

Kido Pet Insurance Rates & Limits per Plan

Kido Plan	Monthly Premium	No of pets covered	Monthly Premium (>3 pets)	Total annual limit per policy	Total annual limit per pet	Max Sublimit per claim
<i>Family Must</i>	R 180	Up to 3	R60 per pet	R 16 000	R 8 000	R 8 000
<i>Individual Must</i>	R 180	1	N/A	R 16 000	R 16 000	R 10 000
<i>Family Best</i>	R 450	Up to 3	R150 per pet	R 35 000	R 17 500	R 17 500
<i>Individual Best</i>	R 450	1	N/A	R 35 000	R 35 000	R 25 000
<i>Vet Whizz Fee</i>	R 11.50	Per Plan				

Kido Best

- Comprehensive cover for Illness and Accidents
- Total annual limit per policy of R35 000-00
- Total annual limit per pet of R17 500-00 (Family Plan) or R25 000 per claim (Individual Plan)
- 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 per pet, with our Kido Pet Perks Extension

Kido Must

- Accident cover only
- Total annual limit per policy of R16 000-00
- Total annual limit per pet of R8 000-00 (Family Plan) or R10 000 per claim (Individual Plan)
- Total annual Outpatient limit of R6 000-00 per pet, with a maximum of R1 500-00 per claim
- Add cover for Routine Care per pet, with our Kido Pet Perks Extension

Total Annual Limit per Policy

Maximum limit paid out per annum per policy including excesses

Total Annual Limit per Pet

Maximum limit paid out per annum per pet listed on the policy including excesses

Maximum Sublimit per Claim

Maximum limit paid out per claim including the excess

Vet Whizz Fee

For speedier claim settlements, you have the expertise of an in-house qualified Veterinarian managing your claims.

Premium Party Pack

- Get a 10% discount on your premium with a flat excess of R1 000
- Get a 20% discount on your premium with a flat excess of R2 000
- With your bigger claims, you can actually save on the basic excess too!

Kido Pet Optional Extensions (per Pet)

Optional Extension	Monthly Premium per pet	Total annual limit per pet	Annual limit for Outpatient claims	Sublimit per Outpatient claim	Annual limit for Inpatient claims	Sublimit per Inpatient claim
<i>Kido Pet Perks Option 1</i>	R 75	R 1 200	N/A	N/A	N/A	N/A
<i>Kido Pet Perks Option 2</i>	R 100	R 1 600	N/A	N/A	N/A	N/A
<i>Yapp Cover Option 1</i>	R 75	R 10 000	R 1 000	R 300	R 10 000	R 5 000
<i>Yapp Cover Option 2</i>	R 125	R 20 000	R 2 000	R 600	R 20 000	R 10 000

Kido Pet Perks (Routine Care)

Contributes 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.

Yapp Cover (Gap Cover)

- Increases the claim and annual limits per pet covered on a Kido Best Plan only
- Cover for Kido Best claims, Pre-Existing Conditions, Chronic Conditions & Physiotherapy
- Excludes Inpatient cover for pets over 9 years of age. Senior pets will be covered for Outpatient claims only.
- Yapp cover does not extend to Kido Pet Perks, Euthanasia & Cremation

Inpatient

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

Outpatient

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

Waiting Periods

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.

- 30 day basic waiting period for all illnesses
- Specific conditions for pets under the age of 9 years : 3 month waiting period for all skin, musculoskeletal, growths, hereditary, congenital, and breed related conditions. If your pet sees a Vet within this period with none of these condition noted, this will be waived.
- Specific conditions for pets 9 years and older, and / or have no clinical history eg. Rescue or rehomed pets : 3 month period for all skin conditions, with a 1 year waiting period for all musculoskeletal, growths, hereditary, congenital, breed and age related conditions. If your pet sees a Vet within this period with none of these condition noted, this will be waived. 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 3 months. This will be waived if your pet has seen a Veterinarian within this period with no musculoskeletal condition noted.
- There is a 60 day waiting period for the Kido Pet Perks (Routine Care) Extension
- There is a 60 day waiting period for the Yapp Cover (Gap Cover) Extension. With a 1 year waiting period for pre-existing conditions under this extension.

Excesses

The amount deducted from what we will pay out per claim

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