

# Benefits & Premium Schedule

Effective 1<sup>st</sup> March 2018

## Take Your Vet Fees in your Stride

**Modern Veterinary Treatment is very expensive. Even non-urgent treatment can cost hundreds of Rands. That is why you need Hollard Equine Direct cover.**

- comprehensive Accidental Injury and Illness cover
- annual Routine Care benefits
- utilise **any Veterinarian** countrywide
- **easy** monthly payment options
- 14 day **money back guarantee**
- **peace of mind** for you and your horse
- underwritten and backed by The Hollard Insurance Company Ltd, one of South Africa's largest insurance underwriters

**The applicable monthly premium is R 590.00 (including VAT) per horse per month.**

Provides cover for veterinary fees resulting from unexpected and unforeseen illness, accidental injury and routine cover.

Benefits for covered conditions are reimbursed according to the Hollard Equine Direct Tariff Rate which is our internal tariff of fees and is reviewed annually

Overall Annual Maximum	R 40 000 per annum
Benefit (per horse's policy year)	Limit (incl. VAT)
Consultation / Examination / Visit Fee	R 2 200 for illness consultations and R 2 200 for accident consultations per annum
Diagnostic Scans (Ultrasound, CT Scan)	R 2 300 per annum
Gastrointestinal Problems	R 17 000 - for all services per annum
Injectable Drugs	R 2 800 per annum - excess of R 80 per script
Intra-Articular Injections	R 1 500 per annum
Medicines	R 2 000 per annum - benefits will be based on the prevailing retail price of medicines and drugs
Orthopaedic Surgery	R 10 200 - for all services per annum
Pathology	R 2 200 per annum
Physiotherapy or Acupuncture (authorised by a registered Veterinarian)	7 treatments per annum limited to a maximum of R 360 per treatment
Radiology	R 2 100 per annum
Surgical Procedures under General Anaesthetic	Limited to 2 separate procedures per annum
Traveling Fees	R 160 per visit, subject to a maximum of 10 visits per annum
Routine Care Cover	R 1 600 per annum towards vaccinations, deworming and dental corrections

## EXCESS / DEDUCTIBLE

The Insured shall be responsible for the first **R 200** or **15%** of the **applicable benefit** (whichever is the highest) for each and every claim. Thereafter **benefits for covered conditions are reimbursed according to the Hollard Equine Direct Tariff Rate.**

## WAITING PERIODS

- One calendar month from start date for Accidental Injury
- Two calendar month's from start date for Illness
- One calendar month from start date for Routine Care

## NOTES

- **The overall annual maximum is per horse's policy year.**
- **Annual / per annum / policy year** refers to the 12-month period between the anniversaries of the horse's start date. Benefits renew on the anniversary of the horse's start date.

**Please read the Hollard Equine Direct Policy Document carefully.**

## 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 and Benefits & Premium Schedule 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 horse is at the discretion of the underwriters. We reserve the right to decline acceptance of a horse, to vary the conditions on which the insurance is accepted and to vary the conditions and premiums as stated in the Policy Document and Benefits & Premium Schedule at any time. All the information is available on the website [www.hollardequinedirect.co.za](http://www.hollardequinedirect.co.za)

Administered by



MAR 2018

Underwriting Manager and Administrator  
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