



PET INSURANCE

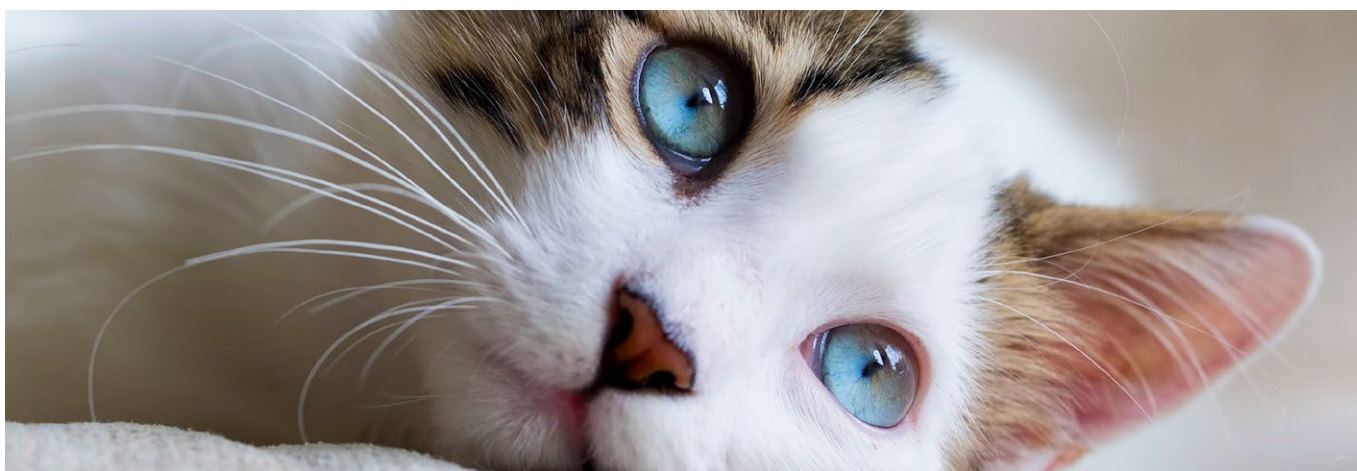
# Unconditional love deserves unconditional care

**OmniPet**

All accidents and illness • Routine care • Prescription medication • Dental cover • Boarding fees • Multiple pet discounts • Prompt claim settlements • No breed exclusions • Alternative/complementary treatments • Specialist treatments • Double up option

# Premiums: Cats

	Cover options	Benefits
05	<b>Comprehensive medical expenses+</b>	<ul style="list-style-type: none"> <li>• Accident and illness medical expenses</li> <li>• PLUS extended cover</li> </ul>
04	<b>Comprehensive medical expenses only</b>	<ul style="list-style-type: none"> <li>• Accident and illness medical expenses</li> </ul>
03	<b>Hospital only</b>	<ul style="list-style-type: none"> <li>• Accident and illness in-hospital medical expenses only</li> </ul>
02	<b>Accident only</b>	<ul style="list-style-type: none"> <li>• Accident only medical expenses</li> </ul>
01	<b>Essential</b>	<ul style="list-style-type: none"> <li>• Consultation only – covers all costs not related to in-hospital treatment</li> </ul>



## MONTHLY OPTIONS



CATS

No. of cats	05	04	03	02	01
1	R342,40	R315,65	R256,80	R179,76	R95,00
2	R324,61	R299,69	R243,96	R171,34	R90,54
3	R318,68	R294,37	R239,69	R168,16	R87,55
4	R311,41	R287,71	R234,19	R164,60	R85,23
5	R307,30	R283,97	R231,12	R162,23	R80,92

**DOUBLE UP OPTION:** Double the premium per pet | **ROUTINE CARE OPTION:** R85,00 per pet, per month

## ANNUAL OPTIONS



CATS

No. of cats	05	04	03	02	01
1	R3 766,40	R3 472,15	R2 824,80	R1 977,36	R1 045,00
2	R3 570,71	R3 296,59	R2 683,56	R1 884,74	R995,94
3	R3 505,48	R3 238,07	R2 636,59	R1 849,76	R963,05
4	R3 425,51	R3 164,81	R2 576,09	R1 810,60	R937,53
5	R3 380,30	R3 123,67	R2 542,32	R1 784,53	R890,12

**DOUBLE UP OPTION:** Double the premium per pet | **ROUTINE CARE OPTION:** R935,00 per pet, per year

Important notice: This is a summary of the standard terms, conditions, exceptions, exclusions, and limitations of the policy. Please read the policy wording to ensure that the plan you want complies with your requirements. As each application is individually underwritten, other terms, conditions, exceptions, exclusions, and limitations may apply. These will be submitted to you for acceptance before the policy is issued. Premiums are subject to review and change from time to time. Omnihelp acts as a non-financial services marketing channel for GENRIC Insurance Company Limited and performs non-regulated administrative support and marketing services only.

# Premiums: Dogs

	Cover options	Benefits
05	<b>Comprehensive medical expenses+</b>	<ul style="list-style-type: none"> <li>• Accident and illness medical expenses</li> <li>• PLUS extended cover</li> </ul>
04	<b>Comprehensive medical expenses only</b>	<ul style="list-style-type: none"> <li>• Accident and illness medical expenses</li> </ul>
03	<b>Hospital only</b>	<ul style="list-style-type: none"> <li>• Accident and illness in-hospital medical expenses only</li> </ul>
02	<b>Accident only</b>	<ul style="list-style-type: none"> <li>• Accident only medical expenses</li> </ul>
01	<b>Essential</b>	<ul style="list-style-type: none"> <li>• Consultation only – covers all costs not related to in-hospital treatment</li> </ul>



## MONTHLY OPTIONS



DOGS

No. of dogs	05	04	03	02	01
1	R448,00	R386,40	R305,20	R214,73	R95,00
2	R424,84	R367,66	R289,26	R203,25	R90,54
3	R417,97	R361,42	R284,33	R200,58	R87,55
4	R408,42	R353,45	R277,87	R168,23	R85,23
5	R402,95	R348,41	R274,23	R165,82	R80,92

**DOUBLE UP OPTION:** Double the premium per pet | **ROUTINE CARE OPTION:** R85,00 per pet, per month

## ANNUAL OPTIONS



DOGS

No. of dogs	05	04	03	02	01
1	R4 928,00	R4 250,40	R3 357,20	R2 362,03	R1 045,00
2	R4 673,24	R4 044,26	R3 181,86	R2 235,75	R995,94
3	R4 597,67	R3 975,62	R3 127,63	R2 206,38	R963,05
4	R4 492,62	R3 887,95	R3 056,57	R1 850,53	R937,53
5	R4 432,45	R3 832,51	R3 016,53	R1 824,02	R890,12

**DOUBLE UP OPTION:** Double the premium per pet | **ROUTINE CARE OPTION:** R935,00 per pet, per year

Important notice: This is a summary of the standard terms, conditions, exceptions, exclusions, and limitations of the policy. Please read the policy wording to ensure that the plan you want complies with your requirements. As each application is individually underwritten, other terms, conditions, exceptions, exclusions, and limitations may apply. These will be submitted to you for acceptance before the policy is issued. Premiums are subject to review and change from time to time. Omnihelp acts as a non-financial services marketing channel for GENRIC Insurance Company Limited and performs non-regulated administrative support and marketing services only.

# Detailed benefits

	<b>COMPREHENSIVE MEDICAL EXPENSES+</b> Accident and illness medical expenses PLUS extended cover <sup>1</sup>	<b>COMPREHENSIVE MEDICAL EXPENSES ONLY</b> Accident and illness medical expenses	<b>HOSPITAL ONLY</b> Accident and illness in-hospital medical expenses only <sup>2</sup>	<b>ACCIDENT ONLY</b> Accident only medical expenses	<b>ESSENTIAL</b> Consultation only – covers all costs not related to in-hospital treatment
Monthly premium	✓	✓	✓	✓	✓
Annual premium (12x monthly)	✓	✓	✓	✓	✓
Multiple pet discounts	✓	✓	✓	✓	✓
Overall annual maximum benefit limit	R45 000 per pet per 12-month period of insurance	R40 000 per pet per 12-month period of insurance	R35 000 per pet per 12-month period of insurance	R25 000 per pet per 12-month period of insurance	R15 000 per pet per 12-month period of insurance
Excess	10% minimum R500	10% minimum R500	10% minimum R500	10% minimum R500	10% minimum R500
General waiting period	31 days	31 days	31 days	N/A	31 days
Age of pet	8 weeks to 9 years	8 weeks to 9 years	8 weeks to 9 years	8 weeks to 9 years	8 weeks to 9 years
Microchip required	X	X	X	X	X
Breed exclusion	X	X	X	X	X
Direct payment to vets <sup>3</sup>	✓	✓	✓	✓	✓
Vet of own choice	✓	✓	✓	✓	✓
All accident cover	✓	✓	✓	✓	✓ <sup>5</sup>
Emergency treatment cover	✓	✓	✓	✓	✓
Consultation & pre-hospital cover	✓	✓	✓	✓	✓
In-hospital cover	✓	✓	✓	✓	X
Prompt claims settlement	Yes (maximum 5 working days)	Yes (maximum 5 working days)	Yes (maximum 5 working days)	Yes (maximum 5 working days)	Yes (maximum 5 working days)
Pre-existing conditions covered	12-month waiting period	12-month waiting period	12-month waiting period	X	X
Routine care option	✓	✓	✓	✓	✓
Third party liability	✓	✓	X	X	X
Double up option <sup>4</sup>	✓	✓	✓	✓	✓

1. Extended covers: Alternative/complementary treatment, boarding fees, advertising and rewards, missing or stolen pet, dental cover, death benefit/condolence benefit, prescription diet. 2. Covers in-hospital expenses only plus consultation and pre-hospital expenses for conditions resulting in hospitalisation. 3. By arrangement on pre-authorised procedures. 4. Double up option: Double your premium and thereby double your annual limits. 5. Cover only applicable if not admitted to hospital.

# Omnihelp

For product advice, sales, claims and policy servicing, please contact GENRIC Insurance Company Limited (FSP 43638)  
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Insurance