

Rates and Benefits Schedule

Effective 1st July 2019

RATES: (All figures include VAT)

Benefits	Prime Choice 100% of the Standard Rate	Smart Choice 80% of the Standard Rate	Essential Choice 100% of the Standard Rate
Type of Cover per Plan	Accident & Illness Cover		Accident Cover Only
Premium per Month	Dogs	R332	Dogs
	Cats	R245	Cats
Overall Annual Maximum	R 45 000 (per policy year)	R 35 000 (per policy year)	R 9 000 (per policy year) R 3 000 per Accident
Routine and Dental Care	R67 per month (Add-on option only)	R67 per month (Add-on option only)	Not available
Multi-Pet Discount (Not available on Routine and Dental Care)	2 - 5 pets: 10%		6 or more pets: 15%
	Discount is applicable to all pets		

BENEFITS: (All figures include VAT)

Prime, Smart and Essential Choice Plans

The Insurers hereby agree to indemnify the insured for claims arising during the policy period and for which premiums have been fully paid up but not exceeding the **benefits** applicable. **Hollard Pet Insurance** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services.

Please note: Claims are reimbursed according 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. The Standard Rate treatment list can be downloaded from our Website from 1 July 2019.

Excess / Deductible

The Insured shall be responsible for the first R230 or 16.5% of the applicable benefit of each and every claim, whichever is the greater. Continuation treatment of the same condition within 30 days will carry an excess of 16.5% thereafter benefits are reimbursed at 100% of the Standard Rate for the Prime Choice Plan and Essential Choice Plan and 80% of the Standard Rate for The Smart Choice Plan.

Annual Benefits - Subject to the Overall Annual Maximum.

Diagnosis Annual Payout	
• Gastrointestinal Problems	R10 000
• Acute Skin Conditions	R10 000
• Cancer	R15 000

All Treatments Annual Payout	
• Clinical Pathology (As performed by Clinical Laboratory)	R3 000
• Consultations (visits/examinations)	R3 000
• Histopathology (As performed by Clinical Laboratory)	R1 500
• Hospitalisation Stay	R2 500
• Injection Fees	R1 200
• In-Theatre Materials	R4 200
• Medicines & Injectable Drugs (See Script Levy)	R3 800
• Tissue Scans	R3 500
• Out-of-Theatre Materials	R1 800
• Radiation Therapy (R 1 000 per session)	R4 000
• Radiology and Fluoroscopy	R2 000

Additional Benefits - Annual Payout	
• Complementary Treatment (Physio Acupuncture, Hydrotherapy)	R2 000
• Emergency Boarding	R2 000
• Third Party Liability	R1 000 000

Additional Benefits - Lifetime Payout	
• Behavioural	R4 000
There is a twelve-month waiting period from the start date of your pet for claims.	

Routine and Dental Care	
Annual Maximum (Add-on option only)	R1 350
No excess / deductible	

Script Levy

- Member pays the first R 50.00 per script for dispensed medicines.

Waiting Period

- You may claim for conditions and Routine and Dental Care (if applicable) which arise one calendar month or longer after the start date of your pet.
- There is a six calendar month's waiting period from the start date of your pet for cruciate ligament claims.

One of each of the below allowed per pet's policy year:

- Cruciate surgery.
- Incident of swallowing a foreign object requiring surgical or endoscopic removal.
- Back surgery (if eligible).
- General check-up.

Notes:

- The **overall annual maximum** is per pet's policy year.
- **Annual / per annum / policy year** refers to the 12-month period between the anniversaries of the pet's start date. Benefits renew on the anniversary of the pet's start date.

Please read the **Hollard Pet Insurance Policy Document** carefully for all **Terms and Conditions**.