



Policy application

DETAIL OF PETS TO BE INSURED

Pet 1 Cat Dog

Name:

DOB:

Breed:

Regular vet

Microchip number:

Gender: Male Female

Spayed/neutered? Yes No

Pet 2 Cat Dog

Name:

DOB:

Breed:

Regular vet

Microchip number:

Gender: Male Female

Spayed/neutered? Yes No

MEDICAL HISTORY

Pet 1

<input type="radio"/> Yes <input type="radio"/> No	Has the pet ever been to the vet for any medical problems
<input type="radio"/> Yes <input type="radio"/> No	Has the pet needed medical treatment now or in the past
<input type="radio"/> Yes <input type="radio"/> No	Is the pet currently on any medication or prescription food?
<input type="radio"/> Yes <input type="radio"/> No	Has the pet ever exhibited excessive licking or scratching?
<input type="radio"/> Yes <input type="radio"/> No	Has the pet ever had any eye or ear problems?
<input type="radio"/> Yes <input type="radio"/> No	Has the pet ever had severe vomiting or diarrhoea?
<input checked="" type="radio"/> Yes <input type="radio"/> No	Does the pet have difficulty walking?
<input type="radio"/> Yes <input type="radio"/> No	Does the pet have any physical abnormalities?
<input type="radio"/> Yes <input type="radio"/> No	Has the pet had any behavioural problems?
<input type="radio"/> Yes <input checked="" type="radio"/> No	Are all vaccinations up to date?
<input type="radio"/> Yes <input type="radio"/> No	Has this pet ever been used in competitive or commercial activities?
<input type="radio"/> Yes <input type="radio"/> No	Is your pet adopted/rescued, If yes please provide a date

Pet 2

<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	
<input type="radio"/> Yes <input type="radio"/> No	

Is there any other information you feel we should know about? If yes, please provide details:

DECLARATION

I hereby confirm that all details supplied above are true and correct to the best of my knowledge. **NB: Any false disclosure could result in the policy being made void.**

Your broker is:



Tel: 021 554 5317

Email: fiona@ifadmin.co.za

A registered financial services provider (FSP: 45715)



By ticking the above tick box I hereby accept all terms and conditions related to this policy and authorise the premium to be debited off my account

Date

Paw Paw is brought to you by



On behalf of





Policyholder Application no

PET HEALTH INSURANCE

POLICYHOLDER DETAILS

YOUR DETAILS

Title: Dr/Mr/Mrs/Miss/Other.

First Name:

Last Name:

ID No:

Phone:

Email Address:

Physical Address:

Postal Code:

Postal Address:

Postal Code:

THE POLICIES ISSUED AND THE PREMIUMS PAYABLE

The premiums for the following policies will be debited to your account

Policy Number	Pet's Name	Date of Inception	Premium Payable
1			R
2			R
3			R
* If there are more than 3 pets, please list any other policies on a separate sheet.			TOTAL R

R 2.00 will be donated to an animal welfare organisation when we collect your premium

Debit/Credit AUTHORITY (tick the applicable box):

Premium collection

Claims refund

Monthly payment:

Annual payment
(Payable via EFT)

Account Holder

Account Number

Account Type : cheque savings

Bank Name:

Branch Code:

Debit Day (select one) 1st 7th 15th

I request and authorise Renasa Insurance Co Ltd to draw against the above mentioned account, the amount necessary for payment of the monthly premium, as and when, required. This amount will debit every month until this arrangement is cancelled in writing by either party.

I accept that, if the debit date falls on a weekend, I will be debited on the subsequent working day. If no debit date is selected P.UMA reserves the right to select the last working day of each month

By ticking the above tick box I hereby accept all terms and conditions related to this policy and authorise the premium to be debited off my account

Date

Your broker is:



Tel: 021 554 5317

Email: fiona@ifadmin.co.za

A registered financial services provider (FSP: 45715)

PawPaw is brought to you by on behalf of



Insurer: Renasa Insurance Company Ltd – Reg. No. 1998/000916/06 – VAT No. 4290173253 – FSP No. 15491
Underwriting Manager: Pet Underwriting Managing Agency – Reg. No. 2011/107009107 – VAT No. 4280260425 – FSP No. 44387



PET HEALTH INSURANCE

DISCLOSURE DOCUMENT

(This is your statutory notice- Please read carefully)

KNOW YOUR RIGHTS

DO NOT BE PRESSURED INTO BUYING THIS POLICY You are entitled to cancel your contract within 14 days after inception should the product not meet your requirements. Thereafter you have the right to cancel this policy by giving 30 days notice.

Do not sign any blank or partially completed application forms and please keep notes of anything said to you regarding your insurance

You are entitled to a copy of all documentation relating to this insurance FREE of charge.

You must be informed in writing if any changes are made to this contract and your policy cannot be cancelled unless a written confirmation is sent to you.

You have the right to know all fees and premiums applicable to this insurance contract.

All premiums are collected by debit order to your account, please make sure that you are being debited correctly.

If a claim is rejected, you must be given the reasons in writing.


Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect information can prejudice you in the event of a claim.

DETAILS OF THE UNDERWRITING MANAGER

Company	Pet Underwriting Managing Agency (Pty) Ltd.	
Postal Address	PO Box 6604, Roggebaai, Cape Town, 8012	
Physical Address	23 rd Floor, Aterbury House, 9 Riebeeck Street, Cape Town, 8000	
Contact details	Phone – 021 403 9177 Email – info@p-uma.co.za	
Registration No.	2011/107009/07	
VAT Number	4280260425	
Authorised Financial Service Provider Compliance Officer	FSP No. 44387 Associated Compliance (Pty) Ltd. PO Box 9655, Devon Valley Tel – 011 678 2533 Fax – 011 678 7731	

Earnings: P.UMA earns a fee of 10% of premium and a profit share is in place. Both are paid by the insurer. Please note that P.UMA earns more than 30% of its income via Renasa Insurance Company Ltd

DETAILS OF THE INSURER

Company	Renasa Insurance Company Ltd	
Postal Address	P.O. Box 412072, Craighall, Johannesburg, 2024	
Contact details	Phone: 011 380 3080 Fax : 011 380 3088 Email – danies@RENASA.co.za	
Registration No.	1998/000916/06	
VAT Number	4290173253	
Authorised Financial Service Provider	FSP No. 15491	

The above parties are all fully licensed to practice short term Insurance in regards of personal and commercial Lines. P.UMA are Renasa Insurance Company Limited's underwriting manager for pet insurance and have a written mandate to conduct business.

There is no direct financial interest between the companies.

P.UMA carry Professional Indemnity Insurance as well as Fidelity Guarantee cover. A financial guarantee is not required.

If any of the parties act unprofessionally please report to their respective Compliance Officer.

Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect info can prejudice you in the event of a claim.

Should you have a complaint about your Insurance and the Insurer/Broker and Underwriting manager are unable to satisfy your enquiry, you may approach the following parties.

Ombudsman Detail FAIS Ombud	Short-Term Insurance	Fraudline
P.O. Box 74571 Lynwood ridge 0040 Tel: (012) 470 9080 Fax: (012) 348 3447	P.O. Box 32334 Braamfontein 2017 Tel: (011) 726 8900 Fax: (011) 726 5501	Should you suspect any fraudulent activity involving your insurance, please contact Fraudline on 0860 002526.
Responsible for Compliance matters	Responsible for Insurance matters	ANY Fraudulent activity



Policy Wording

What is PawPaw

PawPaw is an insurance product designed to cover the unexpected veterinary costs that pet cats or dogs may incur as the result of illness or injury. PawPaw is underwritten by Renasa Insurance Company Limited (Renasa) and administered by Pet Underwriting Managing Agency Limited (P.uma). In return for paying your premium, Renasa will cover the pet cat or dog named in the policy schedule for the cost of fees incurred as the result of veterinary treatments for illness and injury.

All pets from 8 weeks to 8 years can join the PawPaw policy. We do offer Accidental Cover for pets older than 8 years (Accidental cover is offered on a different policy).

The pets must be a household pet in the RSA. All vaccinations must be up to date at the time of joining. The PawPaw policy has a waiting period of 30 days from the inception of the policy

What we cover

1. PawPaw covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured pet may suffer. The treatments covered include, but are not limited to:
 - a. Consultation, acute medication, initial diagnostics, x-rays, biopsies and tests
 - b. Rehabilitation (post-operative only) treatments, specialist referrals, further diagnostic workups, blood tests, MRI / CT scans, radiology, radiation / chemotherapy, surgeries, chronic medication and prosthesis requires pre-approval and is subject to case management and clinical protocols. P.uma will require a detailed treatment plan from the treating Vet.
2. Chronic treatment plans may be purchased at an additional premium as a complement to this insurance plan. Chronic treatment plans are subject to treatment protocols (appropriate treatment plans) as determined and approved by P.uma (under the guidance of our Vet). A detailed treatment plan must be submitted by the treating Vet for approval by P.uma.
3. The PawPaw lifestyle benefit will pay for the cost of cremation up to a maximum of R1,000.00 for your pet. This amount will only be paid on receipt of a valid invoice from the Crematorium or Vet.
4. The PawPaw lifestyle benefit will pay up to a maximum of R 600.00 towards, either, a health check-up OR puppy socialization classes. This amount will only be paid on receipt of a valid invoice from the relevant service provider. This benefit is available once per policy year.
5. Your pet is immediately covered for accidental injuries, as long as the policy has inception

Important notes:

1. This policy will inception on the first day of the next calendar month following the acceptance of the application. The policy terms and premiums payable will be reviewed on the 1 June each year. The premiums are subject to inflation.
2. There is an excess fee of 10% for every claim with a minimum of R200 per claim that you must pay.
3. All non-emergency treatments (in terms of 1 B above "what we cover") must be pre-authorized by P.uma.
4. You agree to disclose all information relating to the pet's health and condition at the time of signing up for cover and thereafter. This includes all examinations and/or treatments as well as signs and symptoms your pet received or displayed prior to applying for the insurance. Failure to do so could result in the cancellation of your policy due to non-disclosure. Please note, new underwriting terms might be offered, and should you not accept the new underwriting terms, your policy will be cancelled.
5. P.uma reserves the right to contact your Vet(s) to obtain a full history for your pet. This information is utilized for our underwriting decisions
6. You must notify P.UM A of any emergency treatments within 72 hours of the event (info@p-uma.co.za).

7. All claims must be submitted to P.UM A within 60 days of the date of treatment (claims@p-uma.co.za). If your claim is older than 60 days, it will be repudiated [due to late submission].
8. P.UM A pays claims in accordance with the South African Veterinary Councils Guideline of Tariffs and reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser amount with the balance being for your account.
9. As the person responsible for the pet you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
10. If there is another insurance policy covering the same claim, only the rateable proportion of that claim will be paid in terms of this policy.

What we do not cover:

1. The treatment of pre-existing conditions, including any condition that manifests during any waiting period (If your pet is diagnosed with any illness/condition or a pre-existing injury is noted within the waiting period, these will become full exclusions on the policy).
2. P.UM A reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective, excessive or likely to cause the pet undue distress.
3. Any costs other than the costs of veterinary treatments for the pet listed on the policy.
4. The costs for the treatment of any illness within the first 30 days of joining PawPaw. (The costs of treatments for trauma resulting from accidental injury are covered in this period).
5. Any invoices submitted more than 60 days after the date of treatment.
6. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
7. Any injury caused by abuse or negligence. We will report all abuse to the relevant authorities.
8. Any treatment that continues for longer than 3 months unless approved by P.UMA and subject to clinical protocols.
9. Any complementary treatments, experimental treatments or any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture, physiotherapy, homeopathy, hydrotherapy, rehabilitation care (if not post-surgery and pre-approved).
10. The treatment of behavioral disorders.
11. Any routine care such as vaccinations, dental scale and polish, anal gland expression, deworming, grooming, tick and flea control or any food costs.
12. Any elective or cosmetic treatments.
13. Any treatments in connection with pregnancy, birthing and fertility and breeding (any complications suffered as a result as one of these), sterilization, artificial insemination and injuries resulting from breeding.
14. House calls, travel costs, after-hours consultation or hospitalization unless a vet confirms it as necessary in terms of the pet's health.
15. Any surgical items that can be used more than once. These are non-chargeable items.
16. The costs of any prosthesis, implants or transplantation unless explicitly approved by P.UMA.
17. Any costs after death (post mortem examinations).
18. Any treatment by person/s not registered with the South African Veterinary Council.
19. We do not under any circumstance cover euthanasia unless recommended by a veterinarian.
20. Any non-emergency treatment undertaken without the prior approval of P.UMA.

Cancellation:

This policy may be terminated upon giving one month's written notice of cancellation and the cancellation shall be effective from the first day of the calendar month following the notice.