

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** as recognised by **Regal Pet Insurance**.
 - All **benefit limits** are **per pet's policy year**¹. All amounts include VAT.
- Unless stated otherwise:**
- Claims are assessed at 70% or 100% of the Regal Pet Insurance Tariff Rate² depending on your chosen plan.
 - **Excess / Deductible** - The Insured shall be responsible for the first R200³ 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 limit⁴ 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 limit⁴ 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 limit⁴ R 8 000

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

Excess / Deductible – per incident

Routine Care

Overall annual limit⁴ 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 limit⁴ 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 year¹

- 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

¹ 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.

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

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

⁴ The overall annual limit is per pet's policy year.



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