

Regal Pet Insurance

FAQ's Information



Regal Pet Insurance - Protecting a healthy future for your pet!

Like any member of your family your pet can unfortunately and unexpectedly become ill or suffer an accident. Even expenses for annual routine care like vaccinations, flea, tick and worm control can come as quite a shock.

Imagine knowing your pet can be treated, but that it will cost hundreds or thousands of Rand. With Regal Pet Insurance, you needn't worry as we may be able to assist with the cost of the very best Veterinary treatment, which your pet deserves.

Facts:

- 2 out of 3 pets require Veterinary attention each year
- 66% of all Veterinary visits each year are due to sudden illness
- Accidents and serious illness can affect your pet at any time, no matter what their age

Why Regal Pet Insurance?

Regal Pet Insurance is the ideal plan for protecting your Pet's Health

- administered by PetSure - providing pet insurance since 1992
- brought to you by The Hollard Insurance Company Ltd, one of South Africa's largest insurance underwriters
- offers a comprehensive choice of cover - to suit your pet's needs
- no upper age limit for Regal Accident
- benefits for preventative Routine Care
- multi pet discount - insure more than one pet to qualify for discount
- 14 day money back guarantee
- claims settled promptly and fairly
- the choice to utilise any licensed Veterinarian countrywide

Responsible pet ownership means providing your pet with the best care you can. Regal Pet Insurance means you don't have to worry about the cost of unexpected Vets bills.

Frequently asked questions

Q: What is Regal Pet Insurance?

A: Regal Pet Insurance is peace of mind for pet owners who want assistance in reducing the cost of Veterinary bills over the life of their pets.

Q: What benefits does Regal Pet Insurance offer?

A: Regal Pet Insurance covers Veterinary treatments and surgeries for accidental injury and illnesses ranging from minor problems such as ear infections and bee stings to major conditions such as broken bones, diabetes and cancer. We also provide cover towards preventative care such as vaccinations, spaying, flea, tick and worm control and dental scale and polish.

Q: How does Regal Pet Insurance work?

A: Once your Vet has treated your Pet, simply send in a Regal Pet Insurance Claim Form along with your Vet's detailed account. PetSure then calculates the benefit and value and sends payment directly to you. It is as simple as that. **Note:** Benefits are reimbursed according to the Regal Pet Insurance Tariff Rate which is the PetSure's internal Tariff of Fees and is reviewed annually.

Q: What is not covered?

A: Like most insurance policies, we have some exclusions to keep your premiums low. These include: breeding, elective procedures, foods/diets, grooming, behavioural problems, tick paralysis, hereditary and congenital defects, and pre-existing conditions that showed clinical signs before taking out the insurance.

Q: Can my pet visit any Vet I choose?

A: Yes, you can use any Veterinarian who is licenced to practice in South Africa.

Q: Are there any age limits for the insurance?

A: Yes. Pets can join from 8 weeks of age on all plans and with Regal Assured and Regal Royal no pet older than 8 years can join. Once enrolled, cover may be kept for life, provided your premiums are kept up to date.

Q: When will my policy start?

A: Your membership will start on the first day of a month after your application has been accepted by us.

Q: When can I claim?

A: You may make a claim for conditions which arise after the applicable waiting period* (*Refer to the Schedule of Benefits)

Q: What is an Accidental Injury?

A: A physical or bodily injury that happens accidentally to your pet as a result of external, violent and visible means for example: broken bones, snake bite, dog/cat fight.

Q: What is an Illness?

A: An Illness means an unexpected sickness or disease or any change to your pet's normal healthy state, which is not caused by injury to your pet. For example: upset stomach, skin conditions, ear infection.

Q: What is Routine Care?

A: Regal Pet Insurance includes a Routine Care benefit on Regal Assured or Regal Royal options where up to R3000 per year can be utilised towards any of the following, if rendered and provided by a registered vet: Annual vaccinations, Deworming, Tick and flea control, Dental scaling/polishing and Sterilisation; and there is also a Routine Care benefit on Regal Accident where up to R400 per year can be utilised towards any of the following, if rendered and provided by a registered vet: Annual vaccinations, Deworming, Tick and flea control, Dental scaling/polishing.

Q: Does my pet have to have a microchip or tattoo to claim?

A: Yes, this provides permanent identification and acts as your pet's Medical Insurance Card, allowing you to utilise any Vet countrywide.

Q: What if I change my mind after signing up with Regal Pet Insurance?

A: You have a 14 day money back guarantee period from the start date of your policy to review and cancel with no obligation. If you would like to cancel your policy after this period we require one calendar month's written notice to cancel.

Q: How can I find out more information about Regal Pet Insurance and the costs?

A: Please refer to the Schedule of Benefits or contact Regal Pet Insurance for further details on 086 00 73425 or visit our website www.regalpetinsurance.com

Administered by



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