

# Regal Pet Insurance

## Schedule of Benefits

Effective January 2017



### REGAL PET INSURANCE

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. **Regal Pet Insurance** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services.

- All insured animals must be identifiable by means of a **microchip or an official tattoo** scheme recognised by **Regal Pet Insurance**.
  - All **benefit limits** are **per pet's policy year**<sup>1</sup>.
- Unless stated otherwise:**
- Claims are assessed at 70% or 100% of the Regal Pet Insurance Tariff Rate<sup>2</sup> depending on your chosen plan.
  - **Excess / Deductible** - The Insured shall be responsible for the first R200<sup>3</sup> or 10% of the calculated benefit, whichever is the greater per date of treatment for each and every claim.

#### REGAL ASSURED (70%) & REGAL ROYAL (100%)

##### Accident and Illness

**Overall annual limit<sup>1</sup> R 35 000**

##### Treatment Limits

- Medicine (*includes injection fees*) R 4 500
- Hospitalisation R 3 000
- Consultations R 2 500
- Radiology R 1 750
- Myelogram / MRI / CT Scan R 1 750
- Clinical Pathology (*as performed by Clinical Laboratory*) R 1 600
- In Theatre Materials R 3 000
- Out of Theatre Materials R 800
- Complementary Treatment (*R 200 per visit (Physio, Acupuncture, Hydrotherapy)*) R 1 000

##### Diagnosis Limits

- Cruciate Ligament Rupture R 7 000
- Gastrointestinal Conditions R 5 000
- Skin Conditions R 3 000

##### Routine Care

**Overall annual limit<sup>1</sup> R 3 000**

*Up to R3 000 can be utilised towards any of the following, if rendered and provided by a registered vet.*

- Sterilisation R 500
- Vaccinations (*excludes consultations*) R 500
- Dental Scaling/polishing (*procedure only*) R 400
- Tick & Flea Control R 300
- Deworming R 200
- Joint Supplements (*max R 100 per month*) R 400
- Health Tonic (*max R 100 per month*) R 600
- Skin Treatments (*max R 100 per month*) R 600
- Prescription Diets (*max R 100 per month*) R 400

**NB: No excess / deductible on Routine Care Claims**

#### REGAL ACCIDENT (100%)

##### Accident Only

**Overall annual limit<sup>1</sup> R 8 000**

- Limit per Incident R 2 500
- Rehab (*Physio, Acupuncture, Hydrotherapy*) R 750

**Excess / Deductible – per incident**

##### Routine Care

**Overall annual limit<sup>1</sup> R 400**

*Up to R 400 can be utilised towards any of the following, if rendered and provided by a registered vet:*

- Vaccinations (*excludes consultations*) R 250
- Tick and flea control and deworming R 250

**NB: No excess / deductible on Routine Care Claims**

#### REGAL Additional Benefit

##### Emergency Boarding (Kennel or Cattery Fees)

Member hospitalised

**Overall annual limit<sup>1</sup> R 800**

- Daily Limit R 60
- (See Policy Document for full details)

##### Waiting Period

- One calendar month waiting period from the start date of your pet.
- Three calendar month's waiting period from the start date of your pet for all Routine Care claims.
- Six calendar month's waiting period from the start date of your pet for Cruciate Ligament claims.

##### Script Levy

- Owner pays the first **R 40** per script for dispensed medicines.

##### Procedures limited per pet's policy year<sup>1</sup>

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

**Please read the Regal Pet Insurance Policy Document carefully**

<sup>1</sup> Per **annum / annual / policy year** refers to the 12-month period between the anniversaries of the pet's start date. Benefits renew on the anniversary of the pet's start date.

<sup>2</sup> The **Regal Pet Insurance** Tariff Rate is based on PetSure's internal Tariff of Fees which is reviewed annually.

<sup>3</sup> A minimum of R300 excess will apply for pets under the age of 13 months at the time of treatment.



Administered by

Underwriting Manager and Administrator  
PetSure (Pty) Ltd ("PetSure")  
Reg. No. 1991/007261/07  
Authorised Financial Services Provider  
Licence Number 9846  
© Copyright 2016 PetSure (Pty) Ltd

24 Wellington Rd, Parktown, 2193  
PO Box 87419, Houghton, 2041  
Tel: 0860 738 787  
Fax: 086 661 0990 / 086 661 0992  
E-mail: info@petsure.co.za  
[www.petsure.co.za](http://www.petsure.co.za)

The Hollard Insurance Company  
Reg. No. 1952/003004/06  
Authorised Financial Services Provider  
PO Box 87419, Houghton, 2041  
Tel: (011) 351 1000

