



SCHEDULE OF BENEFITS

Effective 1st July 2021

RATES (All figures include VAT)

Benefits	Absolute Pets Premium 100% of the Tariff Rate*		Absolute Pets Classic 90% of the Tariff Rate*		Absolute Pets Accident Only Cover 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	R45 000 (per policy year)		R35 000 (per policy year)		R9 000 (per policy year) R3 000 (per Accident)	
Routine Care	Included		Not available		Not available	
Multi-Pet Discount	10% Multi-pet Discount is applicable to 2+ pets					

BENEFITS

AAbsolute 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 R300 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.

Waiting Period

- Accident and Illness Claims: 1 month
- Routine and Dental Care Claims (if applicable): 1 month
- Cruciate Ligament Claims: 6 months

Script Levy

- Member pays the first R50.00 per script for dispensed medicines.

Procedures Limited per pet's Policy year:

- One cruciate surgery (NB cruciate implants are not covered)
- One back surgery (provided the underlying condition is not excluded under this policy).

Pay-outs are only applicable to Absolute Pets Premium and Classic Plans

The excess is deducted after the pay-out has been calculated

Diagnosis – Annual Pay-out

Pay-outs apply to all Accident and Illness claims

• Gastrointestinal Problems Claims	R2 950
• Skin Condition Claims	R2 950
• Tick-Borne Disease Claims (including Biliary & Ehrlichiosis)	R2 950

Additional Benefits – Annual Pay-out

• Emergency Boarding (Kennel or Cattery Fees)	R1 300
• Complementary Treatment (Physiotherapy, Acupuncture, Hydrotherapy)	R1 050

No excess if treated separately i.e. no other treatment can be performed or charged at the same time

All Treatments – Annual Pay-out
Subject to Diagnosis Annual Pay-outs

• Clinical Pathology (As performed by Clinical Laboratory)	R1 200
• Consultations (visits/examinations)	R2 000
• Histopathology (As performed by Clinical Laboratory)	R750
• Hospitalisation (Stay)	R1 200
• Injection Fees	R750
• In-Theatre Materials	R3 400
• Medicines & Injectable Drugs (See Script Levy)	R2 900
• Tissue Scans	R3 050
• Out-of-Theatre Materials	R1 300
• Radiation Therapy (R800 per session)	R2 400
• Radiology and Fluoroscopy	R1 300

Routine Care

Annual Maximum

R1 200

The Routine Care benefit may be utilised for any combination of the below treatments if rendered and provided by a registered veterinarian or a vet shop:

Annual Limit per pet's Policy year

• Annual check-up	R400
• Dentistry (Scaling and Polishing)	R800
• Sterilisation	R900
• Annual vaccinations – (includes injection fee, materials and drugs, excludes consultations) and/or Deworming drugs and/or Tick & flea control	R800

No excess/deductible on Routine Care Claims

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