

**CMAAC**  
FINANCIAL & HEALTHCARE CONSULTING

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Member of Public Accountants No. 2017/17/01/0000



# GENRIC

## Pet Insurance



Underwritten by GENRIC Insurance Company Limited FSP No. 43638, an Authorised Financial Services Provider and Registered Short-Term (Non-Life) Insurer

# IMPORTANT INFORMATION

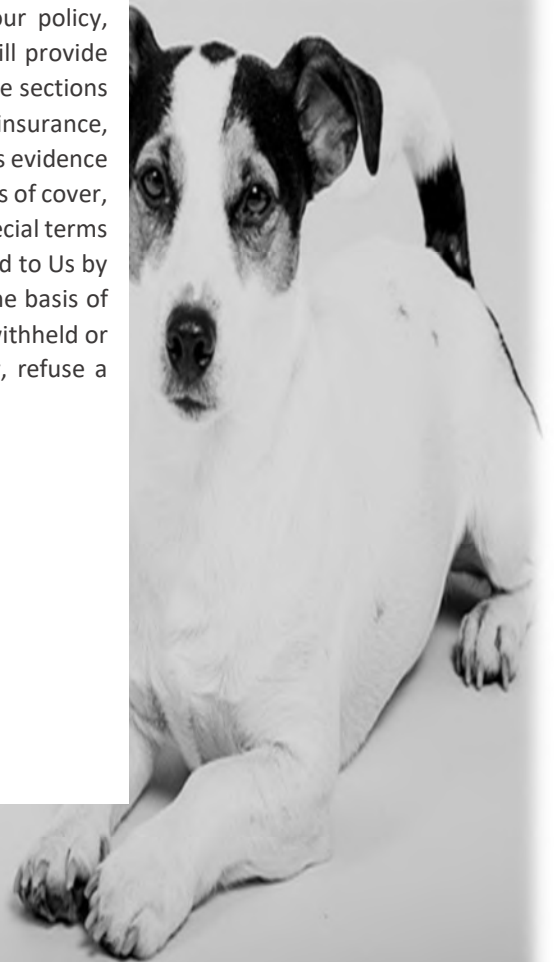
## THE PURPOSE OF THIS DOCUMENT

This document sets out important information about the insurance and the terms and conditions and limitations of the policy. The policy terms and conditions are set out in this document under the heading "Policy Wording".

It is important that you read this policy wording carefully as it contains terms, conditions, definitions and exclusions which affect the coverage that We are providing you. If you do not fully understand anything in this policy, please contact Us and We will clarify the situation.

## CONTRACT OF INSURANCE

This policy, the policy schedule, and endorsements must be read together as one contract. You must keep to the conditions, including the special conditions; if you do not, We may cancel your policy, refuse a claim or withdraw from any current claim. We will provide insurance in accordance with the terms of your policy in the sections shown in your policy schedule during the period of insurance, providing the correct premium is paid. The policy schedule is evidence of your contract of insurance with Us and shows the sections of cover, the sums insured and excesses you have chosen and any special terms that apply to your policy. The information you have supplied to Us by way of proposal, statement of fact or declaration, forms the basis of this insurance contract. If any information is given falsely, withheld or provided inaccurately by you, We may cancel your policy, refuse a claim or withdraw from any current claim.



## WHO IS THE INSURER?

This product is underwritten by GENRIC Insurance Company Limited (“GENRIC”). GENRIC is an authorised financial services provider and registered short-term (non-life) insurer. Our Financial Services Provider Number is 43638.

In this document, the insurer is also referred to as

# “WE”, “US”, or “OUR”.

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## HOW TO CONTACT US

You may contact us by any of the following ways:

**Telephone Number** : 0861 44 44 62

**Postal Address** : GENRIC Insurance Company Limited, PO Box 1115, Bromhof, 2154

**Email Address** : [admin@genricdirect.co.za](mailto:admin@genricdirect.co.za)

**Website** : [www.genric.co.za](http://www.genric.co.za)

## APPLYING FOR COVER

When you apply for this insurance, you will need to complete an application form. We will use and rely on the information supplied by you to decide the terms of cover We will provide. We will provide cover to you on the terms contained in this document and the policy schedule that We will issue to you.

The policy schedule will contain important information relevant to your insurance including the period of insurance, your premium, details of your pet(s), the excess(es) that will apply to you and whether any standard terms have been varied by way of endorsement.

All of these make up your “policy” with Us. You need to keep these documents in a safe.

Before expiry of your policy, We will send you a renewal notice by giving you 31 days’ notice which tells you whether We will renew your policy and on what terms.



**Please note:** The GENRIC Pet Insurance Policy is **NOT** a medical aid but a short-term insurance product underwritten by GENRIC Insurance Company Limited.

GENRIC Pet Insurance is a short-term insurance product, and this policy a contract of insurance (not a medical aid), designed to provide financial support for the expenses incurred from illness or accident inflicted from unforeseen and unexpected events that occur to your beloved pet.

# GENERAL TERMS AND CONDITIONS

## IMPORTANT INFORMATION

You need to make sure that you understand the extent of cover provided by this insurance. If not, you may not get the cover you require. We only provide cover up to the amount(s) and the limit(s) and sum(s) insured specified in your policy schedule and policy, subject to its other terms, conditions and exclusions.

We may refuse to pay, or reduce the amount We pay under a claim in certain circumstances. In particular:

- The type of cover requested;
- The sum(s) insured; and
- Your previous insurance and claims history.

Your premium also includes amounts that take into account Our actual or estimated obligation to pay any relevant compulsory government taxes (for example Value Added Tax) in relation to this policy. We will tell you when you apply for cover what premium is payable, when it needs to be paid and how it can be paid. If you choose to effect cover, the amounts due will be clearly set out in your policy schedule.

## PREMIUM PAYMENTS

Please note that all policies are annual policies with the option to pay premiums annually or monthly.

### Monthly Premiums

All premiums are payable by monthly debit order in advance.

The due date for payment is on the 1st, 7th or 15th day of each month (in accordance with what is stipulated in your policy schedule) and prior to the inception of your policy in the 1st month of cover.

If We do not receive your premium by the due date, We will double-debit your account on the next due date. If the outstanding premium is not received when We re-debit, this policy will be cancelled at midnight on the last day of the period of insurance for which premium was received.

If We re-debit and only one debit is met, the premium that We receive will be used to clear the oldest debt.

If We do not receive the 1st month's premium prior to the inception of your policy, your policy will be cancelled from inception and no claim will be entertained. Unless your first premium is chargeable during the period following the month of inception, a pro rata premium will be payable in the month of inception. If you cancel your debit order, your policy will be cancelled at midnight on the last day of the period for which premium was received and no further debit will be called for.

We will not be obliged to accept premium tendered to Us after inception date or renewal date as the case may be, but may do so upon such terms as We, at Our sole discretion, may determine.

### Annual Premiums

The premium as set out in the policy schedule is due and payable within 15 (fifteen) days of the inception of renewal of the policy in question. We will not be bound in terms of this insurance if the premium has not been paid. We will be entitled to recover from you the pro-rata short term premium for the time on risk.

## **YOUR DUTY OF DISCLOSURE**

(What you need to tell Us)

In deciding to accept this insurance and in setting the terms and premium, We have relied on the information you have given Us. You must take care when answering any questions We ask by ensuring that all information provided is accurate and complete. If We establish that you deliberately or recklessly provided Us with false or misleading information, We will treat this insurance as if it never existed and decline all claims. If We establish that you carelessly provided Us with incorrect or incomplete information that We relied upon in accepting this insurance and setting the terms and premium We may:

- Treat this insurance as if it had never existed, refuse to pay all claims and return the premium paid. We will only do this if We provided you with insurance cover which We would not otherwise have offered;
- Amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- Charge you more premium for your insurance or reduce the amount We pay on a claim in the proportion the premium you have paid bears to the premium We would have charged you; or
- Cancel your insurance in accordance with the “Cancelling this insurance” section.

We will write to you if We:

- Intend to treat this insurance as if it never existed;
- Need to amend the terms of your insurance; or
- Require you to pay more premium for your insurance.

## **NOTIFYING US/YOU OF ANY CHANGES**

You must notify Us as soon as possible if you become aware of any changes in the information you have provided to Us which happens before or during any period of insurance. All notifications must be made to Us in writing by email. Changes to the information you have provided could result in you having to pay an additional premium or Us amending the terms of your insurance. We must give you 31 (thirty-one) days written notice if we would like to change your policy.

## **HOW TO MAKE A CLAIM**

In the event of any illness, disease, injury, accident or physical disability whatsoever to your pet(s), you must, as soon as possible, at your own expense employ a veterinary surgeon. You must also notify Us as soon as possible. We may also instruct a veterinary surgeon to act on Our behalf if deemed necessary.

## **IN THE EVENT OF ANY CLAIM YOU MUST:**

1. Notify Us as soon as possible, but within 48 (forty-eight) hours from when your cat or dog has received emergency treatment that was not pre-authorized by Us;
2. Report the claim to Us within 31 (thirty-one) days of the date on which the incident occurred that could lead to a claim under this policy, other than emergency treatment mentioned in point 1;
3. Take all possible steps to recover property lost and/or otherwise minimise the claim;
4. Inform the police immediately if the loss or damage has been caused by thieves, malicious persons or vandals or by riot, civil commotion, strikes or labour disturbances;
5. Give all information and assistance We may require;
6. You must provide Us with full details of the treatment, proof and any information regarding the cause and amount of the claim. We may reasonably require together with details of any other insurances on any pet(s) insured by this policy and (if demanded) a statutory declaration of the truth of the claim and/or any related matters.
7. Not make, or allow to be made on your behalf any admission or offer promise of payment.

## **HOW TO RESOLVE A COMPLAINT OR DISPUTE**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. We are committed to providing you with the highest standard of service at all times.

If you have any questions or concerns about your policy or the handling of a claim you should provide Us with your concerns or questions in writing to:

## **Complaints Department**

**Tel: 086 144 4462**

**Fax: 086 685 0357**

**Email: [complaints@genric.co.za](mailto:complaints@genric.co.za)**

**Please visit Our website, [www.genric.co.za](http://www.genric.co.za), or contact Our offices for Our Complaints Resolution Policy.**

If We repudiate or dispute your claim or the quantum of the claim, We will inform you of this in writing.

After We inform you of Our decision on a claim, We will allow you 90 (ninety) days to make representations to Us about Our decision. If We do not compensate you for a claim or a part thereof, and you want to contest Our decision, you must do so in writing and outline your reasons for the dispute and submit same to the Complaints Department.

If you do not agree with the outcome of the appeal, you are afforded an additional 6 (six) months, in addition to the 90 (ninety) days, to take legal action.

Should you not enforce these rights your claim will be deemed prescribed/abandoned.

Further information about Our complaint and dispute resolution procedure is available by contacting Us.

## **PRIVACY**

We collect personal information for the purpose of providing insurance, including arranging insurance, policy administration and claims handling. We also collect your personal information to conduct market or customer satisfaction research and to develop and identify products and services that may interest you. We may request a history of your pet(s) health and other sensitive information. We will not use such sensitive information provided except for the specific purpose for which you provide it, and to carry out the services described in your policy documents. We will obtain your consent before doing so unless the collection is required or permitted by or under law.

We disclose personal information to entities We deal with in providing Our services to you, for example, reinsurers, insurance intermediaries, insurance reference bureaus, credit reference agencies, Our advisors and those involved in the claims handling process, for the purposes of assisting Us and them in providing relevant services and products, and for the purposes of litigation.

When you give Us personal information about other individuals, We rely on you to have made, or make them aware that you will, or may provide their information to Us and the types of third parties We may provide it to.

If you would like a copy of Our privacy policy, would like to seek access to or correct your personal information, or opt out of receiving materials We send, please contact Us.

## **OUR RIGHTS IF YOU CLAIM**

We may take any action We consider necessary to enforce your rights or Our rights under this insurance. If We make any payment under this policy, We will be entitled to all your rights and remedies against any party, and will be allowed to sue in your name at Our own expense.

You must provide all information and documents, and give to Us all such assistance as We may require to secure such rights and remedies. You must do nothing to jeopardize or extinguish any rights against a third party or parties, and you must do everything possible to preserve such rights.

We will be entitled to all recoveries from third parties until the amount of Our payment under this insurance has been satisfied in full, plus any entitlement to any earned interest from the date of payment of a claim before any monies are paid to you for the uninsured loss, if any. Any sums or property received by you that are due to Us must be held in trust for Us and must as soon as possible be paid and/or delivered to Us following receipt.

## **OTHER INSURANCE**

If, when you claim, there is other insurance covering the same accident, illness, damage or liability We will only pay Our proportionate share of any claim.

## **CANCELLING YOUR POLICY**

You can cancel this policy at any time by telling Us in writing by email. Cancellation by you will be effective when We receive your request with confirmation of the cancellation date. We will subtract from any premium you have paid Us an amount to cover the period of insurance that We have already insured you for. We will then return the rest of the premium to you.

We may cancel the policy at any time by giving you 31 (thirty-one) days' notice in writing. Our cancellation letter will be sent to the latest email address We have on record for you.

The reasons why We may cancel your policy may include, but are not limited to:

- You or anyone acting of your behalf committing fraud or making a misrepresentation in order to gain an advantage under any aspect of the policy;
- A change in your circumstances that means We can no longer provide cover;
- Failure to your premiums.

In instances where the policy has been cancelled and a refund or pro-rata refund of premium has been paid to you, claims for incidents prior to the cancellation date will not be claimable.

## **INSURABLE INTEREST**

At the time of inception of your policy and at the time of an event that results in a claim, you must be able to prove your insurable interest in the pet(s) that is being claimed for, or a financial loss as a result of the event, for Us to pay a claim.

## **TERRITORIAL LIMITS**

Cover will only be applicable if the event that causes a claim occurs anywhere in South Africa (including SADAC territories), or as otherwise agreed to in writing and noted in the policy schedule.



## **REASONABLE PRECAUTIONS**

You must take all reasonable precautions to prevent illness, disease, injury, accident or physical disability including, but not limited to:

- Arranging and paying for your pet(s) to be vaccinated, dewormed, to have regular dental attention from a veterinarian or to have any other treatment customarily recommended by veterinarians for illness or injury;
- In the event of injury or illness to your pet(s), as soon as is reasonably possible, employ a veterinarian at your own expense and providing proper care and treatment;
- Complying with all statutory requirements and by-laws;
- Preventing obesity and/or starvation of your pet(s);
- Taking proper care of, and keeping your pet(s) in good condition;
- Preventing bodily injury and loss or damage to your pet caused by third parties;

We will not pay any claim resulting from injury or illness that would not have occurred had the above precautions been taken. We will not cover you for any claim that you may make which directly or indirectly arises out of, or is as a consequence of or is contributed to by:

- An injury, illness or disease caused by a malicious act, deliberate injury, or gross negligence caused by you or a member of your immediate family or anyone living with you;
- Your failure to take all reasonable precautions to protect your pet(s) from aggravating or prolonged injury, illness or disease;
- You acting or behaving unlawfully, and being held liable for fines or penalties, including punitive, aggravated or exemplary damage;
- You breaking any laws or regulations including those relating to animal health, welfare and importation.
- Non-emergency treatments not pre-authorized by Us.

At the time of application your pet(s) must be in sound health with no pre-existing condition, injury or physical disability and/or congenital or hereditary defect, and this must be declared and noted on the policy schedule.

Your pet(s) must be older than 8 (eight) weeks and younger than 9 (nine) years of age on the day the policy commences. No pet(s) older than 9 (nine) years of age at the time the cover commences will be accepted, however cover may be kept for the remainder of the pet(s) life, subject to the terms and conditions of this policy.

Your pet(s) must be vaccinated against disease as required by legislation and/or as advised by your veterinarian.

### **MEANING OF WORDS**

The policy schedule, any endorsements thereto and this policy wording must be read together and any word or expression to which a specific meaning has been given by this policy will have the same meaning wherever it is used.

### **POLICY SCHEDULE SUM INSURED LEFT BLANK**

If, in the policy schedule attached to this policy, the sum insured, limit of indemnity or compensation is:

- Left blank or has no monetary amount stipulated;
- Reflected as nil, not applicable, not covered or no indemnity extended;

this means that the insured event or circumstance shown in the schedule is not insured by this policy.

### **CHOICE OF LAW AND JURISDICTION**

This contract of insurance shall be governed by the laws of the Republic of South Africa and subject to the exclusive jurisdiction of the courts of the Republic of South Africa.

### **EXCESSES**

The amount you are required to pay as the first part of certain claims made under this policy. We will only pay the amount that exceeds your excess.

# **GENERAL POLICY EXCLUSIONS**

**These apply to the whole of this policy. There may be additional exclusions which apply to individual sections of cover and are listed within those sections**

### **RIOT AND STRIKE**

This policy does not cover loss of or damage to any property or death of any pet(s) related to or caused by:



- a) civil commotion, labour disturbances, riot, strike, lockout or public disorder or any act of, or activity, which is calculated or directed to bring about any of the foregoing;
- b) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war
- c) mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege;
- d) insurrection, rebellion, revolution;
- e) any act (whether on behalf of any organisation, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
- f) any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof;
- g) any attempt to perform any act referred to in clause (e) or (f) above;
- h) the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause (a) – (g).

If We allege that by reason of clauses (a) to (h) of this exception, loss, damage or liability is not covered by this policy, the burden of proving the contrary will rest on you.

## **WAR**

This policy does not cover loss or damage caused directly or indirectly by, or through, or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No 85 of 1976) or any similar Act applicable to any of the territories to which this policy applies.

## **TERRORISM**

Notwithstanding any provisions of this policy including any exclusion, exception or extension or other provision not included herein, which would otherwise override a general exception, this policy does not cover loss of, or damage to property, or expense of whatsoever nature, directly or indirectly caused by, arising out of, or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.

For the purpose of this clause an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of person, whether acting alone or on behalf of, or in connection with any organisation or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public of any section thereof.

## **COMPUTER LOSSES**

Notwithstanding any provision of this policy including any exclusion, exception, extension or other provision not included herein which would otherwise override a general exception, this policy does not cover loss or destruction of, or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising there from; any legal liability of whatsoever nature; any consequential loss; directly or indirectly caused by or contributed to by, or consisting of or arising from the incapacity or failure of any computer, correctly or at all:

- To treat any date as the correct date or true calendar date, or correctly or appropriately to recognise, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or;
- To capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command, which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save retain or correctly to process such data in regard to or in connection with any such date, or;
- To capture, save retain or to process any information or code due to program errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programs, or;
- To capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorised code or instruction including any Trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media or program or interference.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar devise in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals

and the information or data electronically or otherwise stored in or on any of the above, whether the property of the insured or not.

## TOTAL ASBESTOS EXCLUSION

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision which would otherwise override a general exception, this policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by, arising out of, resulting from, in consequence of, in any way involving, or to any extent contributed to by, the hazardous nature of asbestos in whatever form or quantity.

## NUCLEAR

This policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by, or arising from:

- ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;
- nuclear material, nuclear fission or fusion, nuclear radiation;
- nuclear explosives or any nuclear weapon;
- nuclear waste in whatever form;

regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exception only, combustion will include any self-sustaining process of nuclear fission.

If We allege that this exception, loss, damage or liability is not covered by this policy, the burden of proving the contrary will rest on you.



# DEFINITIONS

In your policy some of the words have special meanings wherever they appear (where expressed in the singular or the plural) and We define them below.

**“Accident or Accidental”** means any external, visible, violent, sudden, and fortuitous occurrence resulting in bodily injury to your pet and which requires immediate medical attention.

**“Accidental, External and Visible Injury”** means an injury caused by accidental, violent and visible means where your pet(s) has a visible external injury involving an open wound, or fracture, excluding strains of tendons and ligaments.

**“Alternative Treatment/Complementary Treatment”** means treatment not forming part of mainstream veterinary science, and for the purpose of this policy includes, but is not limited to, acupuncture, chiropractic, gold bead implants, homeopathy, hydrotherapy, physiotherapy, rehabilitation therapy and supplements.

**“Annual/Per Annum/Year”** refers to the 365-day period from the date of inception of the policy to the day before the anniversary date of the policy (both days included).

**“Bodily Injury”** means any physical injury, illness or disease.

**“Behavioural Conditions/Disorders”** mean any changes in your pet’s normal behaviour as a result of a mental or emotional disorder certified by a veterinarian approved by Us.

**“Clinical Sign(s)”** means a visible or detectable change in the pet’s normal healthy state, condition, appearance or bodily function.

**“Co-Payment”** means the amount payable by you, from your own pocket, for the specific

treatment or procedure. This amount will be deducted from our payment to you.

**“Cover Benefit Limit”** means that portion of a claim payable by Us subject to the terms and conditions of the policy.

**“Cover/Benefit Option”** means the benefits of the Plan selected by you.

**“Chronic Medication”** means medicine for continual or intermittent symptoms, often for the remainder of the pet’s lifetime.

**“CT Scan”** means Computed Tomography, a series of x-ray views taken from many different angles and computer processing to create cross-sectional images of the bones and soft tissues inside the body.

**“Dental Services or Dentistry”** means the study, diagnosis, prevention and treatment of diseases, disorders and conditions of the oral cavity.

**“Deworming”** means the giving of an anthelmintic drug to an animal to rid it of intestinal parasites.

**“Elective Surgery”** means sterilization and cosmetic surgeries.

**“Emergency”** means an injury or illness that is acute and poses an immediate risk to the pet’s life or long-term health.

**“Endorsement”** means a change in the terms and conditions of this insurance agreed to by you and Us. Endorsements which apply to your insurance will be shown in the policy schedule.

**“Excess”** means the monetary amount you must pay in the event of a loss, or losses, covered by this insurance before any claim shall be payable where applicable.

**“Hospitalisation”** means confinement in a hospital or clinic under the professional care of a Registered veterinarian as defined below and approved by Us.

**“Injury”** means sudden physical injury caused immediately by an accident, not any injury that happens over a period of time.

**“Illness”** means sickness, disease and any changes to your pet’s normal healthy physical state or appearance.

**“Insured”, “Insured Person”, “you” and “your”** means the person(s) who owns the pet named in the policy schedule as being insured under this policy.

**“Life-Saving Surgery”** means a course of action with the intention to save the life of the pet by means of an operation, performed by a veterinary surgeon.

**“Medication”** means any drugs, hormone, vitamins, therapy or any other recognised treatment deemed necessary to treat your pet.

**“Medical Condition”** means a disease, illness or injury that manifests in clinical signs not normal to the pet. It is an abnormal condition of a part, organ or system of a pet resulting from various causes such as infection, inflammation, old age, trauma and injury and environmental factors. It is characterised by an identifiable group of signs or symptoms or both. A biological state which is within the range of normal pet variation is not a medical condition.

**“Non-Emergency”** means not requiring immediate/instant care.

**“Pathology”** means the science of the causes and effect of diseases, especially the branch of medicine that deals with the laboratory examination of samples of body tissue for diagnostic or forensic purposes.

**“Pandemic Disease”** means any disease that causes illness occurring over a wide geographic area and affecting an exceptionally high proportion of the pet population.

**“Pet”** means any dog and/or cat older than 8 (eight) weeks and younger than 9 (nine) years at the time of application for insurance and which is named and described on the Application Form and in the policy schedule.

**“Period of Insurance”** is the period during which the policy provides cover, as noted in the policy schedule.

**“Physiotherapy”** means the treatment of disease, injury or deformity by physical methods such as massage, heat treatment and exercise, rather than, or in conjunction with drugs and/or surgery.

**“Policy”** means this document, the current policy schedule and any other endorsement or notice We give you in writing, which together form Our agreement with you.

**“Policy Schedule”** means the policy document which personalises the terms and conditions of the policy for you and shows the details of the covered pet(s), the period of insurance, the sections of cover you have chosen to insure for, the excess and any special conditions or extra exclusions and clauses that apply to your policy.

**“Premium”** means the amount you have to pay Us (including Value Added Tax) for your policy.

**“Pre-Existing Condition”** means any injury or illness that happened or which manifested symptoms before the start date of the insurance cover for your pet(s), or the recurrence of any injury or illness that happened or which manifested symptoms before the start date of the insurance cover for your pet(s), no matter how many times it returns or affects different areas of your pet(s) body. Any injury or illness first showing symptoms within 45 (forty-five) days of the start of your pet(s) insurance cover which, in the opinion of Our veterinarian may have been concealed by the presence of any medication will be regarded as a pre-existing condition unless a blood test carried out at the start of the insurance has negative results for such medication.

**“Radiology”** means the science dealing with X-rays and other high-energy radiation.

**“Reasonable Period”** means a period no longer than 31 (thirty-one) days, notwithstanding any extenuating circumstances.

**“Specialist”** means a person highly skilled in a specific and restricted field.

**“Vaccination”** means the act or practice of vaccinating or inoculation with vaccine.

**“Veterinarian”** means a veterinarian or veterinary surgeon permitted by local law to practice veterinary medicine and who is registered with the South African Veterinary Council (SAVC), who is not insured under this policy.

**“Veterinary Fees/Expenses/Costs”** mean the reasonable and customary fees veterinarians in general or referral practices usually charge subject to the Veterinary Fees

Advice as published by the South African Veterinary Council (SAVC). 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.

**“Veterinary Practice”** means a veterinary hospital, clinic, consulting rooms or surgery legally registered with the South African Veterinary Council (SAVC).

**“Waiting Period”** means a period of time set forth in a policy which must pass before some or all coverages begin.

**“We, Us and Our”** means GENRIC Insurance Company Limited FSP No. 43638, an authorised Financial Services Provider and Registered Short-Term (non-life) Insurer.

**“Working Dog”** means any dog used to derive an income such as, but not limited to, guard dogs. This includes dogs used in conservation.

**“You, your, yours”** means the Insured.

# COVER DETAILS



## WHAT IS COVERED?

We will indemnify you for veterinarian fees incurred up to the amount stated in the policy schedule in the event of your pet sustaining an injury as a result of an unforeseen accident, or an illness or disease occurring during the period of insurance.

COVER PLAN OPTIONS					
	Comprehensive Medical Expenses+ Plan	Comprehensive Medical Expenses Only Plan	Hospital Only Plan	Accident Only Plan	Essential Plan
<b>Type of cover</b>	Accident and Illness Medical Expenses PLUS Extended Cover	Accident and Illness Medical Expenses	Accident and Illness In-hospital Medical Expenses Only	Accident Only Medical Expenses	Consultation Only – Covers all costs not related to in-hospital treatment
<b>Overall Annual Maximum Benefit Limit</b>	R45 000.00 per pet per 12-month period of insurance	R40 000.00 per pet per 12-month period of insurance	R35 000.00 per pet per 12-month period of insurance	R25 000.00 per pet per 12-month period of insurance	R15 000.00 per pet per 12-month period of insurance
<b>Age of Pet</b>	8 weeks to 9 years	8 weeks to 9 years	8 weeks to 9 years	8 weeks to 9 years	8 weeks to 9 years
<b>Excess</b>	10% minimum R200.00	10% minimum R200.00	10% minimum R200.00	10% minimum R200.00	10% minimum R200.00
Waiting Periods Per Pet					
	Comprehensive Medical Expenses+ Plan	Comprehensive Medical Expenses Only Plan	Hospital Only Plan	Accident Only Plan	Essential Plan
<b>Lumps, Growths and Tumors –</b>	6 months	6 months	6 months	No Cover	No Cover

<b>Diagnostics &amp; Surgical Removal</b>					
<b>Knees</b>	6 months	6 months	6 months	No Waiting Period (Accidental injuries only)	No Cover
<b>Elbows</b>	6 months	6 months	6 months	No Waiting Period (Accidental injuries only)	No Cover
<b>Hips</b>	6 months	6 months	6 months	No Waiting Period (Accidental injuries only)	No Cover
<b>Spine</b>	6 months	6 months	6 months	No Waiting Period (Accidental injuries only)	No Cover
<b>Degenerative Joint Disease &amp; Osteoarthritis</b>	6 months	6 months	6 months	No Cover	No Cover
<b>Chronic Medication/ Platelet Rich Plasma Treatment (PRP)/Stem Cell Treatment</b>	6 months	6 months	6 months	No Cover	No Cover
<b>General</b>	31 days	31 days	31 days	No Cover	31 days
<b>Accident</b>	No Waiting Period	No Waiting Period	No Waiting Period	No Waiting Period	No Waiting Period (Cover only applies if not admitted to hospital)

**Sterilisation - ROUTINE CARE ONLY**  
4 months waiting period

### SUB-LIMITS

Per Pet

	<b>Comprehensive Medical Expenses+ Plan</b>	<b>Comprehensive Medical Expenses Only Plan</b>	<b>Hospital Only Plan</b>	<b>Accident Only Plan</b>	<b>Essential Plan</b>
<b>Chronic Medication/Platelet Rich Plasma Treatment (PRP)/Stem Cell Treatment</b>	R8 000.00 or 3 months (whichever comes 1 <sup>st</sup> )	R6 000.00 or 3 months (whichever comes 1 <sup>st</sup> )	R5 000.00 or 3 months (whichever comes 1 <sup>st</sup> )	No Cover	R2 000.00 or 3 months (whichever comes 1 <sup>st</sup> )

### SPECIFIC CONDITIONS

#### EXCESS

- Any excess applicable as stated in the policy schedule.

- Should there be more than 4 (four) claims in your period of insurance, the excess will increase to 20%, (twenty percent) or a minimum of R500.00 (five hundred Rand) (excludes Routine Care).
- We reserve the right to further increase the excess at our discretion should We believe the policy requires an additional excess.

#### **GENERAL**

- Your pet must be older than 8 (eight) weeks and less than 9 (nine) years of age on the day the policy commences. As there is no upper age limit once accepted, cover may be kept for life subject to the terms and conditions of this policy.
- Newly adopted pets without a medical history of past illnesses and accidents are temporarily offered limited coverage for the first 6 months to a maximum amount of R3 000.00 (three thousand Rand) towards illnesses. Accident coverage will not be affected. Normal cover will resume after this temporary 6 (six) month period.
- Should we consider the veterinary or complementary treatment you are being charged for as being excessive compared with the costs of treatment that is normally recommended to treat the specific illness, injury, accident or condition, we may at our discretion limit payment of benefits to such amount necessary to treat the injury, illness, accident or condition, as advised by the veterinarian from whom we have requested a second opinion.

#### **PLEASE NOTE THE FOLLOWING CRITERIA ARE APPLICABLE**

**Our liability is limited to a maximum of ONE of the following per pet for the period of insurance:**

- Cruciate ligament surgery
- Hip surgery
- Luxating patella surgery
- Foreign body ingestion surgery
- Shoulder surgery
- Elbow surgery

Should your pet require further surgery emanating from any one of the above conditions, the insured is responsible for a 50% (fifty percent) co-payment of all surgeries within the same policy year.

#### **KNEES, HIPS, ELBOWS & SHOULDERS, EYES, RESPIRATORY SYSTEM, SPINE**

Should your pet have an exclusion placed on cover for any one of the above conditions, the alternate side (limb/eye/vertebra) will have a 6 (six) month waiting period applied. Should the condition then manifest within the waiting period, that specific condition will be excluded from cover.

#### **DIAGNOSTICS**

All diagnostics within the first 6 (six) months will be limited to a maximum amount of R6 000.00 (six thousand Rand), may result in an endorsement being placed on your pet's policy when related to the following conditions:

- Gastrointestinal
- Skin
- Ear
- Eye
- Respiratory

#### **WHAT IS NOT COVERED?**

We will not cover you for any claim that you make which directly or indirectly arises out of, is as a consequence of or is contributed to by:

- Any expenses other than the expenses for veterinary treatment;
- Cover for a pet not listed on the policy;
- Treatment where the insured pet is on a plan that does not provide cover for the claimed treatment, or the incident took place outside the cover period noted in the policy schedule;
- The costs for the treatment of any pre-existing condition;
- Any veterinary costs, fees or expenses incurred outside of the Republic of South Africa;
- Any non-emergency treatment undertaken without Our prior approval;
- Claims intimated or invoices submitted to Us more than 31 (thirty-one) days after the date of treatment;
- Preventative treatment of any kind, or the treatment of conditions relating to endoparasites and ectoparasites, including heartworm, paralysis ticks, verminosis and fleas, excluding babesia and ehrlichia;
- Any elective procedure and cosmetic surgery;
- Treatment relating to fertility, breeding or obstetrics or treatment of conditions arising as a result thereof including but not limited to sterilization; including spaying and castration (except under Routine Care), or treatment for cryptorchidism and artificial insemination;

- Transport or boarding expenses other than as provided for under Additional Cover (if stated in the schedule to be included);
- General care and grooming including but not limited to special diets, pet food, vitamins, mineral supplements, grooming costs and bathing (including medicated baths), products for flea and tick control;
- Treatment or therapy for behavioural disorders;
- Dental treatment other than as provided for under Additional Cover (if stated in the schedule to be included);
- House calls, after-hours consultation, medical transportation or hospitalisation unless a registered veterinarian confirms it as necessary in terms of the pet's health;
- Treatment of preventable diseases including but not limited to: distemper, infectious canine hepatitis, parainfluenza, parvovirus and bordetella (kennel cough) for dogs, and feline respiratory complex, calicivirus, panleukopaemia, chlamydia and leukaemia for cats, only if unvaccinated;
- The cost of post mortem examinations, cremation or burial of the pet;
- Claims for any illness (including but not limited to ectoparasites and endoparasites infestations) or injury suffered by your pet(s) as a result of you not taking all reasonable steps to prevent injury or illness with prompt treatment obtained thereof. We will report all such cases to the relevant authorities;
- The cost for any alternative/complementary treatments other than as provided for under Additional Cover (if stated in the schedule to be included);
- Medication (chronic) that is required after 31 (thirty-one) days of the expiry date of the policy;
- Any extra charges for treatment provided outside of normal consulting hours unless the treatment was for an emergency as defined;
- Routine care, including but not limited, to vaccinations, de-worming, grooming, worm, tick and flea control, anal gland expression, dental scale and polish, annual check-ups other than as provided under Additional Cover (if stated in the schedule to be included);
- Costs related to treatment for any pandemic diseases;
- 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 the diagnosis of an illness or a condition;
- Organ transplant surgery, artificial limbs, prosthetics, implants, pacemakers and any related surgery or other associated costs;
- Ophthalmic surgery related to the lens or retina;
- Genetic/chromosome testing for any purpose whatsoever;
- Any re-usable surgical items;
- Any treatment by person(s) not registered with the South African Veterinary Council;
- Any treatment (chronic) that continues for longer than 3 (three) consecutive months unless approved by Us prior to treatment;
- Any incident that occurs within the waiting period. The waiting period does not apply to injury claims.

# ADDITIONAL COVER

## (only applicable to Comprehensive Medical Expenses+ Plan)

### ALTERNATIVE/COMPLEMENTARY TREATMENT

We will pay up to R2 000.00 (two thousand Rand) for alternative treatment (as defined) and up to R1 500.00 (one thousand five hundred Rand) for supplements per pet per annum subject to the following conditions:

- The treatment must be prescribed and form part of the current treatment provided by a veterinarian;
- A medical report must be submitted to Us and authorisation obtained from Us before the treatment commences;

### BOARDING FEES

In the event of a fortuitous, unforeseen and non-recurring occurrence resulting in you or anyone living with you under the same roof not being able to care for your pet(s), We will pay R600.00 (six hundred Rand) per cat and R1 000.00 (one thousand Rand) per dog per annum towards boarding your pet(s) in a licensed cattery and/or kennel.

#### **ADVERTISING AND REWARDS**

Should your pet be missing for more than 72 (seventy two) consecutive hours, during the period of insurance, We will pay R300.00 (three hundred Rand) towards the cost of advertising in the local newspaper, flyers and posters proof of which must be provided to Us in the format We may require e.g. newspaper clipping, photos of posters and flyers posted in public places, etc.

#### **MISSING OR STOLEN PET**

Should your pet go missing or be believed to be stolen during the period of insurance, We will pay you R600.00 (six hundred Rand) per cat and R1 000.00 (one thousand Rand) per dog subject to the following conditions:

- All vets and animal welfare organisations (at least 1 of each) within a reasonable distance from your home must be notified;
- In case of theft, it must be reported to the police and the police report must accompany the claim;
- At least 1 (one) advertisement must be placed in the local newspaper and flyers or posters must be put up in public places. Proof hereof must accompany your claim;
- We must be notified after 72 (seventy-two) hours of the pet going missing;
- The pet must be absent for 42 (forty-two) consecutive days or more before a claim may be submitted;
- Should the pet be recovered at any time, the full amount is repayable to Us.

#### **DENTAL COVER**

We will pay for one dental procedure per pet per annum subject to the following conditions:

- Your pet(s) must be insured under this policy for longer than 4 (four) months;
- An excess of R500 (five-hundred Rand) or 10% (ten percent) (whichever is the greater) is payable by you;
- Routine care procedures (e.g. dental scaling) and preventative care procedures and prescription medication/products (e.g. mouth rinsing medicine, chewable dental sticks or tablets) are excluded as are conditions resulting therefrom;
- A medical report must be submitted to Us and authorisation obtained from Us before the procedure.

**This clause does not apply to dental procedures necessary due to an accident.**

#### **DEATH BENEFIT/CONDOLENCE CONTRIBUTION**

We will pay you R600 (six-hundred) per cat and R1,000 (one-thousand) per dog upon the death of your pet subject to the following conditions:

- Your pet must be insured under this policy for longer than 6 (six) months;
- The pet's death must not be directly or indirectly attributable to a medical condition excluded from or limited under this policy.

#### **PRESCRIPTION DIET**

We will pay you R100 (one-hundred) per month for a maximum of 3 (three) months per annum for prescription food for a pet not hospitalised and up to R300 (three-hundred rand) per annum for prescription food during hospitalisation.

## **OPTIONAL COVER**



#### **ROUTINE CARE OPTION** (if selected and paid for)

The Routine Care Option provides R1 000.00 (one thousand Rand) per annum for routine care treatment otherwise excluded under General Exclusions. The Routine Care Option premium of R65.00 (sixty-five Rand) can either be paid monthly or annually.

#### **SAVINGS PLAN** (if selected and paid for)

The Savings Plan is intended to help pet owner's budget and pay for uncovered veterinary expenses, claim excesses or unpaid premiums/premium holidays. The Savings Plan balance may only be withdrawn on cancellation. The use and application of the Savings Plan funds will only be executed in accordance with written instruction received from you.



The Savings Plan has 3 (three) options, and can only be paid on a monthly basis:

- R50.00 (fifty Rand);
- R100.00(one hundred Rand); or
- R150.00 (one hundred and fifty Rand).

**DOUBLE UP OPTION** (if selected and paid for)

You have the option to double your premium and thereby double your annual limits. Should you take this double-up option you will qualify for the discount applicable to 2 (two) pets.

