

## COMPREHENSIVE MEDICAL AID - WHAT IS COVERED?

We will pay for veterinary fees resulting from unforeseen illness, accidental injury or routine visits. We will not pay more than R100 000.00 per event or more than R100 000.00 in total in any one insurance year. Once we have paid R100 000.00 in claims, we will only pay your claims for cover as provided for in the Lifesaving Surgery with Critical Care Extension on page 26 of your policy wording.

We will only pay up to the limit in the Table of benefits below in respect of specified expenses.

	<b>BENEFIT</b>	<b>BENEFIT PAYABLE</b>
1	<p><b>Hospitalisation, treatment and surgery for any emergency life threatening ailment.</b> (Subject to pre-authorisation prior to admission or authorisation within one working day in the case of an emergency) This includes: <b>Veterinary surgeon and specialists (in hospital)</b> Consultations, visits, operations and procedures A <b>first amount payable</b> of R2 000.00 is payable by the members to the service provider if pre-authorised was not obtained from us.</p>	<b>R100 000.00 / 7 days per event</b>
2	<b>Emergency treatment (not in hospital)</b>	<b>R50 000.00</b> in the aggregate per annum
3	<b>Non-emergency treatment</b>	<b>R30 000.00</b> in the aggregate per annum
4	<p><b>Confinements (birth) and pregnancy</b> <b>Only the following are insured:</b> *Dystocia's *Abortions and birth-related complications</p>	<b>R30 000.00</b> in the aggregate per annum
5	<p><b>Chronic Medication</b> (subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R20 000.00</b> in the aggregate per annum
6	<p><b>Diagnostic Imaging</b> (subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R10 000.00</b> in the aggregate per annum
7	<p><b>Pathology</b> (subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R10 000.00</b> in the aggregate per annum
8	<b>Physiotherapy and Acupuncture</b>	<b>R250.00</b> per treatment (6 treatments per year)
9	<p><b>CT Scans</b> (Subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R20 000.00</b> in the aggregate per annum
10	<p><b>Oral and Maxillo-facial treatment</b> (In hospital cover only)</p>	<b>R30 000.00</b> in the aggregate per annum
11	<p><b>Dental Services</b> Advanced dental procedures performed by a veterinary surgeon</p>	<b>R20 000.00</b> in the aggregate per annum
12	<p><b>Optical</b> Advanced procedures performed by a veterinary surgeon</p>	<b>R20 000.00</b> in the aggregate per annum
13	<b>Vaccinations, Deworming and Routine Dentistry</b>	<b>R1 000.00</b> in the aggregate per annum
14	<p><b>Pre-transit treatment</b> This treatment is subject to a maximum of 2 visits in any one annual period of insurance and payable by is only if the distance travelled is more than 500 kilometres per visit</p>	<b>R2 000.00</b> in the aggregate per annum

## SAVER MEDICAL AID - WHAT IS COVERED?

We will pay for veterinary fees resulting from unforeseen illness, accidental injury or routine visits. We will not pay more than R100 000.00 per event or more than R50 000.00 in total in any one insurance year. Once we have paid R50 000.00 in claims, we will only pay your claim for cover as provided for in the Lifesaving Surgery with Critical Care extension on page 26 of your policy wording.

We will only pay up to the limit in the Table of benefits below in respect of specific expenses.

	<b>BENEFIT</b>	<b>BENEFIT PAYABLE</b>
1	<p><b>Hospitalisation, treatment and surgery for any emergency life threatening ailment.</b> (Subject to preauthorisation prior to admission or authorisation within one working day in the case of emergency) This includes: <b>Veterinary surgeon and specialists (in hospital)</b> Consultations, visits, operations and procedures A <b>first amount payable</b> of R2 000.00 is payable by the member to the service provider if pre-authorisation was not obtained from us.</p>	<b>R100 000.00 / 7 days per event</b>
2	<b>Emergency treatment (not in hospital)</b>	<b>R25 000.00</b> in the aggregate per annum
3	<b>Non-emergency treatment</b>	<b>R15 000.00</b> in the aggregate per annum
4	<p><b>Confinements (birth) and pregnancy</b> <b>Only the following are insured:</b> *Dystocia's *Abortions and birth-related complications</p>	<b>R15 000.00</b> in the aggregate per annum
5	<p><b>Chronic Medication</b> (subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R10 000.00</b> in the aggregate per annum
6	<p><b>Diagnostic Imaging</b> (subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R5 000.00</b> in the aggregate per annum
7	<p>Pathology (subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R5 000.00</b> in the aggregate per annum
8	<b>Physiotherapy and Acupuncture</b>	<b>R250.00</b> per treatment (3 treatments per year)
9	<p><b>CT Scans</b> (subject to the preauthorisation by us on recommendation by a veterinary surgeon)</p>	<b>R10 000.00</b> in the aggregate per annum
10	<p><b>Oral and Maxillo-facial treatments</b> (in hospital cover only)</p>	<b>R15 000.00</b> in the aggregate per annum
11	<p><b>Dental Services</b> Advanced dental procedures performed by a veterinary surgeon</p>	<b>R10 000.00</b> in the aggregate per annum
12	<p><b>Optical</b> Advanced optical procedures performed by a veterinary surgeon</p>	<b>R10 000.00</b> in the aggregate per annum
13	<b>Vaccinations, Deworming and Routine Dentistry</b>	<b>R500.00</b> in the aggregate per annum
14	<p><b>Pre-transit treatment</b> This treatment is subject to a maximum of 1 visit in any one annual period of insurance and payable by us only if the distance travelled is more than 500 kilometres per visit</p>	<b>R1 000.00</b> in the aggregate per annum

## WAITING PERIODS

The following waiting periods apply:	
Bone Chips	12 months
Roarers	12 months
Wolf Teeth Extraction	12 months
Confinement (Birth)	12 months
Pregnancy	12 months
All other benefits	3 months

During the waiting periods we will only pay for emergency lifesaving treatment or treatment required as a result of accidental injury to your horse.

## PROVISIONS APPLYING TO THIS EXTENSION

### (a) Pre-authorisation

Hospitalisation, emergency treatment and lifesaving surgery are subject to pre-authorisation by us. If the treatment is classified as emergency treatment or emergency hospitalisation by the attending veterinary surgeon then you must advise us of the treatment within 1 working day or we may not pay your claim. We reserve the right to request written confirmation from your veterinary surgeon or to request a second opinion from a veterinary surgeon of our choice.

### (b) Automatic termination of cover

We will not pay a claim for a horse over the age of 18 years unless the horse has been continuously insured under the extensions from the age of 10 years or younger, in which case all cover will automatically cease when your horse reaches the age of 21 years.

## EXCLUSIONS APPLYING TO THE EXTENSION

We will not pay for:

1. The first amount payable in the schedule for each and every claim.
2. Any cost arising from referral for a second veterinary opinion or referral to a veterinary hospital or centre of veterinary excellence for which we have not given prior written consent.
3. Any cost resulting from or arising out of castration unless the costs were incurred for necessary veterinary treatment arising from injury or illness.
4. Any cost associated with pregnancy unless certified by a veterinary surgeon as necessary to save the life of the horse or for Dystocia's, abortions or birth related complications.



5. Any costs resulting from or arising out of an injury sustained or an illness contracted, before your horse's insurance cover started unless the pre-existing condition was disclosed to us in writing and we agreed in writing to give you the cover.
6. Any costs incurred for the destruction of your horse or the disposal of its body or any post mortem examination.
7. Any costs associated with experimental, non-customary or unproven treatment for which we have not given prior written consent.
8. Any costs for medical treatment, including the cost of medicines and other materials prescribed, that your horse received more than 3 months after the date that the injury occurred or the date the illness first showed symptoms unless we have specifically agreed to the treatment in writing.
9. Any cost of medical treatment that you chose your horse to have that is not in the opinion of our veterinary surgeon required to treat injury or illness including any complications arising from such treatment.
10. Any homeopathic treatments.
11. The cost of any medical treatment resulting from taking part in hazardous activities not specified on the schedule and agreed to by us.
12. Any costs for out-of-hours calls/non-essential hospitalisation unless a veterinary surgeon confirms in writing that your horse was suffering from a life-threatening condition.
13. Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred and the reason for the treatment.
14. Costs for treatment of conditions arising from your horse being overweight, except weight gain as a result of a diagnosed illness.
15. The cost of any diet food and dietary supplements, even if prescribed by a veterinary surgeon.
16. The cost of any veterinary treatment or complementary treatment for an injury or illness deliberately caused by you, a member of your immediate family or any person who has your horse on lease or any person who has care or custody of your horse.
17. Any costs for treatment that you could carry out yourself which is not veterinary treatment or complementary treatment, unless a veterinary surgeon confirms that a veterinary surgeon or a member of a veterinary practise must carry out the treatment. The treatment must be agreed by us in writing prior to being carried out.
18. Dental surgery unless routine checks were done.
19. Chronic medication for soundness, gastric conditions or any respiratory illness.
20. Farriery services.
21. Any surgical operation, treatment or medication unless conducted or prescribed by a veterinary surgeon.
22. Any treatment for stomach ulcers.
23. Any treatment for kissing spine.
24. Any preventative treatment.
25. Any procedures or treatment related to de-nerving.

Version: 1.1

