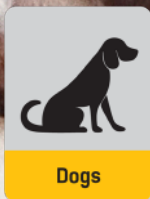
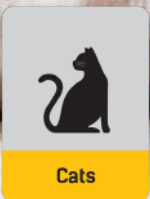


Terms & Conditions



Pet



AA Pet insurance product is distributed by Shackleton Life, an authorized financial services provider, FSP: 44723.

www.AAPet.co.za



Pet

Terms & Conditions AA Pet Insurance

087 232 7014 | clientservices@shackletonlife.co.za | www.AAPet.co.za

Shackleton Life performs the intermediary and binder functions of this policy, which has been outsourced to it by OMART Insure

AA Pet
The Boulevard Umhlanga,
19 Park Lane, Parkside, Umhlanga Rocks, KZN, 4319
PO Box 2507, Mount Edgecombe, 4301

T 087 232 7014
E clientservices@shackletonlife.co.za
W www.AAPet.co.za

Introduction and welcome

This Policy Document contains the information you need to know about AA Pet, including what is covered, applicable exclusions and limitations of the cover, the terms and conditions of the Policy and how to make claim. Please read this Policy very carefully, make sure that it provides the pet insurance protection you need and contact us if you have any questions.

Please check your Schedule of Insurance and Benefits carefully to ensure that the details on the Schedule are accurate. We will issue you with a Schedule of Insurance and Benefits at the start of your Policy, or when details of your Policy change. You should always keep the Schedule of Insurance and Benefits and this Policy Document in a safe place for future reference.

This Policy is written in plain language to help you understand your insurance cover as well as your rights and responsibilities under this Policy.

The privacy, security and online safety of your personal information is important to us and what follows is a summary of how we deal with your personal information.

The Insurer / Underwriter

Old Mutual Alternative Risk Transfer Insure Limited

A licensed Non-Life Insurer
Reg. No. 1966/10741/06

Binder Holder And Intermediary
Shackleton Life (Pty) Ltd

A licensed and authorised Financial Services Provider
(FSP No: 44723) Reg. No. 1998/022545/07

Shackleton Life performs the intermediary and binder functions of this policy, which has been outsourced to it by OMART Insure Limited

Protecting your personal information:

The Underwriter OMART Insure and Intermediary/Binder holder Shackleton Life takes the protection of your personal information very seriously. We will take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access and disruption of services.

By accepting the terms and conditions, you consent to the sharing of your information knowing that this will be kept confidential. Collection and processing of this information will help us give you better service and create products tailored to meet your needs. We may use your information or obtain information about you for the following purposes, Deeds office searches, tracing and tracking you in the event we cannot contact you on the information provided, underwriting, assessment and processing of claims, credit searches and/or verification of personal information, claims checks, fraud prevention and detection, market research and statistical analysis, audit & record keeping purposes, compliance with legal & regulatory requirements, verifying your identity, sharing information with service providers who we engage with to process such information on our behalf and/or who render services to us and sharing your information with other Shackleton affiliated companies for marketing of similar or related products including financial services, insurance and wills.

You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.



Pet

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Tel: 087 232 7014



OMART INSURE

OLD MUTUAL ALTERNATIVE RISK TRANSFER INSURE LIMITED

Underwritten by OMART Insure Limited who are a licensed Non-Life Insurer Reg. No. 1966/10741/06



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You also have the right to complain to the Information Regulator, whose contact details are:

Web: <http://www.justice.gov.za/inforeg/index.html>
Email: inforeg@justice.gov.za

Tel: 012 406 4818
Fax: 086 500 3351

Please note that while your policy is issued by OMART Insure, the administration is done by Shackleton Life (Pty) Limited, and any policy servicing requirements should therefore please be addressed to the Shackleton Life offices (the contact details of which appear at the end of the policy document). All queries and disputes must be routed via Shackleton Life.

Obtaining your Pet's medical information: We may contact your Vet, Vet Nurse or Vet Practice to obtain the medical history and information regarding your Pet, its conditions, diagnoses and treatments. We may also ask you to send us any medical information we need to accurately assess our risk or your claims.

Receiving marketing: Marketing Consent - Shackleton Life would like to offer you ongoing financial services, insurance and wills and may use your personal information to provide you with information about these products or services that may be suitable to meet your financial needs.

Opt-out

If you prefer to no longer receive such information and/or financial services from us, you may email your ID Number to support@AAPet.co.za and We will ensure you are opted out of any future marketing by adding you to our Do Not Contact (DNC) List. Remember that even if you choose not to receive marketing from us, We will still send you communications about this product.

To view the Shackleton Life's full privacy notice and to exercise your preferences, please visit our website on www.shackletonlife.co.za

General section

"Period of Insurance" means the period between the Commencement of Insurance and termination in terms of this Policy for any reason.

1. Words and expressions used in the Policy and Schedule of Insurance and Benefits have the following specific meanings:

- 1.1** "Accident", "accidental" or "accidentally" means a sudden, unforeseen and unintended event causing injury to your Pet and excluding any deliberate act by you.
- 1.2** "Annual", "annually" or "Policy Year" means every consecutive 12-month period commencing on the Start date and then on every anniversary thereafter.
- 1.3** "Behavioural Condition(s)" means any abnormal animal behaviour resulting from a mental or emotional disorder as diagnosed by a registered Vet.
- 1.4** "Benefit" means the refundable portion of a claim payable under the Policy, subject to any applicable Standard Rates and Excess.. Benefits renew annually on every anniversary of the Start Date.
- 1.5** "Chronic Condition" means 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.
- 1.6** "Complementary Treatment" means treatments not typically forming part of normal conventional veterinary treatment, including but not limited to hydrotherapy, acupuncture, chiropractic treatments and physiotherapy.
- 1.7** "Clinical Signs" are changes in your Pet's normal healthy state, its bodily functions or its behaviour.
- 1.8** "Condition" means 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. For example, all types and occurrence of cancer that occur in the same animal are classified as the one condition.
- 1.9** "Congenital Defect" or "Congenital Condition" is present at, and existing from, the time of birth due to a birth defect, or a defect in growth, or which develops during the first month of life. Examples include cleft palate, congenital hydrocephalus (fluid on the brain) and congenital heart problems.

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Pet

Terms & Conditions

AA Pet Insurance

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- 1.10** "Claim" means a claim by the Policyholder arising from payment of Vet expenses or Vet fees under the Personal Section or a claim for compensation by a Third Party against You under the Public Liability Section.
- 1.11** "Cover" means the sections and limits of cover selected by You as shown on your Schedule of Insurance and Benefits.
- 1.12** "Diagnosis Annual Maximum" means the maximum annual pay-out We will make for a group of accident or illness claims in a Policy Year (less the applicable excesses), regardless of whether Treatment Annual Maximum has not been exceeded. This is also subject to the Overall Annual Maximum. Please see the Schedule of Insurance and Benefits for details.
- 1.13** "Digestive System" means the system by which ingested food provides the body with nutrients and excretes the waste products. The digestive system includes the salivary glands, mouth (excluding teeth), pharynx (throat), oesophagus, stomach, liver, gallbladder, pancreas, small intestine, large intestine, rectum and anus.
- 1.14** "End Date" means the date upon which your Policy terminates and benefits claimable under the Policy cease. If the Policy is canceled, then the date of cancellation will be the end date.
- 1.15** "Excess" is the first amount payable by you in each and every claim as set out in the Schedule of Insurance and Benefits.
- 1.16** "Elective Treatments and Procedures" means treatments, procedures or surgeries that are beneficial to your Pet but are not essential for your Pet's survival or do not form part of the treatment for a specific condition.
- 1.17** "Hereditary Defect" or "Hereditary Condition" means that there is a significant genetic component (even if the precise genetic mechanism is not known) in the development of that particular condition, within a particular breed or type of animal. A hereditary condition is one that has been passed down to the puppy or kitten from their parents or through the breed (i.e. breed is predisposed) and may show its symptoms at any time during the Pet's life. Examples of hereditary conditions include but are not limited to prolapse of the gland of the third eyelid (cherry eye), Intervertebral Disc Disease (back problems), Brachycephalic Syndrome (respiratory problems) and Patella Luxation (dislocating kneecaps) in small breed dogs.
- 1.18** "Illness" means a sickness, disease or any change to your Pet's normal healthy state as diagnosed by a Vet, which is not caused by injury to your Pet and first manifests itself after the completion of your applicable waiting period.
- 1.19** "Injury" means physical harm or damage which happens accidentally to your Pet as a result of external, violent and visible means and, which results solely and directly and independently of any other causes including any known Or unknown pre-existing physical, congenital or hereditary condition. Not an injury or trauma that develops over time.
- 1.20** "Insured" means the Policyholder as shown on the Schedule of Insurance and Benefits.
- 1.21** "Overall Annual Maximum" means the total compensation per Pet set out in the Schedule of Insurance and Benefits for all claims occurring during any one Policy Year in other words the cumulative claims under all Sections of the Policy during any one Policy Year.
- 1.22** "Pandemic disease" means any disease that causes widespread illness in dogs or cats.
- 1.23** "Pet" means any domestic canine (dog) and/or feline (cat) listed on the capital of Insurance and Benefits and owned by you.
- 1.24** "Policy" means this PetFirst Pet Insurance contract of insurance comprising the policy wording, read with the Schedule of Insurance and Benefits.
- 1.25** "Period of Insurance" means the period of cover that commences on the Start Date and terminates when the cancellation becomes effective.
- 1.26** "Pre-existing Condition" means a condition or a complication a of a condition, illness or injury that first occurred or showed Clinical Signs before your Policy started or within the applicable waiting period.
- 1.27** "Schedule of Insurance and Benefits" means the most recent schedule issued by us containing your details, your Pet's details, the level of cover selected and payable under your Policy, benefit limits, excesses and other information.
- 1.28** "Script Levy Excess" is an excess charged by us on claims for reimbursement of dispensed medicines as set out in the Schedule of Insurance and Benefits.
- 1.29** "Standard Rate" means the rate calculated by the actuaries and is the average amount charged by all Vets across the country, based on claims data. If We do not have sufficient claims data ourselves, We are entitled to rely on generally accepted market standard rates including but not limited to those from other Pet insurers. These rates may change from time to time at our discretion without notice and are available on request or from our website.
- 1.30** "Start Date" means the date when the Policy commences as stated in the Schedule of Insurance and Benefits.
- 1.31** "Third Party" means a Person claiming compensation from You as a result of your Pet causing damage to their person or property.
- 1.32** "Treatments Annual Maximum" means the maximum pay-out We will make in a Policy Year for all treatments listed on the Schedule of Insurance and Benefits paid at the Standard Rates subject to the Overall Annual Maximum There may be an annual limit or per claim limit in any one Policy Year. Please see Schedule of Insurance and Benefits for details. Excesses apply to all Claims
- 1.33** "Treatment" means any examination, consultation, hospitalisation, surgery, X-rays, medication, approved alternative therapies, nursing and other care provided by a Vet, Vet Nurse or Vet practice.

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Pet

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- 1.34 "VAT" means Value Added Tax at the ruling officially published tax rate.
- 1.35 "Vet" means a legally licensed Veterinarian or specialist Veterinarian, currently registered with the South African Veterinary Council and practicing in accordance with the applicable laws in South Africa.
- 1.36 "Vet Nurse" means a legally licensed Veterinary Nurse currently registered with the South African Veterinary Council and practicing in accordance with the applicable laws in South Africa.
- 1.37 "Vet expenses" or "Vet Fees" means the reasonable normal customary expenses incurred and paid by you in respect of treatment or services provided by a Vet, Vet Nurse or Vet practice. If fees charged are considered by us to be excessive or unreasonable, then these charges will be based on the reasonable, customary and normal fees typically charged for the treatment of that condition.
- 1.38 "Vet History" means your Pet's full veterinary medical history covering all clinical examinations and treatment that your Pet has ever received from any registered Vet practice. Upon request, this information can be obtained from the Vet(s) Practice. A vaccination certificate is not sufficient as a Vet history.
- 1.39 "Vet Practice" means a legally registered South African Veterinary hospital, clinic, centre or surgery.
- 1.40 "Waiting Period" means the period between the Start Date of your Pet's Policy and the date from which you may claim benefits as stated on your Schedule of Insurance and Benefits.
- 1.41 "War Activities" means terrorist activities, bombardment, invasion, civil war, insurrection, rebellion, revolution, coup, or actions of armed forces while engaged in a war whether declared or not.
- 1.42 "We", "our", "us" means AA Pet, a product of OMART Insure (Reg. No.1966/10741/06), licensed Non-Life Insurer.
- 1.43 "You", "your", "yours" means the Insured or Policyholder shown on your Schedule of Insurance and Benefits.
- 1.44 "Co-Payment" means the portion of a Claim that the Policyholder must pay out-of-pocket, amounting to 50% of the total Claim value for covered services. After the copayment, the remaining 50% up to the Policy's specified limits. No Excess payments are required for Claims involving a co-payment, and payments made under this structure will not exceed the Policy's annual limits
- 1.45 "Skin Condition" means a skin related condition as result of an allergy to either food, fleas, environmental or contact allergens, typically resulting in excessive licking, chewing, biting or scratching.

2. The Insurance Contract with You

Your insurance Policy is a contract of insurance between you and us, and comprises the following documents:

- 2.1 This Policy Document including all endorsements issued by us (setting out the conditions of cover).
- 2.2 The most current schedule of insurance and Benefits We provided to you (setting out the list, levels and limits of benefits, excesses and other information).
- 2.3 The Standard Rates (setting out the amounts which you will be reimbursed).

Important: Please read all of the above documents together because they establish the terms and conditions of your Policy. In exchange for payment of the premium, We will provide insurance cover as detailed in this Policy, your Schedule of Insurance and Benefits, the Standard Rates and any endorsements issued by us.

3. What this Policy Covers

This AA Pet Insurance Policy provides financial protection against claims in connection with your Pet whether Vet expenses incurred for the treatment of your Pet as a result of any Accident, Illness or Injury or as a result of compensation being claimed by a Third Party. The extent to which you are covered will be reflected in the Schedule of Insurance and Benefits. Standard Rates will apply to claims under the Personal Section of the Policy.

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Benefit Limit & Waiting Periods

Treatment / Benefit List	Cover Amounts / Benefit Limit*	Waiting Periods
Accident cover (Automatic Inclusion)	The amount shown on your Schedule of Insurance and Benefits*	No waiting period
Illness Cover (Automatic Inclusion)	The amount shown on your Schedule of Insurance and Benefits*	1 Month
Complimentary Treatment (Automatic Inclusion)	The amount shown on your Schedule of Insurance and Benefits*	1 Month
Emergency Boarding Kennel or Cattery Fees (Automatic Inclusion)	The amount shown on your Schedule of Insurance and Benefits*	1 Month
Pet Wellness Benefit (Optional)	50% Co-Payment of the claimed event to a maximum value of the Annual Benefit Limit. This amount is deductible from your Overall Annual Maximum and carries no Excess.	6 (six) Month
Dental Benefit (Optional)	50% Co-Payment of the claimed event to a maximum value of the Annual Benefit Limit. This amount is deductible from your Overall Annual Maximum and carries no Excess.	12 (twelve) Months
Hereditary Treatment Benefit (Optional)	50% Co-Payment of the claimed event to a maximum value of the Annual Benefit Limit. This amount is deductible from your Overall Annual Maximum and carries no Excess.	24 (twenty-four) Months
Search and Rescue Benefit 1 (one) Month (Optional)	A Maximum Limit of R1000.00 for this benefit of which the claimed amount will be reimbursed per claimed event. This amount is deductible from your Overall Annual Maximum and carries no Excess.*	1 (one) Month
Legacy of Life Benefit (Optional)	A maximum limit of R1500.00 for this benefit of which the claimed amount will be reimbursed per claimed event. This amount is deductible from your Overall Annual Maximum and carries no Excess.*	12 (twelve) Months

Optional Benefits

The Wellness Benefit is an optional extension that will only be included in your policy if you have specifically selected it. This benefit provides a contribution towards the preventative care of your pet and is subject to the Overall Annual Maximum and applicable sub-limits outlined in your Schedule of Insurance and Benefits.

Please note that the Wellness Benefit offers limited payouts, and it is important to understand the specific coverage details. The benefit includes contributions towards the following preventative care services.

- Titer Testing
- Vaccinations | Injection Fees
- Faecal Test
- Elective Sterilization/neutering

- Microchipping
- Consultation Fee
- Deworming
- Dental Check up

- flea / Tick Prevention
- Heartworm Prevention
- Nail Trim

The Dental Benefit specifically covers dental treatments necessary due to conditions not caused directly by an accident or illness. This includes essential procedures such as tooth extractions, root canals, and treatment of periodontal disease, crucial for maintaining your pet's dental health. Exclusions Routine dental check-ups, Consultation fees, Orthodontic treatments, Cost of dentures The specific amount covered by this benefit is detailed in your Schedule of Insurance and Benefits. Please note that the total reimbursement is subject the policy's Overall Annual Maximum limit. To include this benefit in your pet's insurance coverage, you must select it when signing up or renewing your policy.

The Hereditary benefit covers veterinary fees for treating hereditary defects, such as hip dysplasia, heart defects, or hereditary eye conditions. Exclusions: Conditions known or diagnosed before policy inception or during the waiting period. Coverage details and limits are in your Schedule of Insurance and Benefits, subject to the policy's Overall Annual Maximum. This benefit must be specifically chosen when you sign up for or renew your policy.

The Excess Buster is an optional benefit that enhances your pet insurance by waiving the excess payment required for claims. Excess Waiver: This benefit eliminates the need to pay the standard excess on all valid claims, saving you significantly on claim expenses. Application: This benefit applies to all claim events without restrictions. You must choose to include the Excess Buster benefit when enrolling in or renewing your pet insurance policy.

The Legacy of Life benefit, is designed to honor the enduring bond between you and your pet during end-of-life situations. Should you face the difficult decision of euthanasia, We will be here to support you. We will contribute to the costs of voluntary euthanasia, as well as the arrangements for the disposal, cremation, or burial of your beloved pet.



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Personal section

"Period of Insurance" means the period between the Commencement of Insurance and termination in terms of this Policy for any reason.

4. Accident Cover

Your Pet is covered for injuries as a result of an accident. To qualify for cover under this option, the accidental injury must be a direct consequence of at least one of the following:

- | | | | |
|-----|--|---------------|--|
| 4.1 | Accidental poisoning | or result in: | |
| 4.2 | Allergic reaction to an insect bite (other than tick or flea bites) | 4.7 | Bite wounds or fight wound abscess |
| 4.3 | Burn or electrocution | 4.8 | Lacerations, abrasions or wounds |
| 4.4 | Motor vehicle accident | 4.9 | Snake bite toxicity |
| 4.5 | Near-drowning | 4.10 | Tooth fracture (excludes the scale and polish) |
| 4.6 | Swallowed or embedded foreign object requiring surgical or endoscopic removal, Bone fracture | 4.11 | Traumatic ligament or tendon injury. |

5. Emergency Boarding Kennel or Cattery Fees

We will pay for essential boarding kennel or cattery fees for each insured Pet, incurred as a result of the Policyholder (owner of the insured Pet/s) being hospitalised for a period of not less than 4 (four) days, resulting from an accident or illness occurring during the Period of Insurance, provided that any such accident or illness is not known or foreseeable prior to the Start Date of insurance.

- | | | | |
|-----|---|-----|--|
| 5.1 | This benefit is payable on submission of the following documentation detailing dates and expenses incurred: <ul style="list-style-type: none">The Policyholder's hospital account confirming the stay in hospital.Receipted accounts from the kennel or cattery. | 5.3 | The benefit is limited to the amount set out in the Schedule of Insurance and Benefits for each Pet's Policy and is subject to the Overall Annual Maximum (in other words the benefit limit is payable from the maximum annual limit and if the maximum annual limit is exhausted then the benefit limit will not be payable). |
| 5.2 | This benefit does not include claims relating to pregnancy and cosmetic surgery of the Policyholder. | 5.4 | An Excess is deducted on each and every claim. |

6. Complementary Treatment

- | | | | |
|-----|---|-----|--|
| 6.1 | This benefit can be used for treatments not forming part of the normal conventional veterinary treatment including but not limited to homeopathic remedies, acupuncture, chiropractic treatments and physiotherapy. | 6.3 | Cover for Complementary treatment is limited to the amount set out in the Schedule of Insurance and Benefits per annum for each Pet's Policy and is subject to the Overall Annual Maximum (in other words the benefit limit is payable from the maximum annual limit and if the maximum annual limit is exhausted then the benefit limit will not be payable). |
| 6.2 | Complementary treatments are only covered by this Policy if rendered by a Vet, Vet Nurse or practitioner (e.g. physiotherapist) registered with the South African Veterinary Council. | 6.4 | An Excess is deducted on each and every claim. |



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7. This Policy cover one of each of the below per Policy Year:

- 7.1 Cruciate ligament surgery (excluding implants) and this cover is subject to a 6 month waiting period.
- 7.2 Back surgery (provided the underlying condition is not excluded under this Policy).

8. This Policy does not cover the following

8.1 *The cost of treatment for:*

- Pre-existing condition;
- Excluded conditions;
- Pandemic diseases.

8.2 Claims arising from, or as a result of, any excluded condition or pre-existing condition or pandemic disease.

8.3 Claims arising from, or treatment rendered, outside the borders of South Africa.

8.4 *Diagnostic tests or treatments for:* Conditions excluded from this Policy. Conditions where a diagnosis of a condition is inconclusive and where the treatment protocol is similar to the treatment protocol typically applied to an excluded condition e.g. (treatment for hip arthritis is where hip dysplasia is suspected but not diagnosed or excluded as a diagnosis). Complications arising from conditions excluded from this Policy. Claims which do not result in a diagnosis of an illness or a condition.

8.5 *The following Elective Treatments and Procedures:* Any treatments you choose to have carried out that are not directly related to a covered illness or injury. Cost of voluntary euthanasia, autopsy, disposal, cremation or burial of the Pet. Voluntary cosmetic procedures and surgeries such as tail docking, dewclaw removal, and skin fold resection.

8.6 Claims not received within sixty (60) days of treatment.

8.7 Treatment of conditions or diseases relating to congenital or hereditary defects, or conditions directly caused by such defects, however, should these conditions or diseases relating to congenital or hereditary defects not manifest themselves within the first 18 months of the Policy Start Date, they will be considered for payment at our discretion.

8.8 Treatment relating to breeding or obstetrics, or treatment of conditions arising as a result of breeding or obstetrics.

8.9 The following Specific conditions are excluded:

- Hip dysplasia and related conditions.
- Elbow dysplasia and related conditions.
- Entropion.
- Ectropion.
- Distichiasis.

8.10 Treatment of the following irrespective of whether your Pet was vaccinated or not:

For dogs: distemper, infectious canine hepatitis (canine adenovirus), parainfluenza and parvovirus and rabies.

For cats: feline leukaemia (FeLV) and Rabies.

8.11 Non-essential hospitalisation, boarding or transport expenses.

8.12 Prescription and special diets, Pet food, nail clipping, grooming and bathing.

8.13 Any extra charges for treating your Pet outside of normal weekday and Saturday morning consulting hours unless the treatment was for an emergency as confirmed by the Vet.

8.14 Treatment for any Pandemic Disease.

8.15 The cost of organ transplant surgery, artificial limbs, prosthetics, cruciate surgery implants, pacemakers and any associated costs.

8.16 Genetic/ chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes.

8.17 Costs arising from cell-replacement therapies, including but not limited to stem cell therapy. This exclusion does not include blood transfusions, which are covered when medically necessary.

8.18 Costs for treatments which are new to the market over the last 24 months and have not yet become mainstream medicine.

8.19 Claims arising during or falling into any Waiting Period.

8.20 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.

8.21 For any one Condition, costs of medicines and injectable drugs will only be reimbursed for a maximum of 12 consecutive months.

8.22 Bilateral condition: Where a pre-existing condition affects part of the anatomy or an organ of which the Pet has two, one either side of the body, the exclusion shall apply to both parts of the anatomy or organs regardless of whether the condition has previously occurred in only one and not the other anatomy or organ.



Pet

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- 8.23** House visits (except for vaccination) unless moving your pet would either endanger its life or significantly affect its wellbeing.
- 8.24** Any treatment or medication after your policy end date, unless you have renewed your pet's policy without any lapse in cover.
- 8.25** Medication, vitamins, supplements or pheromone products sold over the counter without requiring a prescription from a vet.
- 8.26** The cost to hire or purchase medical equipment, including but not limited to Elizabethan collars, cages, crates or housing, and prosthetics or orthotics.
- 8.27** The cost of dental treatment unless your pet suffered from a serious or traumatic accident and the dental treatment that is carried out is directly related to repair such serious injuries to your pet's face and/or teeth.
- 8.28** The cost of any additional veterinary attention required because you are unable to administer medication due to your pet's behavior or your personal circumstances.
- 8.29** Any condition for which you have declined a course of reasonable and customary treatment that was recommended by your vet or where you have chosen to pursue another course of treatment instead, without our prior authorization. In such cases, we may agree to pay you the amount we would have paid had you pursued the course of treatment your vet recommended in the first instance, but in all circumstances, we will not pay for any additional costs you incur.
- 8.30** The cost of any treatment if a claim has not been submitted within 3 months of your pet receiving treatment.
- 8.31** Any alternative therapies
- 8.32** Dogs for hunting and racing
- 8.33** Birth
- 8.34** *This policy does not cover any claim, loss, damage, liability or injury directly or indirectly arising from any of the following:*
- War activity, terrorism or public disorder, including but not limited to: any war or war-like acts; military uprisings; usurped power; rebellion or revolution; civil commotion; labour disturbances or public disorder; acts of terrorism by any person or group, whether acting alone or under instruction.
 - Pollution, including but not limited to: contamination or seepage; radio-active or nuclear material; or any other pollution.
 - Nuclear-related instances, or any consequential loss, including but not limited to anything: arising from ionising irradiations or contamination by radioactivity from any nuclear fuel; any nuclear waste or from the combustion of nuclear fuel; arising from nuclear weapons material; arising from nuclear explosions or accidents.
 - Anything asbestos related.
 - Arising during, after or as a result of illegal activities.

Please note: Exclusions applied may be lifelong or temporary and underwriting is done on an individual case basis.

9. Review of exclusions

You may apply to us to review a pre-existing condition exclusion provided that your Vet certifies and provides (at your expense) veterinary records verifying that your Pet has been free of Clinical Signs, symptoms or recurrence of the pre-existing condition (or any condition(s) arising directly therefrom).

The request may only be made in writing after the completion of 18 calendar months from the Policy Start Date, using our standard request forms and any other information We may require at the time. Pre-existing condition exclusion reviews are not binding unless and until agreed to by us in writing. Agreement to remove all or part of the exclusions is at our sole discretion and we are not obliged to provide reasons for declining a request.

You may apply to us to review a Pre-existing Skin Condition exclusion provided that your Vet certifies and provides (at your expense) Veterinary History verifying that your Pet has been free of Clinical Signs, symptoms or recurrence of the Pre-existing Skin condition (or any condition(s) arising directly therefrom) for a duration of no less than 12 (twelve) months. The request may only be made in writing after the completion of 6 (six) calendar months from the Policy Start Date, using our standard request forms and any other information we may require at the time. Pre-existing condition exclusion reviews are not binding unless and until agreed to by us in writing. Agreement to remove all or part of the exclusions is at our sole discretion, and we are not obliged to provide reasons for declining a request.

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10. Your Duty of Disclosure

10.1 We rely upon the information you and your Vet provide to us in order to decide whether to insure your Pet and under what terms. You are legally required to tell us about certain matters that enable us to make that decision. This is referred to as your Duty of Disclosure.

10.2 To comply with your Duty of Disclosure, when first entering into an insurance contract with us (and also whenever you renew, extend, reinstate or change your Policy), you must tell us everything that a reasonable person under the circumstances could be expected to

tell us regarding your Pet and relevant to our decision whether to insure (or continue to insure your Pet) and, if so, on what terms.

10.3 If We become aware of any relevant information which was not disclosed (intentionally or unintentionally), We reserve the right to apply underwriting restrictions or changes to your Policy retrospectively. These restrictions may include, but are not limited to temporary exclusions, total exclusions or even cancellation of your Policy.

11. Understanding the limits of this Insurance Policy

An insurance policy cannot and does not cover every scenario and this Policy has some general exclusions and limitations that help keep the cover affordable and achievable. There may also be parts of the veterinary bill that you need to pay yourself (referred to as the Excess) in addition to the portion that is covered.

Please make sure you read the relevant sections and limits to know what level of cover you hold and what is covered and not covered.

12. Conditions of Cover

12.1 The successful payment of your premiums constitutes your acceptance of all terms and conditions contained in this Policy Document (and Schedule of Insurance and Benefits)

12.2 This policy is not transferable to other Pets.

12.3 You must be the sole owner of the Pet.

12.4 Your Pet must reside with you and be under your care at the physical address you have provided us.

12.5 We will not guarantee verbally on the phone whether a your Pet at all times and ensure that it is kept in good health, it is fully vaccinated as per your Vet's recommendation and is not knowingly exposed to situations that may result in Injury or Illness. If an Injury or Illness does occur, then you must take all reasonable steps to facilitate prompt treatment and recovery to minimise complications, and to prevent recurrence of that condition. You must abide by the laws or by-laws pertaining to the well-being and safeguarding of animals. If you fail in your duty of care, then a claim under this Policy may be rejected.

12.6 You must act prudently and provide reasonable care of your Pet must be in good health and free from any Injury, physical disability and/or congenital or Hereditary Defect whatsoever. If your Pet has a Pre-existing condition, then you must disclose same to us prior to the start of the Policy.

12.7 Your Pet must be kept for domestic purposes and not used for commercial purposes unless specifically agreed to by us in writing. This includes, but is not limited to, using the Pet as police or guard dogs, search/ rescue or customs/quarantine dogs or Pets used for racing, laboratory testing or experimentation.

12.8 You agree that your Vet (either current or previous) is authorised to release information and/or records to us regarding any Pet covered by this Policy. We will not pay for any fee charged by your Vet for the provision of this information.

12.9 We will not guarantee verbally on the phone whether a claim is reimbursable. We will let you have our quotation in writing once We have received a detailed Vet estimate for the proposed treatment.

12.10 Should you elect to change the level of cover for your insured Pet, please communicate your request to us in writing. We reserve the right to apply new underwriting rules to this application.

12.11 Changing the level of cover can be undertaken by you any time during the Policy Year. The change in your cover and premium will be effective immediately. A prorata will be billed on next premium.

- Note: When any endorsement is done to your existing policy or your coverage is amended, all Waiting Periods will start again (including those Waiting Periods related to Pet Wellness Benefit, Dental Benefit, Search and Rescue Benefits and Hereditary Benefit).
- Your Pet must be under 8 (eight) years of age at the time the requested change would be effective.



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12.12 Depending on the size of the dog must be under the following age limits at the start date of the policy. Small dogs under the age of 11 years, Medium dog under the age of 10 years, large dogs under the age of 9 years. All Cats must be under the age of 11 years. Once this policy commences, cover may be kept for the lifespan of your pet, provided your premiums are up to date.

12.13 If requested, you agree to submit your Pet for an examination by a Vet selected by us for a second or independent assessment of a condition that is the a

subject of a claim. Where the diagnosis provided by this independent Vet confirms a condition that is excluded under this Policy then all costs incurred will be for your account and any pending claims for treatment of this condition will be denied.

12.14 If We revise any of the terms and/or conditions of our Policy and those revisions result in extended or broadened cover without any additional premium, then We will apply that extended or broadened cover to your Policy from the date that these are introduced.

13. Claims Procedure

13.1 What you need to do:

The following documents are required when submitting a claim:

- A completed Claim Form.
- A detailed invoice.
- A proof of payment (e.g. credit card slip, bank statement, receipt from Vet).
- A copy of your Pet's Vet History is required at the time of joining. If it is not received, it will be requested when you submit your first claim for each Pet. This will result in a delay of your claim. A vaccination card is not sufficient.

All claims must be submitted and received by us within sixty (60) days of the treatment being provided.

You must sign the claim form.

The attending Vet must complete the section on the claim form where designated. We will not pay any fee charged by your Vet for assistance provided to you in the completion of a claim form.

Please ensure that the full diagnosis is included on the claim form and/or on the Vet invoice.

You must take all reasonable precautions to protect your Pet from aggravating the illness or injury during the post-operative or recuperation period. You must allow us access to all Vet medical records to support the claim. You may be asked to provide this information in support of a claim.

You agree that We have the right to decline a claim where you or your Vet refuse or are unable to provide information reasonably requested by us to process your claim.

Please note: Incomplete claim submissions will be returned to you and this will result in delays in processing your claim.

13.2 What we will do:

- We will deal directly with you regarding settlement of the claim.
- In the event of a valid claim, We will reimburse you, NOT the Vet.
- In the event of a valid claim, We will reimburse you within 14 working days upon receipt of a claim, a provided all the required documentation is received.
- We will send you a letter, email or claim advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.

13.3 Prescription (expiry of claims against us)

When a claim prescribes, it means that you have lost your right to claim and We will no longer be legally responsible to pay that claim.

A claim will prescribe after 12 months from the date of the veterinary treatment, unless any of the following applies:

- You have referred the claim to the Ombudsman for Short-term Insurance.
- You have started legal action against us.



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13.4 *What happens if you have multiple insurance policies:*

If you have more than one policy in place that covers the same insured event, the full amount of the claim will be split between The cover you have under each policy will determine how we split the claim.

13.5 Our responsibility ends after payment of a claim. Once we have paid a claim, we will have met our liability to you in terms of this Policy and will not be liable for any other amounts relating to that claim.

If you do not agree with our claims decision then the following options are available to you:

Take legal action

You may take legal action against us within 270 days of the date that you received our notice. To take legal action, summons must be served on us. If this is not done in time, you will lose your right to claim and We will no longer be responsible for that claim.

You may also choose to take legal action against us without first asking us to review our claim decision or contacting the Ombudsman for Short-term Insurance.

If you take legal action against us before contacting the Ombudsman, you can only approach the Ombudsman for assistance after you have withdrawn the summons against us.

14. **Paying your Premiums**

14.1 *Premium payment.*

The premium is payable in advance and must be paid on the selected due date.

If we do not receive your premium by the due date, there is a fifteen (15) day grace period (extra time) following the due date.

After fifteen (15) day grace period, if no payment has been received, we will automatically deduct from the same account to ensure continuous cover.

- If this premium is also not paid you will have no cover for the period for which you did not pay and any claim made after the grace period will not be valid. We will cancel your Policy and the End Date will be the end of month for which We last received premiums.
- If We are successful in collecting the missed premium, the policy will continue.

Claims will not be paid for any period which We have not received premiums.

Your Policy will be automatically canceled should your monthly premium via debit order be rejected for the following reasons:

- After the fifteen (15) grace period, if no payment has been received and We have been unsuccessful when automatically trying to deduct the missed premium, your Policy will automatically be canceled.
- If the rejection reason is of such a nature that We cannot debit your account next month, (irrespective of whether it is your first or consecutive unpaid debit order), your Policy will be canceled, backdated to the last successful collection and you will not enjoy the fifteen (15) day grace period.
- Should you cancel or stop your debit order, it will be deemed that you have canceled your cover and you will not enjoy the fifteen (15) day grace period.

If this is a new Policy and We fail to collect the first premium, your Policy will automatically lapse.

In the event that you decide to 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. All waiting periods will start again from the new policy start date.

Claims will not be paid for any period which We have not received premiums.

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Your Policy will be automatically canceled should your monthly premium via debit order be rejected for the following reasons:

- If this is your second unpaid debit order within the last two months, your Policy will automatically be canceled.
- If the rejection reason is of such a nature that We cannot debit your account next month, (irrespective of whether it is your first or consecutive unpaid debit order), your Policy will be canceled, backdated to the last successful collection.

If this is a new Policy and We fail to collect the first premium, your Policy will automatically lapse.

14.2 *You may choose to pay the premium:*

Monthly premiums are strictly payable via monthly direct debit order.

Annual payments are paid by once off EFT payment.

Please note: If any premium falls due on a public holiday or non business day, then We may collect the premium from you on the business day prior to the due date.

15. Renewal

Your policy will continue on a monthly basis unless canceled, in writing, by either party under the cancellation provisions of the Policy.

16. When Policy conditions change

We will send you an updated Schedule of Insurance and Benefits and Policy Document at least 31 days before the effective date of any changes we make.

16.1 We will review your Policy once a year

When We review your premium, we consider a number of different factors, like your Pet's health and medical history, inflation and your claims history. Unless you tell us that you do not want to continue with this Policy, we will automatically renew your Policy on the terms shown in the updated Policy Document and Schedule of Insurance and Benefits, but we will always notify you at least 31 days before the effective date.

16.2 We may also change the Policy at any time

We may change the terms and conditions of this Policy at any time, and not just once a year. A change might affect the limits, sub-limits, your premium and Excess. If legislation changes, this Policy will be deemed to be aligned with the change, until such time as the Policy Document is updated.

16.3 Changes by you to your Cover under the Policy
Any changes you ask us to make may affect your premium. Changes will only be in place once We have agreed to them and have sent you a new Schedule of Insurance and Benefits and Policy Document.

16.4 Alterations to your records

Please notify us in writing, at your earliest convenience, of any change/s to the following:

- If any of your banking or other personal details change, please ensure we are advised in writing by the 15th of the month of any changes to your billing/banking details prior to the due date of the next premium.
- All communications will be emailed to the email address you supplied; therefore it is essential for you to ensure that we have the correct email address for you at all times.

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17. Canceling your Policy

Your policy will continue on a monthly basis unless canceled, in writing, by either party under the cancellation provisions of the Policy.

17.1 You may cancel your Policy with us within 14 (fourteen) days of the Start Date of your cover and we will refund all monies paid to us, however, we will not pay any claim which would have otherwise been payable if you did not cancel. The Start Date is shown on your Schedule of Insurance and Benefits.

17.2 After the 14 (fourteen) day money back guarantee period ends, you still have cancellation rights under the Policy.

17.3 *How you may cancel:*

You may cancel your Policy at any time by writing to us or calling us. We will cancel your Policy with effect from the end of the month in which we receive your cancellation request.

We will only accept a notice of cancellation directly from you or your executor and not from any other person;

If you have paid your annual premium in full, we will pay back the balance of the premium that covers the period after the date of cancellation.

We may cancel your Policy if you:

- Fail to pay your premium by the due date;
- Failed to comply with your Duty of Disclosure or misrepresented information when you entered into this insurance contract;
- Fail in your Duty of Disclosure when making a claim under the Policy;
- Solicit your Vet to behave in a dishonest or fraudulent manner in respect of a claim under a this Policy.

In addition to the foregoing, if you fraudulently keep information from us or deliberately make false statements We may cancel your contract and treat your Policy as if it never existed. We also may be entitled to reclaim any payments already made to you in respect of claims.

If We cancel your Policy under this provision and you have paid the full annual premium, We will refund the unused portion of the premium you have, on condition that no claims have been made against the Policy. We will notify you of such cancellation in writing. We will always give you at least 31 days' notice of our intention to cancel your Policy unless We cancel for reasons of misrepresentation, fraud or if you fail to pay your premium by the due date after a double debit as explained above.

18. Excess

18.1 This is the amount that you are responsible to pay on each and every claim.

18.2 The Excess is set out in your Schedule of Insurance and Benefits.

18.3 All claims received after 31 days, including claims for the same condition are treated as new claims.

18.4 The Excess is deducted after the pay-out has been calculated.

18.5 In addition to the Excess you will also be liable to pay the Script Levy.

18.6 We will waive all excess amounts for illness and accident claims for policies that have selected the Excess Buster.



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Public liability section

Please note: The following clauses of the General Section also apply to this Public Liability Section: 10, 11, 12, 13.4, 13.5, 14, 15, 16, 17 and 18

19. The following words and definitions apply to the Public Liability section of this Policy only:

- 19.1** "Accident", "accidental" or "accidentally" means a sudden, unforeseen, and unintended event involving your Dog which happens at a specific identifiable time and place.
- 19.2** "Bodily injury" means accidental physical injury to a person's body caused by your Dog.
- 19.3** "Child" means a financially dependent biological child of the Policyholder (or their Partner), and includes a stepchild, a grandchild, a legally fostered child and an adopted child.
- 19.4** "Dog" means the dog listed in your Schedule of Insurance and Benefits.
- 19.5** "Domestic employee" means your permanent domestic employee at your Home.
- 19.6** "Home" means the private residential building and outbuildings at the address as set out in your Schedule of Insurance and Benefits used for domestic purposes (for example, a house, townhouse or flat). Outbuildings include but are not limited to garages, domestic employee quarters and storerooms.
- 19.7** "Immediate family" means the following members of your immediate family: Partner, parents, parents-in-law, children, biological brothers and sisters.
- 19.8** "Limit of Indemnity" means the maximum amount, as set out in the Schedule of Insurance and Benefits, that We will be liable for in respect of Third Party claims.
- 19.9** "Partner" means a person who is the permanent life partner (whether in a heterosexual or homosexual partnership) or spouse or civil union partner of a Policyholder in accordance with the Marriage Act 1961 or the Recognition of Customary Marriages Act 1997 or the Civil Union Act 2006 or the tenets of any Asiatic religion.

20. Public Liability Cover

This cover is for public liability as a result of loss or damage caused by your Dog only. You must read this section together with your Schedule of Insurance and Benefits. This cover is automatically included under this Policy.

21. What we cover

This cover is for public liability as a result of loss or damage caused by your Dog only. You must read this section together with your Schedule of Insurance and Benefits. This cover is automatically included under this Policy.

- 21.1** We will cover you if you are held legally responsible by another person because your Dog caused loss or damage to a Third Party person or property.
- Legal costs and expenses that can be claimed from You by another person and that we agreed to in writing.
 - Emergency medical expenses that You have to pay after accidental bodily injury to another person, but only if you are legally liable to pay the expenses.
- 21.2** *The following are all possible causes which can lead to a legal liability claim being made against you because of your Dog:*
- Accidental death or bodily injury to a person.
 - Accidental loss of, or damage to property belonging to another person.
- 21.3** We will cover you up to the Limit of Indemnity, for any one incident or series of incidents due to the same originating cause.



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22. What We do not cover

We will not pay a claim that was caused by, or related to any of the following specific exclusions:

22.1 *Death of or bodily injury to:*

- You or any member of your Immediate family living with you;
- Any person looking after your Dog with your permission, whether they are being paid to or not (Examples: A Vet, someone employed in a Vet practice, a dog walker, a dog sitter, a dog trainer, or person employed by a or working in a grooming parlour or kennel); or
- Any employee, other than your Domestic employee, because of their employment duties; someone else's animal or pet.

22.2 Loss or damage to property: 22.3.

- Belonging to you, or a member of your household or any person in your employ;
- Belonging to any person looking after your Dog with your permission, whether they are being paid to or not; or
- In the care, custody or control of you or any other person covered by this Policy.

22.3 Your employment, business or profession.

22.4 Your liability if you agreed to accept, or already accepted legal liability without first getting our permission.

22.5 Any judgment, award, payment or settlement made in a country that operates under the laws of the United States of America or Canada. Or a court order anywhere else in the world designed to enforce the above, unless the court is order is enforceable in a South African court of law.

22.6 Any fines, penalties or awards imposed by law, or any additional damages whatsoever.

22.7 Pure financial loss to another person, unless it is a direct result of damage to property, loss of property, bodily injury, illness or death which you are covered for under this section.

22.8 We do not cover any liability claims against you solely because of a written or verbal agreement you entered into, unless you would have been liable even if the agreement did not exist.

22.9 Your Dog competing in any kind of competition including but not limited to field trials or dog shows.

22.10 If your Dog had rabies at the time of the incident.

22.11 Deliberate act, or failure to act by you, your Immediate family, anyone employed by you or anyone you ask to look after your Dog.

22.12 *This policy does not cover any claim, loss, damage, liability or injury directly or indirectly arising from any of the following:*

- War activity, terrorism or public disorder, including but not limited to: any war or war-like acts; military uprisings; usurped power; rebellion or revolution; civil commotion; labour disturbances or public disorder; acts of terrorism by any person or group, whether acting alone instruction.
- Pollution, including but not limited to: contamination or seepage; radio-active or nuclear material; or any other pollution.
- Nuclear-related instances, or any consequential loss, including but not limited to anything: arising from ionising irradiations or contamination by radioactivity from any nuclear fuel; any nuclear waste or from the combustion of nuclear fuel; arising from nuclear weapons material; arising from nuclear explosions or accidents.
- Anything asbestos related.
- Arising during, after or as a result of Illegal activities.

23. There is no public liability cover for loss, damage, bodily injury or death caused by any of the following dog breeds:

- American Pit Bull
- American Staffordshire Terrier
- Boerboel
- Bull Terrier
- Chow Chow
- Doberman Pinscher
- German Shepherd / Alsatian
- Rottweiler
- Sharpei
- Any other Staffordshire Bull terrier



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24. Conditions for cover

We will only cover you if the event resulting in the legal liability occurred and was reported to us during the Period of Insurance.

25. Public Liability Claims Procedure

25.1 How to claim:

- Advise us of any incident which may potentially give rise to a claim against you;
- Tell us immediately after you receive a letter of demand, summons or if another legal process was issued by you or against you.
- Send any police reports, court documents, letters of demand or any settlement offers to us.
- Tell us immediately about any incident that caused bodily injury or death to others, or damage to another person's property.
- You must never admit guilt, incur legal costs, offer to pay someone else, or accept an offer from anyone else to pay for the damage, loss, bodily injury or death that you are legally responsible for. If you do, you may not have any cover under this Policy.

26. How we deal with your liability claim

- 26.1** We will consider whether you are responsible for causing the damage, loss, bodily injury or death.
- 26.2** If We do not consider you responsible for causing the damage, loss, bodily injury or death; We will reject the other person's claim and send a rejection letter to you and the person claiming liability against you.
- 26.3** If you are responsible, We will negotiate with the other person on your behalf. We will attempt to reach a settlement agreement for the amount of the loss, damage, injury or death.
- 26.4** If We cannot reach a settlement, or if We receive a summons from the court, We will defend the matter in court on your behalf. This means that in terms of this Policy you assign to us that We take over your rights to defend yourself.
- 26.5** The law allows three years from the date of the event, for the other person to claim from you. After the expiry of the three years, unless exceptional circumstances are proved by the person, the other person's right to claim from you also expires.

27. What, when and who We will pay

- 27.1** *We will pay the actual amount of liability, legal costs or medical expenses to a maximum of the Limit of Indemnity, which applies per insured event even if there is:*
- More than one person claiming against you for the same insured event; or
 - More than one of your Dogs are involved in the same insured event.
- 27.2** We will pay once We have either negotiated or accepted legal liability on your behalf.
- 27.3** We will pay the personal liability benefit to the person that is claiming liability against you, if that person's right to claim has been established and accepted by us.



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Tel: 087 232 7014



OMART INSURE

OLD MUTUAL ALTERNATIVE RISK TRANSFER INSURE LIMITED

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Important information relating to your non-life policy

- Please do not sign blank or incomplete forms.
- If anyone completes or submits any transaction requirement on your behalf, you must satisfy yourself of the accuracy and completeness of the information provided.
- You have the right (on request) to a copy of any transaction requirement submitted.
- You have an obligation to disclose material information.
- Where applicable, you have the right to request for recordings of any telephonic disclosures.
- All material facts must be accurately and properly disclosed.
- Material information is all the necessary information you must give us so that We can accurately assess the risk, determine the premiums, terms & conditions that We apply to your policy.
- You remain responsible for the accuracy and completeness of all answers, statements or other information provided by or on your behalf.
- If you do not give us full and correct information and the correct information determines that We would not have accepted the risk had We known the true facts, We may treat this insurance as though it never existed and decline all claims. We will return your premiums to you, less any amounts you owe us.
- You have an obligation to monitor cover and you must review and update the cover periodically to ensure it remains adequate.
- You have the right to request recordings of any telephonic disclosures (if they are available)
- You have a 14 day cooling off period (for policies with a term of longer than 31 days). You need to email us if you want to exercise this cooling off right.
- You are entitled to a 15 day grace period upon taking up this insurance product.

How to submit a claim

Email us on claims@AAPet.co.za or call us on **087 232 7017**

How to contact us

Email us on support@AAPet.co.za or call us on **087 232 7014**

You have the right to complain

How to submit a complaint

Email us on info@AAPet.co.za or call us on **087 232 7017**

How to submit a Complaint to the Insurer

Email the Insurer's Complaints Department on complaints@ominsure.co.za or call us on 0860 634 357

If you are still dissatisfied with the outcome you may put your complaint in writing to our Internal Arbitrator at dispute@ominsure.co.za who will conduct a full & fair independent investigation.

The complaints policy which can be found on the website (www.oldmutual.co.za/insure) explains what you need to know about submitting a complaint.

How to contact the National Financial Ombud Scheme (NFO)

Email: **info@nfosa.co.za**
Telephone: **0860 800 900**
Physical address: JHB: 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
CPT: Claremont Central Building, 06th Floor, 6 Vineyard Road, Claremont, 7708

How to contact the FAIS Ombudsman (particularly if your complaint relates to advice)

Email: **info@ombud.co.za**
Telephone: **0860 OMBUDS / 0860 662 837**
Physical Address: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal Address: PO Box 41, Menlyn Park, 0063

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<p>You have a right to complain to the Information Regulator, whose contact details are:</p>	<p>Website: www.justice.gov.za/inforeg/index.html</p> <p>General enquiries: inforeg@justice.gov.za</p> <p>Complaints: complaints.IR@justice.gov.za</p>
<p>Regulatory information</p>	
<p>Our policies</p>	<p>You can access our complaints, Conflict of Interest or Privacy Policy on www.oldmutual.co.za/insure on the "Contact Us" page.</p>
<p>How to contact our compliance department</p>	<p>Email us on compliance@ominsure.co.za or call us on 011 374 9111</p>
<p>Nature of the relationship between the parties and remuneration arrangements</p>	
<p>The Insurer</p>	<p>Old Mutual Alternative Risk Transfer Insure Limited Registration Number: 1966/10741/06 Contact details: 011 374 9111 Physical Address: Old Mutual Insure, Wanooka Place, St Andrews Rd, Parktown, Johannesburg, 2193 Postal Address: PO Box 1120, Johannesburg, 2000 www.oldmutual.co.za/insure</p> <p>OMART Insure is an authorised FSP and Licensed Non-Life Insurer.</p>
<p>The Broker/ The Administrator</p>	<p>Shackleton Life (PTY) LTD Shackleton Life 1998/022545/07 Office 104, First Floor The Boulevard Umhlanga, 19 Park Lane, Parkside, Umhlanga Rocks, KZN, 4319 PO BOX 2507, Mount Edgecombe, 4301 Contact details: 087 232 7014, clientservices@shackletonlife.co.za, www.shackletonlife.co.za</p> <p>Shackleton Life's Compliance Department: Masthead Compliance Practice (PTY) LTD 031 267 5650, info@masthead.co.za</p> <p>Shackleton Life is governed by the Financial Advisory and Intermediary Services Act (FAIS Act) and is an authorized Financial Services Provider (FSP Licence No. 44723). We are authorized to sell Short Term Personal Lines insurance products and have no conditions or restrictions imposed on our FSP Licence.</p> <p>Shackleton Life holds Professional Indemnity and Fidelity Insurance. Shackleton Life has earned more than 30% in remuneration from the Product Supplier in the last 12 months. Shackleton Life does not hold any shareholding in excess of 10% shares in the Product Supplier.</p> <p>Your broker intermediates insurance transactions on behalf of OMART Insure.</p>

087 232 7014 | clientservices@shackletonlife.co.za | www.AAPet.co.za

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Pet

Terms & Conditions AA Pet Insurance

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Shackleton Life performs the intermediary and binder functions of this policy, which has been outsourced to it by OMART Insure

The Binder Holder

The binder holder, Shackleton Life has been appointed by OMART Insure to perform certain Binder functions on its behalf in terms of a written Binder Agreement. These functions include the claims settlement and policy administration on your Policy.

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Shackleton Life may receive a fee up to a maximum of 7% of your premium for outsourced and binding services rendered on behalf of OMART Insure.

The binder holder earns more than 30% of total remuneration from OMART Insure.

Shackleton Life may receive financial benefit in the event that the policies are profitable to OMART Insure as part of a cell captive arrangement.

In order to mitigate such potential conflict of interest We continuously monitor our processes to ensure fair treatment of our policyholders.

How we use the information we collect

We collect and process your personal information mainly to ensure that all detail relating to policyholders associated with Shackleton Life is on record. We would verify that the information provided to us is correct at all times. This would include details relating to your cover and identity as the policyholder. We will use your personal information only for the purposes agreed with you, including:

- To provide our products or services to you, and for the effective fulfillment of any contractual obligations owed by us to you
- To comply with legal and regulatory requirements
- To comply with industry codes to which we subscribe or which apply to us
- To correctly assess your insurance needs in order to provide you with the most suitable product at the most appropriate price
- To adequately fulfill your claims
- To conduct credit checks
- To confirm and verify your identity or to verify that you are an authorised user for security purposes
- For the detection and prevention of fraud, crime, money laundering or other malpractice
- For debt tracing or debt recovery
- To conduct market or customer satisfaction research or for statistical analysis
- For audit and record keeping purposes
- For the purpose of legal proceedings
- When it is otherwise required and/or allowed by law.

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Your right to access and correct your information

You have the right to request details of any personal information We hold about you. To do this, simply view our Promotion of Access to Information (PAIA) Manual which contains details about the procedure you must follow in order to request access to information held by us. Please note that any such access request may be subject to a payment of a legally allowable fee, depending on the nature of the information to which you require access. To ensure timeous communication and service, please remember to let Shackleton Life know - if your information changes at any time you have the right to ask Shackleton Life to update, correct or delete your personal information. Please contact Shackleton Life telephonically or by way of written communication for further instructions on changes to your details.

You also have the right to ask us to update, correct or delete your personal information. You may do this by contacting Shackleton Life. We will take all reasonable steps to verify your identity before providing any access to information held by us or making any changes to your personal information. All complaints should be directed to your insurer as an escalation where Shackleton Life has not successfully addressed your request. You also have the right to complain to the Information Regulator should your complaint remain unresolved. Their contact details are:

<http://www.justice.gov.za/inforeg/index.html>
Telephone number: (012) 406 4818
Facsimile number: (086) 500 3351
Email: inforeg@justice.gov.za

To view OMART Insure full privacy notice and to exercise your preferences, please visit our website on <https://www.oldmutual.co.za/insure/about-us/old-mutual-insure-privacy-policy>



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