



Terms & Conditions

Pet Healthcare

Address: Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191
PO Box: 11250, Johannesburg, 2000

First For Women Insurance Company Ltd, is a licensed non-life insurer and financial services provider.
Administered by Oneplan Underwriting Managers (Pty) Ltd an authorised financial services provider.

firstforwomen.co.za



Welcome to 1st for Women free Accidental Pet Insurance cover, brought to you by our partnership with Bravecto®.

We know you how important it is for you to keep your fur-baby tick and flea-free, so we've partnered with Bravecto® to create this offer for you. 1st for Women will give you access to three (3) months' free Accidental Pet Insurance cover, which will cover your fur baby for treatments caused by an accident, up to a maximum of R5 000. Please note that you cannot claim more than R5 000 for the three months [this is your maximum claimable amount limit available for the three months collectively]. Once the three months are over, the policy will automatically end. You will have an opportunity to upgrade to a comprehensive policy by sending an email to pet.free@firstforwomen.co.za.

The 30-day waiting period (for this upgrade) may be waived if you are able to provide proof that the insured fur baby enjoyed the three month's' uninterrupted free accidental cover. A Vet history will be requested at this time to underwrite the policy. Note that you will be notified of any exclusions or waiting periods that will be applied.

If you share the Bravecto® treatment amongst multiple pets, we can only offer the Accident cover to 1 (one) pet. This means that one purchase will give you access to one Accident Only policy, valid for 3 (three) months.

Qualifying criteria

In order to qualify, you must have purchased at least 1 (one) Bravecto® treatment and scanned the QR code in store (or below), alternatively, you can visit the 1st for Women webpage at www.firstforwomen.co.za/freemium-pet-insurance/ and follow the prompts to register for the free Accidental Pet Insurance cover. You must complete all the questions and add a photo of your receipt as proof of your Bravecto® purchase. If you do not add the proof of purchase, you will not be able to enjoy the free Accidental Pet Insurance cover. If you bought the Bravecto® treatment for more than one fur baby, you will have the option to add more pets.



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How to activate

Once you have completed all of the information on the registration page, you will receive a welcome email as confirming the three months' free accidental pet insurance cover. Please note that you will receive the welcome email within 72 business hours.

What is Accidental Pet Insurance cover?

An accident is defined as a sudden, unforeseen, unintended event that leads to the injury of your fur baby and requires immediate medical attention. Injury due to an underlying degenerative disorder or trauma that occurs over time is not considered accidental.

Your fur baby will be covered for the below incidents:

- a motor vehicle accident,
- a burn or electrocution,
- a fall from an elevated position,
- a near-drowning,
- the actions of another animal, such as a cat or dog fight,
- your fur-baby accidentally eating/swallowing an object,
- a snake bite,
- an allergic reaction to an insect bite, other than tick or flea bites,
- poisoning.

Your fur baby will also be covered for events resulting in:

- a fractured bone,
- a traumatic ligament or tendon injury,
- lacerations, abrasions or wounds, and
- a gastric torsion (gastric dilation volvulus)

VERY IMPORTANT

In order for your claim to be considered as an accidental injury, diagnosis must be made by a practitioner registered with the South African Veterinary Council within 48 hours of the accident's occurrence.

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What is not covered

Your fur baby will not be covered for:

- all illnesses are not covered, this is an accident only policy,
- diagnosis that is made after 48 hours of the accident's occurrence,
- any sickness, disease, infection or any change in your fur baby's health that is not caused by an accidental injury,
- any invoices submitted that are older than 60 days,
- the costs for any treatments for injuries incurred outside of South Africa,
- any treatment by person/s not registered with the South African Veterinary Council,
- any allergic reaction to a vaccine or medication,
- wounds caused by obsessive licking, and
- any injury caused by negligence.

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How to claim

As an active policyholder of 1st for Women freemium cover, you are eligible to claim for up to a total limit of R5 000 for the three months. All claims must be emailed to pet.free@firstforwomen.co.za for further evaluation.

Step 1

After treatment is complete, we will require:

- the finalised invoice,
- proof of payment (to the vet), and
- your banking details (as we do not ask for this information upon sign-up for the free accidental pet insurance cover)

Step 2

The above documentation and information must be emailed to pet.free@firstforwomen.co.za. You must notify us of a claim within 30 days of the treatment (please remember that diagnosis must be made within 48 hours of the accident's occurrence).

Step 3

Get reimbursed within 10 (ten) business days

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The legal stuff (Disclosures)

Accident

This is a sudden, unforeseen, unintended event that leads to the injury of your pet that requires immediate medical attention. Injury due to an underlying degenerative disorder or trauma that occurs over time is not considered accidental. E.g., the action of another animal like a snake bite or dog fight, or a fall resulting in a broken bone will be covered, but not a wound caused by obsessive licking.

Illness [not covered under this accidental policy]

This is any unforeseen sickness or disease, which is not caused by injury, e.g., diabetes, gastroenteritis, or cancer.

Inception date

This is the date on which your policy first becomes active. This will always fall on the first day of a calendar month and commences from the first day of that month.

Injury

This is any physical injury caused to your pet by an unforeseen event or accident, e.g. a broken bone, cuts, burns, bites or stings.

Insured pet owner

This is the natural person who has applied to insure a pet and who has been accepted by the insurer and whose policy premiums are paid and up to date. The insured pet owner must be older than

18 years of age

Month

For this contract, a month means one full calendar month commencing on the first day of each month.

Pet

This is a domestic dog or cat older than eight (8) weeks, whom the pet's owner has applied for to be insured, and whose name and description is reflected on the welcome letter.

Pet ownership

You must be the owner of each pet shown on the application form. If the pet owner dies, becomes unable to care for any insured pet, or passes the ownership of any insured pet, the cover will continue without interruption, if approved in writing by us, subject to all other terms and conditions of this policy.

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Termination (end of the three months free accidental cover)

Your accident only policy will automatically end after three months, on the last day of the third month. No claims may be submitted once the policy is no longer active.

Termination (of the freemium programme)

We reserve the right to make changes to this benefit at any time. We further reserve the right to reasonably lengthen, shorten, suspend, or end this benefit for any technical, business, operational, commercial, or other reasons that are outside of our control.

Territorial limits

A pet is covered under this policy only while it is within the borders of South Africa. We might request a full veterinary history for a maximum of 24 months, or since your pet has been in your care. This must be sent to pet.free@firstforwomen.co.za once requested.

Transfer of cover

This cover is not transferable to other pets in the case of your pet passing away. All new pets are subject to a new application and your monthly payment may differ.

Sharing of information

To provide you with our services, we are required to process your personal information, and will do so in accordance with our business requirements and legal obligations. You acknowledge that your personal information may be verified and/or processed for insurance, financial services and risk-management purposes, by the TIH Group of Companies, against any other reasonable and legitimate sources or databases. This is to ensure the accuracy and completeness of any personal information provided on an ongoing basis. We will process your personal information for the following purposes:

- quoting, underwriting, pricing, servicing, and executing insurance and other financial services,
 - assessing financial and insurance risks, [Click here to Contents >](#)
 - assessing and processing claims and complaints,
 - developing and improving products and services,
 - credit referencing and/or verifying personal information,
 - fraud prevention and detection,
 - market research and statistical analysis,
 - auditing and record-keeping,
-
- compliance with legal and regulatory requirements,
 - sharing of information with service providers and other third parties with whom we engage, or who render services to us, to process such information on our behalf, and

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- sharing insurance and claims information with other insurers and industry bodies for legitimate reasons, such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa, if required, to provide any of the services. You may access your personal information that we hold and may object to the processing of your personal information, request us to correct any errors, or delete this information if there is no legitimate reason for us to maintain it.

Please view our Privacy Policy and Access to Information Manual on our website for further information. You have the right to complain to the Information Regulator if you feel we are unlawfully processing personal information. The Information Regulator's details can be found by visiting <https://inforegulator.org.za>

Vet

Any veterinarian or specialist veterinarian who is registered with the South African Veterinary council (SAVC).

Veterinary facility

An institution providing veterinary treatment that is registered with the South African Veterinary council (SAVC). Places of recovery and/or rehabilitation are excluded.

We, us, ours

This is your insurer (the company providing you with cover), or any service provider appointed by the insurer.

You, your, yourself

This refers to:

The policyholder (in other words, the person to whom this policy belongs).

The policyholder's spouse or life partner.

Members of the policyholder's family, e.g., parents, children, grandparents, aunts, uncles, etc.

Anyone who is financially dependent on the policyholder

Anyone acting on the policyholder's behalf.

The policyholder's employees

Your obligations

If you do not fulfil any of the obligations listed below, your cover may be cancelled, or you may not have cover when you claim.

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1. give us true and complete information,
2. comply with all our reasonable requests,
3. inform us if any of the policy details or declarations are incorrect, or if any of these details or declarations change,
4. take all reasonable steps to care for your pet, to maintain the health of your pet and prevent injury, illness or loss. This includes general responsibilities such as grooming, walking, playing, keeping up to date with vaccinations and adherence to prescribed treatments as recommended by your vet, and

Complaints handling procedure

Products and sales services: If you have a complaint regarding the person who sold you the policy or the product that you have purchased you can do so by contacting our Internal Dispute Resolution Department on:

Email: disputeresolution@firstforwomen.co.za

Telephone number: 0860 10 90 59

Postal address: P.O. Box 11250, Johannesburg, 2000

Physical address: 1 Telesure Lane, Auto & General Park, Riverglen, Dainfern, 2191

Administration and claims: If you have a complaint regarding the administration of your policy or a claim that you have submitted, you can do so by contacting the Complaints Department on:

Email: petcare@firstforwomen.co.za (administration) or petclaims@firstforwomen.co.za (claims) Telephone number: 0861 11 56 74

Postal address: P.O Box 652075, Benmore, 2010

Physical address: 2nd Floor, Block B, South Towers, Nelson Mandela Square, Sandton City, 2196

Compliance department

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department, which handles all legislation related complaints.

Email: compliance@tihsa.co.za

Telephone number: 0860 99 99 54

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FAIS Ombudsman

We are committed to ensuring a fair and transparent complaints handling process, and are dedicated to a review process of the highest standard. Should we not be able to resolve the matter to your satisfaction, you will have an additional six months to begin legal proceedings or contact the relevant Short-term Insurance Ombudsman (www.osti.co.za). For any compliance/non-compliance matters relating to FAIS or the financial services rendered, you may contact the FAIS Ombudsman (www.faisombud.co.za). If you do not go ahead with this, all benefits under this policy, in respect of any such claim, will be lost.

Jurisdiction

This policy is subject to the laws and statutes that apply in the Republic of South Africa. We will only abide by judgments first delivered by, or obtained from, a court of competent jurisdiction in the Republic of South Africa. We are not liable for any legal costs and expenses that are incurred outside of the Republic of South Africa

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