-mail: solvermembership@petsure.co.za or by fax: 086 661 0990 BEFORE the 20th of the month or before your next premium falls due.

11.5 amendments to your records

Please notify us in writing, at your earliest convenience, of any change/s to the following:

- Your banking arrangements if you are paying your premium by direct debit from your bank account; or
- Your address, title, name or if you wish to add or remove a pet from your policy.

12. Cancelling your policy

12.1 your 14 day money back guarantee

- You may return your policy to us within 14 (fourteen) days of the date your documents were printed. This date is shown on your Certificate of Insurance.
- If we receive your request to cancel your policy within the 14 (fourteen) day period, we will give you a full refund of all monies paid to us (less any taxes or duties that we are not able to refund).
- You cannot use the 14 (fourteen) day money back guarantee, before the 14 (fourteen) day period ends, if you have exercised any of your rights or powers under the policy (e.g. you have made a claim).
- After the 14 (fourteen) day money back guarantee period ends, you still have cancellation rights under the policy. These rights are documented below in Section 12.2 of this policy.

12.2 how you may cancel

You may cancel your policy at any time by writing to us and telling us that you wish to cancel. We require 1 (one) calendar month written notice of your intention to cancel. We will not backdate any cancellation dates or premium refunds.

We will only accept notices of cancellation given in writing via mail or fax and signed by you. (We will not accept cancellation notices given by telephone).

If you have paid an annual premium in full, and you have not made a claim against the policy, we will refund any premium you have paid less an amount (plus any administrative costs) that covers the period for which you were insured. No monies are refunded if you have been paying your premium in monthly instalments.

12.3 how we may cancel

We may cancel your policy if you:

- fail to comply with the policy terms and conditions
- fail to pay your premium by the due date
- fail to comply with your Duty of Disclosure or misrepresented information when you entered into this insurance contract,
- make a fraudulent claim, fail in your Duty of Disclosure when making a claim under the policy, or
- solicit your vet to behave in a dishonest or fraudulent manner in respect of a claim under this policy.

If we cancel your policy under this provision and you have paid the full annual premium, we will refund the unused portion of the premium you have paid (less any administration charges) provided no claims have been made against the policy. We will notify you of such cancellation in writing.

13. Contact details

Underwriter's Agent and
Administrator PetSure (Pty) Ltd
("PetSure")
Reg. No. 1991/007261/07
Authorised financial services provider licence number 9846

26 Wellington Road, Parktown, Johannesburg, 2193

PO Box 87419, Houghton, 2041

Tel: 0860 738 787
Fax: 08666 10 992

E-mail: solver@petsure.co.za
www.petsure.co.za

The Underwriter
The Holland Insurance Company Ltd
Reg.No.1952/003004/06
PO Box 87419, Houghton, 2041
Tel: (011) 351 5000
Fax: (011) 351 5001
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Your policy document



This policy document contains all the details you need to know about Solver Pet Medical Aid, what is covered, the exclusions and limitations to the coverage, the terms and conditions of the policy and how to make a claim. We have written the policy in plain language to help you understand your insurance cover as well as your rights and obligations under this policy. Please read the policy very carefully and make certain that this policy provides the protection you need.

Please contact us if you have any questions. Please check every Certificate of Insurance you receive from us and verify that the details on the Certificate of Insurance are accurate. We will issue you with a new Certificate of Insurance when you start your policy, or when the details of your policy vary. You should always keep the Certificate of Insurance and this document in a safe place for future reference.

Contacting us and Confirming Transactions
You can contact us by telephone on 0860 738 787
or by email at solvermembership@petsure.co.za
or solverclaims@petsure.co.za
by mail at: PO Box
87419 Houghton, 2041.

2. Definitions and interpretations used in this policy

Certain words and expressions used in the policy have a specific meaning. These are defined below:

Remedies, acupuncture, chiropractic treatments and physiotherapy.
Alternative therapies are excluded from this policy unless otherwise specified on the Rates and Benefits Schedule.
Benefit means the refundable portion of a claim payable under the policy, less any applicable excess or levy. The refundable portion is determined by the level of cover subject to applicable policy limits or sub-limits.
Certificate of Insurance means the most recent certificate issued by us containing your details, your pet's details, the level of cover and the Rates and Benefits Schedule payable under your policy.
Clinical signs are changes in your pet's normal healthy state, its bodily functions or its behaviour.
Chronic condition is a condition, which once developed, is deemed incurable or is likely to continue for the remainder of your pet's life.
Condition means all manifestations of clinical signs resulting from the same diagnostic classification or disease process, regardless of the number of incidents or areas of your pet's body affected. For example, all types and occurrence of cancer that occur in the same pet are classified as the one condition.

Congenital defect is a condition present at, and existing from the time of birth, due to a birth defect, or a defect in growth. Examples of congenital defects include cleft palate, hydrocephalus and congenital heart problems.

Commencement date means the date when the insurance cover starts. The policy begins at 24h00 on the commencement date. The policy commencement date is shown on your Certificate of Insurance.

Cover means the sections and limits of cover as shown on your Certificate of Insurance.

Elective Treatment means a treatment or surgery that is beneficial to your Pet but is not essential for your Pet's survival or does not form part of the usual and customary treatment for a Condition.

End date means the date upon which your policy terminates and benefits claimable under the policy cease. If the policy is cancelled, then the date of cancellation will be deemed to be the end date.

Excess is the amount shown on your Certificate of Insurance that you must pay towards a claim. The excess per claim is defined as the excess per date of treatment other than for hospitalisation where there is a single excess per hospital stay.
Hereditary defect condition means that there is a significant genetic component (even if the precise genetic mechanism is not known) in the development of that particular condition, within a particular breed or type of pet. A hereditary condition is one that has been passed down to the puppy or kitten from their parents or through the breed and may show its symptoms at any time during the pet's life. Examples of hereditary conditions include but are not limited to hip dysplasia, entropion eye problems and dislocating kneecaps in small breeds of dogs.

Injury means physical harm or damage arising from an accident to your pet as specified in section 5.2 as a result of external, violent and visible means and, which results solely and directly and independently of any other causes including any known or unknown pre-existing physical, congenital or hereditary condition. **Illness** means a sickness, disease or any change to your pet's normal healthy state as diagnosed by a Vet, which is not caused by injury.
Insured means the policyholder as shown on the Certificate of Insurance. **Maximum benefit payable** means the total compensation for all accidents, injuries, illnesses and any other benefits payable under the policy during any one policy period or any other maximum benefit that may be specified in the policy.

New pandemic disease means any new disease that causes widespread illness in dogs or cats.

Pet means any canine (dog) and/or feline (cat) listed on the Certificate of Insurance and owned by you.

Policy aggregate means the sum of all benefits payable under the policy of whatsoever nature during any one policy period.

Policy means the Solver Pet Medical Aid Policy setting out the general terms,

exclusions and conditions.

Policy period means the period of cover specified on your Certificate of Insurance. The policy period starts on the commencement date and terminates when the cancellation becomes effective.

Pre-existing condition means:

• any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date;
or a latent infectious or parasitic Condition that manifests itself within a known incubation period following the Commencement Date indicating clear evidence that the Condition had existed or had been contracted prior to the Commencement Date;
or
any illness or symptoms or signs of that illness occurring or existing in any form during the Waiting Period

A Condition, Illness, Injury or disease may be considered Pre-existing whether or not it:
was specifically diagnosed by a Vet;
was treated by a Vet;
is in remission at the time of application;
is seasonal in nature even if in remission at the time of application;
or is currently or previously being controlled by medication(s).

Treatment means any examination, consultation, hospitalisation, surgery, X-rays, medication, approved alternative therapies, nursing and other care provided by a vet or vet practice.

VAT means Value Added Tax at the ruling officially published tax rate.

Vet expenses/vet fees means the reasonable normal customary expenses incurred and paid in respect of treatment or services provided by a vet or vet practice. If fees charged are considered by us to be excessive or unreasonable, then benefits will be paid based on the reasonable, customary and normal fees typically charged for the treatment of that condition.

Vet means a legally licensed veterinarian or specialist veterinarian, currently registered and practising in accordance with the applicable laws in South Africa. **Vet practice** means a legally registered South African veterinary hospital, clinic, centre or surgery.

Waiting period A 1 calendar month waiting period for Routine Care, Illness and Accidental Injuries applies, except for cruciate ligament Conditions, where the Waiting Period is 6 (six) calendar months unless we receive a letter from your Vet within 14 (fourteen) days of your application date certifying that your Pet has no cruciate ligament Conditions.

We, our, us means The Hollard Insurance Company Ltd, Reg No. 1952/003004/06 or their appointed underwriting agents or their authorised representatives. You, your, yours means the insured or policyholder shown on your Certificate of Insurance.

3. Our contract with you

Your insurance policy is a contract of insurance between you and Solver Pet Medical Aid. The contract comprises the following documents:

* This policy document including all endorsements

* The most current Rates and Benefits Schedule we provide to you

* The most current Certificate of Insurance we provide to you.

Please read these documents together because they establish the terms and conditions of your policy.
In return for payment of the premium, we will provide insurance cover as detailed in this policy, your Certificate of Insurance and any endorsements issued by us. This policy provides details of the cover available for your pet.
Your Certificate of Insurance and Rates and Benefits sets out the level of cover, the limits of cover, any specific exclusions, in addition to the general exclusions set out in Section 8, the policy period and the excess payable by you for claims.

4. Your duty of disclosure

We rely upon the information you provide us to decide whether to insure your pet, and the terms under which insurance will be provided. South African law requires you to tell us about certain matters that enable us to make that decision. This is known as your Duty of Disclosure.

To comply with your Duty of Disclosure when first entering into an insurance contract with us, you must tell us everything you know and that a reasonable person under the circumstances could be expected to tell us, in answer to the questions we ask you.

To comply with your Duty of Disclosure when you renew, extend, reinstate or make changes to your policy, you must tell us everything that you know and, which a reasonable person under the circumstances could be expected to know is relevant to our decision whether to insure or continue to insure your pet and, if so, on what terms.

5. What is covered by this policy

This Solver Pet Medical Aid policy provides financial protection for vet expenses incurred for treatment of your pet as a result of injury or illness.

5.1 Your policy entitles you to benefits of vet expenses as defined by this policy, and

calculated according to the Rates and Benefits less any excess shown on your Certificate of Insurance. The maximum amount we will pay is the maximum benefit payable as shown on your current Certificate of Insurance.

5.2 Treatment resulting from injury to your pet caused by:

1. an accident involving a motor vehicle;
2. an accident resulting in a fracture or broken bone, joint dislocation or torn ligament;
3. an accident resulting in a burn or caused by electrocution;
4. a fall from an elevated position;
5. the actions of another animal;
6. an accident resulting in lacerations, abrasions or wounds;
7. swallowing of a foreign object requiring surgical or endoscopic removal
8. a snake bite, or
9. an allergic reaction to an insect bite other than tick and flea bites.

6. General conditions

The following terms and conditions apply to all sections of the policy, unless amended by an endorsement to your policy, or the condition is altered or amended under another section of the policy:

6.1 Unless otherwise disclosed, your pet must be in sound health and free from any injury, physical disability and/or congenital or hereditary defect whatsoever. If your pet has a pre-existing condition then it must be declared prior to the commencement of the policy.
6.2 Your pet, unless otherwise determined by your vet, must have been vaccinated or received a booster within the last 12 (twelve) months against the following diseases:

If your pet is a dog:

distemper, hepatitis, bordetella, parainfluenza and parvovirus, rabies.

If your pet is a cat:

feline infections-enteritis (panleukopaenia), calicivirus, chlamydia and feline respiratory complex, rabies.

In addition, your pet, unless otherwise determined by your vet, must be vaccinated against disease as required by legislation or advised by your vet.

6.3 You must be the sole owner of the pet.

6.4 Your pet must reside with you and be under your care at the physical address you have provided us.

6.5 You and your family must provide reasonable care of your pet at all times and ensure that it is kept in good health, and is not knowingly exposed to situations that may result in injury or illness. If an injury or illness does occur, then you must take all reasonable steps to facilitate prompt treatment and recovery to minimise complications, and to prevent recurrence of that condition. If you fail in your duty of care then claims for treatment may be denied.

6.6 The most that we will pay for treatment of a recurring or chronic condition is the maximum benefit amount shown on the Certificate of Insurance, which was current at the time when the recurring or chronic condition first manifested.

6.7 Once we have paid the maximum benefit for treatment of a recurring or chronic condition or illness we will not pay for any further treatment of that condition during the remainder of the policy period or any future policy period.

6.8 The maximum benefit for an illness or injury to your pet payable under your policy is limited to the benefit shown on your Certificate of Insurance at the time the condition first manifested.

6.9 If you transfer your pet to a plan with additional or higher benefits, the additional or higher benefits will not apply if the condition or illness being claimed first manifested itself during a previous policy period and transfers may only be done upon the anniversary date of the policy

6.10 If a claim arises under this policy and there is any other insurance or arrangement in place covering the same incident, condition or risk, we will only contribute our equitable proportion of costs and expenses incurred.

6.11 You agree that your vet (either current or previous) is authorised to release information and/or records to us regarding any pet covered by this policy.

We will not pay for:

- any fee charged by your vet for the provision of this information, or
- any fee charged by your vet for assistance provided to you in the completion of a claim form.

6.12 If a claim resulted from the wrongful actions of a third party, we may exercise our rights of subrogation in respect of recovery action against that party. This may entail legal proceedings being issued in your name. You must provide all assistance we may reasonably require.

6.13 Should you elect to change the level of cover for the animal insured hereunder, a new application form is required to be completed and the underwriters reserves the right to apply new underwriting rules to this application.

6.14 In connection with any claim against you we may at any time pay to you the amount of the limit of indemnity (after deduction of any sum or sums already paid as compensation) or any lesser amount for which such claim can be settled and

upon such payment we shall relinquish conduct and control of and shall incur no further liability under the insurance in connection with such claim except for the cost and expenses of litigation recoverable or incurred in respect of matters prior to the date of such payment.

7. Important information

7.1 If requested, you agree to submit your pet for an examination by a vet selected by us for a second or independent assessment of a condition that is the subject of a claim. Where the diagnosis provided by this independent vet confirms a condition that is excluded under this policy then all costs incurred will be for your account and any pending claims for treatment of this condition will be denied.

7.2 The policy starts at 24h00 on the policy commencement date stated on your Certificate of Insurance. The Policy commencement date is the 1st of the month during which the application form was received unless stated otherwise. A waiting period applies with effect from the commencement date: one (1) calendar month for Accidents, Illness and Routine Care procedures.

7.3 If we revise any of the terms and/or conditions of our policy and those revisions result in extended or broadened cover without any additional premium, then we will apply that extended or broadened cover to your policy.

8. General exclusions

What we will not pay:

8.1 Claims for any pet that is less than 8 (eight) weeks of age when your policy first commenced unless otherwise stated and agreed to by us and shown on your Certificate of Insurance.

8.2 Claims for any pet that is older than 8 (eight) years of age when your policy first commenced unless otherwise stated and agreed to by us and shown on your Certificate of Insurance.

8.3 Claims which arise either directly or indirectly from a condition, disease, injury, illness, infirmity or weakness, which either existed or showed clinical signs of existing on or before the commencement date of the first policy period.

8.4 Costs as a result of a ligament or joint problem (e.g. cruciate ligament surgery, patella luxations) or related conditions regardless of the area of your pet's body if treatment was rendered or clinical signs were present prior to the commencement date of the policy.

8.5 Claims for the recurrence of a condition or illness, which manifested prior to the commencement date of this policy.

8.6 Claims arising from, or as a result of, any excluded condition or pre-existing condition.

8.7 Claims for any illness or injury suffered by your pet as a result of malicious or willful injury or gross negligence by you, any member of your family or household or your employee.

8.8 Claims for the treatment of pets used for commercial purposes unless specifically agreed to by us in writing. This includes but is not limited to police or guard dogs, search/rescue and customs/quarantine pets, pets used for racing, laboratory testing or experimentation, commercial breeding or any dog leased or rented out.

8.9 Claims arising directly from the infringement of laws or by-laws pertaining to the well being and safeguarding of pets.

8.10 Unless agreed to by us in writing, claims arising, or treatment rendered, outside the borders of South Africa.

8.11 Unless stated otherwise on your Certificate of Insurance, claims for illness occurring or showing clinical signs within the first one (1) month from the initial commencement date of this policy, or claims for routine care procedures and / or accidents occurring or showing clinical signs within the first (1) calendar month from the initial commencement of the policy or any further claim for a recurrence of, or resulting from, that illness or injury.

8.12 Any excess applicable for each claim as shown on your Certificate of Insurance or Rates and Benefits Schedule.

8.13 Diagnostic tests:

- * for conditions excluded from, or limited under this policy
- * for complications arising from conditions excluded from, or limited under this policy, or
- * which do not result in a diagnosis of an illness or a condition.

8.14 Claims for treatment and services provided by a non-registered pet medical practitioner or by a person other than a vet.

8.15 Claims for any pet that is not permanently, positively identifiable by means of a microchip or tattoo.

9. Exclusions and limitations

