



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

**1. 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

**2. What We Will Pay:**

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 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.

Cover is limited to a maximum of R9 000 (incl. VAT) per annum and R4 500 per incident per pet.

**3. This Policy Does Not Cover:**

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

**4. How To Claim**

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

1. Print out your Claim Form [available at [www.absolutepets.com](http://www.absolutepets.com)] and take it with you to the Vet.
2. Pay the Vet.
3. Fill out your Claim Form and have it signed by your Vet.
4. A Claim consists of the following:
  - ✓ A completed Claim Form
  - ✓ Proof of payment
  - ✓ A full detailed Vet invoice
5. Submit your Claim using the Mobile App (search and download the ‘PetSure’ app found in your App store) or
6. E-mail to: [claims@petsure.co.za](mailto:claims@petsure.co.za) or
7. Fax to: 086 661 0989

**5. Terms of Cover**

At time of accident:

- a) You may claim for an Accidental Injury which arise one calendar month or longer after the start date of your pet’s policy.
- b) Your Policy will not operate until you have paid your premium.
- c) Claims will not be paid for any period which we have not received premiums.

Please visit the Absolute Pets Pet Insurance Website <https://absolutepets.petsureapp.co.za/> to access the full Absolute Pets Pet Insurance Policy Document.

