

Pet Insurance Pricing and Cover*



GIVE YOUR PETS THE HEALTH CARE THEY DESERVE

Main Benefits Table		Accidental Plan	Accidental Senior Plan	Basic Plan	Standard Plan	Superior Plan	Ultimate Plan
		From R85 _{pm}	From R127 _{pm}	From R200 _{pm}	From R352 _{pm}	From R483 _{pm}	From R1,199 _{pm}
Overall policy limit (excluding third-party liability) per pet	Annual limit	R15,400	R15,290	R27,500	R38,500	R76,450	R128,260
Accidental cover limit	Per claim	R6,105	R6,105	R9,240	R12,980	R15,290	R44,880
Illness cover limit	Per claim	No cover	No cover	R4,620**	R12,980	R15,290	R44,880
Third-party liability	Annual limit	R152,680	R152,680	R229,020	R229,020	R382,030	R382,030
Any treatment relating to a hereditary condition	Per claim	No cover	No cover	No cover	No cover	R1,221	R3,212
	Annual limit	No cover	No cover	No cover	No cover	R3,058	R3,212
Wellness benefit ***	Per claim	No cover	No cover	No cover	No cover	R611	R2,574
	Annual limit	No cover	No cover	No cover	No cover	R2,310	R2,574

The below listed sub-limits are subject to the overall limit per claim and annum as stated in the Main Benefits Table above.

Specific Limits Per Type Of Medical Expense		Accidental Plan	Accidental Senior Plan	Basic Plan	Standard Plan	Superior Plan	Ultimate Plan
Prescribed medication	Per claim	R457	R457	R611	R765	R1,155	Subject to overall claim and annual limits.
	Annual limit	R3,058	R3,058	R3,058	R3,058	R3,058	
Radiology	Per claim	R919	R919	R919	R1,029	R1,155	
	Annual limit	R3,058	R3,058	R3,058	R3,058	R3,058	
Pathology	Per claim	R919	R919	R919	R1,051	R1,155	
	Annual limit	R3,058	R3,058	R3,058	R3,058	R3,058	
Surgery	Per claim	R1,529	R1,529	R2,310	R4,620	R7,590	
Hospitalisation	Per claim	R919	R919	R1,067	R1,221	R1,529	
	Annual limit	R3,058	R3,058	R3,058	R3,058	R3,058	
Non-elective euthanasia	Per claim	R231	R231	R231	R231	R231	
Other costs for vet visits and medically required (non-elective) procedures	Per claim	R3,058	R3,058	R4,620	R4,620	R6,105	

Please Note: You will have no cover for the diagnosis and / or treatment of pre-existing conditions.

Additional Rules	
Waiting periods	Illness claims (Basic, Standard and Superior plans): 30 days; Illness claims (Ultimate plan): 60 days; Wellness claims (Superior and Ultimate plans): 60 days; Hereditary claims (Superior and Ultimate plans): 12 months. UPGRADE OF PLAN: These waiting periods are applicable at inception and again when upgrading cover. This means that your new cover limits will only be effective after the expiry of the relevant waiting period. Any valid claims lodged within the waiting period will be considered in line with the cover limits and exclusions of your previous plan. Any injuries or conditions which existed before the start of the policy will still be excluded.
Excess	On all claims 10% of claim (minimum R200), except illness claims on the Basic plan (claims are limited to 50% of claim), and Wellness benefits: 0 excess. On all illness claims where the pet is younger than 6 months, an additional excess of R300 will apply.
** Basic plan total limits per claim	Illness: 50% of claim maximum R4,620
*** Wellness benefit	Vaccination or titer; heartworm; faecal test; deworming; microchip; flea control; nail trim; elective sterilisation / neutering and dental check-up.
Third-party liability	Third-party liability provides cover for amounts you may become legally liable to pay for loss of or damage to property or death or bodily injury to a person, caused by your insured pet.
Ultimate plan	This product will allow one claim per insured year for the following treatments Cruciate Ligament Surgery, Luxating Patella Surgery, Hip, Shoulder and/or Elbow Surgery. RULE: Should your pet require further surgery or treatment emanating from any one of the above conditions, the insured is responsible for a 50% co-payment of all surgeries or treatments within the same policy year.

*T&Cs and possible exclusions may apply and can be obtained by emailing u2us@dotsure.co.za. Risk profile and policy dependent. Premiums and cover limits subject to change. Product underwritten by Dotsure Limited (Registration number 2006/000723/06), a licensed non-life insurer and authorised financial services provider (FSP39925).

Exotic Pet Insurance Pricing and Cover*



GIVE YOUR PETS THE HEALTH CARE THEY DESERVE

Small Birds	Reptiles	Turtles & Tortoises	Large Birds	Small Mammals	Exotic Mammals	Birds of Prey
From R144 _{pm}	From R211 _{pm}	From R211 _{pm}	From R220 _{pm}	From R240 _{pm}	From R240 _{pm}	From R259 _{pm}

Main Benefits Table	Included in all Exotic Plans mentioned above	
Overall policy limit (excluding third-party liability) per pet	Annual limit	R25,850
Accidental cover limit	Per claim	R8,690
Illness cover limit 50% of claim	Per claim	R4,345
Third-party liability	Annual limit	R216,150

Specific Limits Per Type Of Medical Expense	Included in all Exotic Plans mentioned above	
These sub-limits are subject to the overall limit per claim stated in the Main Benefits Table		
Prescribed medication	Per claim	R578
	Annual limit	R2,882
Radiology	Per claim	R864
	Annual limit	R2,882
Pathology	Per claim	R864
	Annual limit	R2,882
Surgery	Per claim	R2,178
Hospitalisation	Per claim	R1,007
	Annual limit	R2,882
Non-elective euthanasia	Per claim	R218
Other costs for vet visits and medically required (non-elective) procedures	Per claim	R4,345

Please Note: You will have no cover for the diagnosis and / or treatment of pre-existing conditions.

Additional Rules	
Waiting periods	Illness claims: 30 days. UPGRADE OF PLAN: These waiting periods are applicable at inception and again when upgrading cover. This means that your new cover limits will only be effective after the expiry of the relevant waiting period. Any valid claims lodged within the waiting period will be considered in line with the cover limits and exclusions of your previous plan. Any injuries or conditions which existed before the start of the policy will still be excluded.
Excess	On all claims 10% of claim (minimum R200). On all illness claims where the pet is younger than 6 months, an additional excess of R300 will apply. Additional 10% of claim (minimum R200) if no photo is sent within 48 hours of inception.
Third-party liability	Third-party liability provides cover for amounts you may become legally liable to pay for loss of or damage to property or death or bodily injury to a person, caused by your insured pet.

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Exotic Pet Plus Insurance Pricing and Cover*



GIVE YOUR PETS THE HEALTH CARE THEY DESERVE

Small Birds	Reptiles	Turtles & Tortoises	Large Birds	Small Mammals	Exotic Mammals	Birds of Prey
From R211 _{pm}	From R307 _{pm}	From R307 _{pm}	From R336 _{pm}	From R345 _{pm}	From R345 _{pm}	From R384 _{pm}

Main Benefits Table		Mammals/Reptiles	Birds
Overall policy limit (excluding third-party liability) per pet	Annual limit	R30,250	R30,250
Accidental cover limit	Per claim	R10,890	R7,260
Illness cover limit	Per claim	R10,890	R7,260
Third-party liability	Annual limit	R231,000	R231,000

This plan carries no sub-limits. The following specific medical conditions are covered subject to your per claim and annual policy limits:

- Prescribed medication
- Radiology
- Pathology
- Surgery
- Non-elective euthanasia
- Hospitalisation
- Other costs for vet visits and medically required (non-elective) procedures

Please Note: You will have no cover for the diagnosis and / or treatment of pre-existing conditions.

Additional Rules	
Waiting periods	Illness claims: 30 days. UPGRADE OF PLAN: These waiting periods are applicable at inception and again when upgrading cover. This means that your new cover limits will only be effective after the expiry of the relevant waiting period. Any valid claims lodged within the waiting period will be considered in line with the cover limits and exclusions of your previous plan. Any injuries or conditions which existed before the start of the policy will still be excluded.
Excess	On all claims 10% of claim (minimum R250). On all illness claims where the pet is younger than 6 months, an additional excess of R500 will apply. Additional 10% of claim (minimum R250) if no photo is sent within 48 hours of inception.
Third-party liability	Third-party liability provides cover for amounts you may become legally liable to pay for loss of or damage to property or death or bodily injury to a person, caused by your insured pet.

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Optional Benefits*

(available at an additional premium)



Optional Benefits

Excess Buster

Excess Buster can be added at an additional premium from just R39 per pet. This will waive all excesses applicable to a valid claim.

Sub-limit Buster

The Sub-limit Buster removes all sub-limits on your policy and can be added to any dotsure.co.za pet insurance policy, except for the Ultimate and Exotic Pet Plus plans (sub-limits have already been waived on these plans). Where applicable, claims will still be subject to general and/or policy-specific limits as these are not affected by the Sub-limit Buster.

Ask us about adding this to your policy today!

Funeral Support

This extension will assist in the unfortunate event the insured's pet passes away due to illness or accident or euthanasia because of the non-reversible impact of these. The premium is R19 per pet. Funeral support will pay up to R2,660 cash toward the cost of the burial or cremation.

There is a 3-month waiting period on all claims.
Extension is only available for pets up to the age of 9 years.