

WHAT IS EXOTIC INSURE

Exotic Insure is a short-term insurance product designed to cover the unexpected veterinary costs that pet birds may incur as the result of illness or injury. Exotic Insure is underwritten by Renasa Insurance Company (Pty) Limited (Renasa) and administered by Pet Underwriting Managing Agency (Pty) Ltd (P.uma). In return for paying your premium, Renasa will cover the pet bird named in the policy schedule for the cost of fees incurred as the result of veterinary treatments for illness and injury.

All pet birds from 12 weeks old can join the Exotic Insure policy. The birds must be homed in the RSA. The Exotic Insure policy has a **waiting period of 30 days** from the inception of the policy for illness claims, and **48 hours** from inception of the policy for accidental injury claims.

1. WHAT WE COVER

1.1. Exotic Insure covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured pet may suffer. The treatments covered include, but are not limited to:

1.1.1. Consultation, acute medication, initial diagnostics, routine blood work, routine viral and bacterial screening, x-rays, biopsies and tests.

1.1.2. MRI / CT scans, radiological procedures, radiation / chemotherapy and surgeries require pre-approval and is subject to case management and clinical protocols. P.uma will require a detailed treatment plan or quote from the treating Vet. Emergency procedures are exempted from pre-approval.

2. ANNUAL LIMITS AND WAITING PERIODS

2.1. ANNUAL LIMIT

The "annual limit" on an insurance policy is the maximum amount that the insurance policy will cover for your pet in a policy year. The Exotic Insure policy has an annual limit of R35 000.00.

2.2. ILLNESS CLAIM SUB-LIMIT

Illness claims are covered up to a maximum of R10 000.00 per event, within the policy annual maximum of R35 000.00.

2.3. INJURY CLAIM SUB-LIMIT

Injury claims are covered up to a maximum of R6000.00 per event, within the policy annual limit of R35 000.00.

2.4. ROUTINE CARE SUB-LIMIT

Routine Care claims are covered up to a maximum of R550.00 per claim, up to 4 visits per year, within the R35 000.00 policy limit.

2.5. WAITING PERIOD AT INCEPTION OF POLICY

There is a 30 days waiting period for the treatment of illnesses and 48 hour waiting period for Accidental injuries from inception of the policy.

There is a 90 day waiting period from inception of the policy for any claim under the Routine Care Benefit.

3. EXCESS STRUCTURE - Your Policy is subject to an excess (First amount payable by you):

There is a first amount payable by you (the insured) of 10% of every claim with a minimum of R250.00. In the event of treatment being claimed for under 1.1.2 that is not pre-approved, there is an additional first amount payable of 25% for each and every claim.

4. CHRONIC MEDICATION

- 4.1. A chronic condition is one that lasts 3 months or more. Chronic diseases are in contrast to those that are acute (abrupt, sharp, and brief) or subacute (within the interval between acute and chronic). Chronic treatment plans may be purchased at an additional premium as a complement to this insurance plan.
- 4.2. Chronic plans are available in the following packages [medication cost only]:
 - 4.2.1. For an additional premium of R100.00 pm, you will receive a chronic benefit of R300.00 pm.
 - 4.2.2. For an additional premium of R200.00 pm, you will receive a chronic benefit of R400.00 pm.
 - 4.2.3. For an additional premium of R300.00 pm, you will receive a chronic benefit of R500.00 pm.
- 4.3. Diagnostics such as blood tests and scans, to manage and/or maintain the condition, are not subject to these limits and MUST be pre-authorized separately to be covered.
- 4.4. Should your pet no longer require the chronic treatment, you can cancel the chronic plan by providing 0 days' notice. Once the treatment plan is cancelled, your premium will return to our normal Premium.

5. ROUTINE CARE BENEFIT – (free from excess) (elective benefit – to be added at policy inception or at annual renewal)

5.1. The Routine Care Benefit will pay up to a maximum of four (4) routine care visits up to R550.00 per visit per policy year towards the costs of:

- Health Check
- Wing Clip
- Nail Clip
- Beak File
- De-wormer
- Faecal Analysis
- Microchip
- Sexing: DNA and Endoscopy

6. IMPORTANT NOTES

- 6.1. This policy will incept on the day of the application or specified future date selected at application (not more than 1 month). The policy terms and premiums will be reviewed annually and changes applied at the renewal of the policy. The premiums are subject to inflation.
- 6.2. You agree to disclose all information relating to the pet's health and condition at the time of signing up for cover and thereafter. This includes all examinations and/or treatments your pet received as well as signs and symptoms displayed prior to applying for the insurance. Failure to do so could result in the cancellation of your policy due to non-disclosure. Please note, new underwriting terms may be offered, and should you not accept the new underwriting terms, your policy will be cancelled.
- 6.3. P.uma reserves the right to contact your Vet(s) to obtain a full history for your pet. This information is utilized for our underwriting decisions
- 6.4. You must notify P.uma of any emergency treatments within 72 hours of the event (info@p-

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uma.co.za).

- 6.5. All claims must be submitted to P.uma within 60 days of the date of treatment (claims@p-uma.co.za).
If your claim is older than 60 days, it will be repudiated due to late submission.
- 6.6. P.uma reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser amount with the balance being for your account.
- 6.7. As the person responsible for the pet, you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
- 6.8. If there is another insurance policy covering the same claim, only the rate-able proportion of that claim will be paid in terms of this policy.

7. WHAT WE DO NOT COVER

- 7.1. The treatment of pre-existing conditions, including any condition that manifests during any waiting period. (If your pet is diagnosed with any illness/condition within the 30 days waiting period or any accidental injury within the 48 hour waiting period, or any illness or injury prior to inception or within a related condition specific waiting period, these will become full exclusions on the policy).
- 7.2. P.uma reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective, excessive or likely to cause the pet undue distress.
- 7.3. Any costs other than the costs of veterinary treatments for the pet listed on the policy.
- 7.4. The costs for the treatment of any illness within the first 30 days and any accidental injury within the first 48 hours of joining Exotic Insure.
- 7.5. Any invoices submitted more than 60 days after the date of treatment.
- 7.6. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
- 7.7. Any injury or illness caused by abuse or negligence. We will report all abuse to the relevant authorities.
- 7.8. Any treatment that continues for longer than 3 months unless approved by P.UMA and subject to chronic treatment protocols (section 4).
- 7.9. Any complementary treatments, experimental treatments and any treatments not forming part of mainstream veterinary science, including but not limited to acupuncture and homeopathy,
- 7.10. The treatment of behavioural disorders.
- 7.11. Any elective or cosmetic treatments.
- 7.12. Any treatments in connection with pregnancy, birthing and fertility and breeding (any complications suffered as a result as one of these), artificial insemination and injuries resulting from breeding.
- 7.13. House calls, travel costs, after-hours consultation or hospitalisation unless a vet confirms it as necessary in terms of the pet's health.
- 7.14. The costs of treatment for any vaccinatable disease where the pet has not been vaccinated as per the prescribed vaccination schedule. Proof of vaccination will be required in the event of a claim.
- 7.15. Any surgical items that can be used more than once. These are non-chargeable items.
- 7.16. The costs of any prosthesis, implants or transplantation unless explicitly approved by P.uma.
- 7.17. Any costs after death (post-mortem examinations).
- 7.18. Any treatment by person/s not registered with the South African Veterinary Council.
- 7.19. We do not under any circumstance cover euthanasia unless recommended by a veterinarian.
- 7.20. Any costs where the treatment or fees charged is deemed excessive in relation to accepted clinical protocol and industry norms and standards.

8. CANCELLATION

This policy may be terminated upon giving one months' written notice of cancellation and the cancellation shall

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be effective from the first day of the calendar month following the notice.

9. FRAUD

If you or anyone acting for you

- Makes a false or exaggerated claim
- Makes a false statement to support a claim sends your insurer forged or false documents to support a claim
- Makes a claim under the policy for any loss or damage caused by a deliberate act

Your Insurer WILL

- Not pay the claim
- Not pay any future claim
- Declare the policy void
- Be entitled to recover from you the amount of any claim already paid under this policy
- Report the fraudulent claim to the police.

10. TRANSFER

You may not transfer the benefits of this contract to anyone else.