



Indwe Risk Services & PawPaw Pet Health Insurance

At Indwe Risk Services, we know your pets are family. That's why we bring you PawPaw Pet Health Insurance - giving you peace of mind knowing your pets can access the best care when they need it most.

WHO CAN JOIN?

Any dog or cat from 8 weeks to 8 years old. Waiting periods apply.

WAITING PERIODS

General waiting period:
30 days from policy start.
Accident waiting period: 2 days.

HOW CLAIMS / PAYMENTS WORK

Claims are usually processed within 72 hours. You can be reimbursed, or in certain large cost events and with pre-authorisation, PawPaw can pay the vet directly.

PREMIUMS

Comprehensive Plan starting from **R358 / month for dogs, R246 / month for cats**. Other plan options (Smart, Accident, etc.) are available for lower premiums with different limits.

WHAT'S COVERED?

-  Consultations, diagnostics, medication, surgery, scans, and pathology
-  Chronic and hereditary conditions (not pre-existing)
-  Radiation, chemotherapy, and post-operative rehabilitation (with approval)
-  Lifestyle & preventive benefits up to **R1,000 per year**, including vaccinations, sterilisation, deworming, tick & flea control, puppy training, teeth cleaning, grooming, supplements, dog day care, cremation and more

* While there is **no overall annual limit** under the **Comprehensive Plan**, certain conditions and treatments carry sub-limits.

If you have any questions or you would like more information, please contact your nearest Indwe branch for assistance or send an email to pets@indwe.co.za

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INDWE

Indwe Risk Services is an Authorised
Financial Services Provider FSP 3425

 **RENASA**

 **PawPaw** Pet Insurance

Indwe Pawpaw pets is underwritten by Renasa Insurance Company
Ltd an Authorised Financial Services Provider FSP 15491