

Rates and Benefits Schedule

Effective 1 March 2017



DOG				EXCESS		PREMIUM		CAT				EXCESS		PREMIUM	
Plan 100-150	100%	R 200 / 10%	R 340	Plan 100-150	100%	R 200 / 10%	R 210	Plan 100-150	100%	R 200 / 10%	R 210	Plan 100-250	100%	R 300 / 10%	R 200
Plan 100-250	100%	R 300 / 10%	R 310	Plan 100-250	100%	R 300 / 10%	R 200	Plan 80-150	80%	R 200 / 10%	R 190	Plan 80-150	80%	R 200 / 10%	R 190
Plan 80-150	80%	R 200 / 10%	R 280	Plan 80-150	80%	R 200 / 10%	R 190	Plan 80-250	80%	R 300 / 10%	R 170	Plan 80-250	80%	R 300 / 10%	R 170
Plan 80-250	80%	R 300 / 10%	R 250	Plan 80-250	80%	R 300 / 10%	R 170	*Accidental Injury Cover		R 220 / 10%	R 140	*Accidental Injury Cover		R 220 / 10%	R 140
*Accidental Injury Cover		R 220 / 10%	R 150	*Accidental Injury Cover		R 220 / 10%	R 140								

Claims paid as per veterinary invoice (or as per usual and customary veterinary charges) based on the benefit percentage plan selected.

**No illness or routine care provided on Accidental Injury Cover.*

Certain items and procedures do not have annual limits. The overall annual maximum and annual limits are applied per pet's policy year.

MULTI-PET DISCOUNT

<p>2-3 pets</p>	<p>4-5 pets</p>	<p>6+ pets</p>
10% discount on all pets	15% discount on all pets	20% discount on all pets

OVERALL ANNUAL MAXIMUM	R 35 000
ANNUAL LIMITS	
Complementary Treatment (<i>R200 per session</i>) (<i>Physio, Acupuncture, Hydrotherapy</i>)	R 900
Consultations	R 2 100
Hospitalisation	R 4 200
Lab Fees	R 2 100
Medicines & Injectable Drugs	R 6 300
Myelogram / MRI / CT Scan	R 1 500
Radiation (<i>R 1 000 per session</i>)	R 3 000
Radiology	R 2 100
Cruciate Ligament Rupture (<i>1 per pet's policy year</i>)	R 6 500
Gastrointestinal Conditions	R 4 500
Skin Conditions	R 5 000

Emergency Boarding (Kennel or Cattery Fees)	
Annual Limit	R 900
Maximum Daily Tariff Rate	R 70
<i>(see Policy Document for details)</i>	

Accidental Injury Cover	
Overall Annual Maximum	R 9 000
Limit per Accident	R 3 200

Script Levy	
Member pays the first R 50.00 per script for dispensed medicines.	

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

ROUTINE CARE

Overall Annual Limit: R600

Routine Care is included in the Solver Plan 100 and Plan 80 only. Benefits may be utilised towards any combination of the following specified treatments, if rendered and provided by a registered veterinarian:

- * Annual vaccinations - (*injection fee, materials and drugs*)
- * Deworming
- * Tick & flea control - (*e.g. Frontline, Promeris, Program, etc.*)
- * Dental scaling / polishing – (*procedure only*)
- * Sterilisation

NO EXCESS / DEDUCTIBLE ON ROUTINE CARE CLAIMS

All amount are VAT inclusive.

WAITING PERIOD

- You may claim for conditions and Routine Care 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.

EXCESS / DEDUCTIBLE

The excess deducted is the amount as per the option selected or 10% of the applicable benefit, whichever is the greater. The excess is per date of treatment for each and every claim. Similarly, the benefit percentage applied is as per the option selected. Accidental Injury Cover paid at 100% of vet's invoice less the excess.

Please read the Solver Pet Medical Insurance Policy Document carefully.

Administered by



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