

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
- Your *pet* must see a *vet* for a consultation unless it is for a chronic condition with only chronic prescription medication dispensed.
- If your *pet* needs to see a Specialist Veterinarian this must be accompanied by a referral letter from your general Veterinarian. If there is no referral letter then the average general veterinary fees for that area will be applied in place of the specialist fees.
- Conditions that turn out to be classified as a *chronic condition* will be covered for the first three (3) months of diagnosis and treatment. Thereafter these conditions will not be covered.
- All growths and cancers will be classified into the same general chronic condition. If they are diagnosed individually by a *clinical pathologist* they will be registered as separate chronic conditions.
- *Waiting period* to apply from date of policy inception and / or the addition of a *pet* to the Policy:
 - Thirty (30) days basic *waiting period* for all *Illnesses*
 - Specific conditions for *pets* under the age of eight years of age : A three (3) month *waiting period* for all *musculoskeletal conditions, growths, hereditary, congenital, and breed related conditions* is to apply. This will be waived if your *pet* has seen a *veterinarian* within this 3 month *waiting period* without any of these conditions noted.
 - Specific conditions for *pets* over the age of eight years and / or have no clinical history eg. Rescue or rehomed *pets* : A one (1) year *waiting period* for all *musculoskeletal conditions, growths, hereditary, congenital, breed and age related conditions* is to apply. This will be waived if your *pet* has seen a *veterinarian* within this 1 year *waiting period* without any of these conditions noted. Blood tests must be done to rule out any *Illnesses*.
 - No *waiting period* for *Accident* cover with the exception of *musculoskeletal conditions* for a period of three (3) months. This will be waived if your *pet* has seen a *veterinarian* within this 3 month *waiting period* with no *musculoskeletal condition* noted.
- *Basic Excess* to apply: 15% of claim minimum R250-00 for the first invoice and 15% thereafter
- If you opt into our *Premium Party Pack* you will receive a 10% discount on your premium with a flat excess of R1 000 OR a 20% discount on your premium with a flat excess of R2 000 to apply. There is a three (3) month notice period when opting in or out of this.
- Opt into our *Premium Party Pack* and get 10% off your premium with a flat excess of R1 000 or 20% off with a flat excess of R2 000 to apply
- A *Vet Whizz Fee* will be added to your monthly premium for an amount of R11.50 (eleven rand and fifty cents) per plan.
- 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 R35 000-00
- Total annual limit per *pet* of R17 500-00

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 R35 000-00
- *Maximum sublimit per claim* of R25 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 R16 000-00
- *Total annual limit per pet* of R8 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 R16 000-00
- *Maximum sublimit per claim* of R10 000-00

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 waiting periods.
- *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
- If your Veterinarian finds nothing wrong with your pet only 25% of the Total Claimable Amount will be covered
- *Over the counter medication* used for the treatment of an *acute* and / or *chronic condition* will be covered for up to 50% of the first single dose dispensed per claim
- Treatment of a tooth root abscess or periodontal disease if your pet is over the age of 5 years and not had a dental within the past 3 years
- *Elective and cosmetic procedures* and any complications arising thereof
- *Treatment* relating to reproduction or as a result of reproduction
- Diagnosis and treatment of conditions effecting the reproductive system if your pet was not sterilised before the age of 5 years
- Any claims due to the ingestion/chewing of bones when wilfully given to your *pet*
- Costs related to the treatment of a condition that has a similar treatment to a condition already excluded from cover
- The workup and treatment of *Pica* unless a cause unrelated to nutrition is found
- *Pre-anaesthetic bloods* for pets under 8 years of age and suffering from no *illnesses* covered in terms of the Policy Wordings
- Home visit from your *vet* including travel expenses
- Normal rates will apply if your pet is seen during emergency hours for conditions that are not deemed an emergency
- 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
- Any costs related to the daily running of a Veterinarian Practice eg. PPE equipment, waste disposal etc.
- Claims that are not reported within the required 30 day period from the original date of loss
- 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

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 to download a claim form, ask your broker or email 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*
 - If this is your 1st claim we will request a full *clinical* history of your *pet* from your *vet/s*
 - Further information may need to be requested from your *vet* pertaining your current claim
- In order to be reimbursed you must report your claim within thirty (30) days of receiving your first invoice from your *Vet*
- The account that is used to pay your premium will be credited with the total claimable amount less the *excess*. This amount is known as your *benefit*. If your *vet* is in agreement then we will credit their practice account less the *excess*.
- *Basic 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 60 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
- 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
- Tel: 0860 324 766

Paying your premiums

- Your *pet* is only covered for *veterinary* expenses if *you* are up to date with the 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 15th 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.
- If you put a stop payment on your debit order your Policy will be cancelled from the date your account was last up to date

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
- There is a minimum one (1) month cancellation notice period
- 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

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

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)

Acute condition An illness or injury that is sudden and your pet will recover from 100% without an additional inciting cause

Age related condition A specific health condition that pets are at higher risk of getting due to what age they are

Basic 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. See the definition of our Premium Party Pack for our Flat Excess options.

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 R17 500-00 then the maximum benefit paid out would be R14 875-00 (R17 500-00 less R2 625-00).

Breed related condition A specific health condition that pets are at higher risk of getting due to what breed they are

Chronic condition A condition that persists for more than 3 months of *your pet's* life whether intermittently or consecutively or needs treatment more than 3 times a policy year. These conditions will not be covered after this chronic period.

Clinical Pathologist A specialist that assists with the diagnosis of diseases based on the analysis of samples using chemistry, microbiology, haematology and molecular pathology within a laboratory.

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

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 at full term

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

Growth Any form of cancer, benign or malignant, on or within the body, or a condition that resembles a growth eg. Intra-dermal cyst, skin tag etc.

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*

Musculoskeletal Condition Any condition involving the musculoskeletal system including that of the bones, muscles, ligaments, tendons and joints e.g. Osteoarthritis, Cruciate Ligament tear or rupture, luxating patellar, spinal conditions

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

Over the counter medication Medication that you can buy from any retail outlet or your Veterinarian without your pet having to see the Veterinarian or charged a consultation fee.

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

Pica An abnormal desire to eat substances not normally eaten

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

Pre-anaesthetic bloods Blood tests done to determine if any unknown health risks need to be addressed before and/or while an anaesthetic is performed on your pet

Pre-existing condition A condition, *illness* or injury that effected *your pet* before the inception of *your* policy or within the *waiting periods*.

Premium Party Pack For a 10% discount on your monthly premium the excess to apply will be a flat R1 000 OR for a 20% discount on your monthly premium the excess to apply will be a flat R2 000. With your bigger claims you will end up saving on your excess too in comparison to having just the *Basic Excess with no Party Pack*. There is a three (3) month notice period when opting in or out of this.

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, *over the counter medication*, nutrition (including prescription diets, normal food 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.

Vet Whizz Fee For speedier claim settlements, you have the expertise of an in-house qualified Veterinarian managing your claims. This will cost an additional R11.50 per month per plan.

Waiting period The period between policy inception or the addition of a new pet and the date from which *you* can first lodge a claim. Any condition that manifests within the waiting periods will be excluded from cover as these will now be deemed as *pre-existing*.

We, our, us Refers to Mutual & Federal Risk Financing Limited, the Insurers.

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