

NPO No.: 169-478  
NPC No.: 2016/148104/08  
Income Tax No.: 9306401192



Twitter: @beaglewelfareSA  
Website: beaglewelfare.yolasite.com  
Facebook: Beagle Welfare South Africa

## PawPaw Pet Insurance : PRODUCT INFORMATION

PawPaw is an innovative Pet Insurance product for South Africa that provides cover for veterinary costs that South African pets may incur due to illness or injury. PawPaw is an affordable solution for any family with cats or dogs.

### Cost per animal per month:

R217 for dogs & R161 for cats (June 2016 – May 2017)

**Age Limit:** - Up to 8 Years. (All pets under the age of 8 years will be covered by PawPaw Pet Insurance)

- All insured pets who turn 8 years old, will continue to enjoy lifetime cover and or for as long as the policy is active.

### With PawPaw [Pet Insurance](#) you get:

- A pet health insurance that treats pets as patients, not property.
- A one page policy wording that is clear and concise with no hidden clauses or small-print.
- Our dedicated clinical case management ensures the most appropriate care is given to your pet at the time of need.
- Straight forward pre-authorisations for non-emergency treatments ensure that you do not face unexpected costs.
- Approved claims can be settled directly with the vet keeping out-of-pocket contributions to an absolute minimum.
- Pre-existing conditions are assessed by a qualified veterinarian, ensuring that the most appropriate cover is given to each and every pet.

### WHAT IS PAWPAW?

PawPaw is an insurance product designed to cover the unexpected veterinary costs that cats kept as pets may incur as the result of illness or injury. PawPaw is underwritten by RENASA INSURANCE COMPANY LTD. and administered by PET UNDERWRITING MANAGING AGENCY PTY LTD (P.UMA). In return for paying your premium, RENASA INSURANCE COMPANY LTD. will cover the cat named in the overleaf policy schedule for the cost of fees incurred as the result of veterinary treatment for illness and injury.

### WHO CAN JOIN?

Any cat or dog under 8 years old that is kept as a pet in the RSA.

- The cat must have been vaccinated against feline infectious enteritis (panleukopaenia), feline

BeagleWelfareSA@gmail.com  
Directors: A. Cooke, S.A.Wash, J.L. Pearman-White

herpesvirus, feline calicivirus and rabies at least 2 weeks prior to joining PawPaw.

- The dog must have been vaccinated against distemper, adenovirus infections, parvovirus and rabies at least 2 weeks prior to joining PawPaw.

## **GENERAL REQUIREMENTS**

- There is an excess fee of 10% for every claim with a minimum of R150 per claim that you must pay.
- All non-emergency treatments must be pre-authorised by P.UMA.
- You agree to disclose all information relating to your pets health and condition at the time of signing up for cover and thereafter. Failure to do so could result in cancellation of your policy due to-non disclosure.
- You must notify P.UMA of any emergency treatments within 72 hours.
- All claims must be submitted to P.UMA within 30 days of the date of treatment.
- P.UMA pays claims in accordance with the South African Veterinary Councils Guideline of tariffs and reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser recommended amount with the balance being for your account.
- P.UMA reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective or likely to cause the cat undue distress.
- As the person responsible for the cat it is expected that you will undertake to maintain your cats health and 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.

## **WHAT WE DO NOT COVER**

- Any costs other than veterinary costs for the treatment of the pet listed on the policy.
- The costs for the treatment of any illness within the first 30 days of joining PawPaw.
- The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
- Any non-emergency treatment undertaken without the prior approval of P.UMA.
- Any injury caused by abuse or negligence. We will report all abuse to the S.P.C.A.

- Treatments for chronic conditions in the first 12 months of cover.
- Chemotherapy or radiation therapy.
- Any complementary treatments, experimental treatments or any treatments not forming part of mainstream veterinary science such as acupuncture, homeopathy or chiropractic.
- The treatment of any pre-existing conditions or hereditary illness.
- The treatment of behavioural disorders.
- Any routine care such as vaccination, dental scale and polish, anal gland expression, de-worming, grooming, tick and flea control or any food costs.
- Any elective or cosmetic treatments.
- Any treatments in connection with fertility and breeding such as sterilisation, artificial insemination and mating.
- House calls, after-hours consultation or hospitalisation unless a qualified vet confirms it is necessary in terms of the pet's health.
- Any surgical items that can be used more than once.
- The costs of any prosthesis, implants or transplantation.
- Any costs after death, including post mortem examinations and cremation or burial.
- Any treatment by person/s not registered as veterinary surgeons.
- We do not under any circumstance cover elective euthanasia. We will assist in obtaining shelter and care for any unwanted pets.

**PawPaw Pet Insurance Application:** <http://www.pethealthcare.co.za/affiliate-organisation-choice> And please remember to vote for Beagle Welfare SA!