



RATES: (All figures include VAT)

	Absolute Pets Premium		Absolute Pets Classic		Absolute Pets Accident Only Cover	
	100% of the Tariff Rate*		90% of the Tariff Rate*		100% of the Tariff Rate*	
Type of Cover per Plan	Accident & Illness Cover		Accident & Illness Cover		Accident Cover Only	
Premium per Month	Dogs	R350	Dogs	R245	Dogs	R100
	Cats	R300	Cats	R200	Cats	R90
Overall Annual Maximum	R 45 000 (per policy year)		R 35 000 (per policy year)		R 9 000 R 4 500 per Accident	
Routine Care	Included		Not available		Not available	
Multi-pet Discount	10% Multi-pet Discount is applicable to 2+ pets					

BENEFITS: (All figures include VAT)

Absolute Pets Premium, Classic & Accident Only 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. Absolute Pets Pet Insurance will reimburse the Member, on the basis of this Schedule, for eligible Veterinary services.

Excess / Deductible

The Insured shall be responsible for the first R 300 or 10% of the calculated benefit, whichever is the greater per date of treatment for each and every claim. Thereafter benefits are reimbursed at 90% of the Tariff Rate* for Absolute Pets Classic Cover and 100% of the Tariff Rate* for Absolute Pets Premium Cover and 100% of the Tariff Rate* for the Accident Only Cover and not what the vet charges. The Absolute Pets Pet Insurance Tariff Rate* is based on PetSure's internal tariff of fees which is reviewed annually.

Benefit Limits are subject to the Overall Annual Maximum.

Diagnosis - Annual Payout	
• Gastrointestinal Problems	R 2 950
• Acute Skin Conditions	R 2 950
• Tick-Borne Diseases (including Biliary & Ehrlichiosis)	R 2 950

All Treatments – Annual Payout	
• Clinical Pathology (As performed by Clinical Laboratory)	R 1 200
• Consultations (visits/examinations)	R 2 000
• Histopathology (As performed by Clinical Laboratory)	R 750
• Hospitalisation (Stay)	R 1 200
• Injection Fees	R 750
• In-Theatre Materials	R 3 400
• Medicines & Injectable Drugs (See Script Levy)	R 2 900
• Tissue Scans	R 3 050
• Out-of-Theatre Materials	R 1 300
• Radiation Therapy (R800 per session)	R 2 400
• Radiology and Fluoroscopy	R 1 300

Notes:

- The overall annual maximum is per pet's policy year. Annual / per annum / policy year refers to the 12-month period between the anniversaries of your pet's start date. Benefits renew on the anniversary of your pet's start date.
- Certain items and procedures do not have annual limits.

Script Levy

Member pays the first R 50.00 per script for dispensed medicines.

Please read the Absolute Pets Pet Insurance Policy Document carefully for all Terms and Conditions.

Additional Benefits – Annual Payout	
Emergency Boarding (Kennel or Cattery Fees) Annual maximum for all plans	R 1 300
Complementary Treatment (R200 per session) (Physio, Acupuncture, Hydrotherapy)	R1 050

No excess if treated separately

Routine Care Annual Limit	R 1 200
The Routine Care benefit may be utilised for any combination of the below treatments if rendered and provided by a registered veterinarian:	
Annual Limit per pet's policy year	
• Annual check-up	R 400
• Annual vaccinations – (injection fee, materials and drugs); and/or Deworming drugs; and/or Tick & flea control – (e.g. Frontline, Bravecto, NexGard, etc.)	R 800
• Dentistry (Scaling and Polishing)	R 800
• Sterilisation	R 900

No excess / deductible

Accident Only Cover	
Overall Annual Maximum	R 9 000
Maximum per Incident	R 4 500

Waiting Period

- You may claim for conditions and Routine Care (if applicable) which arise one calendar month or longer after the start date of your pet's policy.
- There is six calendar month's waiting period from the start date of your pet's policy for cruciate ligament claims.

Procedures Limited per pet's policy year:

- One cruciate surgery.
- One incident of swallowing a foreign object requiring surgical or endoscopic removal.
- One back surgery (if eligible).