



INTRODUCTION

Paws Care Pet Health Insurance is the first pet insurance company in Zambia, founded in 2019 by Mwangelwa Emmanuel and Zulu Francis. Our main goal is to redefine how pet insurance works, making it a more reliable and trustworthy company that safeguards the health of pets, reduces the number of stray dogs, and minimizes unexpected costs for pet owners.

At Paws Care Pet Health Insurance, our aim is to provide pet owners with comprehensive access to essential health services, including treatments and hospice care, without causing financial hardship. We strive to ensure that pets receive prompt medical attention when needed while protecting pet owners from the unexpected financial burdens associated with veterinary care.

We offer the best Insurance Coverage plan policy for your pet, which includes a summary of the coverage plan policy and the annual maximum coverage amount under the chosen plan. Paws Care Pet Health Insurance covers various veterinary services, including:

- Veterinary care
- Surgery
- Medication

WHY TAKE PAWSCARE PET HEALTH INSURANCE

PawsCare Pet Health Insurance offers a comprehensive and flexible coverage plan policy for your pets. This is particularly important and beneficial for your pets as it provides access to numerous medical services in addition to basic health coverage. Veterinary treatments can often be costly, with expenses amounting to thousands of kwachas. It's not surprising that many pet owners struggle to afford unplanned medical care for their pets.

By choosing PawsCare Pet Health Insurance, you can protect yourself against the unexpected costs that arise when your pet needs treatment. Our insurance coverage can help your pet live a longer and healthier life, ensuring that they receive the necessary medical attention when they need it most.



PAWSCARE PET HEALTH INSURANCE GENERAL CONDITIONS

PawsCare Pet Health Insurance is an annually renewable policy insurance that requires monthly payments. The policy sets out the terms and conditions for your insurance plan, which remain the same for 12 months. This policy serves as evidence of the contract between PawsCare Pet Health Insurance and the policyholder. To maintain coverage, you must adhere to the conditions of the insurance and make monthly payments based on your chosen coverage plan.

It is important to provide accurate information to PawsCare Pet Health Insurance. Carefully review all policy details, and notify us immediately of any mistakes or changes. Failure to provide correct information or inform us of changes may adversely affect your policy, potentially invalidating your coverage and resulting in rejected or partially paid claims.

1. Pet Owner and your Policy

A pet owner must be of legal age or capable of entering into a contract with PawsCare Pet Health Insurance and be financially stable based on the chosen coverage plan policy. Pet owners are responsible for proper care and treatment of their pets, including following recommended veterinary checkups and treatments to prevent illness or injury. Claims related to non-compliance with these requirements will not be covered.

PawsCare Pet Health Insurance is entitled to access all records held by any vet about your pet and may provide information about your pet's coverage plan policy to any treating or future treating vet. PawsCare Pet Health Insurance has the right to negotiate, defend, or settle any claim made under the policy in your name and may take legal action to recover any paid amounts.

2. Contract (Policy) Renewal

Each year, PawsCare Pet Health Insurance will communicate with you at least a month before your policy's renewal date to inform you of any changes to the policy terms. Your insurance will automatically continue unless advised otherwise, and payments will be deducted accordingly. You must visit our offices for the renewal of your policy. If you wish to discontinue your insurance, you must notify us a month before the policy's due date.



3. **Lost Pet Advertisement**

PawsCare Pet Health Insurance covers up to 10% of your annual maximum limit for advertisement costs. We will reimburse up to 10% of the policy period's expenses related to local advertising that helps in the recovery of a stolen or stray pet, including the cost of returning the pet to your home address and offering a suitable reward.

4. **Cancellation of Policy**

If you are not satisfied with the coverage within the 14-day cooling-off period after purchasing your policy, you can contact our offices for a refund of 90% of the paid amount, provided no claims have been made during that time. No refund will be given for policies canceled outside the cooling-off period.

PawsCare Pet Health Insurance has the right to cancel your policy by giving you 14 days' notice via email, text message, or call if there is a valid reason. Valid reasons may include failure to cooperate, changes in your circumstances that no longer meet our criteria, or exhibiting threatening or abusive behavior towards our staff or veterinary hospital. Upon policy cancellation, no further claim payments will be made.

5. **Fraud**

You must be honest in your dealings with PawsCare Pet Health Insurance. We will not pay a claim that is fraudulent, false, or exaggerated. Attempting to deceive or making fraudulent claims may result in policy cancellation and rejection of current and future claims. In case of fraud, PawsCare Pet Health Insurance may cancel any other products you hold with us, share information with relevant organizations, and involve authorities to bring criminal proceedings.

6. **Your Payments (Premium)**

If you no longer require coverage within the 14-day cooling-off period, PawsCare Pet Health Insurance will refund your payment. If monthly payments are not collected, PawsCare Pet Health Insurance will assume you do not want to continue the policy unless notified otherwise. We will contact you to provide an opportunity for payment. Failure to make the payment by the specified date will result in policy termination. No further claim payments will be made after the termination date.



PAWSCARE PET HEALTH INSURANCE EXCLUSIONS

1. **I. Pre-existing conditions:**

Any illness or condition which develops or redevelops prior to the pet policy effective date or an injury, recurrence as a result of an accident or complication resulting from an illness during the cooling off period is not covered by PawsCare. Any claim for a recurring condition that's in any way connected to or as a result of:

- A pre-existing condition.
- Any illness that arose within the first 14 days of your pet being covered under PawsCare Pet Health Insurance.
- Any condition where the vet fee limit has been reached.

2. **II. Wellness and preventative care:**

Any preventative or non-essential treatment, tests or diagnostic procedures, prescribed general health supplements, routine examinations or tests, bathing or dematting. Any treatment that as a pet owner you would normally expect to pay such as vaccinations, flea treatment, deworming, nail clipping, spaying, castration, and any treatment related to pregnancy or your pet giving birth and any complications that may happen as a result of any of these. Any form of housing (such as a cage or basket) or bedding, whether bought or hired.

3. **III. Pet diets:**

The cost of any non-medical food supplies, such as dry, wet, and liquid food, is not covered by PawsCare Pet Health Insurance. However, recommendations for prescription pet food can be provided if it is related to the pet's medical condition and all costs of the food are cleared by the pet owners.

4. **IV. Behavioral treatment & training:**

Treatment for behavioral problems, training or therapy, or for any conditions arising as a result of behavioral problems. The cost of medication, supplements, or pheromones to modify or manage your pet's behavior, whether as a result of a condition or not, is not covered by PawsCare Pet Health Insurance.



5. **V. Euthanasia and Burial:**

The cost of having your pet put to sleep (euthanasia) or cremated and for disposing of your pet's remains is not covered by PawsCare Pet Health Insurance.

6. **VI. Death of Pet:**

PawsCare Pet Health Insurance does not provide compensation or cover the cost of purchasing another pet if it dies. PawsCare Pet Health Insurance is only there to provide you with pet medical care.

7. **VII. Experimental Treatment:**

Diagnosis and treatments that are considered experimental are not covered by PawsCare Pet Health Insurance.

8. **VIII. Third Party Liability:**

PawsCare Pet Health Insurance won't cover third-party liability caused by your pet, such as:

- If your dog injures a person or another dog.
- Damage to someone's property or belongings (fines, penalties, punitive or exemplary damages).

Note: As a pet owner, you are legally responsible for injuries, death, or damages caused by your pet.

9. **IX. Treatment or medical care outside Zambia:**

Any treatment or medical care done outside Zambia is not covered by PawsCare Pet Health Insurance.

10. **X. Claim arising during travel with the insured pet abroad.**

11. **XI. Injuries or illness arising from or occasioned by:**

- Riots, Civil Disturbance, Military Force, and Conflict or Commotion.
- Any chemical, biological, bio-chemical, or electromagnetic weapon.
- Ionizing radiation, radioactivity, nuclear fuel, and nuclear waste.

12. **XII. Claim arising from the owner's deliberate or malicious acts.**

13. **XIII. Pets other than those specified in the Schedule.**



14. **XIV. Commercial, guard, gun dog use, security (working purposes), and racing:**

PawsCare Pet Health Insurance does not cover pets used or to be used for commercial, guard, gun dog use, security (working purposes), and racing.

15. **XV. Dental or gum disease:**

Any condition or treatment arising as a result of dental or gum disease is not covered by PawsCare Pet Health Insurance.

HOW TO CLAIM FOR VET BILL CLEARANCE

1. **STEP 1:**

When your pet is ill or involved in an accident, you are free to visit any licensed veterinary or visit a best recommended veterinary by PawsCare Pet Health Insurance in your area.

2. **STEP 2:**

The veterinary has to communicate with PawsCare Pet Health Insurance regarding the treatment your pet needs in comparison to the coverage plan your pet is on.

3. **STEP 3:**

The Veterinary will be required to submit or send a stamped and signed treatment cost invoice or receipt to PawsCare Pet Health Insurance.

4. **STEP 4:**

The invoice or receipts will be processed within 24 to 48 hours by PawsCare Pet Insurance before the bills are cleared out. The veterinary hospital and PawsCare Pet Health Insurance will have an agreement on the time period the veterinary bill can be settled, either weekly or monthly depending on the agreement.