

USER GUIDE 2023



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A HERO'S WELCOME

Welcome to Carrot Pet Health & Rewards!

We're thrilled that you're embarking upon this pet wellness adventure with us.

With all the fantastic wellness initiatives out there designed to improve human health; we thought it was time to create a program that coaches you into making choices that benefit your furry friend's well-being too!

Our team of vets, analysts, actuaries, human, and animal behavioural experts has put together this revolutionary programme that has been scientifically formulated to give your pets healthier, happier, and ultimately, longer lives.

Carrot has been designed to take the guesswork out of pet parenting, and to achieve this, we've partnered with UK-based pet activity experts "PitPat" and have secured the exclusive rights to the use of their technologies in South Africa.

Numerous studies have proven that active pets at healthy weights live longer. In fact, one study goes as far as suggesting that they can live up to 2,5 years longer than their overweight counterparts. In support of our mission to get your pets moving more, we've centred the programme around PitPat's dog activity monitor. This ultra-accurate, ultra-lightweight device is accompanied by its own app, and will help you to track all sorts of interesting and endearing information about your furry pal.

Activity is not the only factor that we consider to be important for your pets' well-being though. Carrot tracks and rewards you based on your dog's weight, diet, medical care, and even regular interaction. The factors that we measure, and reward are all detailed in the *Points* section of this guide. Accumulating points will help you to level up. With each new level, the rewards you earn will get better and better!

The purpose of this guide is to explain how to get started, how exactly the programme works, and how you can get the most out of it.

Please take a moment to work through the content in this guide, it will be well worth it.

Carrot Pet Health & Rewards is a product of Gold Club Rewards in association with dotsure.co.za.



GETTING STARTED

A lot like the human equivalents of these programmes, measuring and tracking activity levels is central to the process. The pup equivalent of the smartwatch that we use, is the PitPat Activity Monitor. PitPat is a purpose built 'internet of things' (IoT) device that is widely used by pet parents all around the world. Much like most health monitors, the PitPat device is accompanied by its own app, which will allow you track your pet's activity daily.

The real magic happens when we integrate the PitPat data with our exciting and engaging Carrot Pet Health and Rewards App, which combines that data with all the other fun, interactive activities that we've built into the programme. We then award you points (in-app) and help you level-up your pet parenting skills. As you level-up, you earn amazing rewards and benefits, which we will detail in this document.

SETUP

To get started, you will need to download the PitPat App and the Carrot App onto your smartphone.

- Just search for PitPat in the Apple Store or Google Play Store.
 - 1. Download the PitPat App.
 - 2. When you receive your PitPat Activity Monitor, follow the in-app instructions to link the App and Monitor via Bluetooth.
 - 3. Wrap the Velcro strap of the PitPat Activity Monitor tightly around your dog's collar or harness. Make sure it overlaps fully so that it is secure.
 - 4. Take your doggo for a 10 15 min walk to start working towards your goal.
 - 5. To see how you did, choose 'Fetch data' from the app menu, then press the orange button on your PitPat Activity Monitor.
- You will also find Carrot Pet Health & Rewards in the Apple App Store or Google Play Store.
 - Fill in your ID number and OTP that you will receive via email or SMS on the login screen, and you are good to go.
 - Once you have accessed the app, you can set up biometrics for easier access (facial recognition or fingerprint).

If you need any assistance, give us a call on 0861 368 7873 or email info@carrot.co.za.



PITPAT FEATURES AND FUNCTIONALITY

The PitPat components:

- The PitPat Activity Monitor
- The PitPat App

THE PITPAT ACTIVITY MONITOR



The PitPat Activity Monitor is a Bluetooth device that connects to the PitPat App. It is a lightweight, durable black box for your dog!

With this device attached to their collar or harness, you will know exactly how much rest, exercise, or playtime they have had through the day.



Exercise – A three-axis accelerometer records all your dog's movements, 24/7.



Rest – See how much time they have spent resting.



Distance – You can even track the daily distance they travelled.



Calories - Monitor how many calories they are burning so you know what portion sizes they need.

SIZE AND DURABILITY

- The monitor weighs 16g and is only 32mm x 32mm in size.
- ✓ It is hardy and robust, and will withstand all the rolling, scratching, running, mud baths and just about any other activity your dog gets up to.
- It is completely waterproof too!
- The VELCRO strap is the same Velcro that is used on parachutes, so you don't have to worry about it falling off accidentally.



THE PITPAT APP

Not all the features of the PitPat App are applicable to the Carrot Pet Health & Rewards programme. Most of the programme features can be found on the Carrot App.

We use PitPat so that you can monitor and track your dog's activity and we can score and reward you on the progress and maintenance of the recommended exercise schedule.

Remember to log in to PitPat daily to sync the data from the App and Activity Monitor.

MONITOR ACTIVITY

Track exercise, rest, play, distance travelled, and calories burned.



DAILY ACTIVITY SCORE

Get daily scores on your dog's activity and earn points.



For more information on PitPat, please visit: https://www.pitpat.com/



CARROT APP FEATURES AND FUNCTIONALITY

The revolutionary Carrot Health & Rewards App has been designed to provide loving pet parents with unparalleled insight into the health and well-being of their fur-children. With our app, you can easily view all the activity data from PitPat on a weekly basis, enabling you to complete tasks, earn points, and redeem rewards.

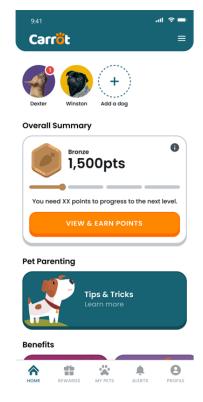
But that's not all! The Carrot App boasts a plethora of additional features, including:



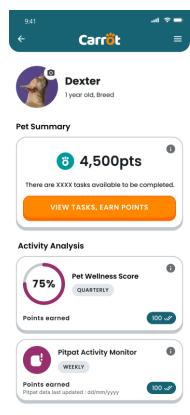
- Tracking your dog's body condition and weight.
- Tracking all wellness related tasks.
- Pet tips, tricks, and advice.
- Participation in challenges for you and your dog.
- Access to free Pet Protect benefits.
- Completing surveys and sending feedback.
- Donating time or money to charity.
- Earning points and badges for the achievement of your tasks & activities.
- Your points will add up to earn you rewards.
- Profile pages for you and your pets, which shows your individual scores.
- Receive communications on your Carrot Rewards journey.
- Request other insurance products from the app.
- Frequently asked questions answered.
- Contact us from the app.



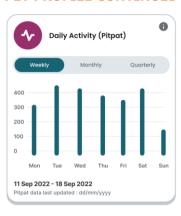
DASHBOARD



PET PROFILE



PET PROFILE CONTINUED



Weight Analysis



BODY CONDITION SCORE





What is your dogs body condition?



1. Very thin

Ribs and spine are easily felt. The bones are very prominent (coat may interfere with observation).

Narrowing of waist is very obvious. There is a very distinct upward slope of the

There is a very distinct upward slope of the dog's belly.

TASKS SECTION



You have completed this task!

This task will become available again in the next relevant cycle.

Completed 22 Oct 2022	100 🖋
Completed 03 Sep 2022	100 🖋
Completed	100 🕢

ACCESS REWARDS



Rewards





POINTS

Points are awarded for completing various tasks and activities. These are split between the tasks that you can do at a pet-owner level, and the tasks that can be done for, or by, your pets.

The owners' tasks include things such as participating in the monthly challenges, making charitable donations, or adding dotsure.co.za Car insurance to your portfolio.

Points earned for tasks relating to your pet include the daily activity and pet wellness score collected from your PitPat, and the various health and wellness activities like weight management and deworming that you submit via your Carrot App.

Certain tasks can only be repeated after a set time period has passed. For example, you can only enter your pet's weight on the app 30 days after the previous submission. Annual health checks and vaccinations can only be submitted every 365 days, while the body condition score and pet wellness scores are calculated every 90 days.

NUMBER OF POINTS NEEDED TO REACH THE NEXT LEVEL

POINT REQUIREMENTS PER LEVEL FOR A SINGLE PET			
LEVEL	POINTS REQUIRED		
1. Bronze Level	You will start on the Bronze Level		
2. Silver Level	7 000		
3. Gold Level	14 000		
4. Diamond Level	3 Years on Level 3		

POINT SCALING FOR ADDITIONAL OR REMOVED PETS

If you have multiple dogs on Carrot, your points will be adjusted based on the number of dogs you have. Adding or removing a dog will never cause you to decrease in level, it will only affect the number of points you need to reach the next level. Scaling the points in this way, ensures that there is no unfair advantage or disadvantage incurred according to the number of pets you have on Carrot. The below 2 examples demonstrate how this works:

Example 1: You have 1 dog when you sign-up, so, you need 7 000 points to reach Silver level. In the third month of your Carrot membership annual cycle, you add a second dog. You will then need to get 12 950 $(7\ 000 + 5\ 950)$ points to reach Silver level.

Example 2: You are on Silver level with 2 dogs on Carrot, so you need 27 300 (14 000 + 13 300) points to get to Gold level. In the 5^{th} month of your Carrot membership annual cycle, you remove 1 of your dogs from the programme. Instead of needing 27 300 points to get to Gold, you would now need 19 600 points (27 300 -7 700).



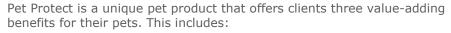
CARROT PARTNERS - REWARDS

At each level, you will be able to access various monthly rewards through our awesome, pet-loving Carrot partnerships. You will be able to access these rewards through virtual voucher codes, or in the case of Pet Protect, free membership.

Based on the level that you are on (which will depend on how many points you have earned), your rewards will be emailed to you every month.

Please note that T's and C's apply. You will find these in the last section of this guide.

PET PROTECT



Lost Pet – Hands-on assistance to locate your pet should they get lost.

Pet Pamper – Guaranteed 20% off your pet grooming fees.

Pet Advice - Get answers to pet related questions.

These benefits are free for all Carrot members.

ePETSTORE



ePETstore, in partnership with leading vets, provides easy access to a wide range of credible, premium pet products and personalised, expert pet care advice. With speedy delivery anywhere in South Africa, pet parents can get all their pet's goodies delivered to their door at a click of a button.

ePETstore - Your Partner in Pethood.

ePETstore CARROT REWARDS PER LEVEL

	BRONZE		SILVER		GOLD		DIAMOND
•	10% discount available monthly. R100 off R600 purchase for new ePETstore members when signing up to the ePETstore newsletter. (Not applicable to existing	•	15% discount available monthly.	•	15% discount available monthly. Plus, an exclusive ePETstore gift. Plus 20% off selected parasite control, healthcare products, healthy food & treats. Rewards are capped at R3000 per quarter. Plus, a reduced minimum	•	15% discount available monthly. Plus, a coupon valid for multiple uses per month. Plus, free shipping, regardless of order value and location, including scooter delivery where applicable.
	newsletter recipients)				order shipping fee.*		



* ePETstore shipping: Free delivery: Orders ≥ R250 in major centres and ≥ R400 in outlying areas.

Major cities are: JHB, Pretoria, Cape Town, Durban, PE, East London, Bloemfontein, Polokwane, Nelspruit and Richards Bay

BIDAIR CARGO PETLOUNGE



The PetLounge was founded by **BidAir Cargo** in response to requests from pet owners, breeders, and associations as they identified the dire need for the correct and compassionate way of moving animals between airports within South Africa. It is a **stress-free specialist airport-to-airport travel facility** dedicated to the safety & comfort of pets travelling by air.

There are dedicated PetLounges in Cape Town, Johannesburg, Lanseria, Port Elizabeth, and George. Additionally, there is a separate facility at the BidAir Cargo branch in East London and Durban where pets are handled with the utmost care to minimize the stress of travelling.

The PetLounge staff are highly trained AVI Specialists. They abide by all the rules & regulations set out by the airlines, IATA, NSPCA & the Department of Forestry & Fisheries when importing & exporting exotic and or endangered species. The welfare & safety of the animals is their main priority, and they adhere to all vaccination & permit requirements.

BIDAIR CARGO PETLOUNGE CARROT REWARDS PER LEVEL

BRONZE	SILVER	GOLD	DIAMOND
10% off pet flights available monthly.	15% off pet flights available monthly.	20% off pet flights available monthly.	 20% off pet flights available monthly. Plus 1 value-added product (1 per year). E.g., Crate rental.



PET, POOL & HOME



PET Pool & Home is an independent specialist retail chain that is rapidly redefining both the pet and swimming pool retail industry. With the recent addition of selected quality home products and options to refill, they are going to be redefining that space too.

Their motto of RANGE • PRICE • ADVICE motivates PET Pool & Home to explore and negotiate the widest selection of products at the best prices.

PET

PET Pool & Home aim to make shopping for your pets easy. They have employed pet passionate staff and trained them to assist you in caring for your pet. You will find all your favourite brands in easy to shop stores that will make shopping for your pet a delight.

POOL

PET Pool & Home provides the widest range of pool products at the best prices, offering sound guidance and advice on pool care and pool maintenance and helping you keep your pool blue and crystal clear.

HOME

Their latest addition is a quality range of household cleaning products and day to day consumables – Home & Health - as well as personal care products. They offer refill options on the common household cleaning products so that you save money and reduce plastic waste by reusing your containers.

GIVING BACK

PET Pool & Home focus on giving back to the local communities around their stores. From their loyalty program to their procurement strategies, their goal is to support local.

They actively support various charitable shelters and organisations and have connected with local schools, so they get support through the loyalty program.

Whether you're a pet owner, pool owner, homeowner or an expert in your field, PET Pool & Home's staff are fully trained to serve you and your extended families.

PET, POOL & HOME CARROT REWARDS PER LEVEL				
BRONZE SILVER		GOLD	DIAMOND	
4% discount, monthly.	8% discount, monthly.	12% discount, monthly.	15% discount, monthly.	



DOTSURE



From simple and affordable cover for our fans, to our Soft Landings initiatives that uplift our communities, we're more than just an insurer – dotsure.co.za pet insurance was created by animal lovers, for animal lovers.

As the first and only South African insurer to cover exotic pets and the first to offer Name Your Price™, we're born disruptors who deliver better products, with better service, at better premiums through a culture of customer value, technology, and innovation. We've even got a Guinness World Record™ under our belts.

With our leading range of budget-friendly pet insurance products that cover dogs, cats, and exotic pets, our customers are at the heart of everything we do. We don't just create policyholders, we create fans – that's why we're one of SA's top-rated insurers*.

Dotsure Limited (Registration number 2006/000723/06) is a licensed non-life insurer and authorised financial services provider (FSP39925).

*As rated on Hellopeter.com.

DOTSURE CARROT REWARDS PER LEVEL					
BRONZE	SILVER	GOLD	DIAMOND		
You'll get Carrot points every month for paying your Dotsure pet insurance premium. You can also get additional bonus points for covering your car or home contents with Dotsure.					
			The first time you qualify for Diamond status, you receive a reward up to the value of R3 000 and can choose from these 3 options:		
			1: Doggie hamper from Wild Mongoo Pet.		
			2: 3-Month supply of premium dog food.		
			3: PitPat Dog GPS tracker.		



FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

Do I qualify for a discount on my Pet insurance if I'm a Carrot member?

Although Carrot runs alongside your pet insurance policy, the rewards you earn will be through Carrot Partners as opposed to receiving discounts on your dotsure.co.za insurance policy.

What can I expect from Carrot in the future?

We are very excited about the future of Carrot. This is the first time something like this has been launched in South Africa and what it has to offer you is only beginning to take shape now. This means that we will be adding more value as we progress along this journey.

In other words, just watch this space.

CARROT APP

Will I get penalised for not logging into the Carrot App?

No, you just won't be maximising on the programme's benefits. Many of the main features of the programme are in the Carrot App, including the partner rewards based on the level you are on.

Do you share the information on the app with any third parties?

Yes, we will need to share some of your information with our rewards partners in order to allow you to redeem the rewards.

Will you sell my data or pictures to other companies?

No. We keep your data and pictures strictly confidential.

Which mobile settings do I need to enable for the Carrot App to work?

You will need mobile data and access to camera to upload pictures or documents. Mobile must have location access and file system access.

How large is the Carrot App?

The Carrot App size is about 16MB.

Which software version or hardware is necessary to use the Carrot App?

Minimum software version for iOS will be iOS 11 and for Android it will be Android 9 (SDK 28).



What kind of information does the app collect?

We collect data for crash analytics and analytics, so it will be device type; a unique identifier for the device; operating system version, and analytical data on how the app is being used.

Where is the server located through which the data passes?

The server runs in Azure, which is cloud based, and the database is located onsite in Springs, JHB.

EARNING POINTS

When do I start earning points?

You can start earning points as soon as you have downloaded the Carrot App. PitPat points can only be earned once you have received your PitPat Activity Monitor and linked it to the App.

Why is my PitPat data not showing on the Carrot App.

There are two common reasons for this happening:

- Your PitPat points are only updated weekly on the Carrot App and will be updated in the next few days.
- You have not synced your data in the last two weeks and this data was lost i.e., not transferred to the PitPat App.

If your information still does not appear on the Carrot App and this is not due to either of the above two reasons, then please contact Customer Care.

Why haven't I been allocated points for an activity or tasks that I completed?

Tasks completed on the Carrot app should update immediately on the App. If you have just completed a task and the points have not been updated, please contact Dotsure on info@carrot.co za or 0861 368 7873 and we will investigate the matter for you.

I missed a daily / weekly / monthly / quarterly / annual task. Can I catch up in the next period?

No. We do not use set periods, but you do need to wait a certain amount of time between completing tasks of the same nature. For example, you can only complete the Body Condition Score task 90 days after the previous answer.

CARROT REWARDS

If I don't use my discounts or vouchers for this month, can I not let them accumulate until I need them?

No. The rewards are only valid for 1 month and cannot be accumulated. New rewards will be allocated at the end of the next month provided your fees are up to date.



Why did my voucher / discount coupon not process?

The majority of the vouchers are for single use. If you have already redeemed your voucher for the month then the voucher code will no longer be usable.

However, if you have an issue redeeming your voucher code and it has not been used this month, then contact us on info@carrot.co.za or 0861 368 7873 and we will investigate the matter for you.

I have a pet business that would like to partner with Carrot, who can I get hold of in this regard?

Please contact us on info@carrot.co.za

PITPAT ACTIVITY MONITOR AND APP

Will PitPat fit my dog?

Probably, yes. The device is very small and ultra-lightweight (16g). Unless your dog is a miniature breed, they won't even notice it on their collar. However, we don't recommend PitPat for puppies under 12 weeks old.

What about a harness? My dog doesn't wear a collar.

PitPat Activity Monitors will work perfectly on a harness instead of a collar. It doesn't matter where it's attached, or which side faces upward. If it's fitted to your dog, it'll work.

My dog doesn't wear a collar all the time. Does that matter?

They just won't get the full health benefit of reaching their daily target goals. It will also mean that you don't collect as many daily activity points on Carrot as you can.

I have my own human activity monitor. Why would my dog need PitPat?

Brilliant! If you have your own activity monitor, you'll know how interesting it is and how much fun it can be. But unless you walk your dog entirely on a lead and never let them off, you'll probably be amazed at how different your dog's data can be from your own. If your dog runs around, they can do a much larger distance than you, and if your dog runs ahead and then waits for you, they can actually end up doing less time walking than you do. PitPat owners who also have a human device often comment on how surprised they are at differences and how glad they are they got a PitPat for their dog.

Is PitPat waterproof?

Absolutely! PitPat Activity Monitors are rated IP67, which means that you do not need to take it off when your dog goes swimming – even diving into the sea or having hydrotherapy.

What if I have more than one dog?

You can add as many dogs as you like! Each of them will need to have their own PitPat Activity Monitor in order for us to assess each pet's daily activity and to allocate their individual points to their Carrot profiles.



Is PitPat strong enough for my dog?

Absolutely. PitPat is "made for dogs" and is designed to resist the sorts of treatment our furry friends sometimes give things! Nothing can be guaranteed to be completely "dog proof", so we do recommend that you don't allow your dog to get hold of PitPat when it's not on their collar.

Does PitPat have GPS / track my dog's location?

The PitPat Dog Activity Monitor does not have GPS and can't be used to track your dog's location.

How often do I need to sync my PitPat Activity Monitor?

The PitPat Activity Monitor stores up to two weeks of data. If you do not sync your Activity Monitor to the PitPat App during this period, then the data will be lost. However, in order to get the full benefit of the Carrot programme, we require you to sync your data at least once a week and you can even earn points for completing this task weekly.

What happens if I have trouble connecting my PitPat activity monitor to the app?

We have found that it helps in this instance to close the app and re-open it. Your device should connect at this point. If you are still having problems, then contact our technical support at woof@pitpatpet.com.

Who do I contact if my PitPat Activity Monitor stops working?

Customers experiencing any issues should reach out to PitPat using the <u>woof@pitpatpet.com</u> email address or they can contact Dotsure on <u>info@carrot.co.za</u> or on 0861 368 7873 and we will log the fault on your behalf.

How do I take care of my Velcro strap?

VELCRO can become worn if it is taken off the collar regularly as hair, fluff and dirt gets trapped in the fibres making it weaker. Ideally the PitPat should be attached firmly and left on the collar until the moment that the battery gives out and then the client should replace both battery and strap together. For those that do take the VELCRO strap off the collar they can give it a good clean following the steps here.



PROGRAMME RULES

GENERAL

- Your Carrot Pet Health & Rewards membership is not an insurance product. It is, however, dependent on your pet insurance product being active. Should your pet insurance product be cancelled, your Carrot Pet Health & Rewards membership will also automatically be cancelled. However, you can still cancel your Carrot membership without affecting your pet insurance product.
- Carrot is currently only available for dogs.
- You must have a valid SA ID number in order to access the Carrot App.
- Your membership annual cycle starts on the first day of the month following the inception date. You will still be able to accumulate points during this period.

PITPAT APP AND MONITOR

- Your PitPat Activity Monitor will only be couriered to you once your first debit has been successful. This debit will be for your device only.
- After you have synced your PitPat Activity Monitor and App, you need to regularly sync the data between the App and monitor by logging on to the PitPat App. You will receive points for doing this weekly.
- If you do not log on to your PitPat App and sync your dog's activity, you will not gain the full benefit of the programme and you will not accumulate PitPat points.
- The warranty on your activity monitor will only begin once it has been delivered to you.
- The PitPat Activity Monitor can be transferred to another pet inside your household as long as the second pet is on the same Dotsure pet policy as the original pet and the original pet is no longer participating. The PitPat Activity Monitor cannot be transferred to a pet on a different Dotsure pet policy.
- If a device must be transferred to a new pet, your previous pet's membership must be cancelled and the new pet's membership must be activated. In this case, the pro-rata and / or monthly membership fee will still be charged, but there will be no device fee.
- If a device is confirmed faulty by PitPat, we will replace it with a new one while it is under warranty. If it is no longer under warranty, the device fee will be charged again before we send you a new one.
- If you need to claim a new device within the warranty period, you will need to send back your faulty device at Carrot's cost. We will send a courier to collect it from you.

CARROT POINTS, BADGES & APP

- You need to have all your required permissions activated for the Carrot App to function.
- The various points you can earn via the Carrot App require your participation in the programme. There is no penalty for not participating, you will just not gain the full benefit of the structure and will not earn points for the various tasks.



- You can add as many dogs as you like to the programme. This does not mean that you will earn points faster, as discussed earlier in the document, we will apply a scaling factor to your point accumulation. This gives all participants an equal opportunity to earn the required points to proceed up the levels.
- Points can be earned as soon as you have downloaded the Carrot App. However, PitPat points will only start accumulating once the PitPat Activity Monitor and App are linked.
- Points cannot be earned for activities which occurred prior to joining the programme.
- On your membership anniversary the points generated reset to zero, and you will start the new cycle on one level below where you finished the last cycle. For example: You end the annual cycle on the Gold level, so you will start the new annual cycle on the Silver level.
- Rewards will be awarded after the first full calendar month as long as you have:
 - · registered on the device,
 - uploaded at least one pet's profile photo, and
 - synced your PitPat device at least once.
- Puppy or behavioural classes only need to be uploaded once; you will then automatically get the points every year thereafter.
- Pet Wellness Score:
 - This score out of 100 is based on the most recent activity over the last 90 days.
 - The Pet Wellness Score measures what percentage of time your pup reached their daily activity target goal.
 - The image will start updating on Carrot after the first PitPat data upload.
 - The points will only be given for this task at the end of each quarter.
 - At least 70% of your pets PitPat data needs to have been uploaded over the last 90 days in order for you to qualify for the Pet Wellness Score points. In other words, your pet has to exercise 63 out of 90 days AND you need to upload the data so that we have a record of these days.

DEBIT RULES & CANCELLATION

- Unfortunately, for the time-being, we can only accommodate monthly payments for Carrot Pet Health & Rewards, so even if your corresponding pet insurance policy with dotsure.co.za is annual, Carrot will be debited monthly.
- Your membership can be activated any day of the month, but your start date will be from the first of the following month should your activation date fall on any other day. A pro-rata monthly fee will be charged if you join on any day other than the first of a month.
- The pro-rata monthly fee will be deducted as follows:
 - If the amount is above R25, we will collect the pro rata fee separately and within a few days of inception.
 - If the pro-rata amount is below R25, the policy will incept, and the pro-rata fee will be collected with the next month's full membership fee debit order.



- The first debit order will be deducted as follows:
 - If the selected debit date for the monthly fee is any day from the 1st to the 15th, the total monthly membership fee is collected on the chosen debit date.
 - If the selected debit date is any day from the 16th to the 31st, the total monthly membership fee will be collected on the 3rd (or 3 business days) after inception. The normal monthly membership fee for the next month is then collected again on the selected debit date in the same month.

Unpaid premiums:

- We will only debit on your selected debit date each month. As soon as a membership fee is not
 collected, your membership will go into a dormant state and you will not be able to earn points or
 receive new rewards (however, current rewards earned from the previous month, will still be
 available to use).
- There is no grace period for late payment of the membership fee.
- If the second debit in the following month is also unsuccessful, your membership will remain in a dormant state, and you will still not be able to accumulate points.
- If the third debit attempt is again unsuccessful, your membership will be cancelled.
- If the second or third attempt is successful, your membership will go from dormant to active and you can start earning points and receiving rewards again.
- You will not receive new rewards each month if your membership fee has not been paid. These rewards can also not be backdated if you pay your membership fee late.
- Should you want to cancel your membership in the course of a month, it will be cancelled by the end of that month. You will still be issued new rewards at the beginning of the next month and be able to redeem your rewards in the month following your cancellation.



TERMS AND CONDITIONS

For the avoidance of doubt, please note that Carrot Rewards is not an insurance product and as such does not fall within the ambit of the FAIS Act No. 37 of 2002.

GENERAL

- All participants in Carrot Pet Health & Rewards will be deemed to have accepted these terms and conditions.
- Please note that any reference to "Carrot" in this document means "Carrot Pet Health & Rewards" in association with dotsure.co.za.
- To be eligible to partake in Carrot, you must:
 - Be a South African citizen or a permanent resident in the Republic of South Africa, aged 18 years or older.
 - Have the Carrot App installed.
 - Have your monthly membership fees paid up to date.
 - Have an active dotsure.co.za pet insurance policy.
- Carrot may from time to time modify or discontinue any of the components of the programme or terms and conditions with or without prior notice.
- Carrot will not be responsible for any damage, loss, liabilities, injury, or disappointment incurred or suffered by you as a result of taking part in any of the activities of the programme. Carrot further disclaims liability for any injury or damage to you or any other person's computer or mobile device relating to or resulting from participation in or downloading/uploading any materials in connection with the programme activities.
- Carrot will not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control. Such circumstances shall include, but not be limited to, weather conditions, fire, flood, hurricane, strike, industrial dispute, war, hostilities, political unrest, riots, civil commotion, inevitable accidents, supervening legislation, or any other circumstances amounting to force majeure.
- Please note that each monthly challenge or task must be done within the noted time frame given on the Carrot App and each challenge or task will expire at the end of the relevant month.

REWARDS- PARTNERS

To qualify for, and use any of the partner rewards, the following criteria will apply:

- Your Carrot membership fees must be paid-up.
- You will need to be at the specific level where the reward is featured.
- You will need to comply with any additional T's and C's which may be applicable in accordance with the rules of the specified Carrot partner.
- You will need to use the specified reward within the allocated time frame.
- All discounts are limited to single use per month, unless otherwise indicated in the wording.



PET PROTECT

Your Pet Protect access is subject to the following parameters:

Lost Pet

- Lost Pet benefits are limited to a minimum 15-minute call out and search time for lost pets.
- Lost Pet benefits are limited to a maximum 48-hour open case period where information will be updated and shared with all relevant parties.
- Lost Pet benefits are on a best attempt basis and do not guarantee the successful recovery of lost pets.
- There is no limit to the number of Lost Pet cases that you can use in any period and the service is available 24/7.

Pet Advice

- Access to pet advice includes a wide range of topics including health, nutrition, and training. The advice rendered is, however, not a substitute for necessary medical care and diagnosis.
- The pet advice service is available Monday to Friday, 8am to 8pm.
- There is no limit applicable to the number of times you may use this service.

Pamper Pet

- The Pamper Pet service can only be used for your dogs on Carrot.
- You will be able to redeem a 20% cash back on grooming services.
- This benefit is limited to 1 cash back per pet, per quarter.

DOTSURE

- The gift options offered to you from Dotsure at the Diamond level is a once-off reward achieved for first time qualifiers on the Diamond level.
- The value of the reward is capped at R3 000.

THANK YOU!

We wish you all the best on your new pet wellness journey.

