

# Pet Plan Comparison\*



## Accidental

From **R85pm**



## Accidental Senior

From **R127pm**



## Basic

From **R200pm**



## Standard

From **R352pm**



## Superior

From **R483pm**



## Ultimate

From **R1,199pm**



## Exotic

From **R144pm**



## Exotic Pet Plus

From **R211pm**



## 15% DISCOUNT

on your plan premium when you add more than one pet to your policy.













\*T&Cs and possible exclusions may apply and can be obtained by emailing [u2us@dotsure.co.za](mailto: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).



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## DOGS & CATS

### What is covered\*

	 <b>Accidental</b> From R85pm	 <b>Accidental Senior</b> From R127pm	 <b>Basic</b> From R200pm	 <b>Standard</b> From R352pm	 <b>Superior</b> From R483pm	 <b>Ultimate</b> From R1,199pm
 <b>Annual policy limit</b>	R15,400	R15,290	R27,500	R38,500	R76,450	R128,260
 <b>Third-party liability</b>	R152,680	R152,680	R229,020	R229,020	R382,030	R382,030
 <b>Accidental cover</b>	✓	✓	✓	✓	✓	✓
 <b>Illness cover</b>			✓ 50% of claim	✓	✓	✓
 <b>Wellness benefits</b>					✓	✓
 <b>Hereditary treatment</b>					✓	✓

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

### What you should know\*



#### Waiting periods

Accidental claims: 0 days; Illness claims (except on Ultimate plan): 30 days; Illness claims on Ultimate plan and Wellness benefits: 60 days  
Hereditary claims: 12 months. Cover is plan dependent.

**PLAN UPGRADE:** 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 applicable waiting period. Any valid claims lodged within this 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

10% of claim (minimum R200). On all illness claims where the pet is younger than 6 months, an additional excess of R300 will apply. Zero excess on illness claims for pets older than 6 months on the Basic plan (cover limited to 50%).  
Excess Buster available from R39pm.

### Included in your pet plan\* (Specific limits per type of medical expense apply)



#### Medication

Any recognised and approved medication prescribed by your vet for treatment of the accident or illness.



#### Hospital cover

Costs involved with having your pet hospitalised as a result of an insured injury or condition.



#### Surgery

Costs incurred during the surgeries necessary for the repair of damage caused by an insured event.



#### Radiology

X-rays and scans required for proper diagnosis and treatment.



#### Pathology

Diagnostic tests needed to determine proper treatment for your pet.



#### Non-elective procedures

Any other procedure or treatment required to treat the insured event.



#### Non-elective euthanasia

We contribute toward the cost of euthanasia in the unfortunate event of needing to put your pet down, as prescribed by your vet.

**Add Sub-limit Buster to your policy to remove sub-limits on your policy.\***

# EXOTIC PETS

## What is covered\*



### Exotic

From R144pm



### Exotic Pet Plus

From R211pm



#### Annual policy limit

R25,850

R30,250



#### Third-party liability

R216,150

R231,000



#### Accidental cover



#### Illness cover



50% of claim



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

## What you should know\*



### Waiting periods

Illness claims: 30 days

**PLAN UPGRADE:** 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 applicable waiting period. Any valid claims lodged within this 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 Exotic Plan:** 10% of claims (minimum R200). On all illness claims where the pet is younger than 6 months, an additional excess of R300 will apply. An additional excess of 10% of the claim (minimum R200) will apply if we have not received pictures of the pets covered within 48 hours of inception.

**On Exotic Pet Plus Plan:** 10% of claims (minimum R250). On all illness claims where the pet is younger than 6 months, an additional excess of R500 will apply. An additional excess of 10% of the claim (minimum R250) will apply if we have not received pictures of the pets covered within 48 hours of inception.

## Included in your pet plan\* (Specific limits per type of medical expense apply)



### Medication

Any recognised and approved medication prescribed by your vet for treatment of the accident or illness.



### Hospital cover

Costs involved with having your pet hospitalised as a result of an insured injury or condition.



### Surgery

Costs incurred during the surgeries necessary for the repair of damage caused by an insured event.



### Radiology

X-rays and scans required for proper diagnosis and treatment.



### Pathology

Diagnostic tests needed to determine proper treatment for your pet.



### Non-elective procedures

Any other procedure or treatment required to treat the insured event.



### Non-elective euthanasia

We contribute toward the cost of euthanasia in the unfortunate event of needing to put your pet down, as prescribed by your vet.

# WHAT YOU ARE COVERED FOR\*:



## Cover includes

- ✓ Prescribed medication
- ✓ Hospitalization
- ✓ X-rays
- ✓ Blood tests
- ✓ Surgery

## Accidental & Senior Plans

- ✓ Broken bones, cuts, torn ligaments
- ✓ Dog fights or if they were to get knocked down by a car
- ✓ Accidental and intentional poisoning
- ✓ Vomiting or diarrhea as a result of an accident
- ✓ Bee stings, snakes or spider bites
- ✓ Swallowing of foreign objects
- ✓ Chipping or breaking of their teeth as a result of an accident

## Basic, Standard, Exotic & Exotic Pet Plus Plans

Benefits in addition to Accidental cover listed above.

- ✓ Tick bite fever, cat flu, general colds and flu
- ✓ Eye, ear, throat infections, etc.
- ✓ Cancer, diabetes, epilepsy, arthritis
- ✓ Bladder or kidney stones

All claims handled and considered on their own merit and some illnesses may be considered hereditary in some pets.

## Superior & Ultimate Plans

Benefits in addition to the Accidental, Basic & Standard cover listed above.

### Hereditary Conditions and Wellness Benefits

- ✓ Sterilisation
- ✓ Microchip
- ✓ Nail trimming
- ✓ Vaccinations
- ✓ De-worming
- ✓ Hereditary conditions such as Hip Dysplasia, Arthritis, etc.
- ✓ Flea control

## Optional Benefits (available at an additional premium)

### 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.