

# PET POOL & home

## Pool Club Loyalty Program

### Pet Accident Benefit

If you register as a Pool Club Loyalty Program member, you qualify to benefit from our Pet Accident Benefit. You will be protected against those unexpected veterinary expenses when your cat or dog is accidentally injured.

You only receive this benefit as long as you remain a Pool Club Loyalty Program member as explained in this document – this is not an insurance policy where you are the policyholder. Being a member of the Pool Club Loyalty Program allows you to benefit from our insurance.

#### Our promise🐾

- ✓ By completing an application form you agree to us sharing your personal information with third party providers where it becomes necessary to provide the benefit to you.
- ✓ We care about the safety of your personal information. We will treat your personal information with caution and we have put reasonable security measures in place to protect it.
- ✓ If your membership to our Pool Club Loyalty Program ends for any reason, we will remove all your personal information from our database.
- ✓ We will only communicate with you about our Pool Club Loyalty Program and our Pet Accident Cover policy and not for any other reason.

#### Your benefits🐾

You will receive a refund of your veterinary expenses for the treatment of accidental injuries for all the registered pets in your household. There is an annual limit of **R3 000 (incl. VAT) per membership year** from which an **excess of R300** will be deducted every time you claim.

**Your membership year:** Your membership year is the 12-month period starting on the 1<sup>st</sup> of the month following the month in which you registered as a Pool Club Loyalty Program member, and any subsequent 12-month period while you remain a Pool Club Loyalty Program member.

**The R300 excess:** The R300 excess is the amount that you are responsible for on every claim. This means that the R3 000 annual limit will be reduced every time the R300 excess is deducted from your refund. Should you wish, you may redeem the cash-back amount on your loyalty card for cash at any Pet Pool & Home store, in order to off-set your excess amount but only up to a maximum of R300.

**Example 1:** Thandi registers one pet – Frisky. Her first claim totals R5 000. Thandi will only receive R2 700 (R3 000 less the R300 excess). She will not be able to claim for any further veterinary expenses for that membership year.

**Example 2:** Vusi registered three pets – Spot, Fluffy and Fido. He has three claims in his first membership year:

- ✓ His first claim for Spot totals R1 000 and he will only receive R700 (R1 000 less R300)
- ✓ His second claim for Fluffy totals R500 and he will only receive R200 (R500 less R300)
- ✓ His third claim for Fido totals R2 000 and he will only receive R1 200 (R1 500 less R300) = R1 200
- ✓ So in total for his membership year, Vusi received R2 100 (R3 000 annual limit less R900 in excesses)

**Veterinary expenses:** You will only be paid back for veterinary expenses for the treatment of unexpected and unforeseen accidents. Treatment must be administered by any veterinarian or veterinary nurse of your choice who is registered with the South African Veterinary Council.

**Accidental injuries:** An accidental injury is caused by an unforeseen and unintended event that results in physical harm to your cat or dog as per the below examples.

- |  |  |
|--|--|
| ✓ Motor vehicle accidents                          | ✓ Snake bites  |
| ✓ Burns or electrocutions                          | ✓ Allergic reactions to insect bites (except tick & fleas) |
| ✓ Accidental poisoning                             | ✓ Fractures (broken bones)                                 |
| ✓ The actions of another animal (e.g. dog fights)  | ✓ Traumatic ligament or tendon injuries                    |
| ✓ Surgical or endoscopic removal of foreign object | ✓ Lacerations, abrasions or wounds                         |

# PET POOL & home

## When your benefit starts 🐾

- ☑ You and your pets must be registered under the Pool Club Loyalty Program to benefit from our insurance.
  - **Your registration date:** The date you register as a Pool Club Loyalty Program member and pay for your annual membership.
  - **Pet's registration date:** The date you register a pet for the Pet Accident Benefit offered under the Pool Club Loyalty Program. This may be on your registration date or on a later date.
  - **Benefit start date:** Your benefit starts on the **1<sup>st</sup> of the month** following your registration date.
- ☑ There is **no cover** before your benefit start date or before your pet's registration date for the following:
  - Treatment of your pet before either of these dates.
  - Treatment for accidental injuries that happened before either of these dates.
  - Treatment of symptoms which were apparent before either of these dates.

**Example:** If you registered as a Pool Club Loyalty Program member on the 29<sup>th</sup> of October, then your benefit starts on 1 November. If you registered on the 2<sup>nd</sup> of October, then your benefit still only starts on 1 November. You will only receive this benefit for the treatment of accidental injuries from 1 November onwards, provided that the accident didn't happen before 1 November and that your pet didn't show any symptoms before 1 November.

## Domestic cats and dogs are covered 🐾

Only **domestic cats and dogs** are covered under our insurance policy, as long as:

- ☑ You register as a member of the Pool Club Loyalty Program.
- ☑ You register your pet by completing the Pet Accident Cover application form.
- ☑ Your pet is at least eight weeks old at your benefit start date.
- ☑ You own the pet and you are responsible for their day-to-day wellbeing.
- ☑ Your pet resides at your physical address.
- ☑ Your cat is not used for laboratory testing or experimentation.
- ☑ Your dog is not used for any of the following:
  - Racing, as a police or guard dog, search & rescue dog, customs dog or quarantine dog.
  - Laboratory testing or experimentation.
  - Commercial breeding.

## Some things are NOT covered 🐾

This benefit is **only** for accidental injuries. The Pet Accident Benefit does not cover the following:

- ☑ Dishonest, fraudulent or deliberate acts committed by you or members of your household.
- ☑ Delay in the treatment of your injured pet which can lead to further injury and complications.
- ☑ Treatment of illnesses such as diabetes and cancer.
- ☑ Routine care such as dentals and vaccinations.
- ☑ Ambulance fees and any other transport fees.
- ☑ Treatment of any pregnancy and related conditions.
- ☑ Voluntary euthanasia, burial or cremation.
- ☑ Any treatments after the date that your membership of the Pool Club Loyalty Program has ended.
- ☑ Veterinary expenses for a pet that is not registered on the Pool Club Loyalty Program.
- ☑ Veterinary expenses covered by any other insurance policy, or if another person agrees to cover your veterinary expenses in the instance where that person's animal was responsible for your pet's injuries.

## How to claim 🐾

- ☑ You must notify us of a claim by sending a completed claim form, detailed invoice and proof of payment to **petclaims@petandpool.co.za** no later than **60 days** after the treatment date.
- ☑ The claim form is available at **www.petandpool.co.za** and must be signed by you and your vet.