

SCHEDULE OF BENEFITS

Effective 1st July 2021

Option A, Option B and Option C

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. **Rogz Pet Insurance** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services. Two or more pets get a 10% multi-pet discount.

Please note: 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. The Standard Rate treatment list can be downloaded from our Website. All benefits include VAT.

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 all Options.

A minimum of R330 excess will apply for pets under the age of 13 months at the time of treatment.

The excess is deducted after the pay-out has been calculated.

Script Levy

- Member pays the first **R50.00** per script for dispensed medicines.

Waiting Period

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

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.

ACCIDENT ONLY: Option A

• Overall Annual Maximum	R9 000
• Maximum per Incident	R3 000
• Excess/Deductible – per Incident	
• No Additional Benefits	

COMPREHENSIVE COVER: Option B and Option C

OVERALL ANNUAL MAXIMUM		Additional Benefits
Option C	R45 000	Annual Pay-out <ul style="list-style-type: none"> Complementary Treatment (Physiotherapy, Accupuncture, Hydrotherapy) R2 000 Emergency Boarding R2 000 Personal Liability Cover (dogs only) R1 000 000 Lifetime Pay-out <ul style="list-style-type: none"> Behavioural R4 000 There is a twelve-month waiting period from the start date of your pet for claims.
Option B	R35 000	
All Treatments Annual Pay-out Subject to Diagnosis Annual Pay-outs		Routine and Dental Care: Option C Only R1 350 Provides cover for the following treatments: <ul style="list-style-type: none"> Annual vaccinations (excludes consultations) Any dental treatment including periodontal disease Deworming medication Sterilisation Tick and Flea Control No excess/deductible
<ul style="list-style-type: none"> Clinical Pathology R3 000 Consultations 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 		
Diagnosis Annual Pay-out Pay-outs apply to all Accident and Illness Claims		
<ul style="list-style-type: none"> Digestive System Claims R10 000 Skin Condition Claims R10 000 Cancer Claims R15 000 		

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