

## Hollard Pet Insurance Information

### Hollard Pet Insurance - Protecting a healthy future for your fur-kid!

Like any member of your family your fur-kid can unfortunately and unexpectedly become ill or suffer an accident. Even expenses for routine care like vaccinations, tick, flea, and worm control can be quite costly.

The security of knowing that should an unforeseen accident or injury happen to your beloved fur-kid, you can afford to have them treated, as we are here to assist with the costs.

#### Actual Claim Examples:

Description of Claim	Claimed amount	Benefit Paid
Disc Prolapse	R13 543.53	R12 891.47
Removal - Foreign Body	R7 803.56	R6 550.69
Abdominal Mass	R9 509.49	R8 034.86
Bladder Stones	R10 304.51	R8 564.81

## Frequently asked questions

#### Q: Why do I need pet insurance?

A: Vet bills are usually unplanned and unbudgeted for, so when your fur-kid has an accident or gets sick, Pet Insurance gives you peace of mind and assistance in covering the cost of their Veterinary bills.

#### Q: Can my pet visit any Vet I choose?

A: Yes, you can use any Veterinarian who is licenced to practice in South Africa.

#### Q: Are there any age limits for the insurance?

A: There is no upper age limit for the Essential Choice which covers accidental injuries. Fur-kids between 8 weeks and 8 years can join the more comprehensive options, Prime Choice and Smart Choice. Once your fur-kid is a member the cover is for life.

#### Q: Does my pet have to have a Microchip or Tattoo?

A: No, this is not a requirement on your policy, however, it is an integral part of identifying your fur-kid at a veterinary institution should they get lost, and we absolutely advocate microchipping.

#### Q: Do you offer a discount if we insure all our pets?

A: Yes, we offer a 10% discount for 2 or more fur-kids and a 15% discount for more than 6 fur-kids.

#### Q: When will my policy start?

A: Your membership will start on the first day of a month after your application has been accepted by us.

#### Q: Is there a waiting period?

A: Yes, you may make a claim for conditions which arise one calendar month after your fur-kid's start date. There is a six-month waiting period from the start date of your fur-kid for cruciate ligament claims.

#### Q: Do you cover pre-existing conditions?

A: Pre-existing conditions will result in temporary or permanent exclusions.

#### Q: Do you cover hereditary conditions?

A: Hereditary and congenital conditions are considered for payment provided there were no clinical signs during the first 18 months of cover.

#### Q: Are behavioural conditions covered?

A: Yes, Hollard offers a benefit for this condition.

#### Q: Do you offer Third Party Cover?

A: Yes we do, please refer to the Hollard Pet Insurance Policy Document for further detail.

#### Q: Do you cover General Check-ups?

A: Yes, one general check-up per policy year is covered and encouraged, especially for the older fur-kids.

#### Q: Does Hollard Pet Insurance offer benefits towards preventative treatment?

A: Yes, we recommend and encourage responsible pet ownership. This includes sterilising your fur-kid, annual vaccinations etc. Benefits are available towards these services when choosing the Routine and Dental Care Benefit, Add-on option.

#### Q: What if I change my mind after signing up with Hollard Pet Insurance?

A: You have a 14 day money back guarantee period from the start date of your policy to review and cancel with no obligation. If you would like to cancel your policy after this period we require one calendar month's written notice to cancel.

#### Q: How do I claim from Hollard Pet Insurance?

A: Once your Vet has treated your Fur-kid, simply e-mail (or utilise the App) the completed and signed Hollard Pet Insurance claim form along with your Vet's detailed invoice and proof of payment, to [claims@petsure.co.za](mailto:claims@petsure.co.za) Your claim will then be processed and the payment will be deposited directly into your nominated bank account. It is as simple as that.

#### Q: How much of my claim will be refunded to me?

A: Claims are reimbursed according to the Standard Rate and not what the vet charges. The Standard Rate is calculated by the actuaries and is the average amount charged by all vets across the country based on our claims data.

#### Q: Why do I pay an excess?

A: An excess on accident and illness claims helps to keep monthly premiums affordable and offer a financial sustainable product. We do not however charge an excess on Routine and Dental Care claims.

#### Q: What is a Veterinary History?

A: Means your pet's Veterinary medical history covering all clinical examinations and treatment that your pet has ever received from any registered Vet practice. Upon request, this information can be obtained from the Vet(s) Practice. A vaccination certificate is not sufficient as a Vet history.

#### Q: Do my premiums increase if I claim frequently?

A: No, we do not individually risk rate you, and do not penalise your fur-kid if they need to see the vet more often.

#### Q: How can I check what is left of my benefits?

A: You will receive details of all your remaining benefit amounts with every Claim Advice Letter sent, for each claim processed for your fur-kids.

#### Q: How can I find out more information about Hollard Pet Insurance and the costs?

A: Please refer to the Rates and Benefits Schedule for the current rates and benefits or contact Hollard Pet Insurance for further details on 860 738 787 or visit our web site [www.hollardpetinsurance.co.za](http://www.hollardpetinsurance.co.za)

#### Giving Back:

For every new member joining Hollard Pet Insurance we will donate a portion of your monthly paid premium to the South African Guide-Dogs Association



SOUTH AFRICAN GUIDE-DOGS association for the blind