

# Pet Insurance Pricing and Cover

| Main Benefits Table  |              | Senior Plan        | Accidental Plan   | Basic Plan         | Standard Plan      | Superior Plan      | Ultimate Plan      |
|--|--------------|--------------------|-------------------|--------------------|--------------------|--------------------|--------------------|
|  |              | R111 <sub>pm</sub> | R77 <sub>pm</sub> | R178 <sub>pm</sub> | R297 <sub>pm</sub> | R405 <sub>pm</sub> | R650 <sub>pm</sub> |
| 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       |

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

## 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.<br>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 <sub>pm</sub> | R198 <sub>pm</sub> | R166 <sub>pm</sub> | R166 <sub>pm</sub>    | R117 <sub>pm</sub> | R180 <sub>pm</sub> | R212 <sub>pm</sub> |

| 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 |

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

| 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 <sub>pm</sub> | R262 <sub>pm</sub> | R299 <sub>pm</sub> | R185 <sub>pm</sub> | R285 <sub>pm</sub> | R262 <sub>pm</sub>  | R336 <sub>pm</sub> |

| 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  |  |

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

| 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.