

# Policy holder details

## YOUR DETAILS

Title: Dr/Mr/Mrs/Miss/Other.

Physical address:

First name:

Last name:

Postal code:

ID no:

Postal address:

Phone number:

E-mail address:

Postal code:

## THE POLICIES ISSUED AND THE PREMIUMS PAYABLE

The premiums for the following policies will be debited to your account

POLICY NUMBER	HORSE NAME	DATE OF INCEPTION	PREMIUM PAYABLE
<b>TOTAL TO BE DEBITED</b>			

## AUTHORITY TO DEBIT ACCOUNT *(Tick the applicable box)*

Premium collection

Claims refund

Monthly payment

Annual payment (Payable via EFT)

Account Holder:	Bank Name:							
Account Number:	Branch Code:							
Account Type :	Cheque	Savings	Transmission	Debit day	1st	7th	15th	<i>(select one)</i>

I request and authorise Renasa Insurance Co Ltd to draw against the above mentioned account, the amount necessary for payment of the monthly premium, as and when, required. This amount will debit every month until this arrangement is canceled in writing by either party. I accept that, if the debit date falls on a weekend, I will be debited on the subsequent working day. If no debit date is selected P.UMA reserves the right to select the last working day of each month

By ticking the above tick box I hereby accept all terms and conditions related to this policy and authorise the premium to be debited off my account.

Date:

## DETAILS OF HORSE TO BE INSURED

Horse's Name:

Sex:

DOB:

Colour:

Breed:

Main activities for which the horse is used:

Stabling address:

Postal Code:

Name of person responsible for the horse:

## MEDICAL HISTORY *(please provide a full veterinary history/certificate)*

Please tick the appropriate box

1. Has this horse been vaccinated against horse sickness, influenza and rabies during the last year?  
And tetanus in the last 2 years.

 Y  N

2. To the best of your knowledge, is this horse currently healthy and in sound condition?

 Y  N

3. Has this horse suffered from any form of colic or other intestinal/gastric disorder?  
If yes please provide details and date of colic.

 Y  N

4. Has this horse undergone any surgery? (excluding castration)

 Y  N

5. Has this horse suffered from any fractures, tendon, ligament injury, been diagnosed with arthritis,  
navicular, kissing spine, ring-bone, DJD or suffered from consistent lameness?

 Y  N

6. Has this horse ever acquired any melanomas, sarcoids, warts or other cutaneous growth?

 Y  N

7. Has there been any evidence of contagious or infectious diseases during the past  
12 months in the location where the horse is kept?

 Y  N

Has this horse required any other veterinary attention during the last 3 years? (please provide details)

This policy will be renewed on 1 June each year. You will be informed of any changes 30 days prior to renewal.

## KNOW YOUR RIGHTS

DO NOT BE PRESSURED INTO BUYING THIS POLICY You are entitled to cancel your contract within 14 days after inception should the product not meet your requirements. Thereafter you have the right to cancel this policy by giving 30 days notice. Do not sign any blank or partially completed application forms and please keep notes of anything said to you regarding your insurance. You are entitled to a copy of all documentation relating to this insurance FREE of charge. You must be informed in writing if any changes are made to this contract and your policy cannot be cancelled unless a written confirmation is sent to you. You have the right to know all fees and premiums applicable to this insurance contract. All premiums are collected by debit order to your account, please make sure that you are being debited correctly. If a claim is rejected, you must be given the reasons in writing. Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect information can prejudice you in the event of a claim.

## DETAILS OF THE UNDERWRITING MANAGER

Company: Pet Underwriting Managing Agency (Pty) Ltd.  
Physical Address: 23rd Floor, Atterbury House, 9 Riebeeck Street, Cape Town, 8000  
Cape Town CBD.  
Contact details: Phone – 021 403 9177  
Email – info@p-uma.co.za  
Registration No. 2011/107009/07  
Authorised Financial Service Provider FSP No. 44387  
Compliance Officer Associated Compliance (Pty) Ltd. PO Box 9655, Devon Valley  
Tel – 011 678 2533 Fax – 011 678 7731



## DETAILS OF THE INSURER

Company: Renasa Insurance Company Ltd  
Physical Address: P.O. Box 412072, Craighall, Johannesburg, 2024  
Contact details: Phone: 011 380 3080  
Fax : 011 380 3088  
Email – danies@renasa.co.za  
Registration No. 1998/000916/06  
Authorised Financial Service Provider FSP No. 15494



## BROKER

Company: Equipagé Insurance Brokers CC  
Physical Address: PO Box 69010, Bryanston, 2021  
Contact details: Phone: 087 150 1853  
Fax : 086 607 6803  
Email – info@equipage.co.za  
Registration No. 1996/011940/23  
Authorised Financial Service Provider FSP No. 17491



Earnings: Equipagé Insurance Brokers CC earns the regulated commission of 20%

## KNOW YOUR RIGHTS

The above parties are all fully licensed to practice short term Insurance in regards of personal and commercial Lines. P.UMA are Renasa Insurance Company Ltds' underwriting manager for pet insurance and have a written mandate to conduct business. There is no direct financial interest between the companies. P.UMA carry Professional Indemnity Insurance as well as Fidelity Guarantee cover. A financial guarantee is not required. If any of the parties act unprofessionally please report to their respective Compliance Officer. Please make sure that all the information you supply has been recorded correctly. Any misrepresentation or incorrect info can prejudice you in the event of a claim. Should you have a complaint about your Insurance and the Insurer/Broker and Underwriting manager are unable to satisfy your enquiry you may approach the following parties.

Ombudsman Detail  
FAIS Ombud

P.O. Box 74571, Lynwood ridge, 0040  
Tel: (012) 470 9080  
Fax: (012) 348 3447  
**Responsible for Compliance matters**

Ombudsman Detail  
FAIS Ombud

P.O. Box 32334, Braamfontein, 2017  
Tel: (011) 726 8900  
Fax: (011) 726 5501  
**Responsible for Compliance matters**

Fraudline

Should you suspect any fraudulent activity involving your insurance, please contact Fraudline on 0860 002526.  
**ANY Fraudulent activity**

## TERMS AND CONDITIONS

### What is SHU?

This is an insurance product designed to cover the unexpected veterinary fees that horses may incur as the result of a major illness or injury. This product is underwritten by RENASA INSURANCE COMPANY LTD (Renasa) and administered by PET UNDERWRITING MANAGING AGENCY PTY LTD (P.UMA). In return for paying your premium, Renasa will cover the horse named in the attached policy schedule, for a stated portion of the cost of fees incurred as the result of veterinary treatments, subject to the limits and restrictions stated in this policy, and on the attached schedule.

### What is covered

1. SHU covers the cost of veterinary treatments required to appropriately treat illness or injuries that the insured horse may suffer. The treatments covered include, but are not limited to:
  - a. Consultation, acute medication, initial diagnostics, x-rays, biopsies and tests
  - b. Costs for diagnosis by magnetic resonance imaging (MRI), scintigraphy, computerised (axial) tomography (CT/CAT), thermography and myelography and surgeries. The aforementioned requires pre-approval and is subject to case management and clinical protocols. P.UMA will require a detailed treatment plan from the treating Vet before pre-approval will be considered.
2. Your horse is immediately covered for accidental injuries, as long as the policy has inception.

### Limitations on joining

Any horse older than 8 weeks, younger than 19 years and kept in the RSA may apply for cover under this policy. A veterinary certificate of health will be requested as a prerequisite to the horse being on cover under this policy. In the absence of proof of previous continuous equivalent insurance for a period of more than 1 year, there will be a waiting period of 3 months for any treatments as a result of lameness, illness or disease. Any lameness, illness or disease that manifests within the waiting period, or any other condition specific waiting period, will be considered a pre-existing condition and will be excluded from cover.

Accidental injury claims will be covered from inception of the policy. Individual underwriting will be applied and P.UMA reserves the right to decline acceptance of a horse or to vary the limits and conditions on which the horse is accepted.

### Limits of cover

1. This policy has a maximum annual limit of R120,000.00
2. This policy will cover a maximum of 2 separate surgical procedures in any single policy year (within the annual limit of R120,000.00).

### Important notes:

1. The cover under this policy will only apply to the treatment of the horse named on the policy schedule
2. You agree to disclose all information relating to the horse's health and condition at the time of signing up for cover and thereafter. This includes all examinations and/or treatments as well as signs and symptoms your horse received or displayed prior to applying for the insurance. Failure to do so could result in the cancellation of your policy due to non-disclosure. Please note, new underwriting terms might be offered, and should you not accept the new underwriting terms, your policy will be canceled.
3. P.UMA reserves the right to contact your Vet(s) to obtain a full history for your horse. This information is utilized for our underwriting decisions.
4. You must notify P.UMA of any emergency treatments within 72 hours of the event (info@p-uma.co.za).
5. All non-emergency treatments must be Pre-authorization by P.UMA.
6. This policy will inception on the first day of the next calendar month following the acceptance of the application. The policy terms and premiums payable will be reviewed on the 1 June each year. The premiums are subject to inflation.
7. There is an excess fee of 15% for every claim with a minimum of R750 and an upper maximum of R5,000.00 per claim that you must pay.
8. All claims must be submitted to P.UMA within 60 days of the date of treatment (claims@p-uma.co.za). If your claim is older than 60 days, it will be repudiated [due to late submission].

9. P.UMA pays claims in accordance with the South African Veterinary Councils Guideline of Tariffs and reserves the right to request a second opinion from a vet of our choice regarding treatment and fees charged. If the fees are deemed excessive or the treatment deemed inappropriate we will pay the lesser amount with the balance being for your account.
10. As the person responsible for the horse you are expected to take all reasonable steps to prevent injury and illness. Failure to do so may result in rejection of claims and/or the cancellation of this policy.
11. If there is another insurance policy covering the same claim, only the rateable proportion of that claim will be paid in terms of this policy.

### What we do not cover:

1. The treatment of pre-existing conditions, including any condition that manifests during any waiting period (If your horse is diagnosed with any illness/condition or a pre-existing injury is noted within the waiting period, these will become full exclusions on the policy).
2. Any costs other than veterinary costs for the treatment of the horse listed on the schedule. Travel and transportation costs are not covered under this policy.
3. Any non-emergency treatment undertaken without the prior approval of P.UMA.
4. Any routine preventative treatment, vaccination, routine farriery, elective treatment or wolf teeth removal.
5. Any costs for diagnosis by magnetic resonance imaging (MRI), scintigraphy, computerised (axial) tomography (CT/CAT), thermography and myelography without the prior approval of P.UMA. Pre-authorization can be obtained by sending an email to (info@p-uma.co.za)
6. Treatments for conditions deemed incurable or chronic.
7. "Harvested Tissue Treatments" such as stem cell therapies, PRP and IRAP.
8. Chemotherapy or radiation therapy.
9. Treatment for any congenital or hereditary illness.
10. Complementary treatments, alternative medicine, homoeopathy, experimental treatments, home remedies or any treatments not forming part of mainstream veterinary science.
11. The treatment of behavioral disorders.
12. Elective, experimental or cosmetic treatments.
13. Any treatments in connection with fertility and breeding such as castration, cryptorchid castration, artificial insemination, mating, or birthing unless certified by a registered veterinarian that the emergency treatment is necessary to save the life of the horse.
14. Any additional costs for after-hours hospitalisation unless deemed lifesaving by a registered veterinary surgeon.
15. We do not cover the costs of any prosthesis, implants or transplantation.
16. We do not cover any costs after death, including post mortem examinations and cremation or burial.
17. We will under no circumstance pay for any treatment by person/s not registered as veterinary surgeons
18. P.UMA reserves the right to refuse payment for repeated treatments if they are, under advice, deemed as ineffective, excessive or likely to cause the horse undue distress.
19. Any invoices submitted more than 60 days after the date of treatment.
20. The costs for any treatments for injuries and illness incurred outside of the Republic of South Africa.
21. Any injury caused by abuse or negligence. We will report all abuse to the relevant authorities.
22. Any surgical items that can be used more than once. These are non-chargeable items.

### Cancellation:

This policy may be terminated upon giving one months' written notice of cancellation and the cancellation shall be effective from the first day of the calendar month following the notice.