

# KIDO PET INSURANCE

Covered in fur

## POLICY WORDINGS



## Qualifications for Kido Pet Insurance

In order for your *pet* to qualify for Kido Pet Insurance your *pet* must be:

- In sound health and free from injury, disability, disease, *congenital* or *hereditary* conditions. If not these will be considered *pre-existing* and automatically excluded from cover.
- Over the age of 8 weeks
- Vaccinated by a *veterinarian* within the last 12 months with booster vaccinations kept up to date
  - Dog vaccinations include: Parvovirus, Distemper, Adenovirus, Coronavirus, Canine Infectious Hepatitis & Rabies. Bordetella 2 weeks prior to your dog being boarded. Leptospirosis must be included on their next annual vaccination if not already vaccinated for.
  - Cat vaccinations include: Feline panleukopaenia, Calicivirus, Chlamydia, Feline respiratory complex & Rabies. Feline Leukaemia Virus must be included on their next annual vaccination if not already vaccinated for.
- Living with *you*, the sole owner, at the *risk address* specified

## General Conditions

- Your *pet* is only covered within South African borders
- If your *pet* is injured or should fall ill *you* must take all reasonable steps to facilitate prompt *treatment by a vet*. *You* should also practise responsible ownership by continuing *treatment* at home if necessary and as specified by your *vet*. This is to minimise complications and prevent recurrence of the original condition.
- We only cover services rendered and supervised by a qualified *veterinarian*. The *veterinarian* and *vet practice* must be registered with the South African Veterinary Council.
- Conditions that turn out to be classified as a *chronic condition* will be covered for the first three (3) months of diagnosis and treatment. To continue treatment *you* will need to contact *us* for pre-authorisation.
- *Waiting period* to apply from date of policy inception and / or the addition of a *pet* to the Family Care product is:
  - Thirty (30) days *waiting period* for all *Illnesses*
  - No *waiting period* for *Accident cover*
- *Excess* to apply: 15% of claim minimum R250-00 per claim
- Kido Pet reserves the right to change, remove, update or add to our Policy Wordings and Plans from time to time. *We* will give *you* a thirty (30) day notice period on any amendments.
- If, when you claim, there is any other insurance under which you are entitled to an indemnity, we will only pay a proportionate share of the claim. You must tell us the name and address of the other insurance company and your policy number with them.

## Kido Pet Insurance Plans

### Number 1: Kido Best – Family Plan

*What Kido Family Best covers*

- Comprehensive cover for up to 3 *pets* for the cost of 1
- Comprehensive cover includes *Illness* and *Accident* cover
- Total annual limit per policy of R30 000-00
- Total annual limit per *pet* of R15 000-00

### Number 2: Kido Best – Individual Plan

*What Kido Individual Best covers*

- Comprehensive cover for one *pet* only
- Comprehensive cover includes *Illness* and *Accident* cover
- Total annual limit per policy of R30 000-00
- *Maximum sublimit per claim* of R20 000-00

### Number 3: Kido Must – Family Plan

*What Kido Family Must covers*

- Cover for up to 3 *pets* for the cost of 1
- *Accidental* cover only
- *Total annual limit per policy* of R12 000-00
- *Total annual limit per pet* of R7 000-00

### Number 4: Kido Must – Individual Plan

*What Kido Individual Must covers*

- *Accidental* cover for one *pet* only
- *Total annual limit per policy* of R12 000-00
- *Maximum sublimit per claim* of R9 000-00

### Breeder Extension

- The Breeder Extension can only be added to the *Best Plan*
- This extension covers C-Sections, *Dystocia* and Milk Fever in *breeding bitches / queens*
- It does not cover hormone levels, spaying of the bitch / queen after a C-Section, Ultrasound and X-rays unless the bitch presents with a *Dystocia*
- Cover is per *breeding bitch / queen* in conjunction with the *Best Plan* and cannot be reinstated once cancelled
- Cover cannot be added to a bitch / queen that is already pregnant
- The *breeding bitch / queen* must be registered with a regulated Breed Organisation and the Breeder an active member of this Organisation. Kido Pet will confirm the Organisation is within our standards before the Breeder Extension is added.
- A cycle must be skipped between each successful mating and parturition

## General Policy Exclusions

- *Pre-existing conditions* and any *illness* or *accident* which is as a result of a *pre-existing condition*. This includes any incidents that occur during the thirty (30) day *waiting period* at policy inception or when a new *pet* is added to any of the Family Care products.
- *Routine care* of your *pet*
- Any disease that can be vaccinated against and vaccination is a prerequisite for cover where a vaccination history does not exist or vaccinations have not been kept up to date
- *Elective and cosmetic procedures* and any complications arising thereof
- *Treatment* relating to reproduction or as a result of reproduction unless this is an extension on your policy
- Any claims due to the ingestion/chewing of bones when wilfully given to your *pet*
- Home visit from your *vet* including travel expenses
- Transplant *treatment* & surgery. Prosthetics or replacements.
- Voluntary euthanasia of a healthy *pet*. Cremation services above the basic. Post mortems.
- *Treatment* for behaviour modification including training
- *Treatment* for any new *pandemic disease* or *non-endemic disease*
- Any *illness* or injury resulting from the owners wilful injury or gross negligence
- Genetic or chromosome testing
- *Pets* that are used for *Commercial purposes*. This includes but are not limited to the following: police/guard/security work, search & rescue, customs, quarantine, racing, betting, research, commercial breeding, leased/rented out
- Boarding or transport. Theft, straying, advertising & rewards.
- Claims arising from the infringement of any South African by-laws in accordance with the Local Government : Municipal Systems Act (32 of 2000) and referring to "Prohibited behaviour in respect of dogs"
- We do not compensate *you* for fraud, dishonesty, or any non-disclosure or misrepresentation of information by *yourself*
- Any claims due to war activities, riots, strikes or terrorism

## Get in touch

*You* are responsible for keeping all your contact details with *us* up to date. Always contact *us* when updating your policy or reporting a claim. *We* prefer to have any correspondence in writing so pop *us* an email at [hello@kidopet.co.za](mailto:hello@kidopet.co.za).

## How to claim

- You will have paid the *vet* the full amount upon discharge of your *pet* or purchase of any ongoing *treatment*
- Log onto [www.kidopet.co.za](http://www.kidopet.co.za) to download a claim form, ask your broker or email [claims@kidopet.co.za](mailto:claims@kidopet.co.za) and we will send you one.
- We will need the following information from you before we can start processing your claim:
  - Completed claim form
  - Copy of detailed invoice from your *vet*
  - A history will be requested from your *vet* pertaining to your current claim
  - If this is your 1<sup>st</sup> claim we will request a full *clinical* history of your *pet* from your *vet/s*
- In order to be reimbursed you must report your claim within thirty (30) days of the *incident* occurring
- You, and not the *vet*, will be reimbursed for the amount owing less the *excess*. This amount is known as your *benefit*.
- *Excess* to apply per claim: 15% of claim minimum R250
- If you do not disclose all you know about your *pet* we have the right to reduce or deny your claim or even cancel your policy.
- If a claim is as a result of a third party we may pursue legal action against this party in your name which will require your full co-operation.

We will not be liable for any claim after 180 days have expired from the *treatment* date unless the claim is the subject of pending legal action. If we decline liability/repudiate a claim or dispute the quantum of a claim made in terms of this policy you have 90 days to make representation to us, challenging this decision. If we persist in repudiating the claim or disputing the quantum, you have to have summons issued and served on us, within 180 days after the expiry of the 90 days (challenging period), failing which, you will forfeit your claim and we will have no further liability in terms of this policy. It is within your right to submit a complaint to the Ombudsman or Ombud in writing within the 180 day period.

Contact details for the Ombudsman for Short Term Insurance:

- PO Box 32334, Braamfontein, 2017
- Email: [info@osti.co.za](mailto:info@osti.co.za)
- Tel: 011 726 8900
- Fax: 011 726 5501

Contact details for the Fais Ombud:

- Celtis House, Eastwood Office Park, Lynnwood
- Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)
- Tel: 0860 324 766

## Paying your premiums

- Your *pet* is only covered for *veterinary* expenses if *you* are up to date with payment of your premiums
- Your premium will be debited from *your* account on a monthly basis for which *you* will have given us authorisation upon activation of *your* policy
- If *your* banking details change it is *your* responsibility to inform *us* of this in writing by the 15<sup>th</sup> of the month
- If *your* debit order is returned, *you* have a grace period of up to 15 days to settle your account with *us*, failure to do so will result in *your* fur kids being without cover in the event of a claim.

## Cancellation of Cover

- If *you* wish to cancel *your* policy please send *us* cancellation in writing including the last day of the month *you* wish *your* policy to be cancelled on
- If *you* do not pay *your* premium for 2 consecutive months, deliberately withhold information from *us*, blatantly lie, attempt or knowingly participate in a fraudulent claim we have the right to cancel *your* policy without notice
- We have the right to cancel *your* policy with a thirty day notice period

## Definitions & Explanations

**Accident, Accidental, Accidentally** An unforeseen *incident* resulting in injury to *your pet* that could not be prevented. The outcome is independent of any other cause including *pre-existing* physical, *congenital* or *hereditary* conditions. This includes but are not limited to the following:

- Motor Vehicle Accident
- Burn or electrocution
- Near drowning
- Actions of another animal
- Swallowed/embedded foreign body needing endoscopic/surgical removal
- Allergic reaction to insect bite (not tick or flea); Snake bite
- Poisoning
- Fractured bone
- Traumatic ligament or tendon injury
- Punctures, lacerations, abrasions or wound in general
- Gastric Dilatation and Volvulus (Stomach Torsion)

**Benefit** Refers to the refundable portion of a finalised claim less the *excess*. For example, if the total amount *you* can claim from any one *incident* is R3 000-00 then *you* will be credited R3 000-00 less the *excess* (15% of claim minimum R250). *Your* Benefit would therefore be R3 000-00 less R450-00 = R2 550-00. If *you* are on the *Best Plan* and *your* claim exceeds the *total annual limit per pet* of R15 000-00 then the maximum benefit paid out would be R12 750-00 (R15 000-00 less R2 250-00).

**Breeding Bitch / Queen** Breeding bitch / queen specified on the policy and covered under the Breeder Extension. The named bitch / queen must be registered with a regulated Breed Organisation and the Breeder an active member of this Organisation. Kido Pet will confirm the Organisation is within our standards before the Breeder Extension is added.

**Clinical signs** Refers to deviations in *your pet's* normal healthy state, bodily functions or behaviour.

**Chronic condition** A condition that persists for more than 3 months of *your pet's* life whether intermittently or consecutively. Pre-authorisation from Kido Pet will be needed to continue cover for chronic conditions which will be subject to specified conditions, limits & *excesses* depending on the individual case moving forward. These terms can be declined by *you*, but this chronic condition will then be excluded from any future cover.

**Commercial purpose** Any *pet* that is not treated as an at-home/companion *pet*. This includes, but is not limited to the following working purposes: police/guard/security work, search & rescue, customs, quarantine, racing, betting, research, commercial breeding, leased/rented out.

**Congenital condition** A condition present from birth of the *pet* due to a developmental problem during gestation.

**Dystocia** Difficulty in giving birth to puppies or kittens

**Elective & Cosmetic Procedure** A procedure that *your veterinarian* deems unnecessary and is for *your* preference as opposed to *your pet's* health.



**Excess** The amount the policy holder will have to pay towards the claimable portion of a finalised claim. This is a standard 15% of the claim minimum R250-00 no matter which Plan *you* are on.

**Hereditary condition** Refers to a condition that is passed down to a *pet* from their parents and can show *clinical signs* at any time during that *pet's* life.

**Illness** Any change to *your pet's* normal healthy state resulting in them becoming sick or diseased and diagnosed by a *veterinarian*.

**Incident** The event involving *your pet* that *you* can claim for.

**Insured** Refers to the policy holder and person responsible for the *pet/s* listed on the Policy.

**Maximum sublimit per claim** Maximum *benefit* paid out per claim including the *excess*

**Non-endemic disease** A disease that is known to not occur in a certain area

**Pandemic disease** A new disease that has never existed before or is new to a certain area that causes widespread *illness* to dogs and / or cats.

**Pet** Refers to *your* dog or cat listed and covered on *your* policy.

**Policy year** A 12 month period from the day the Policy incepts until renewal 1 year later. Renewal will default to the 1<sup>st</sup> of the month *your* policy incepted.

**Pre-existing condition** A condition, *illness* or injury that effected *your pet* before the inception of *your* policy or within the *waiting period*. This includes *congenital*, *hereditary* and genetic conditions.

**Risk address** *Your* home where *you* and *your pet/s* reside the majority of the year in South Africa

**Routine care & Preventative treatment** Any *treatment* or procedure that would involve the daily upkeep and living expenses of *your pet*. These expenses *you* as a responsible owner should be aware of when taking a *pet* into *your* home and includes annual check-ups, vaccinations, sterilisation, anal gland expression, nail clipping, ear cleaning, dentals, external and internal parasite *treatment &* prevention, grooming, nutrition (including prescription diets) and supplements.

**Total annual limit per pet** The maximum *benefit* paid out per *policy year* per *pet* listed on *your* policy including *excesses*

**Total annual limit per policy** Refers to the maximum *benefit* that will be paid out per policy year for *your* policy including *excesses*

**Treatment** Refers to any care given to or procedure performed on *your pet* at a *veterinary practise*.

**Vet fees** Refers to the reasonable costs charged to a *pet* owner for the *treatment* of their *pet* by a *veterinarian*. Fees deemed excessive will be re-evaluated at the reasonable fee charged by *your* average *veterinarian* for that condition.





**Vet, Veterinarian** A doctor qualified in the *treatment* of dogs and cats and registered with the South African Veterinary Council as a veterinarian.

**Vet practice** A veterinary practice, hospital, clinic, surgery or centre that *you* take *your pet* to be treated by a qualified veterinarian and is registered with the South African Veterinary Council.

**Waiting period** The period between policy inception and the date from which *you* can first lodge a claim. No waiting period exists for Accident cover. There is a thirty (30) day waiting period for *Illnesses*. Any conditions, including *congenital* or *hereditary*, that manifest within the thirty (30) day waiting period will be excluded from cover as these will now be deemed as *pre-existing*.

**We, our, us** Refers to Centriq Insurance Company Limited, the Insurers.

**You, your, yourself** Refers to the insured or policyholder.