

# Regal Pet Insurance



## Schedule of Benefits

Effective 1<sup>st</sup> July 2019

### Regal Pet Insurance

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. **Regal 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 Regal Royal and 70% of the Standard Rate for Regal Assured.

A minimum of R300 excess will apply for pets under the age of 13 months at the time of treatment.

All amounts include VAT.

OVERALL ANNUAL MAXIMUM	
<b>Accident and Illness</b>	
Regal Royal	R 45 000
Regal Assured	R 35 000
<b>All Treatments Annual Payout</b>	
• Clinical Pathology (as performed by Clinical Laboratory)	R 3 000
• Consultations	R 3 000
• Histopathology (As performed by Clinical Laboratory)	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 Therapy (R 1 000 per session)	R 4 000
• Radiology and Fluoroscopy	R 2 000

Diagnosis Annual Payouts	
• Gastrointestinal Conditions	R 10 000
• Acute Skin Conditions	R 10 000
• Cancer	R 15 000

Routine and Dental Care	
Annual Maximum	R 1 350
No excess / deductible	

REGAL ACCIDENT (100%)	
<b>Accident Only</b>	
Overall Annual Maximum	R 9 000
• Maximum per Incident	R 3 000
• Rehab (Physio, Acupuncture, Hydrotherapy)	R 750
<b>Excess / Deductible – per incident</b>	
<b>Routine Care</b>	
Overall Annual Maximum	R 400
Up to R 400 can be utilised towards any of the following, if rendered and provided by a registered vet:	
• Vaccinations (excludes consultations)	R 250
• Tick and flea control and deworming	R 250
<b>NB: No excess / deductible on Routine Care Claims</b>	

Additional Benefits - Annual Payout	
• Complementary Treatment (Physio, Acupuncture, Hydrotherapy)	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	

### 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.

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

### Script Levy

- Member pays the first R 50 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 ligament surgery.
- Incident of swallowing a foreign object requiring surgical or endoscopic removal.
- Back surgery (if eligible).
- General check-up.