

SCHEDULE OF BENEFITS

Effective 1st July 2020



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	R 9 000
Maximum per Incident	R 3 000
Excess / Deductible – per Incident	
No Additional Benefits	

COMPREHENSIVE COVER: Option B and Option C

OVERALL ANNUAL MAXIMUM

Option C	R 45 000
Option B	R 35 000

All Treatments Annual Pay-out

Subject to Diagnosis Annual Pay-outs

• Clinical Pathology	R 3 000
• Consultations	R 3 000
• Histopathology	R 1 500
• Hospitalisation Stay	R 2 500
• Injection Fees	R 1 200
• In-Theatre Materials	R 4 200
• Medicines & Injectable Drugs (see Script Levy)	R 3 800
• Tissue Scans	R 3 500
• Out-of-Theatre Materials	R 1 800
• Radiology	R 2 000

Diagnosis Annual Pay-out

Pay-out apply to all Accident and Illness Claims

• Digestive System Claims	R 10 000
• Skin Condition Claims	R 10 000
• Cancer Claims	R 15 000

Additional Benefits

Annual Pay-out

• Complementary Treatment (Physiotherapy, Acupuncture, Hydrotherapy)	R 2 000
• Emergency Boarding	R 2 000
• Personal Liability Cover (dogs only)	R 1 000 000

Lifetime Pay-out

• Behavioural	R 4 000
---------------	---------

There is a twelve month waiting period from Start date of your pet before you can claim

Routine and Dental Care: Option C Only

R 1 350

Provides cover for the following treatments:

- Annual vaccinations (excludes consultations)
- Any Dental treatment including periodontal disease
- Deworming medication
- Sterilisation
- Tick and Flea Control

No excess / deductible

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



Rogz Pet Insurance is a PetSure Product. PetSure is a division of Hollard Insure which is a division of The Hollard Insurance Company Limited (Reg No:1952/003004/06), an Authorised Financial Services Provider.

