

Pet Insurance Pricing and Cover

Main Benefits Table		Senior Plan	Accidental Plan	Basic Plan	Standard Plan	Superior Plan	Ultimate Plan
		R111 pm	R77 pm	R178 pm	R297 pm	R405 pm	R650 pm
Overall policy limit (excluding third party liability) per pet	Annual Limit	R 11,900	R 11,900	R 21,400	R 29,800	R 59,600	R 100,000
Accidental cover limit	Per Claim	R 4,750	R 4,750	R 7,200	R 10,100	R 11,900	R 35,000
Illness cover limit	Per Claim	No cover	No cover	R 3,600*	R 10,100	R 11,900	R 35,000
Third party liability	Annual Limit	R 119,100	R 119,100	R 178,600	R 178,600	R 297,800	R 265,000

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

Specific Limits Per Type Of Medical Expense		Senior Plan	Accidental Plan	Basic Plan	Standard Plan	Superior Plan	Ultimate Plan
Prescribed medication	Per Claim	R 357	R 357	R 475	R 595	R 895	R 35,000
	Annual Limit	R 2,380	R 2,380	R 2,380	R 2,380	R 2,380	R 100,000
Radiology	Per Claim	R 715	R 715	R 715	R 800	R 895	R 35,000
	Annual Limit	R 2,380	R 2,380	R 2,380	R 2,380	R 2,380	R 100,000
Pathology	Per Claim	R 715	R 715	R 715	R 820	R 895	R 35,000
	Annual Limit	R 2,380	R 2,380	R 2,380	R 2,380	R 2,380	R 100,000
Surgery	Per Claim	R 1,190	R 1,190	R 1,800	R 3,600	R 5,950	R 35,000
Hospitalisation	Per Claim	R 715	R 715	R 830	R 955	R 1,190	R 35,000
	Annual Limit	R 2,380	R 2,380	R 2,380	R 2,380	R 2,380	R 100,000
Non-elective euthanasia	Per Claim	R 180	R 180	R 180	R 180	R 180	R 35,000
Other costs for vet visits and medically required (non-elective) procedures	Per Claim	R 2,380	R 2,380	R 3,600	R 3,600	R 4,750	R 35,000
Any treatment relating to a hereditary condition **	Per Claim	No cover	No cover	No cover	No cover	R 955	R 2,500
	Annual Limit	No cover	No cover	No cover	No cover	R 2,380	R 2,500
Wellness benefit ***	Per Claim	No cover	No cover	No cover	No cover	R 475	R 2,000
	Annual Limit	No cover	No cover	No cover	No cover	R 1,800	R 2,000

Additional Rules

Waiting period	On all claims 30 days, except Accidental : 0 days and ** Hereditary : 12 months
* Excess	On all claims 10% of claim (minimum R150), except Wellness benefit: 0 excess. On all illness claims where the pet is younger than 6 months, an additional excess of R300 will apply.
*** Wellness benefit	Vaccination or titer; heartworm; faecal test; deworming; microchip; flea control; nail trim; elective sterilisation / neutering and dental check-up.
* Basic plan total limits per claim	Illness: 50% of claim maximum R 3,600
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 any 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 emanating from any one of the above conditions the insured is responsible for a 50% co-payment of all surgeries within the same policy year.

Exotic Pet Insurance Pricing and Cover

Small Mammals	Exotic Mammals	Reptiles	Turtles and Tortoises	Small Birds	Large Birds	Birds of Prey
R190 _{pm}	R198 _{pm}	R166 _{pm}	R166 _{pm}	R117 _{pm}	R180 _{pm}	R212 _{pm}

Main Benefits Table	Included In All Exotic Plans Mentioned above	
Overall policy limit (excluding third party liability) per pet	Annual Limit	R 20,200
Accidental cover limit	Per Claim	R 6,800
Illness cover limit 50% of claim	Per Claim	R 3,400
Third party liability	Annual Limit	R 168,500

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	R 450
	Annual Limit	R 2,240
Radiology	Per Claim	R 675
	Annual Limit	R 2,240
Pathology	Per Claim	R 675
	Annual Limit	R 2,240
Surgery	Per Claim	R 1,700
	Annual Limit	R 2,240
Hospitalisation	Per Claim	R 785
	Annual Limit	R 2,240
Non-elective euthanasia	Per Claim	R 170
Other costs for vet visits and medically required (non-elective) procedures	Per Claim	R 3,400

Additional Rules	
Waiting period	On all claims 30 days, except Accidental : 0 days
* Excess	On all claims 10% of claim (minimum R150). On all illness claims where the pet is younger than 6 months, an additional excess of R300 will apply. Additional 10% of claim (minimum R150) if no photo is sent within 48 hours.
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 any person, caused by your insured pet.

Sub-limit Buster

The dotsure.co.za sub-limit buster can be added to any dotsure.co.za pet insurance policy. This benefit will remove all sub-limits on the policy. Speak to us about adding this to your policy.

Exotic Pet Plus Insurance Pricing and Cover

Small Mammals	Reptiles	Exotic Mammals	Small Birds	Large Birds	Turtles & Tortoises	Birds of Prey
R299_{pm}	R262_{pm}	R299_{pm}	R185_{pm}	R285_{pm}	R262_{pm}	R336_{pm}

Main Benefits Table				Included In All Exotic Plans Mentioned above		
Overall policy limit (excluding third party liability) per pet				Annual Limit	R 25,000	
Accidental max claim						
Small Mammals	Reptiles	Exotic Mammals	Small Birds	Large Birds	Turtles & Tortoises	Birds of Prey
R9,000	R9,000	R9,000	R6,000	R6,000	R9,000	R6,000
Third party liability				Annual Limit	R 159,000	
Wellness benefit				Annual Limit	N/A	
Prescribed medication				Annual Limit	*Claims are subject to per claim and annual limits	
Radiology				Annual Limit		
Pathology				Annual Limit		
Surgery				Claim Limit		
Non-elective euthanasia				Annual Limit		
Hospitalisation				Annual Limit		
Other costs for vet visits and medically required (non-elective) procedures				Claim Limit		
Any treatment relating to a hereditary condition				Annual Limit	N/A	

Additional Rules	
* 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.

Excess Waiver
Excess waiver can be added at R31 monthly per pet. This will waive all excesses applicable to a valid claim.