

## Solver Information

### Solver Pet Medical Insurance - Protecting a healthy future for your pet!

Like any member of your family your pet can unfortunately and unexpectedly become ill or suffer an accident. Even expenses for annual routine care like vaccinations, flea, tick and worm control can come as quite a shock.

Imagine knowing your pet can be treated, but that it will cost hundreds or thousands of Rand. With Solver Pet Medical Insurance for your pet you needn't worry as we may be able to assist with the cost of the very best Veterinary treatment, which your pet deserves.

#### Why Solver Pet Medical Insurance?

Solver Pet Medical Insurance is the ideal plan for protecting your Pet's Health

- underwritten and backed by The Hollard Insurance Company Ltd, one of South Africa's largest insurance underwriters
- offers a comprehensive choice of cover - to suit your pet's needs
- no upper age limit for Accidental Injury Cover
- benefits for preventative Routine Care
- multi pet discount - insure more than one pet to qualify for discount
- 14 day money back guarantee
- claims settled promptly and fairly
- the choice to utilise any licensed Veterinarian countrywide

Responsible pet ownership means providing your pet with the best care you can. Solver Pet Medical Insurance means you don't have to worry about the cost of unexpected Vets bills.

## Frequently Asked Questions

#### Q: What is Solver Pet Medical Insurance?

A: Solver Pet Medical Insurance is peace of mind for pet owners who want assistance in reducing the cost of Veterinary bills over the life of their pets.

#### Q: What benefits does Solver Pet Medical Insurance offer?

A: It covers Veterinary treatments and surgeries for accidental injury and illnesses ranging from minor problems such as ear infections and bee stings to major conditions such as broken bones, diabetes and cancer. We also provide cover towards preventative care such as vaccinations, sterilisation, flea, tick and worm control and teeth cleaning.

#### Q: How does the Solver Pet Medical Insurance work?

A: Once your Vet has treated your Pet, simply send in a Solver Pet Medical Insurance claim form along with your Vet's detailed account. Solver then calculates the benefit and value and sends payment directly to you. It is as simple as that.

#### Q: What is not covered?

A: Like most insurance policies, we have some exclusions to keep your premiums low. These include: pregnancy, elective procedures, foods/diets, grooming, behavioural problems, hereditary and congenital defects, and pre-existing conditions that showed clinical signs before taking out the insurance.

#### 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 Accidental Injury Cover but only pets between the age of 8 weeks and 8 years can enrol on the Solver 100 or Solver 80 options. Once enrolled, cover may be kept for life.

#### Q: When will my policy start?

A: Your policy will commence at midnight on first day of the month during which we received the application.

#### Q: When can I claim?

A: You may make a claim for conditions which arise one calendar month after your pet's start date.

#### Q: What is an Accidental Injury?

A: A physical or bodily injury that happens accidentally to your pet as a result of external, violent and visible means for example: broken bones, snake bite, dog/cat fight.

#### Q: What is an Illness?

A: An illness means an unexpected sickness or disease or any change to your pet's normal healthy state, which is not caused by injury to your pet. For example: upset stomach, skin conditions, ear infection.

#### Q: Does Solver Pet Medical Insurance offer benefits towards preventative treatment?

A: Yes, we recommend and encourage responsible pet ownership. This includes sterilising your pet, annual vaccination etc. A contribution towards these benefits is included in the Routine Care Cover.

#### Q: Does my pet have to have a microchip or tattoo to claim?

A: Yes, this provides permanent identification and acts as your pet's Medical Insurance Card, allowing you to utilize any Vet countrywide.

#### Q: What if I change my mind after signing up with Solver Pet Medical Insurance?

A: You have 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 can I find out more information about Solver Pet Medical Insurance and the costs?

A: Please refer to the Rates and Benefits Table for current rates and benefits or contact 860 738 787 or visit our website [www.solverpetinsurance.co.za](http://www.solverpetinsurance.co.za)

#### Important Notices:

We recommend the products we distribute. In doing so, we do not consider whether the product is appropriate for your own personal objectives, financial situation or needs. This Insurance is subject to limitations, conditions and exclusions. For full details of the protection provided by the policy, please read the Policy Document, Rates and Benefits Table, Schedule of Benefits and Certificate of Insurance carefully.

A comprehensive policy pack containing the above will be forwarded to you on our acceptance of your proposal or on request. This proposal is subject to underwriting guidelines. Acceptance of this insurance for any pet is at the discretion of the underwriters. We reserve the right to decline acceptance of a pet, to vary the conditions on which the insurance is accepted and to vary the conditions and premiums printed on this brochure at any time.

Administered by



Underwriting Manager and Administrator  
PetSure (Pty) Ltd ("PetSure")  
Reg. No. 1991/007261/07  
Authorised Financial Services Provider  
Licence Number 9846  
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24 Wellington Rd, Parktown, 2193  
PO Box 87419, Houghton, 2041  
Tel: 0860 738 787  
Fax: 086 661 0990 / 086 661 0992  
E-mail: [info@petsure.co.za](mailto:info@petsure.co.za)  
[www.petsure.co.za](http://www.petsure.co.za)

The Hollard Insurance Company  
Reg. No. 1952/003004/06  
Authorised Financial Services Provider  
PO Box 87419, Houghton, 2041  
Tel: (011) 351 1000

