

Regal Pet Health Insurance

Information

June 2020

Like any member of your family your fur-kid can unfortunately and unexpectedly become ill or suffer an accident. Even expenses for routine care like vaccinations, tick, flea, and worm control can be quite costly.

The security of knowing that should an unforeseen accident or injury happen to your beloved fur-kid, you can afford to have them treated, as we are here to assist with the costs.

Why Regal Health Pet Insurance?

Regal Pet Health Insurance - the ideal plan for protecting your Pet's Health

Q: Why do I need pet insurance?

A: Vet bills are usually unplanned and unbudgeted for, so when your fur-kid has an accident or gets sick, Pet Insurance gives you peace of mind and assistance in covering the cost of their Veterinary bills.

Q: Can my pet visit any Vet I choose?

A: Yes, you can use any Veterinarian who is licensed to practice in South Africa.

Q: Are there any age limits for the insurance?

A: There is no upper age limit for the Accident which covers accidental Injury only. Fur-kids between 8 weeks and 8 years can join on the Regal Royal and Regal Assured. Once your fur-kid is a member the cover is for life.

Q: Does my pet have to have a Microchip or Tattoo?

A: No, this is not a requirement on your policy, however, it is an integral part of identifying your fur-kid at a veterinary institution should they get lost, and we absolutely advocate microchipping.

Q: Do you offer a discount if we insure all our pets?

A: Yes, we offer a 10% discount for 2 or more fur-kids.

Q: When will my policy start?

A: Your membership will start on the first day of a month.

New application received by the 5th of the month will start on the 1st of that month.

New application received after the 5th of the month will start on the 1st of the following month.

Q: Is there a waiting period?

A: Yes, you may make a claim for conditions which arise one calendar month after your fur-kid's start date. There is a six month waiting period from the start date of your fur-kid for cruciate ligament claims.

Q: Do you cover pre-existing conditions?

A: Pre-existing conditions will result in temporary or permanent exclusions.

Q: Do you cover hereditary conditions?

A: Hereditary and congenital conditions are considered for payment provided there were no clinical signs prior to or during the first 18 months of cover.

Q: Are behavioural conditions covered?

A: Yes, Regal offers a benefit for this condition provided the treatment is done by a registered vet.

Q: Do you offer Personal Liability Cover?

A: Yes we do, please refer to the Regal Pet Health Insurance Policy Document for further detail.

Q: Do you cover General Check-ups?

A: Yes, one general check-up per policy year is covered and encouraged, especially for the older fur-kids.

Q: Does Regal Pet Health Insurance offer benefits towards preventative treatment?

A: Yes, we recommend and encourage responsible pet ownership. This includes sterilising your fur-kid, annual vaccinations etc. (Please refer to the Schedule of Benefits and Policy document for a full breakdown).

Q: What if I change my mind after signing up with Regal Pet Health Insurance?

A: Regal Pet Health Insurance offers a 14 day money back guarantee period from the start date of your policy to review and cancel with no obligation. If you would like to cancel your policy after this period we require one calendar month's written notice to cancel.

Q: How do I claim from Regal Pet Health Insurance?

A: Once your Vet has treated your Fur-kid, simply e-mail the completed and signed Regal Pet Health Insurance claim form along with your Vet's detailed invoice and proof of payment, to claims@petsure.co.za. Your claim will then be processed and the payment will be deposited directly into your nominated bank account. It is as simple as that.

Q: How much of my claim will be refunded to me?

A: 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. An excess and Annual limits are also applied.

Q: Why do I pay an excess?

A: An excess on accident and illness claims helps to keep monthly premiums affordable and offer a financial sustainable product. We do not however charge an excess on Routine Care claims.

Q: What is a Veterinary History?

A: Means your pet's Veterinary medical history covering all clinical examinations and treatment that your pet has ever received from any registered Vet practice. Upon request, this information can be obtained from the Vet(s) Practice. A vaccination certificate is not sufficient as a Vet history.

Q: How can I check what is left of my benefits?

A: You will receive details of all your remaining benefit amounts with every Claim Advice Letter sent, for each claim processed for your fur-kids.

Q: How can I find out more information about Regal Pet Insurance and the costs?

A: Please refer to the Schedule of Benefits or contact Regal Pet Health Insurance for further details on 086 00 73425 or visit our website www.regalpetinsurance.com