

PetSure Equine provides access to the best veterinary care at reasonable monthly rates available for your Horses.

Our aim

To assist the Horse Owner to offset his veterinary costs, thus ensuring that the Horse receives the best veterinary care.

Who is PetSure Equine?

PetSure (Pty) Ltd is a company established in 1987 to provide medical insurance to Horses and Pets. PetSure Equine operates countrywide, allowing Horse Owners to use any veterinary service when the need arises. PetSure Equine is an Insurance Policy underwritten by The Hollard Insurance Company Ltd.

What benefits am I entitled to?

Benefits are paid to the Insured and subject to the terms and conditions of the PetSure Equine Policy and Benefit Schedule.

PetSure Equine may offer different levels of cover, according to the Insured's choice of Plan. You will be advised as and when additional Plans become available.

How to claim

NOTE : Business Reply Freeport facility may not be used for submitting claims. Faxed claims or Photostat copies will NOT be accepted. The claims procedure is simple:

PetSure Equine deals directly with you, the Insured, in regard to settlement of claims.

All claims must be submitted by means of a PetSure Equine Claim form, which is available from PetSure Equine on the following number (011) 634 1900.

All claims must be submitted and received by PetSure Equine within 60 days of the incurred treatment date.

The actual itemised account and a receipt must accompany the completed claim form.

The claim form must be signed by you the Horse Owner or your registered nominee.

Incomplete Claim Forms will be returned to you and will result in delay of the payment of the claim.

How do you know your claim has been paid?

PetSure Equine will send you a letter regarding the settlement of each claim. This letter will advise you how we have dealt with your claim. PetSure Equine will reimburse you, the Insured, and not the Veterinarian. PetSure Equine processes claims daily, to provide the best possible service.

Premiums payable by the insured

Premiums are stated in the attached documentation and are stated on your Certificate of Insurance. Premiums are payable on a monthly basis by debit order only.

Amendments to your records

If you change your banking facilities please inform PetSure Equine in writing within 14 days. If we do not receive your contributions, your cover may be suspended, and claims incurred during this period of suspension will not be paid.

If any of your details change, e.g., address, title, name, or you wish to add or withdraw a Horse, you must inform PetSure Equine in writing within 14 days.

How do you terminate your cover?

Once accepted, cover is terminated by giving one calendar month's written notice to PetSure Equine.

Important points

All insured Horses must have a completed certificate of health and identity provided by a registered veterinarian and must be older than 6 months on application for cover. The cost of this certificate is for the applicant's expense.

Membership is only valid from the 1st day of a month and the applicable waiting periods for claims apply with effect from this date unless stated otherwise in your Benefit Schedule.

The Animal must be vaccinated in the year of cover.

If the Insured elects to cover more than one Animal, all Animals must then be covered under the same benefit plan.

Definitions and interpretation

Accident or accidental - Means a sudden, unforeseen, uncertain and fortuitous event.

Chronic condition - A condition which, having developed, is incurable and likely to continue for the remainder of the life of the Animal.

Condition - All manifestations of clinical signs resulting in the same diagnosis, regardless of the number of incidents or areas of the body affected.

Congenital defect - Present at and existing from the time of birth.

Horse/Animal - Insured Equine.

Equine - Pertaining to the characteristic or derived from the Horse.

Recurring condition - A recurring condition will be curable, but may "recur" because of non-availability of treatment in the first instance or because of a predisposition of the Animal to the condition.

Veterinarian/veterinary surgeon - Means a legally licensed Veterinarian, duly registered and practising pursuant to the applicable laws of South Africa.

Insurers - The Hollard Insurance Company Limited.

Clinical signs - Changes in the Horse's normal healthy state, its bodily functions or behaviour.

PetSure Equine - Means PetSure (Pty) Ltd.

Excess - Means the the amount specified in the schedule of benefits that you must pay towards a claim.

Prescription/script - All drugs provided at each consultation or examination

Hereditary defect - Transmitted from parent to offspring-genetically determined

Insured/owner - Means the owner of any Horse owned solely by the Owner, any Horse in respect of which the Owner is a co-Owner, any Horse which is owned by a partnership of which the owner is a partner, any Horse owned by a company or close corporation of which the Owner is a shareholder or member.

1. General conditions

- 1.1 The Animal hereby insured is warranted by the Insured to be in sound health and free from any injury, physical disability and/or congenital or hereditary defect whatsoever at the time of the commencement of the insurance.
- 1.2 The Animal hereby insured is warranted by the Insured to be currently vaccinated against Horse sickness, influenza, tetanus, rabies or any other vaccination which may be required from time to time.
- 1.3 The Insured shall provide proper care and attention of the Insured Animal at all times.
- 1.4 Further treatment may be covered as part of a course of treatments arising from a single claim. In the event that episodes of a recurring condition are initially treated as separate claims by the Insurers but that it subsequently becomes evident that such a condition is a chronic condition then the Insurers reserve the right retrospectively to treat such condition as a chronic condition and to aggregate all payments made in respect thereof since the

date the condition manifested so that Condition 1.6 shall apply once the aggregate payments reach the maximum benefit.

- 1.5 In the event of recurring or Chronic Conditions, the maximum benefit payable by the Insurers for these conditions will be restricted to the maximum benefit payable under the Certificate of Insurance for the period in which such recurring or chronic conditions first become manifest.
- 1.6 In the event of the maximum benefits having been paid by the Insurers as a result of a recurring or chronic illness or condition, the Insurers shall not be liable for any further payments for the condition during the policy period or for such further periods of insurance as may be mutually agreed upon.
- 1.7 In the event of the Insured opting at renewal date to transfer the Animal insured hereunder to a plan with higher benefits the maximum benefit payable in respect of any condition will be restricted to the maximum benefit payable under the first Certificate of Insurance for the period during which such condition manifested.
- 1.8 If at any time a claim arises under this insurance and there be any other insurance or arrangement covering the same liability, the Insurers shall not be liable to contribute more than their rateable proportion of any such claim or costs and expenses in connection therewith.
- 1.9 In connection with any claim against the Insured, the Insurers may at any time pay to the Insured the amount of the limit of indemnity as defined in the Benefit Summary (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 the Insurers 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.
- 1.10 Should the Insured submit any claim knowing such claim to be false or fraudulent in any respect as regards amount claimed or otherwise or if the Insured fails to observe and fulfil the terms, provisions and conditions of this insurance, this insurance shall become void and all claims and premiums hereunder shall be forfeited.
- 1.11 The Insured agrees that the veterinarian (current or previous) is allowed to release information or records regarding any Animal hereby insured by PetSure Equine if requested and any charge made by the veterinarian shall be at the Insured's expense.
- 1.12 In the event of any disagreement between the Insured and the Insurers Veterinary Advisers an independent veterinarian mutually agreed upon by both parties shall be appointed, who will act as an expert and whose decision shall be binding on both the Insurers and the Insured.
- 1.13 This Certificate of Cover may be renewed by mutual consent subject to the terms and conditions required by the Insurers effective from such renewal.
- 1.14 The Insurers shall be entitled to terminate the insurance at any time on not less than 30 (thirty) days written notice by registered letter to the Insured at the address shown herein. The Insured shall be entitled to terminate the insurance only by giving 30 (thirty) days written notice to the Insurers.
- 1.15 Premium is payable before the inception date or renewal date as the case may be. PetSure Equine shall not be obliged to accept premium tendered to it after such date, but may do so upon such terms as it in its sole discretion may determine.
- 1.16 If at any time the Insurers revise the policy form, the provisions, exclusions, conditions, endorsements or rules whereby the insurance is extended or broadened without any additional premium, this Policy will also be so extended or broadened.
- 1.17 In the event of the Insured opting to transfer the Animal insured hereunder to any other PetSure Equine policy, 3 months prior written notice must be received by PetSure Equine of such intention to transfer. Transfers are subject to the completion of a new application form and new underwriting rules.
- 1.18 If the Insured elects to cover more than one Animal, all Animals must be covered under the same benefit option.

2. Insured's obligations

- 2.1 Fully completed claim forms must be submitted and received by PetSure Equine within 60 days of the treatment date.
- 2.2 The actual itemised accounts and receipts must be presented. (Photocopies not accepted).
- 2.3 The Insured authorises PetSure Equine to obtain all veterinary medical records to support the claim.
- 2.4 If required by the Insurers, the Insured agrees to submit the Animal to examination by a qualified veterinarian selected by PetSure Equine.
- 2.5 On application, a completed certificate of health and identity provided by a registered veterinarian in the previous 6 months must be submitted to PetSure Equine for the cover to be effective. This examination is for the Owner's expense.
- 2.6 The Insured shall take all reasonable precaution to protect the insured Animal from aggravation of the injury or illness.
- 2.7 Upon payment of benefits, the Insurers will be entitled to exercise their rights of subrogation in respect of any recovery, and be entitled to conduct any process in the name of the Insured, where the claim may have been caused by the wrongful actions of a third party.

3. General exceptions

The Insurers shall not be liable for:

- 3.1 Any Animal less than 6 months of age or older than 15 years of age at date of application.
- 3.2 Claims as a result, whether directly or indirectly, of a condition or disease existing or showing clinical signs on or before the date of inception.
- 3.3 Claims for the recurrence of a condition or disease arising prior to the inception of the policy, unless the condition has not reoccurred for a period of 18 months.
- 3.4 Claims arising from, or as a result of any Excluded Condition, as specifically stated in your Certificate of Insurance.
- 3.5 Any loss or damage resulting from malicious or wilful injury or from the gross negligence of the Insured or any member of the Insured's family, household or employee.
- 3.6 Claims under any benefit arising out of the use of the Animal for laboratory testing or experimentation.
- 3.7 Any loss arising directly or indirectly out of infringement of the Animal Protection Act No. 71 of 1962, as amended, or other laws or by-laws pertaining to the well being and safeguarding of Animals.
- 3.8 Any claim arising, or treatment rendered, outside of South Africa except at the sole discretion of PetSure Equine.
- 3.9 Any Animal imported from outside of South Africa, except at the sole discretion of PetSure Equine.
- 3.10 The destruction of any Animal by reason of such Animal having been deemed "dangerous" even if such destruction be by an order of a Government Agency, or such other Animal Welfare Society, the Insured or anyone responsible for the care, custody or control of the insured Animal.
- 3.11 Any claim for illness incurred during the first two months of cover, or any recurrence of that illness.
- 3.12 Any claim for an accident incurred during the first month of cover or any recurrence of that illness.
- 3.13 Any excess applicable for each claim as shown in the Benefit Summary
- 3.14 Diagnostic tests for conditions excluded or limited by this Policy and complications of conditions excluded or limited by this Policy.
- 3.15 Claims for treatment and services provided by a non-registered veterinarian or by persons other than a registered veterinarian.

4. Exclusions and limitations

This policy will not pay for:

- 4.1 Routine examinations or vaccines other than as provided for in the Schedule of Benefits;

- 4.2 Congenital or Hereditary defects or diseases, or conditions directly caused by such defects and diseases;
- 4.3 Elective procedures unless the intention of such procedures have been notified to PetSure Equine and consent has been given by them;
- 4.4 Castration or cryptorchidism other than as provided for in the Schedule of Benefits;
- 4.5 Breeding, obstetrics or conditions relating to or resulting from breeding;
- 4.6 Boarding or transport expenses other than as provided for in the schedule of benefits;
- 4.7 Special diets, vitamins, mineral supplements, grooming costs and dipping, products for tick control;
- 4.8 Diseases preventable by vaccines;
- 4.9 Behavioural problems, training or therapy;
- 4.10 Dental work other than as provided for in the Schedule of Benefits;
- 4.11 Non-essential hospitalisation;
- 4.12 Preventable diseases;
- 4.13 The cost of autopsy, disposal or burial of the Animal, other than as provided for in the Schedule of Benefits.

5. Period of grace

You shall be entitled to a period of 15 (fifteen) Days from the premium due date reflected on the Schedule of Insurance in which to pay your Premium. In the case of monthly policies, this period of grace only applies from the second month of the currency of the Policy

Premium is payable on or before the inception date or renewal date as the case may be. We shall not be obliged to accept premium tendered to us or to any intermediary after such date but may do so upon such terms as we in our sole discretion may determine.

6. Rejection of claims and time bar

- 6.1 We are not liable after 12 (twelve) 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 for which You may become legally liable to a third party.
- 6.2 If we decline liability for a claim made in terms of this policy or avoid your policy, representation may be made to us within 90 (ninety) days of the date of the letter of rejection or avoidance letter. Your representation must be submitted in writing to PetSure. Alternatively, you may contact:

The Ombudsman for Short Term Insurance

PO Box 32334

Braamfontein

2017

Phone : (011) 726 8900, Fax : (011) 726 5501

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 180 (one hundred and eighty) days of the original letter of rejection or avoidance letter. If this is not done, your claim will prescribe and we will no longer be liable for the claim

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Authorised financial services provider licence number 9846

Underwritten by



Underwritten by



Effective Date: 1 January 2006



Veterinary fee cover policy document