

SCHEDULE OF BENEFITS

Effective 1st July 2019

Option A, Option B and Option C

The Insurers hereby agree to indemnify the insured for claims arising **during the policy period** and for which premiums have been fully paid up but not exceeding the **benefits** applicable. **Rogz Pet Insurance** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services.

Please note: Claims are reimbursed according to the Standard Rate and not what the vet charges. The Standard Rate is calculated by the actuaries and is the average amount charged by all vets across the country, based on our claims data. The Standard Rate treatment list can be downloaded from our Website from 1 July 2019.

Excess / Deductible

The Insured shall be responsible for the first R230 or 16.5% of the applicable benefit of each and every claim, whichever is the greater. Continuation treatment of the same condition within 30 days will carry an excess of 16.5% thereafter benefits are reimbursed at 100% of the Standard Rate for all Options.

A minimum of R330 excess will apply for pets under the age of 13 months at the time of treatment.

All amounts include VAT.

OVERALL ANNUAL MAXIMUM Accident and Illness	
Option C	R 45 000
Option B	R 35 000
All Treatments Annual Payout	
Clinical Pathology	R 3 000
Consultations	R 3 000
Histopathology	R 1 500
Hospitalisation Stay	R 2 500
Injection Fees	R 1 200
In-Theatre Materials	R 4 200
Medicines & Injectable Drugs (see Script Levy)	R 3 800
Tissue Scans	R 3 500
Out-of-Theatre Materials	R 1 800
Radiation (R 1 000 per session)	R 4 000
Radiology	R 2 000

Diagnosis Annual Payout	
Gastrointestinal Conditions	R 10 000
Acute Skin Conditions	R 10 000
Cancer	R 15 000

Notes:

- The overall annual maximum is per pet's policy year.
- Annual / per annum / policy year refers to the 12-month period between the anniversaries of the pet's start date. Benefits renew on the anniversary of the pet's start date.

ACCIDENT ONLY Option A

Overall annual Maximum	R 9 000
Maximum per incident	R 3 000
Excess / Deductible – per incident	

Additional Benefits - Annual Payout

Complementary Treatment (<i>Physio, Acupuncture, Hydrotherapy</i>)	R 2 000
Emergency Boarding	R 2 000
Third Party Liability	R 1 000 000

Additional Benefits - Lifetime Payout

Behavioural	R 4 000
There is a twelve month waiting period from the start date of your pet for claims.	

Routine and Dental Care (Option C only)

R 1 350

No excess / deductible

Script Levy

Member pays the first **R50.00** per script for dispensed medicines.

Waiting Period

- You may claim for conditions and Routine and Dental Care (if applicable) which arise one calendar month or longer after the start date of your pet.
- There is a six calendar month's waiting period from the start date of your pet for cruciate ligament claims.

One of each of the below allowed per pet's policy year:

- Cruciate surgery.
- Incident of swallowing a foreign object requiring surgical or endoscopic removal.
- Back surgery (if eligible).
- General check-up.

Please read the Rogz Pet Insurance Policy Document carefully for all Terms and Conditions.