

# PawPaw Pet Health Insurance

## Key points- (Illness and injury plan)



### Product information

#### PawPaw Illness & Injury Plan

Premium	<b>Monthly:</b> per dog R284.00; per cat R198.00 <b>Annual:</b> per dog R3408; per cat R2376.00
Higher excess Premium	<b>Monthly:</b> per dog R256.00; per cat R179.00 <b>Annual:</b> per dog R3072; per cat R2148.00
Overall Policy Annual Limit	<b>NO ANNUAL LIMIT</b>
Age Limitation at inception	8 weeks – 8 years
Excess	<b>Standard excess:</b> 15% with a minimum of R250.00 per claim <b>Gastro related conditions:</b> 15% with a minimum of R500.00 per claim <b>Optional excess:</b> All claims will carry 10% excess, with a minimum of R1000.00 per claim with a corresponding 10% premium discount. (this option is elective at inception of the policy)
Waiting periods	General Waiting Period – 30 days from start date of policy. Accidental injuries covered from date of inception. Pets under 4 years - None Pets over 4 years - 50% co-insurance period for the first six months from inception of the policy for all treatments, diagnostics and surgeries for: Condition specific: <ul style="list-style-type: none"> <li>• Lameness and/or limping resulting from hips, knees, elbows, shoulders and/or spinal conditions;</li> <li>• Ectropian, Entropion and Cherry eye;</li> <li>• Elongated soft palate and stenotic nares</li> <li>• Urinary bladder stones and Urinary bladder conditions.</li> <li>• Important: If any symptoms manifest in, or are treated in the waiting period, a full exclusion will be placed on the policy.</li> </ul>
Exclusions	Puma will place a full exclusion for Pyometra and Cryptorchid [diagnostics, treatment and surgery] if the pet has not been sterilized. Puma encourages responsible pet ownership and advocate sterilising your pets to avoid these avoidable health complications.



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<p>Chronic Medication (Diagnostics to manage or maintain the chronic condition are not subject to these limits, but must be pre-authorized separately to be covered under the annual limit.)</p>	<p>A chronic condition is one that lasts 3 months or more. Chronic diseases are in contrast to those that are acute (abrupt, sharp, and brief) or subacute (within the interval between acute and chronic). Chronic treatment plans may be purchased at an additional premium as a complement to this insurance plan.</p> <p>Chronic plans are available in the following packages [medication cost only]:</p> <ul style="list-style-type: none"> <li>• For an additional premium of R100.00 pm, you will receive a chronic benefit of R300.00 pm, or</li> <li>• For an additional premium of R200.00 pm, you will receive a chronic benefit of R400.00 pm, or</li> <li>• For an additional premium of R300.00 pm, you will receive a chronic benefit of R500.00 pm.</li> </ul>
<p>Lifestyle benefits</p>	<ul style="list-style-type: none"> <li>• One annual check up: Policy holders can now enjoy the benefit of an annual check on their pet. PawPaw will reimburse up to R600 per policy year for an annual check up ( Vaccination's, deworming and sterilisations is excluded from this benefit)</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Puppy socialization classes: PawPaw will reimburse up to R600 per policy year for puppy socialization or behavioural classes.</li> </ul> <p><b>And</b></p> <ol style="list-style-type: none"> <li>1. Cremation benefit: PawPaw will reimburse the cost of, limited to R1000 in the event of a cremation claim.</li> </ol>
<p>Additional benefits</p>	<ul style="list-style-type: none"> <li>• No Breed related conditions excluded</li> <li>• No Sub Limits</li> <li>• Our Claims are processed within 72 hours and payments are paid to the vet or the policyholder as required</li> <li>• Pre-authorisations (for non-emergency treatments) ensure that there are no unexpected shortfalls (should you not obtain pre-approval, your excess will be increased to 20%, with a minimum of R500.00 per claim for each claim not pre-approved.)</li> <li>• 50% co-insurance period for the first six months from inception of the policy for all pets over four years of age for all treatments, diagnostics and surgeries for:             <ul style="list-style-type: none"> <li>- Lameness and/or limping resulting from hips, knees, elbows, shoulders and/or spinal conditions;</li> <li>- Ectropian, Entropion and Cherry eye;</li> <li>- Elongated soft palate and stenotic nares; and eye;</li> <li>- Urinary bladder stones and Urinary bladder conditions.</li> </ul> </li> </ul>



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## PawPaw Illness & Injury Plan

What's covered	<p>Treatment for acute illness and injury, this includes:</p> <ul style="list-style-type: none"><li>• Consultations</li><li>• Medication</li><li>• Diagnostic investigations</li><li>• Surgery</li><li>• Pathology</li><li>• Radiology</li><li>• Chronic cover – with pre-authorization and clinical treatment protocol. Additional premium and monthly subsidy is applicable</li><li>• Hereditary Conditions cover – provided it's not pre-existing.</li><li>• Supportive Rehabilitation (post surgery only) – subject to pre-approval and treatment protocols.</li></ul>
What's not covered	<ul style="list-style-type: none"><li>• Pre-existing conditions as well as any conditions that arise during any waiting period/condition specific waiting period.</li><li>• Boarding Kennels and Catteries</li><li>• Routine Care (de-worming, vaccinations, grooming, flea/tick treatment, prescription diets, etc)</li><li>• Fertility &amp; breeding (such as sterilization, artificial insemination and injuries resulting from breeding, birthing and birthing Complications)</li><li>• Complementary Treatments/alternative treatments e.g. Homeopathy, acupuncture, chiropractic treatments, etc.</li></ul>



# PawPaw Pet Health Insurance

## Key points- Accidental Injury Plan



PET HEALTH INSURANCE

### Product information

#### PawPaw Accidental injury plan

Premium	Monthly :R120.00 per pet Annual:R1440.00 per pet
Higher excess Premium	Monthly :R108.00 per pet Annual:R1296.00 per pet
Overall Policy Annual Limit	R20, 000 per policy year
Age Limitation at inception	8 years and over
Excess	<b>Standard excess:</b> All claims will carry 15% excess, with a minimum of R250.00 per claim <b>Optional excess:</b> All claims will carry 10% excess, with a minimum of R1000.00 per claim with a corresponding 10% premium discount. (this option is elective at inception of the policy)
Waiting periods	NO WAITING PERIOD!



# PawPaw Pet Health Insurance

## Key points- Accidental only



PET HEALTH INSURANCE

### Product information

#### PawPaw PawPaw Accidental injury plan

What's covered	<ul style="list-style-type: none"><li>• A Motor vehicle accident</li><li>• A burn or electrocution</li><li>• A fall from an elevated position</li><li>• A near drowning</li><li>• The actions of another animal</li><li>• A swallowed or embedded foreign object requiring surgical or endoscopic removal</li><li>• A snake bite</li><li>• An allergic reaction to an insect bite other than tick or flea bites.</li><li>• Biliary (tick bite fever /bosluiskooors) is covered as an accident.</li><li>• Poisoning</li></ul> <p>Or OTHERWISE RESULTING IN:</p> <ul style="list-style-type: none"><li>• A fractured bone.</li><li>• A traumatic ligament or tendon injury</li><li>• Lacerations, abrasions or wounds</li><li>• A gastric torsion (Gastric dilation volvulus)</li></ul> <p>*To be covered as an accidental injury, any diagnosis must be made within 48 hours of the time of the accident.</p>
What's not covered	<ul style="list-style-type: none"><li>• Any sickness, disease, infection or any change in a pets health which is not caused by an accidental injury</li><li>• Any invoices submitted more than 60 days after the date of last treatment.</li><li>• The costs for any treatments for injuries incurred outside of the Republic of South Africa.</li><li>• Any treatment by person/s not registered with the South African Veterinary Council.</li><li>• Any allergic reaction to a vaccine or medication.</li><li>• Any surgical items that can be used more than once. These are non-chargeable items.</li><li>• The costs of any prosthesis, implants or transplantation</li><li>• Any injury caused by negligence. P.U.M.A will report all abuse to the S.P.C.A</li></ul>

