

Benefits and Premium

Effective 1 March 2011



Take Your Vet Fees in your Stride

Modern Veterinary Treatment is very expensive. Even non-urgent treatment can cost hundreds of Rands. That is why you need PetSure Equine Veterinary Fee cover.

- ▶ comprehensive accidental injury and illness cover
- ▶ annual routine care benefits
- ▶ utilise **any veterinarian** countrywide
- ▶ **easy** monthly payment options
- ▶ 14 day **money back guarantee**
- ▶ **peace of mind** for you and your Horse
- ▶ underwritten and backed by The Hollard Insurance Company Ltd, one of South Africa's largest insurance underwriters

The applicable Monthly Premium is R 380.00 (Incl. VAT) per horse, per month

Provides cover for veterinary fees resulting from unexpected and unforeseen illness, accidental injury and routine cover.

Benefit	Limit (incl.VAT)
Overall Annual Maxima	R 38 220 per annum
Routine Care Cover	R 832 per annum towards vaccinations, deworming and dental corrections
Consultation / Examination / Visit Fee	R 1 108 for illness consultations and R 1 108 for accident consultations per annum (Limit only applicable to consultation fee. Once exhausted all other eligible benefits still apply)
Traveling Fees	R 96 per visit, subject to a maximum of 10 visits per annum
Gastro Intestinal Problems	R 11 440 - for all services per annum
Orthopaedic Surgery	R 6 760 - for all services per annum
Surgical Procedures under General Anaesthetic	Limited to 2 separate procedures per annum
Medicines	R 1 155 per annum - benefits will be based on the prevailing retail price of medicines and drugs
Injectable drugs	R 1 653 per annum - excess of R 50 per script
Physiotherapy or Acupuncture (authorised by a registered veterinarian)	7 treatments per annum limited to a maximum of R 180 per treatment

Benefit	Limit (incl.VAT)
Pathology	R 822 per annum
Radiology	R 1 009 per annum
Intra-Articular Injections	R 947 per annum
Excess/Deductible per condition claimed	R 88 or 15% of the applicable benefit (whichever is the highest) for each and every claim - thereafter benefits are paid at 100% of the PetSure Equine Tariff Rate
Waiting Periods:	
Accidental Injury	One Calendar Month from inception date for accidental injury
Illness	Two Calendar Months from inception date for illness
Routine Care	Members may claim from inception date for routine care. All valid routine care claims are processed and refunded to the member on anniversary of commencement date. Note: This Waiting Period is only applicable in the first year of membership.

Benefits for covered conditions are reimbursed according to the PetSure Equine Tariff Rate which is based on the South African Veterinary Council Guideline of fees for equine practitioners.

Important notices:

We recommend the products we distribute. In doing so, we do not consider whether the product is appropriate for your own personal objectives, financial situation or needs. This Insurance is subject to limitations, conditions and exclusions. For full details of the protection provided by the policy, please read the Policy Document, this Benefits and Premium document and Certificate of Insurance carefully.

A comprehensive policy pack containing the above will be forwarded to you on our acceptance of your proposal or on request. This proposal is subject to underwriting guidelines. Acceptance of this insurance for any horse is at the discretion of the underwriters. We reserve the right to decline acceptance of a pet, to vary the conditions on which the insurance is accepted and to vary the conditions and premiums printed on this brochure at any time.