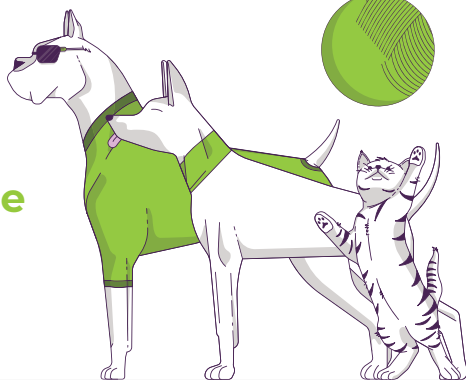




Your OUTsurance Pet policy



Welcome to OUTsurance, where 'you always get something out'.

At OUTsurance, we would like to assist you to ensure that your pet gets the best quality medical care to be able to live a long and happy life, as a valued and irreplaceable member of your family.

We're proud to offer innovations that ensure you and your pet get even more out. Enjoy a premium discount if your pet has achieved an ideal body score. You can also take advantage of our puppy socialisation classes with our Pet-Act-OUT benefit.

You can also enjoy cover for corrective behavioural treatments (Pet-Act-OUT), rehabilitation treatments (Help-Pet-OUT) and receive additional discount if you insure more than one pet with us. As part of the standard OUTsurance offering, you will receive a cash OUTbonus after three consecutive claim-free years and only pay a fixed excess regardless of the claim amount.

This policy document forms an essential part of the set of documents we mailed to you. It defines the cover we provide under the following headings which are easily identified by the various icons:

✓ **WHAT IS COVERED and**

✗ **WHAT IS NOT COVERED**

Examples are used to explain specific, practical ways in which the cover is applied.

This is a plain language document, ensuring that it is easy to read and conveys the details of your policy in the clearest possible way.

Please read the documents to make sure that you understand the scope of your cover. Call us on **08 600 70 000** for any queries or to update your information.

Contents

Your OUTsurance Pet policy	3
Important definitions	3
General Conditions regarding your policy	5
General Conditions applicable to all plan types	6
Premium payment	6
Premiums not paid	6
Premium refunds	6
Policy cancellations	7
Notification of policy changes	7
Your OUTbonus	7
Premium discounts	8
Your responsibilities	8
What is covered under your policy	8
Waiting periods	12
What is not covered under your policy	13
How to claim	15
General Conditions to claim	16

Your OUTsurance Pet policy

This document, together with your policy schedule, any written correspondence and verbal agreements form the basis of the contract between you (the policyholder) and us.

It is important that you read and understand these documents and that you make sure that all the information supplied by you, or anyone acting on your behalf, is correct and complete.

This contract is based on the information provided during the application process as well as during any amendments made to the policy which determines whether we will provide you with cover, the premium we charge and the terms and conditions applicable to your policy. If any information has been withheld or misrepresented, this will affect the validity of the agreement and the outcome of any claim. All premiums paid will be forfeited.

Before your cover starts, we will agree on the cover, premium, terms and conditions, start and payment dates. Your cover will start on the **Start Date** provided that the first premium is successfully paid and received.

Important definitions

The following words and expressions used in the policy wording have a specific meaning. The meanings are defined below:

Accident, accidental or accidentally

A sudden, unexpected, unforeseen and unintended physical **Event** or force which occurs at a specific time and place causing **Injury** to your **Pet** by some external and visible means and which requires immediate medical attention to your **Pet**. Should further medical attention as a result of the injury sustained during the **Event** be required, the costs related thereto will be treated as part of the initial claim.

Annual limits, annual aggregate limits

Annual limits are the maximum amount we will pay out in the **Event** of a claim and are subject to the annual aggregate limit. Different annual limits are applicable to different benefits depending on the plan type selected. All limits will reset on your policy renewal date.

Behavioural Condition

Any change to your **Pet's** normal behaviour that is diagnosed by a **Vet** and caused by an emotional or mental disorder.

Chronic Condition

A Condition which requires treatment or **Medication** for longer than three months as recommended by a **Vet** and which is likely to continue for the foreseeable future.

Clinical Signs

Any symptoms or changes to your **Pet's** state of health, its behaviour or its bodily functions.

Condition

All manifestations of **Clinical Signs** resulting from the same diagnostic classification or disease process, regardless of the number of incidents or areas of your **Pet's** body affected.

Congenital

A Condition or physical abnormality present at birth or that develops after birth. This includes but is not limited to neurological defects, facial defects, organ defects, musculoskeletal defects and other developmental issues.

Diagnostic Tests

A test, procedure or examination performed to diagnose or confirm a **Condition, Injury or Illness**. This includes tests used to monitor the progression of a **Condition, Injury or Illness**. This includes but is not limited to radiology (X-rays, CT-scans, MRIs and ultrasounds) and pathology (blood tests excluding Titer tests and DNA tests).

Event

An event which would give rise to a claim covered under the policy.

Excess

This is the amount you contribute for certain claims under this policy and will be noted on your policy schedule.

Exclusion

Any **Conditions or Illnesses** of your **Pet** or **Event(s)** that are excluded and will not be covered for a period as determined by us as is specified in the policy wording and/or policy schedule.

Hereditary

A **Condition** that has been passed down from your **Pet's** parents or which is common to your **Pet's** breed which may present **Clinical Signs** during your **Pet's** life. These include, but are not limited to, hip dysplasia, elbow dysplasia, mange, patella luxation (displacement of the kneecaps), intervertebral disc disease (back problems), brachycephalic syndrome (respiratory problems), entropion, ectropion and cherry eye (prolapse of the gland of the third eye lid).

Illness

Any unforeseen sickness, **Condition**, disease, defect or change to your **Pet's** normal state of health as diagnosed by the **Vet**, where the **Vet** requires the **Pet** to be admitted to the **Vet Practice**. Treatment for cancer under the **Illness** cover does not require the **Pet** to be admitted to the **Vet Practice**.

Injury

Physical injury caused to your **Pet** by an **Accident**. This does not include a known or unknown **Pre-existing, Congenital or Hereditary Condition** or injury or trauma that occurs or develops over a period of time.

Medication

Any medication prescribed by a **Vet** for a **Condition**. This excludes over-the-counter medication, chronic medication, supplements and prescription food.

Member of the household

Someone who permanently resides at the address where your **Pet** resides.

Pet

A domestic cat or dog covered under this policy and whose name and details are set out in the policy schedule.

Pre-existing Condition

Any **Illness or Injury** that presented **Clinical Signs** or that was in existence prior to the specific **Pet** being covered under the policy or during the **Waiting Period**. This is in addition to any **Exclusion(s)** stated on your policy schedule.

Reasonable Cost of Treatment and Vet Fees

The average cost of treatment or vet fees as determined by a secondary opinion from a **Vet**.

Routine Care

Specific preventative and/or precautionary procedures that you choose to have the **Vet** perform on your **Pet**.

Start Date

The date and time on which your **Pet's** cover was activated.

Vet

A person who is suitably qualified and registered with the South African Veterinary Council.

Vet Practice

Legally registered South African veterinary hospital, clinic, centre or surgery.

Vet Visits

Costs related to any unforeseen sickness, **Condition**, disease, defect or change to your **Pet's** normal state of health as diagnosed by the **Vet**, where the **Vet** does not require the **Pet** to be admitted to the **Vet Practice**. Costs related to **Accidents** are not covered under **Vet Visits**.

Waiting Period

A waiting period applied to specific **Conditions** and covers as listed in the policy wording. This period applies from the **Start Date** of the **Pet's** cover on a chosen plan type. No claims for the **Condition(s)** and covers will be paid during the waiting period. The **Event** should occur after the waiting period in order for the claim to be entertained.

General Conditions regarding your policy

Misrepresentation, misdescription and non-disclosure

The insured or anyone acting on the insured's behalf or in the insured's interest, must provide true and correct information when you apply for cover, submit a claim or make changes to your policy.

Any incorrect information, material misrepresentation, misdescription or non-disclosure will affect the validity of the policy and affect the outcome of a claim.

Pet identification

We prefer that our OUTsurance Pet family are identifiable via a microchip or tattoo. We can use this information at claims stage to identify your **Pet**.

The microchip or tattoo number will be used at claim stage to identify your **Pet**.

How does a microchip work?

A microchip is injected under your **Pet's** skin by either a **Vet** or SPCA and can be read by a scanner at a **Vet** to identify your **Pet**. You must retain the evidence of such microchipping procedure.

How does a tattoo work?

For a tattoo, a **Vet** or tattooist shaves the area (usually the ear or inside of the thigh) and then tattoos a series of numbers and letters.

The cost of microchipping and tattooing is for your own account and not covered by this policy.

Pet body condition scoring

We value the relationship between you and your **Pet** and therefore encourage you to keep your **Pet** in great shape and good health. In doing so, you can qualify to pay a lower premium, should your **Pet's** body condition score be within the ideal range. In order to qualify for discount, the body condition scoring form needs to be completed by a **Vet**. For easy access the form is available for download on our website. Your **Pet's** body score and applicable discount will be valid for a period of two years after which a new body condition score will need to be submitted for re-assessment.

General Conditions applicable to all plan types

- We may require additional information, including the medical history relating to your **Pet**. You hereby consent that we can obtain, share and confirm medical and other relevant information about your **Pet** with any **Vet** and other relevant service providers.
- If we contact the **Vet** for information and there are any **Pre-existing Conditions** present or receipt of the information is delayed, it may affect the outcome of your claim as well as result in new underwriting conditions.
- If the cost of treatment or veterinary fees being charged are higher than the fees usually being charged by a **Vet** in a similar area, we reserve the right to request a second opinion from a **Vet** of our choice. Based on the veterinary fees or cost of treatment charged by the **Vet** from whom we requested the second opinion, we can limit payment of benefits to the **Reasonable Cost of Treatment and Vet Fees**.
- All treatments and procedures performed by a **Vet** must meet the protocols determined by the South African Veterinary Council.

Premium payment

It is your responsibility to ensure that your premiums are successfully paid by debit order on the agreed payment date and at the start of each period for which cover has been taken.

Premiums not paid

This policy will cancel when your:

- monthly premiums are not paid for two consecutive months, either on the payment dates or within the grace periods in those months; and/or
- annual premiums are not paid on the payment date or within the grace period.

Should the insured cancel or stop the debit order, it will be deemed that you have cancelled your **Pet's** cover and you will not enjoy the 15 day grace period. In the event that you reinstate your policy thereafter, your policy will be treated as a new policy and the grace period will only apply from the second month of cover thereafter.

The policy will end on the final day of the period for which the insured last paid premium.

If the premium is not paid on the payment date, you have a 15-day grace period after which we will automatically deduct the premium from the same account to ensure continuous cover.

If this premium is also not paid within the grace period, you will have no cover for the period for which you did not pay. If your premiums are paid monthly, the grace period will only apply from the second month of cover.

Premium refunds

In the event of death of your **Pet** and your **Pet** is removed from cover after a claim is settled, there is no pro-rata refund of premium for the month in which the death occurred.

Policy cancellations

You may cancel your policy at any time and with immediate effect.

In the event we receive a written or verbal instruction from any person other than you to cancel your policy, we will first contact you telephonically to confirm the validity of the instruction before your policy is cancelled. If we are unable to contact you, the policy will remain active.

We may cancel your policy by giving you 31 days' notice. We will also be entitled to cancel the policy immediately in the event of a material breach of the terms and conditions of your policy and/or if we are entitled to do so by law.

Should you cancel or stop the debit order, your policy will be cancelled immediately.

Your policy will end on the last day of the period for which we received premium.

Notification of policy changes

Your circumstances have changed

You must inform us immediately of any changes to your circumstances that may influence:

- whether we give you and/or your **Pet** cover
- the conditions of cover; or
- the premium we charge.

This includes any changes to any information:

- on your schedule
- to your personal information
- about the financial position of the policyholder, specifically relating to defaults, civil judgements, sequestrations, administration orders and liquidations of companies in which you have an interest
- about convictions or charges for criminal offences against you or any person covered under this policy.

Changes to your policy and legislative changes

We may change your policy at any time by giving you 31 days' notice. This includes changes to the policy wording, terms and conditions, benefits provided as well as your premiums. Should we amend the policy wording, the new policy wording will be effective from the date indicated on your notification and will replace all previous policy wordings.

In the event of any legislative changes which have a material impact on your policy or cover, we will make the required changes and notify you by providing reasonable notice.

Plan type changes

You may only upgrade your **Pet's** plan type annually on the policy renewal date. The following applies when amending your plan type:

- The age of your **Pet** cannot exceed eight years (nine years old at the date of your **Pet's** next birthday) when you upgrade from the Accidental plan type to another plan type.
- When you upgrade to another plan type, new **Waiting Periods** will apply.
- Your policy may be re-underwritten in order to re-assess the risk profile of your **Pet**.

Your OUTbonus

The OUTbonus is a cash refund of your premiums that rewards you for not claiming. The OUTbonus cycle, including payment intervals and the appropriate percentages, is shown on your schedule.

Your OUTbonus will be forfeited following the payment of any claim submitted for any incident where the incident date falls within the appropriate OUTbonus cycle. Help-Pet-OUT claims will not affect your OUTbonus.

Your new OUTbonus cycle will start immediately after the incident date for which the claim was settled. The incident date for Health Booster claims will be the date on which you collect the supplements, prescription food or chronic medication for which you are claiming.

Should you decide to withdraw a claim in order to protect your OUTbonus, your decision will remain final and cannot be altered should any subsequent claim be submitted. No claim will be settled retrospectively once your OUTbonus has been paid.

Premium discounts

You may at any time provide us with the details of persons who, in your opinion, may be interested in any of our and/or our related companies' long-term or short-term insurance products. We may then contact these persons and if your referral results in a policy being entered into between us and that person, we will give you a discount on your premium payment in the succeeding months. The amount of discount that you will be entitled to per successful referral is set out in your referral discount statement, available on request.

Please note that this discounted month's premium will not affect your OUTbonus as we will use the full premium to calculate your OUTbonus payout amount.

E.g. If your premium is R500 and you successfully refer a client to us and we then only collect R300 premium for the next month due to the discount, 10% of the full premium before discount (R500) will still be allocated to your OUTbonus. Therefore, R50 will go towards the OUTbonus, not R30 (10% of the discounted premium of R300). Ts and Cs apply.

Your responsibilities

Your responsibilities are as follows:

- All reasonable steps must be taken to maintain your **Pet's** health and to prevent **Injury, Illness**, loss or liability.
- Your **Pet** should have a yearly check-up, receive annual vaccinations and any treatment normally recommended by a **Vet** to prevent certain **Illnesses** or **Injuries**.
- Should you neglect to do this and claim for such an **Illness** or **Injury**, it will affect the outcome of your claim. You must ensure that your **Pet** is kept vaccinated against the following:
 - **Dogs** – distemper, adenovirus infections, parvovirus and rabies. This will be under direction of your **Veterinary Practice** protocol, dependent on the area in South Africa you and your **Pet** reside.
 - **Cats** – feline infections enteritis (panleukopaenia), feline herpesvirus, feline calicivirus and rabies.
- Never admit guilt nor offer settlement to any other party involved in an **Event** in which your **Pet** is involved. We will not be bound by any admission or offer you make to any person in relation to any **Event**.

What is covered under your policy

Should your **Pet** need medical attention due to an **Event**, we will indemnify you up to the maximum cover amount available at the time of the **Event**, subject to the **Annual Aggregate Limits** at the time of the **Event** indicated on your **Pet's** applicable benefit table as per your policy schedule.

There are four plan types available each of which includes different benefits:

- Accidental
- Core
- Standard
- Executive

The different covers included are listed below and depend on the plan type selected. Please take note of the applicable **Waiting Periods** for each benefit.

Please refer to the comparison table as set out in our brochure (available for download on our OUTsurance app and on the OUTsurance website).

Covers	PLAN TYPES			
	Accidental	Core	Standard	Executive
Accident	✓	✓	✓	✓
Illness	✗	✓	✓	✓
Vet Visits	✗	✗	✓	✓
Pet-Act-OUT	✗	✗	✗	✓

Optional Covers	Accidental	Core	Standard	Executive
Third-Party Liability	✗	✗	Available	Available
Help-Pet-OUT	Available	Available	Available	Available
Health Booster	✗	✗	Available	Available

Accident cover

(Applicable to Accidental, Core, Standard and Executive plan types)

- ✓ Your **Pet** is covered for **Injury** as a result of an **Accident** that occurred after the **Start Date** of your **Pet's** cover.
- ✓ An **Accident** must be a direct consequence of at least one of the following:
 - dog or cat fight
 - dog or cat playing
 - burn wounds
 - electric shock
 - hit by car
 - accident while in vehicle
 - poisoning of your **Pet** by someone who is not a **Member of the Household**
 - heatstroke
 - near drowning
 - fall / jump from elevated height
 - bee / wasp sting
 - snake bite
 - swallowing of a foreign object
 - tick / flea bite (including but not limited to tick bite fever that results from a tick bite).
- ✓ Other incidents not listed above which result in one of the following are also considered being an **Accident**:
 - traumatic ligament or tendon **Injury**
 - fractured bones

- lacerations, abrasions, punctures or wounds
 - gastric torsion (gastric dilation volvulus).
- ✗ Intervertebral disc disease and cruciate ligament repairs because of a degenerative disorder and/or **Congenital or Hereditary Conditions** are not covered under **Accident**.

Illness cover

(Applicable to Core, Standard and Executive plan types)

- ✓ Your **Pet** is covered for an **Event** that resulted from an **Illness**. Any follow-up consultations and/or treatment will be treated as part of the initial claim subject to the available balances of the limits applicable at the time of the initial claim.
- ✓ Should the **Illness** reoccur within a six-month period, it will be treated as part of the initial claim and will be subject to the available balances of the limits applicable at the time of the initial claim.
- ✗ Dental scaling and polishing are not covered under **Illness**.
- ✗ Chronic **Medication** as well as prescribed supplements and food will only be covered if the optional **Health Booster** cover is taken.

General Conditions applicable to Accident and Illness cover

- ✓ You may claim once annually per condition per **Pet** for any of the following conditions. The limits will reset on your policy renewal date.
 - cruciate ligament / hip / femoral head surgery
 - luxating patella surgery
 - shoulder / elbow surgery
 - any treatment or surgery required following your **Pet** consuming any object or substance resulting in **Illness** or **Injury**
 - bladder stone removal.

Vet Visits

(Applicable to Standard and Executive plan types)

- ✓ You may claim for **Vet Visits** for your **Pet** up to the **Annual Limit** noted on the benefit table in your policy schedule.
- ✓ Examples that will be covered include but is not limited to:
 - veterinary consultation and examination fees as well as fees for nursing care
 - **Diagnostic Tests**
 - dentistry where your **Pet** is not admitted at the **Vet Practice**
 - prescribed **Medication**.

Pet-Act-OUT

(Applicable to Executive plan type)

- ✓ You may claim under Pet-Act-OUT for your **Pet** up to the **Annual Limit** noted on the benefit table in your policy schedule. Pet-Act-OUT cover includes:
 - **Puppy classes**
This includes puppy socialisation, obedience and training classes for your **Pet** and should be carried out by qualified persons.
 - **Corrective behavioural treatments**
This covers the costs related to the treatment of your **Pet's Behavioural Conditions** which include, but is not limited to, the costs of acute or chronic **Medication** and consultation fees for such a **Condition**. It should be recommended by a **Vet** and should be carried out by qualified persons.

Optional covers

These covers are available for selection at an additional premium and will be noted on your policy schedule.

✓ Third-Party Liability

(Available under Standard and Executive plan types)

You are covered up to the maximum amount stated in the policy schedule for amounts you are legally liable to pay for:

- Loss of, or damage to, property that
 - does not belong to you or a **Member of the household**;
 - is not in the custody or control of you or a **Member of the household**;
 - is not owned by any person looking after your **Pet** with your consent;
- Death or bodily Injury to a person
 - who is not yourself or a **Member of the household**;
 - who was not looking after your **Pet** with your consent;
 - who was not employed by you at the time of the **Event**;

caused by your **Pet** during the period of insurance.

If your **Pet** is covered for liability on any other OUTsurance policy in addition to being covered on a pet policy, you can only claim under the liability benefit up to the maximum cover limit for your **Pet** on the pet policy.

✓ Help-Pet-OUT

(Available under Accidental, Core, Standard and Executive plan types)

Help-Pet-OUT will provide cover up to a specified number of **Events** per **Pet** per policy year with the total Help-Pet-OUT claim payments per **Pet** being subject to an **Annual Limit**. Please refer to your policy schedule for these limits.

The following benefits will be available under the Help-Pet-OUT optional cover:

• **Rehabilitation treatments**

Approved rehabilitation treatments are physio therapy, hydrotherapy, electric stimulation, transcutaneous electrical nerve stimulation, cryotherapy, heat therapy, light therapy, massages, corrective proprioception work, core strengthening work, therapeutic ultrasound, therapeutic laser and acupuncture. One rehabilitation treatment session will count as one **Event**.

• **Emergency kennel care**

If you are hospitalised due to being incapacitated (physically or mentally unable to do something to manage your affairs) and unable to care for your **Pet**, we will pay the cost of the boarding of your **Pet** at a licensed kennel or cattery or towards the cost of getting someone, who is not a member of the household, to look after your **Pet**. One hospital admission per owner will count as one **Event**. Proof of the hospital admission will be required at claim stage.

• **Advertising a lost Pet**

If your **Pet** is stolen or goes missing, we will pay the cost of advertising up to the limit specified on your policy schedule per policy year. Proof of the advertisement will be required at claim stage.

✓ Health Booster

(Available under Standard and Executive plan types)

The Health Booster will provide cover up to a maximum specified **Annual Limit** per **Pet** per policy year and should be as a result of an **Event** covered under **Illness**. Please refer to your policy schedule for this limit.

The following benefits will be available under the Health Booster optional cover:

- **Chronic Medication**

Any **Chronic Condition**, excluding **Chronic Conditions** related to **Behavioural Conditions**, that is diagnosed and or vested after the Health Booster **Waiting Period** will be included in the definition of **Medication** on the Standard and Executive plan types. **Chronic Medication** for a **Pre-existing Condition** will not be covered.

- **Prescription food**

This should be prescribed by a **Vet** in support of a **Condition**.

- **Supplements**

A supplement is a product administered orally or topically in support of a **Condition**. It should be prescribed by a **Vet**.

Waiting periods

The **Waiting Periods** in this policy are as follows and applies per **Pet**.

Covers and benefits	Waiting period
Accident cover	Cover is active from the Start Date of this specific cover
Vet Visits	30 days from the Start Date of this specific cover
Pet-Act-OUT	30 days from the Start Date of this specific cover
Illness cover	60 days from the Start Date of this specific cover
Health Booster	90 days from the Start Date of the optional cover
Help-Pet-OUT	90 days from the Start Date of the optional cover
Congenital or Hereditary Conditions	12 months from Start Date of the policy, unless specifically excluded on your policy schedule

Should a **Condition(s)** show **Clinical Signs** within the relevant **Waiting Period**, the **Condition(s)** would be deemed as a **Pre-existing Condition(s)**.

The following conditions will be excluded from cover (and any associated optional cover options) for a period of 12 months from the **Start Date** of your **Pet's** policy:

- ✗ All costs related to the following:
 - ligaments, joints and spinal column
 - liver, pancreas, kidney, thyroid and heart conditions
 - skin conditions: lesions, ringworm, mange, hot spots
 - eye conditions: cherry eye, glaucoma, entropion and ectropion
 - cancer.
- ✗ Removal of the following:
 - bladder and liver stones
 - mass lesions: cysts, lump, growth, tumour.

Some conditions are not covered at all. Please refer to your policy schedule for any specifically excluded conditions applicable to your **Pet's** policy.

Once premiums have been paid consecutively without interruption for 12 months, the restrictions applicable to **Congenital or Hereditary Conditions** shall no longer apply subject to specific underwriting conditions that may apply.

Waiting period waivers

If your **Pet** has been covered by any pet insurer for at least 12 consecutive months directly preceding your **Pet's** cover **Start Date**, we will consider reducing or waiving the **Waiting Periods**. For us to consider this, please send proof that your **Pet** was covered for at least 12 consecutive months as well as a letter confirming the claims experience at the other insurer. The applicable **Waiting Periods** will still be applied for **Congenital or Hereditary Conditions** as well as the **Exclusions** listed in your policy schedule.

What is not covered under your policy

The following is not covered under the Accidental, Core, Standard and Executive plan types:

- ✗ Costs related to the treatment of any **Illness** that arise due to your **Pet** not being vaccinated as would have been normally recommended by a **Vet**.
- ✗ There is no cover for **Pre-existing Conditions** under this policy, unless stated otherwise in your schedule.
- ✗ There is no cover for **Routine Care**, unless stated otherwise in your schedule. This includes but is not limited to costs related to an annual check-up veterinary fee, vaccinations, deworming, dental scaling and polishing, faecal floatation, anal gland expressions, tick and flea treatment, and voluntary sterilization.
- ✗ Costs related to experimental treatment, regenerative therapy, immunotherapy or cell-replacement therapies, including but not limited to stem cell therapy.
- ✗ Costs related to chronic medication, prescription food and supplements incurred unless the optional Health Booster cover is taken. This includes costs related to the treatment of obesity.
- ✗ Costs related to rehabilitation treatments unless the optional Help-Pet-OUT cover is taken. If the optional Help-Pet-OUT cover is taken, only approved rehabilitation treatments as listed in the policy wording will be covered.
- ✗ Any acute or chronic costs incurred for treatment of **Behavioural Conditions** (including but not limited to anxiety and obsessive compulsive disorder) on the Accidental, Core and Standard plan types. All treatment for **Behavioural Conditions** will only be covered under the Pet-Act-OUT benefit on the Executive plan type.
- ✗ The cost of hospitalisation unless prescribed by the **Vet**.
- ✗ Costs related to the **Pet** being in oestrus (on heat), infertility treatment, breeding, pregnancy, giving birth or **Conditions** arising therefrom.
- ✗ Costs of or consequential costs related to the treatment of elective, cosmetic or not medically justifiable procedures (including but not limited to Titer tests and DNA tests).
- ✗ Cost of treatment and products which have non-medicinal properties and have not been prescribed by a **Vet**.
- ✗ The cost of house calls and additional costs for treating your **Pet** after hours, except in such circumstances where a **Vet** confirms that moving your **Pet** would be harmful to your **Pet** or emergency consultation is a necessity.
- ✗ Cost of elective euthanasia, post mortem examination, private cremation or burial of your **Pet** as well as the cost of replacing your **Pet** in the event of death due to any circumstances. We will only cover non-elective euthanasia and the mass cremation and/or burial of your **Pet**.
- ✗ Consequential loss or damage caused by an **Event**.

- ✗ Any claim where you entered into this policy with prior knowledge of a foreseeable or predicted **Event**.
- ✗ Any liability claims which arises in connection with the behaviour and / or actions of your **Pet** which results in bodily **Injury**, death, damage to property or **Illness** to other people or animals, unless the optional Third-Party liability cover has been selected by you and is included in your **Pet's** cover.
- ✗ When you submit a claim and we indemnify you, we can act on your rights against other people in order to recover damages and costs we incurred on your behalf. If we have indemnified you for an **Event** and you recover an amount from a third party for which you have already been indemnified, you must immediately inform us and we reserve the right to claim that amount from you.
- ✗ Costs related to the treatment of a **Condition** where the treatment applied is similar to that typically applied to an excluded **Condition** or **Condition** showing similar **Clinical Signs**.
- ✗ Any loss, liability, damage or **Injury** directly or indirectly arising from the following:
 - war or war-like acts
 - military uprisings, usurped power, rebellion or revolution
 - civil commotion, labour disturbances or public disorder
 - any act of terrorism by an person or group, whether acting alone or under instruction.
- ✗ **Pets** used for any commercial use, including but not limited to guarding, track racing, search and rescue animals, customs or quarantine animals or any **Pet** in the service of any government organisation.
- ✗ Any claim arising from breaking any laws relating to animal health or importation as well as **Injury** or **Illness** resulting from your and/or your **Pet** participating in illegal activities. This includes but is not limited to participation in dog fighting activities.
- ✗ Any **Event** that occurred outside the borders of South Africa or the cost of any treatment given outside the borders of South Africa.
- ✗ Service provided, treatments given or products supplied by persons not registered with the South African Veterinary Council. This does not apply to rehabilitation cover under the Help-Pet-OUT optional cover or to Pet-Act-OUT cover.
- ✗ The cost of treatment for any **Injury**, **Illness** or **Accident** caused due to acting against a **Vet's** advice or refusing treatment recommended by the **Vet**.
- ✗ Costs relating to the treatment for any **Injury** or **Illness** caused intentionally or caused directly or indirectly by abuse or negligence. We will report any abuse or negligence to the necessary authorities.
- ✗ Treatment costs related to any pandemic disease.
- ✗ The cost of **Diagnostic Tests**, and all consultation fees associated with these tests, which do not result in the diagnosis of an **Event** as well as the costs associated with **Diagnostic Tests** performed to diagnose, confirm or monitor an excluded **Event**. This includes **Diagnostic Tests** performed for complications emerging from excluded **Events**.
- ✗ All costs related to the diagnosis and treatment of an initially misdiagnosed **Condition**, **Injury** or **Illness** where the subsequent correct diagnosis is for an excluded **Condition**, **Injury** or **Illness**. This includes costs for **Diagnostic Tests** related to the misdiagnosis and subsequent correct diagnosis.
- ✗ Costs incurred directly or indirectly as a result of or contributed to by a communicable disease, or any actions or measures taken or implemented by anyone in response thereto,

including but not limited to, any governmental body. A communicable disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism, including but not limited to any form of Corona viruses or Influenza viruses.

- ✗ Hazardous materials and pollution. Legal liability, loss or damage directly or indirectly caused by:
 - the hazardous nature of asbestos in whatever form or quantity
 - toxic mould and their mycotoxins
 - the inhalation of crystalline silica dust
 - lead-related diseases and/or
 - pollution, contamination or seepage.
- ✗ Nuclear. Legal liability, loss or damage directly or indirectly caused by:
 - ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel
 - nuclear material, nuclear fission or fusion, nuclear radiation
 - nuclear explosives or any nuclear weapon and/or
 - nuclear waste in whatever form

For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.

- ✗ Electricity grid failure or interruption. This policy does not cover any loss, damage or liability directly or indirectly caused by a total or partial interruption, interference, failure or suspension of the supply of electricity or restoration thereof. This exclusion does not apply to power surge events resulting from load shedding. Load shedding is defined as scheduled electricity supply interruptions implemented by any party other than the insured, implemented in phases, which does not affect a whole municipality, province or country simultaneously.
- ✗ Magnetic, electric and electromagnetic fields. This policy does not cover legal liability, loss or damage directly or indirectly caused by the exposure to magnetic, electric and/or electromagnetic fields or radiation either directly or indirectly caused and/or generated.

How to claim

The following must be done for all potential claims, whether you want to claim or want to settle the costs yourself:

- Report the claim as soon as possible, either via the OUTsurance App, MyOUTsurance Portal or by phoning our call centre.
- Claims should be submitted within 30 days of the **Event** giving rise to the claim in order for the claim to be processed. Should this not be done, it will affect the outcome of your claim.

What information to submit

- A claim form, that can be downloaded from the OUTsurance website (www.outsurance.co.za), must be submitted at your own expense for any **Illness, Vet Visit, Accident or Health Booster** claim.
- If it is your **Pet's** first claim, a full medical history, at your own expense from any and all vets that have treated your **Pet** in the past must be submitted.
- A proof of payment and a detailed invoice needs to be provided at your own expense containing the details of the treating **Vet** and the **Vet Practice**, the diagnosed **Condition** as well as the procedure and/or treatment administered for the **Condition**.
- Any additional information or additional medical examination we may reasonably require in order to process and validate the claim should be provided to us within three months from being requested at your own expense.
- Documents can be submitted to the e-mail address noted on the policy schedule for assessment and processing.

Claim settlement

- Claims are settled in the following way:
 - Reimbursement of claims will be directly into a bank account in your name.
 - Claims will always be reimbursed in South African Rand.
 - It is your responsibility to settle any accounts for which you may be liable. We do not contract with any third party service providers on your behalf nor will we ever indemnify you against claims from any third parties.
- Claim settlements will be limited to the amounts noted in the benefit table on your policy schedule.
- Irrespective of the outcome of your claim, it is your responsibility to seek the necessary medical attention recommended by a **Vet** for your **Pet** at your own expense.
- Your claim is only valid for 12 months from the date the **Event** giving rise to the claim occurred. Even if you have already claimed and there is information outstanding from you (or the **Vet**) which is needed to finalise the claim, your claim is no longer valid after 12 months from the date of the **Event**.

General Conditions to claim

Dual insurance

If there are any other insurance policies giving the same cover as in this policy, we will only pay our portion of any claim.

Disputed claims

In terms of the Policyholder Protection Rules, if you dispute the outcome of your claim you have 90 days from the day you are first informed of the outcome to notify us about your objection.

Immediately following this, you have a further six months within which to serve a summons. If you do not do so within this period, your right to challenge the decision is forfeited.

Fraud or dishonesty

We have a responsibility to all our policyholders to ensure that fraudulent claims are eliminated in order to keep premiums as competitive as possible. If your claim is rejected for such a reason, you will need to reimburse us for any expenses we incur relating to the claim.

If you or anyone acting on your behalf submits a claim, or any information or documentation relating to any claim that is in any way fraudulent, dishonest or inflated, we will reject that entire claim and cancel your policy retrospectively to the reported incident date or the actual incident date, whichever date is earliest.

Sharing of information

We respect the confidentiality of your information. In order to ensure sound insurance practices and prevent insurance fraud we confirm and disclose information relating to claims, insurance and financial history with other insurers, government bodies and credit bureaus. This is applicable to anyone who is covered under this policy. By entering into this policy, you agree to be bound by our privacy policy which is [available on our website](#). If you are not willing for this information to be confirmed or disclosed or to be bound by our privacy policy we will not be able to provide you with cover. For more information relating to our privacy policy, we request that you [visit our website](#).

When we need your assistance

You need to comply with our reasonable requests and instructions.