



ACCIDENT ONLY COVER – Terms and Conditions

Definitions:

Accident, accidental or accidentally	Means a sudden, unforeseen and unintended event causing injury to your pet.
Excess	Is the amount shown below that you must pay towards a claim.

What We Will Pay For:

Cover is provided as a result of Accidental injuries for domestic dogs and cats only where the Accident must be a direct consequence of at least one of the following:

- Motor vehicle accident
 - Burn or electrocution
 - The actions of another animal
 - Swallowing a foreign object requiring surgical or endoscopic removal
 - Snake bite, or
 - Allergic reaction to an insect bite other than tick or flea bites,
- or otherwise result in,
- A fracture
 - A broken bone
 - A traumatic ligament or tendon injury, or
 - Lacerations, abrasions or wounds

What We Will Pay:

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 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

This Policy Does Not Cover:

- Voluntary euthanasia, disposal, burial or cremation of a deceased pet
- A malicious act, deliberate injury or gross negligence caused by you or anyone living with you
- Treatment for an accident that occurred before you signed up for the Absolute Pets Accident Only Cover

How to Claim

All claims should be submitted and received by PetSure within sixty (60) days of the Vet treatment being provided.

- Print out your Claim Form [available at www.absolutepets.com] and take it with you to the Vet.
- Pay the Vet.
- Complete your Claim Form and sign it.
- A Claim consists of the following:
 - ✓ A completed Claim Form
 - ✓ Proof of payment
 - ✓ A full detailed Vet invoice
 - ✓ If we did not receive your pet’s vet history at time of inception, it will be required when you submit the first claim for your pet.
- Submit your Claim by e-mail to: claims@petsure.co.za or Fax to: 086 661 0989

Terms of Cover

At time of accident:

- You may claim for an Accidental Injury which arises one calendar month or longer after the start date of your pet’s policy.
- There is a six month waiting period for cruciate ligament claims
- Your Policy will not operate until you have paid your premium.
- Claims will not be paid for any period which we have not received premiums.

PLEASE NOTE: This document is an addendum to the Absolute Pets Pet Insurance Policy Document and by no means is a replacement. Please read the Absolute Pets Pet Insurance Policy Document carefully for all Terms and Conditions.

