



PROVIDING THE MOST COMPREHENSIVE PET INSURANCE COVERAGE IN 5 SIMPLE PLANS

CEANA CARE Pet Insurance helps you pay for unexpected costs. So if your pets have an accident or become ill, your first thoughts can be about their care, not your budget.

COMPREHENSIVE MEDICAL EXPENSES+
Accident and Illness Medical Expenses PLUS Extended Cover

COMPREHENSIVE MEDICAL EXPENSES ONLY
Accident and Illness Medical Expenses

HOSPITAL ONLY
Accident and Illness In-hospital Medical Expenses Only

ACCIDENT ONLY
Accident Only Medical Expenses

ESSENTIAL
Consultation Only - Covers all costs not related to in-hospital treatment

AVAILABLE COVER/OPTIONS CEANA CARE PET INSURANCE

- 🐾 All Accidents And Illness
- 🐾 Routine Care
- 🐾 Prescription Medications
- 🐾 Dental Cover
- 🐾 Multiple Pet Discounts
- 🐾 Prompt Claim Settlements
- 🐾 Alternative/Complementary
- 🐾 Treatments No Breed Exclusion
- 🐾 Savings Plan
- 🐾 Double Up Option
- 🐾 Boarding Fees
- 🐾 Specialist Treatments

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This policy is not a pet medical aid. Brought to you by Loyalty Life Management Services (Pty) Ltd, an Authorised Financial Services Provider (FSP: 46160) CEANA CARE Pet Insurance is administered and underwritten by GENRIC Insurance Company Limited (FSP: 43638) GENRIC Insurance Company Limited is an authorised Financial Services Provider and licensed non-life Insurer.

PET INSURANCE COVER DETAILS



	COMPREHENSIVE MEDICAL EXPENSES + Accident and Illness Medical Expenses PLUS Extended Cover	COMPREHENSIVE MEDICAL EXPENSES ONLY Accident and Illness Medical Expenses	HOSPITAL ONLY Accident and Illness In-hospital Medical Expenses Only	ACCIDENT ONLY Accident Only Medical Expenses	ESSENTIAL Consultation Only – Covers all costs not related to in-hospital treatment
					

Monthly Premium	Yes	Yes	Yes	Yes	Yes
Annual Premium (12 X monthly)	Yes	Yes	Yes	Yes	Yes
Multiple Pet Discounts	Yes	Yes	Yes	Yes	Yes
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
Micro chip required	No	No	No	No	No
Breed exclusion	No	No	No	No	No
Direct payment to Vets ³	Yes	Yes	Yes	Yes	Yes
Vet of own choice	Yes	Yes	Yes	Yes	Yes
All accident cover	Yes	Yes	Yes	Yes	Yes ⁵
Emergency treatment cover	Yes	Yes	Yes ¹	Yes	Yes
Consultation & pre-hospital cover	Yes	Yes	Yes ¹	Yes	Yes
In-hospital cover	Yes	Yes	Yes	Yes	No
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	No	No
Routine Care Option ⁴	Yes	Yes	Yes	Yes	Yes
Savings Plan ⁵	Yes	Yes	Yes	Yes	Yes
Double Up Option ⁶	Yes	Yes	Yes	Yes	Yes

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-authorized procedures.
 4. Routine Care Benefit: Premium = R65 per month, Benefit = R1 000.
 5. Savings Plan: R50 / R100 / R200 per month options. Can be used for uncovered vet expenses, claims excess or unpaid premium.
 6. Double Up Option: Double your premium and thereby double your annual limits. Should you take this double up option you will qualify for the discount applicable to 2 (two) pets.
 7. Cover only applicable if not admitted to hospital.
 GENIC Pet Insurance is administered and underwritten by GENIC Insurance Company Limited (FSP: 43638), an authorised Financial Services Provider and licensed non-life Insurer.

PREMIUMS



COMPREHENSIVE MEDICAL EXPENSES + Accident and Illness Medical Expenses PLUS Extended Cover	COMPREHENSIVE MEDICAL EXPENSES ONLY Accident and Illness Medical Expenses	HOSPITAL ONLY Accident and Illness In-hospital Medical Expenses Only	ACCIDENT ONLY Accident Only Medical Expenses	ESSENTIAL Consultation Only - Covers all costs not related to in-hospital treatment
				

MONTHLY OPTIONS

No. of Cats	COMPREHENSIVE MEDICAL EXPENSES +	COMPREHENSIVE MEDICAL EXPENSES ONLY	HOSPITAL ONLY	ACCIDENT ONLY	ESSENTIAL
1	R320	R295	R240	R168	R90
2	R606,74	R560,16	R456	R320,26	R171,54
3	R893,49	R825,33	R672,03	R471,48	R248,82
4	R1 164,16	R1 075,56	R875,48	R615,32	R322,96
5	R1 436	R1 326,85	R1 080	R758,10	R383,30
DOUBLE UP OPTION: Double the premium per pet					
ROUTINE CARE OPTION: R78 per pet, per month					

No. of Dogs	COMPREHENSIVE MEDICAL EXPENSES +	COMPREHENSIVE MEDICAL EXPENSES ONLY	HOSPITAL ONLY	ACCIDENT ONLY	ESSENTIAL
1	R400	R345	R280	R197	R90
2	R758,64	R656,54	R530,76	R372,94	R171,54
3	R1 119,57	R968,10	R782,55	R552,06	R248,82
4	R1 458,64	R1 262,32	R1 019,72	R617,36	R322,96
5	R1 798,90	R1 555,40	R1 257,95	R760,65	R383,30
DOUBLE UP OPTION: Double the premium per pet					
ROUTINE CARE OPTION: R78 per pet, per month					

ANNUAL OPTIONS

No. of Cats	COMPREHENSIVE MEDICAL EXPENSES +	COMPREHENSIVE MEDICAL EXPENSES ONLY	HOSPITAL ONLY	ACCIDENT ONLY	ESSENTIAL
1	R3 840	R3 540	R2 880	R2 016	R1 080
2	R7 280,88	R6 721,92	R5 472	R3 843,12	R2 058,48
3	R10 721,88	R9 903,96	R8 064,36	R5 657,76	R2 985,84
4	R13 969,92	R12 906,72	R10 505,76	R7 383,84	R3 875,52
5	R17 232	R15 923,40	R12 960	R9 097,20	R4 599,60
DOUBLE UP OPTION: Double the premium per pet					
ROUTINE CARE OPTION: R78 per pet, per month					

No. of Dogs	COMPREHENSIVE MEDICAL EXPENSES +	COMPREHENSIVE MEDICAL EXPENSES ONLY	HOSPITAL ONLY	ACCIDENT ONLY	ESSENTIAL
1	R4 800	R4 140	R3 360	R2 364	R1 080
2	R9 103,68	R7 878,48	R6 369,12	R4 475,28	R2 058,48
3	R13 434,84	R11 617,20	R9 390,60	R6 624,72	R2 985,84
4	R17 503,68	R15 147,84	R12 236,64	R7 408,32	R3 875,52
5	R21 586,80	R18 664,80	R15 095,40	R9 127,80	R4 599,60
DOUBLE UP OPTION: Double the premium per pet					
ROUTINE CARE OPTION: R78 per pet, per month					

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. CEANA CARE Pet Insurance is administered and underwritten by GENRIC Insurance Company Limited (FSP: 43638), an authorised Financial Services Provider and licensed non-life Insurer.



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Loyalty life
Management Services

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CEANA CARE Pet Insurance is a short term insurance product and not a pet medical aid scheme.
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Terms and conditions apply, and are subject to change from time to time. Individual underwriting may apply. Policy wording is subject to review from time to time.