



1. DEFINITIONS

1.1 Accident, accidental or accidentally

A sudden, unexpected, unforeseen and unintended physical event which occurs at a specific time and place causing Injury to your Pet by some external and visible means and which requires immediate medical attention to your Pet.

1.2 Annual Limits

Annual limits are the maximum amount we will pay out in the event of a claim and are subject to the annual limit. Different annual limits are applicable to different benefits depending on the plan type selected. All limits will reset on your policy renewal date.

1.3 Application Form

This is the form that you complete to insure your Pet. Application forms are completed telephonically via a voice log, electronically or you may complete a paper-based application form.

1.4 Associated Condition (Related)

Means a Condition that is either a recurring Illness and/or Accidental Injury or Lump; or related to a previous Illness and/or Accidental Injury or Lump; or caused by a previous Illness and/or Accidental Injury or Lump.

When applying the Benefit Limit and the terms of this Policy, any Treatment for an Associated Condition will be considered as one Condition, regardless of when the Treatment occurred.

1.5 Behavioural Condition

Any change to your Pet's normal behaviour that is diagnosed by a Vet and caused by an emotional or mental disorder.

1.6 Benefit Limit

Means the maximum amount that can be claimed under Your Policy in any given Period of Insurance.

1.7 Bilateral Condition

Means any medical Condition that can affect body parts of which Your Pet has two, on either side of its body, such as ears, eyes, knees, kneecaps, front and back legs and feet, cruciate ligaments, hips, mammary glands, lungs, kidneys, ovaries, testicles, shoulders and elbows and which can occur at different times.

When applying the Benefit Limit and the terms of this Policy, any Treatment for Bilateral Conditions will be considered as one Condition, regardless of when the Treatment occurred.



1.8 Chronic Condition

A Condition which requires treatment or Medication for longer than three months as recommended by a Vet and which is likely to continue for the foreseeable future.

1.9 Claims Limit

A claims limit is the maximum amount up to which any one claim will be paid.

1.10 Clinical Signs

Means any observable changes in Your Pet's normal healthy state; condition; appearance; bodily functions and observed by You or Your Vet either visually; diagnostically; or otherwise.

1.11 Condition

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.

1.12 Congenital

A Condition or physical abnormality present at birth or that develops after birth. This includes but is not limited to neurological defects, facial defects, organ defects, Musculoskeletal defects and other developmental issues.

1.13 Complementary Treatment

Means any Treatment involving physiotherapy, hydrotherapy, osteopathy, chiropractic manipulation, acupuncture, laser therapy, homoeopathy or herbal medicines recommended by Your Vet, and carried out by a suitably qualified person that has been specifically recommended by Your Vet.

1.14 Dental / Oral

Means any claim or Condition relating to the gums, mouth, inner cheek, cheek bone, lips, palette, teeth, tongue, and tonsils.

1.15 Diagnostic Tests

A test, procedure or examination performed to diagnose or confirm a Condition, Injury or Illness. This includes tests used to monitor the progression of a Condition, Injury or Illness. This includes but is not limited to radiology (X-rays, CT-scans, MRIs and ultrasounds) and pathology (blood tests excluding Titer tests and DNA tests).

1.16 Emergency Treatment

Emergency Pet treatment refers to immediate medical care provided to an animal in a situation where its life or well-being is at serious risk. This type of treatment is typically required in cases of severe



injury, sudden illness, poisoning, or any other condition that demands prompt attention to prevent death or significant harm.

1.17 End Date

Means the date on which Your Policy ends, which will be the earliest of the following:
The Period of Insurance has ended; You fail to pay Your Policy Premium; You or We cancel the Policy;
The Benefit Limits have been exhausted and no cover remains; Death, theft or loss of Your Pet;
and/or You or We do not renew the Policy.

1.18 Event

An event which would give rise to a claim covered under the policy.

1.19 Excess (Deductible)

This is the agreed amount you contribute for certain claims under this policy and will be noted on your policy schedule and is the amount which will be deducted from your claims.

1.20 Exclusion

Any Conditions or Illnesses of your Pet or Event(s) that are excluded and will not be covered for a period as determined by us as is specified in the policy wording and/or policy schedule.

1.21 Full History

This is the treatment records of your Pet prior to inception of the policy at one or many veterinary practices.

1.22 Hereditary

A Condition that has been passed down from your Pet's parents or which is common to your Pet's breed which may present Clinical Signs during your Pet's life. These include, but are not limited to, hip dysplasia, elbow dysplasia, mange, patella luxation (displacement of the kneecaps), intervertebral disc disease (back problems), brachycephalic syndrome (respiratory problems), entropion, ectropion and cherry eye (prolapse of the gland of the third eye lid).

1.23 Illness

Any unforeseen sickness, Condition, disease, defect or change to your Pet's normal state of health as diagnosed by the Vet, this does not include injury or trauma that occurs over a period.

1.24 Inception Date

Means the date on which the policy first became active for your Pet. This will fall on the first business day following receipt of acceptance of terms and conditions of quote.



1.25 Injury

Physical injury caused to your Pet by an Accident.

1.26 Insured

The policyholder named on the schedule who is responsible for paying the premiums and complying with the policy conditions.

1.27 Lump

Means any growth, tumour, cyst or general lump(s) that appear(s) on or in Your Pets body. Any Lump that has the same diagnosis or displays the same Clinical Signs or Symptoms as a previous Lump will be treated as an Associated Condition.

When applying the Benefit Limit and the terms of this Policy, any Treatment for an Associated Condition will be considered as one Condition, regardless of when the Treatment occurred.

1.28 Medication

Any medication prescribed by a Vet for a Condition. This excludes over-the-counter medication, chronic medication, supplements and prescription food.

1.29 Member of the household

Someone who permanently resides at the address where your Pet resides.

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1.30 Negligence

Negligence by a Pet owner refers to the failure to exercise a reasonable level of care and responsibility toward their Pet or others, which results in harm or damage. This can include actions or omissions where the owner does not provide proper food, water, shelter, or medical care for the Pet, or does not properly control the Pet, leading to injury or damage to people, other animals, or property.

1.31 Period of Insurance

Means the period of time for which You have paid Your insurance Premium for. All Our policies run for one year, commencing on the Inception Date and running until the End Date.

1.32 Policy

Means the contract of insurance between You and the Insurer.

1.33 Pet

A domestic cat or dog covered under this policy and whose name and details are set out in the policy schedule.



1.34 Premiums

Means the amount paid, or to be paid, annually or in monthly instalments by You as shown on the Schedule.

1.35 Pre-approval

This is a process to obtain consent to carry out treatment or hospitalisation of Pet prior to the event taking place.

1.36 Pre-existing Condition

Means any diagnosed or undiagnosed Condition and/or Associated Condition which has happened or has shown Clinical Signs or Symptoms of existing in any form before the Policy Inception Date or within the Waiting Period.

1.37 Reasonable Cost of Treatment and Vet Fees

The average cost of treatment or vet fees as determined by a secondary opinion from a Vet.

1.38 Reimbursement

The amount of money the insurance company pays back to the policyholder after a claim is made and the basic excess and voluntary excess have been deducted.

1.39 Routine/Preventative Care

Specific preventative and/or precautionary procedures that you choose to have the Vet perform on your Pet which may prevent illness or detect it early such as vaccinations, dental cleaning, annual checkups, tick and flea treatment and deworming.

1.40 Supplements

A product prescribed or recommended by your veterinary professional & administered orally or topically to enhance your Pet's health or in support of a medical condition.

1.41 Third Party

Any person or Pet not covered by this policy, not owned by the policyholder or nearest family member residing at a different premise or address.

1.42 Treatment

Means any consultation, examination, advice, tests, x-rays, slides, ultrasound, MRI scans, medication, surgery or nursing care that has taken place and been recommended and provided by a Vet.

1.43 Vet

A person who is suitably qualified and registered with the South African Veterinary Council.



1.44 Vet Practice

Legally registered South African veterinary hospital, clinic, centre or surgery.

1.45 Veterinary Costs

Means the fees charged by Your Vet for the medical Treatment of an Illness or Accidental Injury.

1.46 Voluntary Excess (Deductible)

This is an additional amount you elect at inception or at renewal of your policy to contribute for certain claims under this policy and will be noted on your policy schedule and is an additional amount which will be deducted from your claims.

1.47 Waiting Period

A waiting period applied to specific Conditions and covers as listed in the policy wording. This period applies from the Inception Date of the Pet's cover on a chosen plan type. No claims for the Condition(s) and covers will be paid during the waiting period. The Event should occur after the waiting period in order for the claim to be entertained.

2. WHAT IS CAT & DOGSURE PET INSURANCE

Cat & Dogsure is an insurance product designed to cover the unexpected veterinary costs that cats and dogs (Pets) may incur as the result of illness or injury. Cat & Dogsure is provided by Renasa Insurance Company (Pty) Ltd (Renasa – your insurer) and administered by Pet Underwriting Managing Agency (Pty) Ltd (P.Uma).

In terms of comprehensive cover Renasa provides cover for Pets between the ages of 8 weeks and 8 years.

- ✓ The cat or dog (Pet) must be a household Pet in the South Africa.
- ✓ **Accidental injury claims** can only be claimed for **after the first 2 days** and **Illness, non-accidental events and diagnostics claims** can only be claimed for **after the first 30 days** of cover provided by this policy.
- ✓ It is a condition of this policy that at all times your Pet's vaccinations are up to date.

3. WHAT WE COVER

In return for paying your premium, Renasa (we) cover your household Pet named in the policy schedule for the appropriate cost of veterinary fees incurred iro veterinary treatments, illness and or injury.



3.1 The treatments covered include, but are not limited to:

3.1.1 Consultation, acute medication, initial diagnostics, x-rays, biopsies and tests.

3.1.2 **Orthopaedic Post-Operative rehabilitation** treatments (limited to physio and hydrotherapy only), referral to specialists' consultations and treatments, further diagnostic workups, blood tests, MRI/CT/Ultrasound scans, radiology, radiation/chemotherapy, surgeries and prosthesis/implants **require pre-approval** and are subject to case management and clinical protocols.

- P.Uma will require a detailed treatment plan or quote from the treating vet.
- An emergency event does not require pre-authorisation.
- An emergency is defined as an acute injury or illness that poses an immediate risk to the Pets' life or long-term health or risking life or limb.

To **qualify for cover**, rehabilitation treatment must commence within 2 weeks from an orthopaedic surgery and will be limited to a maximum of 6 treatment sessions, not extending beyond 2 months after the surgery date.

4. ANNUAL LIMITS

4.1 Annual Limit

The "annual limit" on an insurance policy is the maximum that the insurance policy will cover for your Pet in a policy year. The Cat and Dogsure policy carries **NO ANNUAL LIMIT**. Your Pet enjoys unlimited cover, however, there is a maximum claim limit of **R30 000** per event.

4.2 Claims Limit

A claims limit is the maximum amount up to which any one claim will be paid, where a claim is deemed to be a single treatment date or the continuous period for which the Pet is hospitalized. The Cat and Dogsure policy carry a **R30 000 per claim limit**.

5. EXCESSES (DEDUCTIBLES)

❖ **This is the first amount payable by you, should a claim occur.**

5.1 Basic Policy Excess: You are responsible for the first **15% of claim, minimum R450**. For conditions other than those listed under the Condition Specific Excess 5.2) and your Pet Care Benefit.

5.2 Condition Specific Excess: Applicable to claims for:



Spinal Conditions, Hindlimb Conditions, Forelimb Conditions, Respiratory System Conditions, Gastro Intestinal System Conditions.

❖ You are responsible for the first 25% of claim, minimum R450 for specific conditions listed above.

5.3 In the event that your Pet requires a second surgery or a follow up surgery for the same condition within the same policy year, there is an **additional 25% excess for such surgery**.

5.4 In Addition to the basic policy excess or the condition-specific excess you are responsible for the first **R1 000 of any MRI/CT scan undertaken**.

5.5 It is a condition of this policy that you obtain pre-authorization from P.Uma prior to a procedure being undertaken. Should you not obtain pre-authorization then your **excess payable will be increased by 20%**. This clause does not apply to an emergency event.

5.6 Voluntary Excess: elected at inception or at renewal of your policy – any change requests during the policy year will be at the sole discretion of Renasa and previous claims will have bearing. If Elected: All claims where the Basic Excess (6.1) and Condition Specific Excess (5.2) are applicable, **will be replaced with a flat R1 000 excess per claim**.

5.7 Co-Insurance period: There is an **additional excess of 25% of claim for the first 6 months** of cover for Pets over 4 years old at inception, for treatments, diagnostics and surgeries iro:

- 5.7.1 Hips, knees, elbows, shoulders and spine
- 5.7.2 Eyes and nictitating membranes
- 5.7.3 Urinary bladder system
- 5.7.4 Dental and oral conditions

6. PET CARE BENEFITS

6.1 There is a **60-day waiting period, after the first day of inception of the policy**, in which you cannot claim for the Pet Care benefits, thereafter the benefits will become available. There is an **annual limit of R1 500** for these benefits, inclusively, per cat/dog per policy year.

Pet Care benefits can be utilised for:

- Chronic treatment and medication
- Vaccination
- Dental scale and polish
- Sterilization



- Microchipping
- Deworming
- Tick and flea prevention and treatment
- Socialisation and puppy classes/training
- Treatment listed under 8.8, 8.9, 8.10 and 8.11 under “what we do not cover”

❖ **This Benefit is available upfront** for the policy year and funded through your monthly premium. Should you cancel your cover before the end of the policy period, the Benefit amount will be pro-rated. Should you have claimed more than the pro-rata benefit, the amount will be recovered from you.

❖ **Please note that the Pet Care benefits are subject to an excess of 15% of the amount claimed.**

7. IMPORTANT NOTES

7.1 Your policy will incept on the first business day following receipt of your acceptance of the terms and conditions of the quote and your completed debit order mandate for monthly paying policies or receipt of your annual premium via EFT for annual paying policies. Monthly paying policies will be subject to a first pro-rata premium collection.

The policy terms and premiums payable are **reviewed annually** on the 12-month anniversary of the policy and will be effective from the 1st of the anniversary month (renewal date on your policy schedule.)

7.2 You may **upgrade or downgrade** your cover once per year at renewal at the sole discretion of Renasa. Any upgrade or downgrade requests during the policy year should be motivated for consideration. Approval is not guaranteed, and claims incurred will have bearing.

7.3 The cover under this policy will **only apply** to the treatment of the pet dog or cat named on the policy schedule

7.4 You agree to disclose all information relating to the Pet’s health and condition at the time of signing up for cover and thereafter. This includes all examinations and/or treatments your Pet received as well as signs and symptoms displayed prior to applying for the insurance.

Failure to do so could result in the cancellation of your policy due to non-disclosure. Please note, new underwriting terms may be offered, and should you not accept the new underwriting terms, your policy will be cancelled.



7.5 P.Uma reserves the right to contact your Vet(s) to obtain a full history for your Pet. This information is utilized for our underwriting decisions.

7.6 You must notify P.Uma of any emergency treatments within 72 hours of the event to: authorisations@p-uma.co.za.

7.7 All claims must be submitted to P.Uma within 60 days from the date of treatment to <https://pumainsurance.co.za/claims/>. If your claim is older than 60 days, it will be repudiated due to late submission.

7.8 P.Uma reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If fees are deemed excessive or the treatment deemed inappropriate, we will pay the lesser amount with the balance being for your account.

7.9 As the person responsible for the Pet, 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.

7.10. 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.

8. WHAT WE DO NOT COVER

8.1 The treatment of **pre-existing conditions**, including any conditions that manifests during any waiting period (If your Pet is diagnosed with any illness/condition or a pre-existing injury is noted within the waiting period, these will become full exclusions on the policy).

8.2 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 Pet undue distress.

8.3 Any costs other than the costs of **veterinary treatments** for the Pet listed on the policy.

8.4 The costs for the treatment of **any illness within the first 30 days** from inception date of your cover; and the costs of treatments **for trauma resulting from accidental injury within the first 2 days** from inception date of your cover; and **any Pet Care benefits within the first 60 days** from inception date of your cover.

8.5 Any invoices submitted more than **60 days after** the date of treatment.

8.6 The costs for any treatments for injuries and illness incurred outside of **South Africa**.



- 8.7 Any injury or illness caused by **abuse or negligence**. We will report all abuse to the relevant authorities.
- 8.8 Any treatment that continues for **longer than 3 consecutive months** as well as the cost of any chronic medication (Chronic conditions can be claimed from the Pet Care Benefit).
- 8.9 Any **complementary treatments**, experimental treatments, and any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture, physiotherapy, homeopathy, supplements, hydrotherapy, stem-cell treatment, prolotherapy, IMMAP therapy, orthotic devices, braces, external prostheses, cages, harnesses, and rehabilitation care other than those mentioned in 3.1.2 (this treatment can be claimed for under the Pet Care Benefit).
- 8.10. The treatment of **behavioural disorders**. This can be claimed for under the Pet Care Benefit.
- 8.11. Any **routine care** including, but not limited to vaccinations, dental scale and polish, anal gland expression, de-worming, grooming, tick, and flea control, sterilisation and related complications, or any food costs as well as any subsequent costs because of neglecting this routine care. (Routine care can be claimed under the Pet Care Benefit).
- 8.12. Any **elective, experimental or cosmetic** treatments.
- 8.13. **Any treatments** in connection with pregnancy, birthing and fertility and breeding (any complications suffered as a result of one of these), sterilization, artificial insemination and injuries resulting from breeding.
- 8.14. House calls, travel costs, after-hours consultation, or hospitalisation unless a vet confirms it as necessary in terms of the **Pet's health**.
- 8.15. Any costs to **transport your Pet** for treatment, except for interfacility ambulatory transport by road, to the nearest appropriate treatment facility and subject to approval by P.Uma.
- 8.16. Any **surgical items** that can be used more than once. These are non-chargeable items.
- 8.17. The costs of any prosthesis, implants or transplantation unless explicitly **approved by P.Uma**.
- 8.18. Any **costs after death** and/or cremation (postmortem examinations).
- 8.19. Any treatment by person/s not registered with the **South African Veterinary Council**.
- 8.20. We do not under any circumstance cover **euthanasia** unless recommended by a veterinarian.



- 8.21. Any costs where the treatment or fees charged is **deemed excessive** in relation to accepted clinical protocol and industry norms and standards.
- 8.22. Any costs relating to the treatment of **Pyometra** and **Cryptorchid**, as these conditions are preventable by spaying/neutering your Pet.
- 8.23. The costs of treatment for any vaccinatable disease where the Pet has not been vaccinated as per the prescribed vaccination schedule. **Proof of vaccination** will be required in the event of a claim.
- 8.24. Injury to any **third-party** pet or property caused by the actions of your Pet.

9. CANCELLATION

- 9.1. To remain covered under this policy, the **premium must be paid**. It is your responsibility to ensure that premiums are paid and remain up to date. Should your monthly debit order be cancelled or reversed, or go unpaid for two consecutive months, your policy will lapse.
- 9.2. Annual paying policies will be invited for renewal **31 days prior to the 12-month anniversary**, and the premium will be invoiced for payment to be made by the 15th of the month following the renewal. Should payment not be made by the due date, the policy lapses.
- 9.3. You may **cancel your policy** at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any admin cost, provided that no valid claim has been submitted for that period. We may also cancel your policy by giving you **31 days' notice**, unless there's a material change in risk or circumstances that justifies an immediate cancellation.
- 9.4. **Reinstatement** is not automatic and not guaranteed and will be subject to new underwriting terms.

10. FRAUD

If you make a false or exaggerated claim, make a false statement to support a claim, send your insurer forged or false documents supporting a claim, or make a claim under your policy as a result of a deliberate act, the insurer will not pay your claim, not pay any future claim, declare the policy null and void, and be entitled to recover from you any amount of any claim already paid by the insurer.