



**FEDHEALTH**

## Petsure benefit for cats and dogs of Fedhealth members

From 1 July 2008, Fedhealth will be covering our members' cats and dogs for accidental injury.

***Accident, accidental or accidentally means a sudden, unforeseen, and unintended event causing injury to your pet.***

Members do not need to register their cats and dogs for this benefit. They are automatically covered by this benefit. The pet will be treated at the vet and the member will pay the vet directly for the treatment received. The member then needs to obtain a Fedhealth/ Petsure Claim Form from Petsure. They can be contacted on 0860 738 787. We will also make this available to download from the Fedhealth website. Fedhealth staff will also be provided with a PDF of this document which can be e-mailed or faxed to the member. The members must complete the claim form and send it to Petsure. Fedhealth will not be processing Vets bills!

The benefit is R1 500 per member family per year (not per pet), with an excess of R250 per incident.

	<b>ACCIDENTAL INJURY COVER</b>
<b>REIMBURSEMENT RATE</b>	Up to 100% of tariff
<b>SPECIES</b>	Dogs and cats
<b>WHAT IS COVERED?</b>	Veterinary Fees for unexpected and unforeseen accidents. This includes hospitalisation, medicine, drugs, x-rays, referrals, pathology, consultations etc.
<b>HOW MUCH IS COVERED?</b>	R1 500 per family per year
<b>WHAT IS THE EXCESS?</b>	R250 per incident

### **Treatment resulting from injury to your pet caused by:**

- a) Motor vehicle accident
- b) Burn or electrocution
- c) Fall from an elevated position
- d) The actions of another animal
- e) Swallowing a foreign object requiring surgical or endoscopic removal
- f) Snake bite
- g) Allergic reaction to an insect bite other than tick or flea bites
- h) A fracture
- i) A broken bone
- j) A traumatic ligament or tendon injury
- k) Lacerations, abrasions or wounds.





## Fedhealth Pet Accident Only Insurance Terms and Conditions

Accident only cover for your pet is available to any bona fide member of Fedhealth Medical Scheme. Cover up to R1 500 per year per member family, irrespective of the number of dogs and/or cats in the family, is provided as a result of Accidental injuries where the Accident must be a direct consequence of at least one of the following:

- a) Motor vehicle accident
- b) Burn or electrocution
- c) Fall from an elevated position
- d) The actions of another animal
- e) Swallowing a foreign object requiring surgical or endoscopic removal
- f) Snake bite
- g) Allergic reaction to an insect bite other than tick or flea bites
- h) A fracture
- i) A broken bone
- j) A traumatic ligament or tendon injury
- k) Lacerations, abrasions or wounds.

### 1. What We will pay

**We will reimburse 100% of eligible vet expenses (provided by a registered vet) less a R250 excess per Claim**

for treatment costs incurred if your Pet is accidentally injured during your paid up membership of Fedhealth Medical Scheme. Cover is limited to a maximum of R1 500 (incl. VAT) per year per family.

### 2. This Policy does not cover:

- a) voluntary euthanasia, disposal, burial or cremation of a deceased Pet;
- b) a malicious act, deliberate injury or gross negligence caused by you or anyone living with you;
- c) treatment your Pet has received after your Fedhealth Medical Aid membership has terminated;
- d) ambulance fees.

### 3. Conditions of Cover

- a) The Cover is applicable if:
  - i. Your Pet is a domestic cat or dog that is at least 8 weeks of age at the Commencement Date.
  - ii. Your Pet is not a racing or working animal.
  - iii. This policy is not transferable to another Pet owner.
  - iv. You are the owner of the pet and you are responsible for the day to day wellbeing of the pet.
  - v. The accident occurred after 1 July 2008 AND after the date your membership of Fedhealth Medical Scheme commenced.

### 4. How to Claim

What you need to do;

- a) All claims should be submitted and received by PetSure within sixty (60) days of the vet treatment being provided.
- b) All claims must be completed carefully and honestly on a Fedhealth Pet Insurance Claim Form, and mailed to the address indicated on the Claim Form. Claim Forms are available from either your Vet or by calling PetSure on 0860 738 787/ 011 481 1900 or can be downloaded from the website [www.petsure.co.za/fedhealth](http://www.petsure.co.za/fedhealth)
- c) Attach the original itemised invoices and payment receipts to the completed claim form. **Faxed claims and photocopies will NOT be accepted.**
- d) The attending vet must complete the section on the claim form where designated.
- e) Both you, the owner of the pet, and the attending vet must sign the Claim Form.
- f) We will deal directly with you regarding settlement of the claim (not the vet).
- g) Post the completed Claim Form, invoices and receipts to :

**PetSure Claims Department, P O Box 62229, Marshalltown, 2107.**

### Product Administrator

PetSure (South Africa) Pty Ltd  
Authorised Financial Services Provider Licence Number 9846

### Product Insurer

The Hollard Insurance Company Pty Ltd ("Hollard")





FEDHEALTH

# Pet Accident Cover

**Claim form**  
(PLEASE USE 1 FORM PER PET)

2<sup>nd</sup> FLOOR, 26 WELLINGTON ROAD, PARKTOWN, 2193  
PO BOX 62229, MARSHALLTOWN 2107  
TEL: 0860 783 787 / 011 481 1900  
FAX: 086 661 0989

**FOR OFFICE USE ONLY**

**Pet Accident**  
Policy No: \_\_\_\_\_  
**Date Received:** \_\_\_\_\_  
**Claim No:** \_\_\_\_\_

### POLICY HOLDER'S DETAILS

<b>FEDHEALTH MEMBERSHIP NUMBER</b>		
PET OWNERS NAME:		
Postal Address		
Code		
Tel H	Tel W	Cell
E-MAIL ADDRESS		

### PET'S DETAILS

Pet's Name	Microchip / Tattoo number	
Dog / Cat	Male / Female	
Breed	Colour	Age

### CLAIM DETAILS

DATE OF ACCIDENT	*Cause of Injury
------------------	------------------

Please note: **An excess of R250** per claim will be deducted from your benefit before reimbursement

### RECORD OF VETERINARY SERVICES (To be completed by the attending veterinarian)

Date of treatment	Provider of Service	Diagnosis	Total Charge	Is this a new ACCIDENT? If not, date of original accident

#### Veterinarian's Notes:

For your protection the law requires you to be advised of the following: it is a criminal act to make false or fraudulent claims under an insurance policy or to assist in the preparation or presentation of a false or fraudulent claim under a policy. Violators of this provision may be subject to prosecution.

*I confirm to the best of my knowledge the above statements are true in every respect and that the above account(s) has/ have been paid in full.*

Signature of attending Vet	Date
----------------------------	------

Completed Claim Form plus ACTUAL itemised account and receipt to be sent to PetSure: P O Box 62229, Marshalltown, 2107.  
**Claims must be submitted, and received by PetSure, WITHIN 60 DAYS of the incurred veterinary treatment**

**I AGREE TO PETSURE BEING SUPPLIED BANKING DETAILS FROM FEDHEALTH FOR REIMBURSEMENT PURPOSES ONLY.**  
(Reimbursement will NOT be done via cheque or cash)

### CHANGE OF ADDRESS

Postal	Street	
Code		
Tel H	Tel W	Cell
Signature of pet owner		Date

Administered by PetSure (Pty) Ltd (Reg No. 1991/007261/07)



Underwritten by The Hollard Insurance Company Limited (Reg No. 1952/03004/06)

