

# Schedule of Benefits

Effective 1<sup>st</sup> July 2020

**Hollard.**  
pet insurance

**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 & Illness Cover		Accident Cover Only
Premium per Month	Dogs	R332	Dogs	R273	Dogs	R70
	Cats	R245	Cats	R223	Cats	R60
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:

### 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 to the Standard Rate and not what the vet charges. The Standard Rate is the average amount charged by all vets across the country (based on our data). The Standard Rate treatment list can be downloaded from our Website.**

### 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 31 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. The excess is deducted after the pay-outs have been calculated.

### Waiting Period

- Accident and Illnesses: 1 month
- Routine and Dental Care (if applicable): 1 month
- Cruciate ligament claims: 6 months

### Script Levy

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

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

- Cruciate surgery (NB: Implants are not covered)
- Back surgery (provided the underlying condition is not excluded under this policy)
- General check-up.

**Pay-outs are only applicable to Prime Choice and Smart Choice.**

Diagnosis Annual Pay-out	
Pay-outs apply to all Accident and Illness claims	
• Digestive System Claims	R10 000
• Skin Condition Claims	R10 000
• Cancer Claims	R15 000

All Treatments Annual Pay-out	
Subject to Diagnosis Annual Pay-outs	
• Clinical Pathology	R3 000
• Consultations (visits/examinations)	R3 000
• Histopathology	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
• Radiology and Fluoroscopy	R2 000

Additional Benefits	
<b>Annual Pay-out</b>	
• Complementary Treatment (Physiotherapy Acupuncture, Hydrotherapy)	R2 000
• Emergency Boarding	R2 000
• Personal Liability Cover (dogs only)	R1 000 000
<b>Lifetime Pay-out</b>	
• Behavioural	R4 000
There is a twelve-month waiting period from the Start date of your pet for claims	

Routine and Dental Care (Add-on option only)	
	<b>R1 350</b>
Provides cover for the following treatments:	
• Annual vaccinations (excludes consultations)	
• Any dental treatment including periodontal disease	
• Deworming medication	
• Sterilisation	
• Tick and Flea Control	
<b>No excess / deductible</b>	

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



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**Hollard.**