

KIDO PET INSURANCE

Covered in fur

POLICY WORDINGS



Kido Pet Insurance Plans

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
- Total annual Outpatient limit of R6 000-00 per pet, with a maximum of R1 500-00 per claim
- Purchase an additional R10 000 or R20 000 per pet per year in Gap Cover, with our optional Yapp Cover Extension
- Add cover for Routine Care with our Kido Pet Perks Extension

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
- Total annual Outpatient limit of R6 000-00, with a maximum of R1 500-00 per claim
- Purchase an additional R10 000 or R20 000 per year in Gap Cover, with our optional Yapp Cover Extension
- Add cover for Routine Care with our Kido Pet Perks Extension

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
- Total annual Outpatient limit of R6 000-00 per pet, with a maximum of R1 500-00 per claim
- Add cover for Routine Care with our Kido Pet Perks Extension

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
- Total annual Outpatient limit of R6 000-00, with a maximum of R1 500-00 per claim
- Add cover for Routine Care with our Kido Pet Perks Extension

Kido Pet Insurance Optional Extensions

Kido Pet Perks (Routine Care)

- The Kido Pet Perks can be added onto any pet covered on your policy
- This extension will contribute towards cover for vaccinations, puppy socialisation, sterilisation, deworming, flea & tick control, nail-clipping, dentals unrelated to Accidents, anal gland expression, prescription food, supplements, over the counter medication, geriatric check-ups including bloodwork applicable to senior pets.
- This extension specifically excludes cover for your normal day-to-day food
- The following two options are available:
 - 1) For R75.00 per pet per month, receive a contribution of up to R1 200.00 per policy year (R300.00 savings)
 - 2) For R100.00 per pet per month, receive a contribution of up to R1 600.00 per policy year (R400.00 savings)
- There is no excess to apply to this extension
- You can upgrade the Pet Perks Extension from Option 1) to Option 2) at any time. The increased premium would be backdated to the time this extension was originally added, in order to claim the increased contribution moving forward.
- This Extension is calculated for the full 12-month policy year period with the contribution allocated on a monthly basis, but can be used in full/partially upfront after the 60 day waiting period has passed.
- Should a policyholder cancel this Extension, or all cover for a pet before the end of the policy year, after using the full contribution or part thereof, the balance of these premiums according to the contribution already paid out will be collected as per the next or final debit order.
- If this extension is added during month one (1) of your policy year, it will be added from the 1st of the month with the full annual contribution allocated to this pet. If this extension is added during months two (2) to twelve (12) of your policy year, it will be added from the start of that month with the proportion of premium to contribution allocated to that pet for the remainder of the policy year i.e. If added in month twelve (12), only one month's worth of contribution will be available for the remainder of the policy year.
- Contributions not used from a previous policy year, will not be carried over to the following year. Unless, this Extension is added in months eleven (11) or twelve (12) of your policy year so that you are unable to claim during the two (2) month waiting period.

Yapp Cover (Gap Cover)

- The Yapp Cover Extension can only be added onto the Kido Best Plan
- A Policyholder can purchase additional cover that increases both the claim and annual limits per pet covered on a Kido Best Plan

What is and is not covered under the Yapp Cover Extension

- Only conditions covered under the Kido Best Plan and in terms of the Policy Wordings are covered under this extension
 - In addition to what is covered under the Kido Best Plan, this Extension will cover Pre-existing Conditions, Chronic Conditions and Physiotherapy
 - Physiotherapy, and Prescription Medication dispensed for at home use, will be covered under the Outpatient limits
 - Senior pets, 9 years and older, will only be covered for Outpatient visits and limits/sublimits. Senior pets will not have any Inpatient cover under this Extension.
 - Cover excludes those claims covered under the Kido Pet Perks (Routine Care) Extension, Euthanasia and Cremation.
 - Cover excludes the Basic Excess / Co-Payment applied to the original claim under the Kido Best Plan. The Yapp Cover limit/sublimit will apply as from the total claimable amount, before the basic excess / co-payment has been deducted.
- The following two options are available:
 - 1) For R75.00 per pet per month, you will receive the following additional limits/sublimits:
 - Up to R1 000.00, with a maximum of R300.00 per claim for Outpatient procedures and/or treatments
 - Up to R10 000.00, with a maximum of R5 000.00 per claim for Inpatient procedures and/or treatments
 - A maximum addition of up to R10 000.00 towards your pet's annual limit
 - 2) For R125.00 per pet per month, you will receive the following additional limits/sublimits:
 - Up to R2 000.00, with a maximum of R600.00 per claim for Outpatient procedures and/or treatments
 - Up to R20 000.00, with a maximum of R10 000.00 per claim for Inpatient procedures and/or treatments
 - A maximum addition of up to R20 000.00 towards your pet's annual limit
 - You can upgrade the Yapp Cover Extension from Option 1) to Option 2) upon renewal of the Policy as stated on your Policy Schedule.
 - This Extension is calculated for the full 12-month policy year period with the limits/sublimits allocated on a monthly basis, but can be used in full/partially upfront after any applicable waiting periods have passed.

- Should a policyholder cancel this Extension, or all cover for a pet before the end of the policy year, after using the full limit/sublimit or part thereof, the balance of these premiums according to the claim settlement/s already paid out will be collected as per the next or final debit order
- If this extension is added during month one (1) of your policy year, it will be added from the 1st of the month with the full annual limit/sublimit allocated to this pet. If this extension is added during months two (2) to twelve (12) of your policy year, it will be added from the start of that month with the proportion of premium to annual limit/sublimit allocated to that pet for the remainder of the policy year i.e. If added in month twelve (12), only one month's worth of annual limit/sublimit will be available for the remainder of the policy year.
- Annual limits/sublimits not used from a previous policy year, will not be carried over to the following year. Unless, this Extension is added in months eleven (11) or twelve (12) of your policy year so that you are unable to claim during the two (2) month waiting period. You will not be able to carry over any unused annual limit/sublimit, from one policy year to the next.
- See the below Waiting Periods section for the waiting periods to apply to this Extension

Premium Party Pack

- By choosing one of the below two flat excesses, you can save on your monthly premium:
 - a) Get a 10% discount on your monthly premium with a flat excess of R1 000.00
 - b) Get a 20% discount on your monthly premium with a flat excess of R2 000.00
- The flat excess selected will replace the Basic Excess of 15% with a minimum R250.00 per claim
- The Yapp Cover (Gap Cover) Extension claims would still have their normal excesses to apply
- The Kido Pet Perks (Routine Care) Extension would still have a nil excess to apply
- There is a three (3) month notice period when opting in or out of this party pack

Waiting Periods

- 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 under the Kido Best Plan
 - Specific conditions for pets under the age of nine (9) years : A three (3) month waiting period for all skin and 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 three (3) month waiting period without any of these conditions noted.
 - Specific conditions for pets nine (9) years of age and up, and / or have no clinical history eg. Rescue or rehomed pets : A three (3) month period for all skin condition, with a one (1) year waiting period for all musculoskeletal conditions, growths,

hereditary, congenital, breed and age related conditions are to apply. This will be waived if your pet has seen a Veterinarian within the above waiting period without any of these conditions noted. Blood tests must be done to rule out any illnesses that can be picked up using this diagnostic test.

- 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.
- There is a sixty (60) day waiting period for the Kido Pet Perks (Routine Care) Extension
- There is a sixty (60) day waiting period for the Yapp Cover (Gap Cover) Extension. With a one (1) year waiting period for pre-existing conditions under this extension.

Excesses

1. **Basic Excess to apply:**

15%, minimum of R250-00 for the first invoice per claim, and 15% thereafter for the same claim.

2. **Premium Party Pack Excess:**

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. These flat excesses do not apply to the Yapp Cover extension.

3. **Kido Pet Perks (Routine Care) Excess:**

There is no excess to apply to the Kido Pet Perks (Routine Care) Extension per claim

4. **Yapp Cover (Gap Cover) Excess:**

There is no excess to apply to Outpatient treatments

There is a 25% excess to apply to Inpatient treatments, not related to chronic or pre-existing conditions, per claim

There is a 50% excess to apply to Inpatient pre-existing and chronic conditions per claim

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 against.
 - 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 against.
- 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 Veterinarian. You should also practise responsible ownership by continuing treatment at home if necessary and as specified by your Veterinarian. 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 diagnosed chronic condition with only chronic prescription medication dispensed, or for anything covered under the Kido Pet Perks Extension.
- 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 Veterinarian fees.
- Conditions that turn out to be classified as a chronic condition will be covered for the first eight (8) weeks of diagnosis and treatment. Thereafter these conditions will not be covered, unless you have the Yapp Cover Extension.
- All growths and Cancer diagnoses will be classified into the same general chronic condition. If they are diagnosed individually by a clinical pathologist they will be registered as a separate chronic condition.
- A Vet Whizz Fee will automatically 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.
- Premiums will be reassessed on an annual basis upon renewal, taking into account inflation and your claims history. Or more frequently if you are a multclaimant. A 30 day notice period will be given upon increased or decreased premiums to apply.
- 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.

General Policy Exclusions

- Pre-existing conditions and any illness or accident which is as a result of a pre-existing condition, unless you have the Yapp Cover Extension. This includes any incidents that occur during the applicable waiting periods.
- Routine care of your pet, unless you have the Kido Pet Perks Extension
- 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
- All dental treatments that are not Accident related, unless you have the Kido Pet Perks Extension
- Elective and cosmetic procedures and any complications arising thereof
- Conditions and/or 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 3 years (was 5 years)
- Any claims due to the ingestion/chewing of bones when wilfully given to your pet
- The cost of physiotherapy, unless you have the Yapp Cover Extension.
- Costs related to the treatment of a condition with similar treatment to a condition already excluded from cover
- 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. This includes any cover under the Kido Pet Perks Extension.
- Transplant treatment & surgery. Prosthetics or replacements.
- Voluntary euthanasia of a healthy pet. Post mortems.
- Euthanasia with cremation is limited to R1 500.00 per pet, each with a limit of R750.
- 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, customs, quarantine, racing, betting, research, commercial breeding, leased/rented out. Search & Rescue dogs, which are not used as police/guard/security dogs, will be covered.
- 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. The excess is included in your Annual Limit / Sublimit. If your Vet is in agreement then we will credit their Practice account with the total claimable amount less the excess.
- 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 sixty (60) days have expired from the first day your pet saw the Vet for this condition, 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 ninety (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 one hundred and eighty (180) days after the expiry of the ninety (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 one hundred and eighty (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

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 and routine 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 fifteen (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

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

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 8 weeks of your pet's life whether intermittently or consecutively, or needs treatment on more than three (3) separate occasions per policy year. These conditions will not be covered after this chronic period, unless you have the Yapp Cover Extension.

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, 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.

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 total claimable amount of a finalised claim. The excess will vary depending on which Plan or Extension your claim falls under. You might have more than one excess to apply if your claim falls under both the Kido Best Plan and Yapp Cover Extension. The excess is included in the Annual Limit / Sublimit.

Geriatric Pets that are aged 9 years and older.

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.

Inpatient Your pet is admitted to hospital while they receive diagnostics and/or treatment, food and hospitalisation overnight.

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

Maximum sublimit per claim Maximum amount 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.

Outpatient Your pet receives diagnostics and/or treatment, but is not admitted to hospital for overnight stay.

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/prescription 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.

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 applicable waiting period.

Puppy Socialisation Classes for puppies under the age of 4 months and run by experienced dog trainers. Puppies are taught appropriate social skills with other people and dogs, and fundamental obedience exercises.

Physiotherapy This includes, but is not limited to, treatment of a pet using hydrotherapy, electrotherapy, manual therapy, therapeutic exercise, land treadmill, acupuncture, gold bead implants, flotation devices, life jackets, carts, harnesses, orthotics and prosthetics.

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

Routine care 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, puppy socialisation, sterilisation, anal gland expression, nail clipping, ear cleaning, dentals unrelated to an Accident, external and internal parasite treatment & prevention, grooming, over the counter medication, food and supplements.

Sublimit A maximum amount allocated towards a claim or part thereof, within the annual policy limit.

Total annual limit per pet The maximum amount paid out per policy year per pet covered on your policy. This amount includes the excess.

Total annual limit per policy Refers to the maximum amount that will be paid out per policy year for your policy. This amount includes the excess.

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 cost is an additional R11.50 per month per plan.

Waiting period The period between policy inception, the addition of a new pet, or the addition of an optional Extension, 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, unless you have the Yapp Cover Extension.

We, our, us Refers to OMART Insure, the Insurers.

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