PAWS & CLAWS

We’ve got your best friend covered!

INSURANCE

ALEXANDER FORBES
Securing your financial well-being
Excess means that the client will have to pay 10% of the claim with a minimum of N$200 and the insurer will then pay the remaining balance of the amount for treatment.

Benefits are paid according to the Paws & Claws benefit schedule. This schedule is based on the Veterinary Association Guide of Namibia.

Cover excludes:

- the death of any pet
- any recurring event
- any prior conditions or treatments for your pet before the start of your Paws & Claws membership
- any treatment relating to an outbreak of an infectious disease
- any treatment or conditions relating to breeding or pregnancy (gynaecology and obstetrics work)
- claims arising, or treatment rendered, outside the borders of Namibia, unless we agree to this in writing
- special diets, pet food, vitamins, mineral supplements, grooming costs and bathing (including medicated baths), and products for flea and tick control
- treatment, training or other forms of therapy for behavioural problems.

Note: You may not claim during the first 60 days from the start of the policy.
Your insurance policy covers up to three pets.

Your pets are covered to an upper age limit of eight years. Claims are settled promptly and always fairly.

You may use any registered veterinarian countrywide. So even if you are on holiday, you may use the nearest licensed vet at the time.

You keep the policy for life once enrolled. If your pet dies, we don’t need to issue a new policy. Just give us written notice and the name of your new pet (supported with required veterinarian documentation).

**Pet** means any dog, cat or bird you own that is listed on the policy schedule.

**What we cover**

If you pay your premium, we will repay the veterinarian expenses you incurred less the deductible from an insured event, according to the terms, exceptions, conditions and limits in the policy schedule.

**Insured event** is the treatment, illness or accidental injury to any pet insured under this policy resulting in the pet receiving veterinary services by a registered veterinarian.
You may choose to pay the premium:

- monthly by direct debit or
- annually by cash payment or a bank-guaranteed cheque.

**Please note:** If you pay your full annual membership up front, you will receive your last month free (no premium to be paid – only 11 premiums).

You will have no cover if the premium is unpaid.

Standard cover includes:

- accidental cover
- hospitalisation
- medicine
- X-rays
- referrals
- consultations
- boarding, kennel or cattery fees up to N$30 a day (if the owner or owners are hospitalised for more than three days)
- annual vaccinations (injections fee, materials and drugs)
- deworming drugs (prescribed and bought from vet)
- surgery and dental surgery.
Accidental cover includes:

- fractures
- broken bones
- car accidents
- burns or electrocution
- wounds
- cuts or scratches
- ligament or tendon injury
- snake bites
- allergic reactions
- falls.
For more information on Paws & Claws – Pet Insurance, please contact us at:
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