

PART 2: TERMS & CONDITIONS

These Terms and Conditions ("Terms") apply to all users of FurSure's website, services, and the FurSure employee pet insurance benefit platform.

2.1 Use of Services

By using our services, you agree to:

- Provide accurate and complete information
- Only enrol in a plan voluntarily and on your own behalf
- Use our digital platform for lawful and intended purposes

2.2 Access and Eligibility

- Our platform is designed for South African residents aged 18 or older.
- Only employees of participating employers may access the payroll-linked benefit.
- Pet insurance is subject to eligibility criteria set by our underwriting partners.

2.3 Payments and Deductions

- You authorise payroll deductions when you enrol in a plan.
- Premiums are collected monthly or annually depending on the plan chosen.
- If your employment status changes, you may be required to continue cover via debit order or direct EFT.
- If no alternative payment arrangement is made within 30 days of your final payroll deduction, your policy may lapse subject to the insurer's grace period policy.
- If your policy lapses due to non-payment, coverage may cease, and reactivation will be subject to underwriting approval, waiting periods, and back payment of premiums where applicable.
- Premiums are collected monthly or annually depending on the plan chosen.

2.4 No Financial Advice

FurSure does not provide financial advice. All insurance policies are currently offered through a licensed external Financial Services Provider (FSP No.7405), with whom we partner. Users are encouraged to consult a registered financial adviser if unsure.

FurSure intends to become a licensed FSP in future. Upon transition, FurSure will update all documentation, disclosures, and operational processes to ensure continuity of compliance under the FAIS Act.

2.5 Cancellation and Refunds

- You may cancel your policy via the platform or through our support team.
- Cancellation will be effective from the next billing cycle unless otherwise agreed with the insurer.
- If you leave your employer, your policy will remain in effect during the month of exit and for an additional 30-day grace period to arrange alternate payment.
- Refunds are governed by the insurer's refund policy and may be pro-rata or subject to administrative fees.
- Cancellation will be effective from the next billing cycle unless otherwise agreed with the insurer.
- Refunds are governed by the insurer's refund policy and may be pro-rata or subject to administrative fees.

2.6 Limitation of Liability

To the maximum extent permitted by law, FurSure is not liable for:

- Any decisions made based on policy information or platform content
- Losses resulting from system downtime, employer errors, or third-party service providers
- Force majeure events beyond our reasonable control

2.7 Intellectual Property

All content on the FurSure platform (including logos, designs, code, and text) remains the property of FurSure (Pty) Ltd. You may not reproduce, copy, or modify without written consent.

2.8 Third-Party Platforms and Integrations

Our platform may integrate with external systems (e.g., payroll systems or internal HR platforms). Where this occurs, all third-party data handling will be governed by separate agreements, and FurSure will ensure compliance with applicable data protection and security standards.

2.9 Amendments

We may update these Terms or the Privacy Policy from time to time. Users will be notified of material changes and continued use of the service will constitute acceptance.

2.10 Governing Law

These Terms shall be governed by the laws of the Republic of South Africa.

Contact Us

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