



SCHEDULE OF BENEFITS

Effective 1st July 2021

ACCIDENTAL INJURY & ILLNESS COVER

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. **pet99** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services.

**This Policy covers Accident and Illness claims only
Routine Care is not covered in this Policy**

PREMIUM

R99 per pet per month – Dog or Cat only

BENEFITS

- **ANNUAL LIMIT (per pet)**
 - R5 000 Annual maximum.
 - Claims are reimbursed at the pet99 Tariff Rate and not what the vet charges.
 - The pet99 Tariff Rate is based on the PetSure's internal tariff which is reviewed annually.
- **EXCESS DEDUCTIBLE**
 - The Insured shall be responsible for the first **R300** per date of treatment for each and every claim.
- **SCRIPT LEVY**
 - There is a **R30** levy applied per prescription
 - A prescription consists of all medicine & drugs prescribed at each consultation or examination.
 - The balance is paid at 100% subject to the annual maximum and excess.
- **WAITING PERIOD**
 - Illness Claims: three (3) calendar months
 - Accident Injury Claims: one (1) calendar month
 - You may make a claim for conditions which arise after the waiting period.
- **NOTE:**
 - Policies start on the 1st of each month.
 - A policy year is the 12-month period between the anniversaries of the pet's joining date.
 - Benefits renew on the anniversary of the pet's joining date.

All amounts include VAT.