



Pet & Pool Club exclusive:

Pet Accident & Funeral Support Benefit

If you register as a Pet & Pool Club subscription member, you qualify to benefit from our Pet Accident and Funeral Support Benefit. You will be protected against those unexpected veterinary expenses when your cat or dog is accidentally injured. **You only receive this benefit if you remain a Pet & Pool Club subscription member as explained in this document** – this is not an insurance policy where you are the policyholder. Being a member of the Pet & Pool Club subscription plan allows you to benefit from our insurance.

Our promise

- By completing an application form you agree to us sharing your personal information with third-party providers where it becomes necessary to provide the benefit to you.
- We care about the safety of your personal information. We will treat your personal information with caution, and we have put reasonable security measures in place to protect it.
- If your membership to our Pet & Pool Club subscription plan ends for any reason, we will remove all your personal information from our database.
- We will only communicate with you about our Pet & Pool Club subscription plan and our Pet Accident & Funeral Cover policy and not for any other reason.

What this benefit allows for:

If you are a registered Pet & Pool Club subscription member, you stand to benefit from our Pet Accident and Funeral Support Benefit, which can protect you against unexpected veterinary expenses when your cat or dog is accidentally injured or has to be buried or cremated in the event of your pet's passing as a result of an accidental injury. An accidental injury is caused by an unforeseen and unintended event that results in physical harm to your cat or dog, such as a motor vehicle accident, burns, bite wounds, broken bones, etc.

To qualify for cover, treatment must have been administered in line with the terms of reference of the South African Veterinarian Association by a registered veterinarian and in a registered animal care facility. Only treatment that is medically justifiable and necessary as a result of an unforeseen accident will be covered. This will include burial or cremation costs.

Some things are NOT covered:

This benefit is ONLY for accidental injuries or funeral support and does not cover the following:

- Dishonest, fraudulent, or deliberate acts committed by you or members of your household.
- Delay in the treatment of your injured pet which can lead to further injury and complications.
- Treatment of illnesses, for example, diabetes, cancer, etc.
- Routine care such as dental and vaccinations.
- Ambulance fees and any other transport fees.



- 🐾 Treatment of any pregnancy and related conditions.
- 🐾 Any treatment that occurs at any time when your membership of the Pet & Pool Club is inactive.
- 🐾 Veterinary expenses for a pet that is not registered on the Pet & Pool Club.
- 🐾 Veterinary expenses are covered by any other insurance policy, or if another person agrees to cover your veterinary expenses in the instance where that person or their animal was responsible for your pet's injuries.

Your benefits:

You will be reimbursed for veterinary expenses incurred for the treatment of accidental injuries of all the registered pets in your household, and in the unfortunate event of their passing, a refund for your veterinary expenses associated with cremation or burial. There is an annual limit of **R5 000 (incl. VAT) for accidental injuries** and **R2 660 (incl. VAT) for funeral support per membership**, per year. You will have to pay an **excess of R300** every time that you claim.

Your membership: Your membership year for claiming is for 12 months starting on the Benefit start date, and any subsequent periods while you remain a Pet & Pool Club subscription member.

The R300 excess: The R300 excess is the amount that you are responsible for on every claim. This means that the annual limits will be reduced by the total claims cost, inclusive of the excess, every time that you claim.

Example 1: Thandi registers one pet – Frisky. Her first claim totals R5,000. Thandi will receive R4 700 (R5 000 less the R300 excess). She will not be able to claim any further veterinary expenses for that **membership year**.

Example 2: Vusi registered three pets – Spot, Fluffy, and Fido. He has three claims in his first membership year:

- 🐾 His first claim for Spot totals R2 000, and he will receive R1 700 (R2 000 less R300).
- 🐾 His second claim for Fluffy totals R500, and he will receive R200 (R500 less R300).
- 🐾 His third claim for Fido totals R3 000, and he will receive R2 200 (R5 000 limit less R2 500 already claimed = R2 500 less R300 = R2 200).
- 🐾 So, in total for his membership year, Vusi received R4 100 (R5 000 annual limit less R900 in excesses).

Example 3: Kate registers her pet – Snowy. Snowy unfortunately gets hit by a car and after R6 000 of treatment, passes away. The funeral expense was R3 000. The most that could be claimed was R5 000 for medical expenses and R2 660 for the funeral. Kate will receive R7 360 (R7 660 less the R300 excess). She will not be able to claim any further veterinary expenses for that **membership year (even if she has another pet registered)**.



Veterinary expenses: You will only be reimbursed for veterinary expenses for the treatment of unexpected and unforeseen accidents and in the event of your pet's passing, the veterinary expenses associated with the burial or cremation of your beloved pet. Treatment must be administered by any veterinarian or veterinary nurse of your choice who is registered with the South African Veterinary Council.

When your benefit starts:

You and your pets must be registered under the Pet & Pool Club subscription plan to benefit. Your benefit starts on the benefit start date as defined below.

For clarity:

- 🐾 Your registration date – This is the date you register as a Pet & Pool Club subscription member and pay for your membership.
- 🐾 Pet's registration date – This is the date you register a pet for the Pet Accident and Funeral Support Benefit offered under the Loyalty Program.

Treatment will not be covered under the Pet Accident and Funeral Support Benefit for any condition your pet showed symptoms of and/or received treatment for before the Benefit start date.

Don't apply woofout understanding this ...

- 🐾 You only receive this benefit as long as you remain a Pet & Pool Club subscription program member.
- 🐾 Only domestic cats and dogs are covered under the Accident and Funeral Support Benefit, as long as:
 - 🐾 You register as a member of the Pet & Pool Club subscription program.
 - 🐾 You register your pet by completing this application form.
 - 🐾 Your pet is at least eight weeks old at your start date.
 - 🐾 You own the pet, and you are responsible for their day-to-day wellbeing.
 - 🐾 Your pet resides at your physical address.
 - 🐾 Your cat is not used for laboratory testing or experimentation.
 - 🐾 Your dog is not used for any of the following:
 - 🐾 Racing, as a police or guard dog, search & rescue dog, customs dog, or quarantine dog.
 - 🐾 Laboratory testing or experimentation.

HOW TO CLAIM?

Notify us of a claim by sending a completed claim form, detailed invoice, and proof of payment to petclaims@petandpool.co.za no later than **60 days** after the treatment date.

The claim form is available at www.petandpool.co.za or **from your branch** or from support@petandpool.co.za and must be signed by you and your vet.

