

Schedule of Benefits

Effective 1st July 2020



DOG		EXCESS	PREMIUM	CAT		EXCESS	PREMIUM
Plan 100-150	100%	R 230 / 10%	R 395	Plan 100-150	100%	R 230 / 10%	R 242
Plan 100-250	100%	R 340 / 10%	R 363	Plan 100-250	100%	R 340 / 10%	R 231
Plan 80-150	80%	R 230 / 10%	R 331	Plan 80-150	80%	R 230 / 10%	R 221
Plan 80-250	80%	R 340 / 10%	R 289	Plan 80-250	80%	R 340 / 10%	R 203
*Accidental Injury Cover		R 250 / 10%	R 171	*Accidental Injury Cover		R 250 / 10%	R 161

MULTI-PET DISCOUNT

2-5
pets



10% discount on all pets

6+
pets



15% discount on all pets

BENEFITS

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. **Solver Pet Medical Insurance** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services.

Claims are paid as per veterinary invoice (or as per usual and customary veterinary charges) based on the benefit percentage plan selected. The overall annual maximum and annual limits are applied per pet's policy year.

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

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 is paid at 100% of vet's invoice less the excess.

WAITING PERIOD

- Accident and Illness Claims: 1 month
- Routine Care Claims: 1 month
- Cruciate Ligament Claims: 6 months

SCRIPT LEVY

- Member pays the first R 60.00 per script for dispensed medicines.

ACCIDENTAL INJURY COVER ONLY

Overall Annual Maximum	R 10 000
Limit per Accident	R 3 500

Pay-outs are only applicable to Accident and Illness Plans

OVERALL ANNUAL MAXIMUM	R 35 000
ALL TREATMENTS ANNUAL PAY-OUT Subject to Diagnosis Annual Pay-outs	
Clinical Pathology <i>(As performed by Clinical Laboratory)</i>	R 2 485
Consultations <i>(Visits/Examinations)</i>	R 2 300
Hospitalisation	R 4 600
Medicines & Injectable Drugs (see script levy)	R 6 900
Tissue Scans	R 3 100
Radiology and Fluoroscopy	R 2 300

ADDITIONAL BENEFITS – ANNUAL PAYOUT	
Complementary Treatment <i>(Physiotherapy, Acupuncture, Hydrotherapy)</i>	R 1 200
Emergency Boarding	R 1 200

DIAGNOSIS – ANNUAL PAYOUT	
Pay-outs apply to all Accident and Illness Claims	
Gastrointestinal Conditions Claims	R 7 000
Skin Conditions Claims	R 7 000
Cruciate Ligament Rupture <i>(1 per pet's policy year)</i>	R 7 100
Cancer Claims	R 12 000

ROUTINE CARE		R 700
Routine Care is included in the Solver Plan 100 and Plan 80 only		
Routine Care offers cover for the following treatments, provided the products are supplied by a registered vet or vet shop:		
<ul style="list-style-type: none"> • Annual vaccinations (excludes consultations) • Deworming Medication • Tick and Flea Control • Dental Scale and Polish • Sterilisation 		
No excess / deductible on Routine Care claims		

Please read the Solver Pet Medical Insurance Policy Document carefully for all Terms and Conditions



Solver Pet Medical Insurance is a Petsure Product. Petsure is a division of Hollard Insure which is a division of The Hollard Insurance Company Limited (Reg No:1952/003004/06), an Authorised Financial Services Provider.

