



MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G)
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807
Tel +65 6827 7888
msig.com.sg

PETS INSURANCE POLICY (EXCLUSIVE FOR SHOPEE CUSTOMERS)

This is your Pets insurance policy document. It is important that you read this policy document together with the **schedule** and any amendment or endorsement issued to make sure that you have the protection you need and to avoid any misunderstanding.

If there are any changes that may affect the insurance provided, please let us know immediately.

We suggest that you let your family members know about this insurance cover as it would be helpful if you or they need to make a claim.

IMPORTANT NOTICE

The insurance cover provided to you under this policy is based on the information you have given us. You must tell us all facts that you know or ought to know, or you may not be covered under the policy.

HOW YOUR INSURANCE OPERATES

Your policy is a contract between us and you, the **policyholder** named in the **schedule**. The application form, declaration and any information you gave to us when applying for the policy are the basis of this contract.

In consideration of you paying us the required premium, we agree to indemnify you in the manner and to the extent described in the policy and in the **schedule**, in respect of medical or other covered expenses incurred occurring during the **period of insurance**, or any subsequent period for which you pay, and we accept the required premium.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

FREE LOOK CLAUSE

If we are issuing this policy to you for the first time, we will give you a "Free Look" period of 14 business days from the date you receive the policy. If within these 14 days, you tell us that you do not want the policy, we will cancel it from its start date and refund in full the premium you have paid so long as no claim has arisen.

Please note:

- a) You are assumed to have received the policy within three days after we despatch it.
- b) The Free Look will not apply to renewals of your policy with us.

A GUIDE TO THE POLICY

		Page
Schedule of benefits	Pets insurance benefits summary	3
Eligibility	Conditions to qualify for cover	4
Important conditions	Conditions that insured pet must meet for this insurance to operate	4
Definition of words	An explanation of words used in this policy which have special meanings	4
The benefits	What you are covered for	6
Section 1	Hospitalisation and surgery	6
Section 2	Basic outpatient non-surgical cover	7
Section 3	Final expenses	9
Section 4	Third party legal liability	9
Section 5	Chemotherapy cover	11
Section 6	Outpatient non-surgical cover	11
Section 7	Reduction of deductible	12
General exclusions	The events we do not insure under the policy	12
General conditions	Your rights and our rights under the policy	16
Claim conditions	Your rights and our rights in the event of a claim	19
Premium warranty	Your responsibilities to pay the premium	22
Useful procedures	Making a claim and your feedback channels	22

Pets Insurance Benefits Summary

The Pets Insurance Benefits Summary below sets out the maximum amounts we will pay each **policyholder** for each **pet** per policy year under the applicable plan as stated in the **schedule**. Sub-limits and cover restrictions may apply. Please refer to the policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits	Sum Insured	
	Basic Plan	Standard Plan
Base cover		
Section 1 Hospitalisation and surgery	\$1,500	\$3,500
Sub-limits:		
1.1 Pre-surgery consultation and diagnostic tests Up to 30 Days before surgery	\$150	\$350
1.2 Post-surgery treatment Up to 60 days from discharge	\$150	\$350
1.3 Complementary therapy Acupuncture, chiropractic treatment, and others	\$150 (\$50/visit)	\$350 (\$50/visit)
Section 2 Basic outpatient non-surgical cover		\$300
2.1 Outpatient cover	Not covered	(\$150/visit)
2.2 Hospitalisation without surgery		(\$150/admission)
Section 3 Final expenses	\$200	\$400
Optional covers		
Section 4 Third party legal liability	\$150,000	\$150,000
Section 5 Chemotherapy cover (Per Pet Lifetime limit)	\$3,500	
Section 6 Outpatient non-surgical cover	\$1,500	\$3,500
6.1 Outpatient cover	(\$150/visit)	(\$350/visit)
6.2 Hospitalisation without surgery	(\$150/admission)	(\$350/admission)
Section 7 Reduction of deductible	Reduce deductible to \$0	

Deductible and co-payment

We will apply the **deductible** and **co-payment** to the total claim payable for these sections:

Deductible and Co-payment	Co-payment only
Base cover: Section 1 Hospitalisation and surgery	Base cover: Section 2 Basic Outpatient non-surgical cover
	Optional covers: - Section 5 Chemotherapy cover - Section 6 Outpatient non-surgical cover

The order in which they shall be applied to covered claims is **deductible** amounts first and **co-payment** amounts second.

Deductible refers to the fixed amount of any claim for which the policyholder must bear for each surgery .	\$200 per illness \$50 per injury
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Co-payment

refers to the percentage of the eligible claims to be borne by the **policyholder** for all claims after the **deductible** is applied.

20% - for pet enrolled before 5 years old
40% - for pet enrolled between 5 and 9 years old

ELIGIBILITY

1. You must be at least 18 years old and the registered owner of the **pet**.
2. Your **pet** must be:
 - a) between 16 weeks and 9 years old at the commencement date of this policy.
 - b) at most 13 years old at the renewal date of this policy.

IMPORTANT CONDITIONS

Your **pet** must meet all these conditions for this policy to operate.

1. At the **commencement date** of this policy, your **pet** must:
 - a) have completed all required vaccinations.
 - b) be in good health, free from physical disabilities, defects, disease and infirmities.
2. At all times, your **pet** must:
 - a) be micro-chipped and has a valid license under you as owner.
 - b) be for personal companionship and pleasure and not a working pet. Working pet refers to a pet used for breeding purpose or trained for activities including, but not limited to racing, law enforcement, guarding, providing assistance to visually impaired persons, or other commercial use.
 - c) be residing with you or your family in Singapore.

DEFINITION OF WORDS

(Applicable to the whole policy)

Certain words have been defined below. These have the same meaning wherever they are used in the policy. They appear in **bold print** (for example, **insured person**).

TERM	DEFINITION
Accident	Any sudden or unforeseen and unintended incident which solely and directly caused by violent and external means, happening during the period of insurance .
Commencement date	The original inception date of the first Pets insurance policy which insured your pet with us. with no intervening break in cover.

TERM	DEFINITION
Co-payment	The percentage of the eligible claims to be borne by the policyholder as stated in the schedule for all claims after the deductible is applied. The co-payment is subject to Goods & Services Tax if applicable.
Deductible	The fixed amount of any claim for which the policyholder must bear for each surgery as stated in the schedule . The deductible is subject to Goods & Services Tax if applicable.
Illness, illnesses	Physical illness or disease, marked by a pathological deviation from the normal healthy state.
Injury, injuries	Bodily injury caused only and directly by an accident and not by physical impairment, sickness, disease or anything which happens gradually and affects physical or mental health.
Medically necessary	Medical services, supplies or treatments provided by a vet to treat your pet which is: a) consistent with symptoms or diagnosis; b) appropriate and meet generally accepted veterinary practice standards; c) not primarily for the convenience of the policyholder, your vet or other providers; and d) consistent with the most appropriate supply or level of services which can safely be provided to the pet.
Period of insurance	The period of insurance as stated in the schedule , during which the pet is insured under this policy.
Pet	The cat or dog as described and named in the schedule .
Policyholder, you, your	The registered owner of the pet as named in the schedule .
Pre-existing condition	Any injury, illness , condition or symptom: a) for which treatment, or medication, advice, or diagnosis has been sought or received or was foreseeable prior to the commencement date or effective date of relevant optional covers; or b) which presented signs or symptoms of which the policyholder concerned was aware or should reasonably have been aware; or c) which originated or existed based on medically accepted pathological development of the injury or illness, prior to the commencement date or effective date of relevant optional covers.
Schedule	The document attached to this policy wording, which sets out the particulars of the policyholder, pet , policy details, period of insurance and coverage details.
Surgery	A medical procedure to treat injury or illness by operative manual and instrumental techniques. The medically necessary procedure must be prescribed and performed on your pet by a vet and done in an operating theatre with the use of general anaesthetic during the admission to the veterinary clinic or hospital as an inpatient or outpatient (day surgery).
Vet	A veterinarian, veterinary specialist, currently registered and licensed to practise in the Republic of Singapore. Vet shall not include you, your parents, brother, sister, husband, wife, child, relative, business partner, employee or employer.

TERM	DEFINITION
We, us, our, the company	MSIG Insurance (Singapore) Pte. Ltd.

THE BENEFITS

We will cover your **pet** for **injury** or **illness** sustained during the **period of insurance** based on the benefits described in the following sections up to the sum insured of the plan as stated in the **schedule**. Unless otherwise stated, all sum insured are based on per pet per policy year.

SECTION 1 – HOSPITALISATION AND SURGERY

We will reimburse hospitalisation and **surgery** expenses prescribed by a **vet** for treatment of your **pet's injury** or **illness**.

The following expenses related to the **surgery** are covered.

1. Cost of **surgery**, including day surgery, anaesthesia charges, theatre fees, and medical supplies, equipment used for the procedure;
2. Hospital accommodation including meal charges, nursing care, diagnostic, laboratory or other **medically necessary** facilities and services, operating theatre charges;
3. Professional fees and medical services rendered by a **vet**, such as examination, consultation, to perform a procedure, treatment or **surgery**; and
4. Drugs, dressings or medications prescribed by the treating **vet** during hospitalisation.

This section is payable only when your **pet** is required to undergo **surgery** for a covered **injury** or **illness**.

Please refer to the benefit summary on **deductible** and **co-payment**.

What is not covered

Please see the section on general exclusions.

The following sections 1.1 to 1.3 covers your **pet** up to the sub-limits under section 1.

1.1 Pre-surgery consultation and diagnostic tests

We will reimburse for consultation and diagnostic test, which within 30 days of being carried out, results in **surgery** being performed on your **pet** for treatment of the same **injury** or **illness**.

Expenses covered under this section is limited to **vet** consultation fees, diagnostic test such as laboratory, X-ray or other **medically necessary** diagnostic procedures prescribed by the same **vet** who performed the **surgery**.

Please refer to the benefit summary on **deductible** and **co-payment**.

What is not covered

In addition to the general exclusions, we will not pay claims under this section due to any of the following.

1. Costs incurred to purchase any aids, including mechanical devices or otherwise (including but not limited to



monitoring machinery, carts and diapers), any form of housing or bedding including cages and any palliative care.

2. Costs relating to a second opinion if you decide to take your **pet** to seek subsequent treatment from a different **vet** for the same **injury** or **illness**.

1.2 Post-surgery treatment

We will reimburse for the follow-up treatment for your **pet** incurred within 60 days after discharge from vet clinic due to **surgery**, provided it is prescribed by the **vet** who performed the **surgery**.

Expenses covered under this section is limited to consultation fees by the **vet**, diagnostic test such as laboratory, X-ray or other **medically necessary** diagnostic procedures prescribed by the **vet**.

Please refer to the benefit summary on **deductible** and **co-payment**.

What is not covered

In addition to the general exclusions, we will not pay claims under this section due to any of the following:

1. Costs incurred to purchase any aids, including mechanical devices or otherwise (including but not limited to monitoring machinery, carts and diapers), any form of housing or bedding including cages and any palliative care.
2. Costs relating to a second opinion if you decide to take your **pet** to seek subsequent treatment from a different **vet** for the same **injury** or **illness**.

1.3 Complementary therapy

We will reimburse for the cost of complementary therapies incurred after **surgery**, provided they are prescribed by the attending **vet**. For avoidance of doubt, the attending **vet** refers to the **vet** who has diagnosed and performed **surgery** on your **pet**.

Complementary therapy refers to services provided by licensed establishments such as acupuncture, chiropractic treatment, laser treatment, hydrotherapy and physiotherapy services prescribed for the rehabilitative treatment of the same **injury** or **illness** for which the **surgery** was performed.

Please refer to the benefit summary on **deductible** and **co-payment**.

What is not covered

In addition to the general exclusions, we will not pay claims under this section due to any of the following.

1. Costs incurred to purchase any aids, including mechanical devices or otherwise (including but not limited to monitoring machinery, carts and diapers), any form of housing or bedding including cages and any palliative care.
2. Costs relating to a second opinion if you decide to take your **pet** to seek subsequent treatment from a different **vet** for the same **injury** or **illness**.
3. Costs relating to cancer treatment or management.



SECTION 2 – BASIC OUTPATIENT NON-SURGICAL COVER

(This section is applicable to the Standard Plan only)

This section covers your **pet's injury** or **illness** that do not require surgery.

2.1 Outpatient cover

We will reimburse medical expenses incurred at a **vet** clinic for treatment of **illnesses** and covered **injuries** up to the sum insured provided it is **medically necessary** and prescribed by the **vet**.

2.2 Hospitalisation without surgery

We will reimburse hospital expenses incurred at a pet hospital for treatment of **illnesses** and covered **injuries** up to the sum insured provided it is **medically necessary** and prescribed by the **vet**.

Hospital expenses include:

1. Hospital accommodation including meal charges, nursing care, diagnostic, laboratory or other **medically necessary** facilities and services;
2. Professional fees and medical services rendered by a **vet**, such as examination and consultation; and
3. Drugs, dressings or medications prescribed by the treating **vet** during hospitalisation.

Please refer to the benefit summary on **co-payment**.

Covered injuries

The list of covered **injuries** for the purpose of this section is as follows:

1. broken bones;
2. bite wounds;
3. cuts;
4. abscesses;
5. lodged foreign objects; or
6. toxic ingestions

What is not covered

In addition to the general exclusions, we will not pay claims directly or indirectly resulting from, or in connection with the following:

1. removal of deciduous, fractured or broken teeth unless due to accidental **injury**;
2. intervertebral disc disease (IVDD) and all related complications;
3. any oral disease;

4. any skin condition;
5. hip dysplasia including but not limited to arthritis;
6. for your **pet** dog, treatment of infectious canine hepatitis, canine adenovirus, parvovirus, canine distemper, parainfluenza and all forms of kennel cough
7. for your **pet** cat, treatment of panleukopenia, Chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV), Feline Infectious Peritonitis (FIP), viral rhinotracheitis, calicivirus and all forms of cat flu; and
8. any **injury** or **illness** where surgery is **medically necessary**.

SECTION 3 – FINAL EXPENSES

We will reimburse for the expenses incurred for the burial or cremation of your **pet**, in the event it passes away during the **period of insurance**.

This section will also reimburse the cost of euthanasia, provided it is prescribed by the **vet** to relieve inhumane suffering.

Deductible and **co-payment** is not applicable to Section 3.

What is not covered

Please see the section on general exclusions.

OPTIONAL COVERS

Sections 4 to 7 are applicable only if you have opted for them. Please refer to your schedule to confirm if these sections are in force.

SECTION 4 – THIRD PARTY LEGAL LIABILITY

We will indemnify you against legal liability caused by your **pet**, resulting from:

1. death or **injury** of any other person; or
2. loss of or damage to property belonging to other people.

We will also pay for the cost and expenses of litigation recovered by any claimant from you, and cost and expenses incurred by you with our written consent.

This section is limited to a territorial scope of cover within the Republic of Singapore.

Deductible and **co-payment** is not applicable to Section 4.

What is not covered

In addition to the general exclusions, we will not pay claims under this section due to any of the following.

1. **Injury** to any person who is permanently residing with you, your family member or employed by you.
2. Damage to property belonging to or in the charge of or under the control of you or any person who is permanently

residing with you, your family member or employed by you.

3. Liability as a result of any deliberate or preventable act.
4. Fines, penalty, surcharge, punitive, late payment or exemplary damages.
5. Your non-compliance with the relevant regulations imposed on **pet** owners.
6. Communicable disease exclusion
 - a) Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
 - b) For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
 - c) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - iii) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.
7. Any judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said court for the enforcement of judgements made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise.
8. Any claims and losses based on, arising out of, directly or indirectly resulting from or as a result of, or any way involving:
 - i) asbestos; or
 - ii) any actual or alleged asbestos-related injury or damage involving using asbestos, or the presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
9. Any claim or loss arising out of any activity or business carried out via the internet, intranet, extranet or the insured person's own website, internet site, web address or when sending email or documents by electronic means.

Our maximum liability under this section in respect of any one claim or series of claim arising out of one event shall not exceed the sum insured of the plan as stated in the **schedule**.

If you have more than one **pet** insured with us under separate policies, our maximum liability in total under this section for all policies in respect of any one claim or series of claim arising out of one event, shall not exceed the highest sum insured from one of these policies.

SECTION 5 – CHEMOTHERAPY COVER

We will reimburse for chemotherapy expenses up to the sum insured shown in the **schedule** per lifetime of your **pet**, provided it is prescribed by the **vet**. For avoidance of doubt, this section will cease to operate once the full sum insured has been paid.

Please refer to the benefit summary on **co-payment**.

What is not covered

Please see the section on general exclusions.

SECTION 6 – OUTPATIENT NON-SURGICAL COVER

The benefits, sum insured and terms of this section will replace section 2 – Basic outpatient non-surgical cover, when this section is selected.

This section covers your **pet's injury** or **illness** that do not require surgery.

6.1 Outpatient cover

We will reimburse medical expenses incurred at a **vet** clinic for treatment of **illnesses** and covered **injuries** up to the sum insured provided it is **medically necessary** and prescribed by the **vet**.

6.2 Hospitalisation without surgery

We will reimburse hospital expenses incurred at a pet hospital for treatment of **illnesses** and covered **injuries** up to the sum insured provided it is **medically necessary** and prescribed by the **vet**.

Hospital expenses include:

1. Hospital accommodation including meal charges, nursing care, diagnostic, laboratory or other medically necessary facilities and services;
2. Professional fees and medical services rendered by a **vet**, such as examination and consultation; and
3. Drugs, dressings or medications prescribed by the treating **vet** during hospitalisation.

Please refer to the benefit summary on **co-payment**.

Covered injuries

The list of covered **injuries** for the purpose of this section is as follows:

1. broken bones;
2. bite wounds;
3. cuts;
4. abscesses;

5. lodged foreign objects; or
6. toxic ingestions

What is not covered

In addition to the general exclusions, we will not pay claims directly or indirectly resulting from, or in connection with the following:

1. removal of deciduous, fractured or broken teeth unless due to accidental **injury**;
2. intervertebral disc disease (IVDD) and all related complications;
3. any oral disease;
4. any skin condition;
5. hip dysplasia including but not limited to arthritis;
6. for your **pet** dog, treatment of infectious canine hepatitis, canine adenovirus, parvovirus, canine distemper, parainfluenza and all forms of kennel cough
7. for your **pet** cat, treatment of panleukopenia, Chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV), Feline Infectious Peritonitis (FIP), viral rhinotracheitis, calicivirus and all forms of cat flu; and
8. any **injury** or **illness** where surgery is **medically necessary**.

SECTION 7 – REDUCTION OF DEDUCTIBLE

You have the option to reduce your **deductible** to \$0 for applicable sections by paying additional premium. The final **deductible** and **co-payment** option you have selected during the application of this policy will be stated in the **schedule**.

Please refer to the Pets insurance benefits summary table for the sections where **deductible** and **co-payment** applies. This optional benefit can only be added before the **commencement date** of the **period of insurance**.

GENERAL EXCLUSIONS

(which apply to the whole policy)

We will not be legally responsible for any claims, damages, losses, death or disability, **injury**, **illness** or liability directly or indirectly caused by, or in connection with, or arising from the following.

1. Any **pre-existing condition**.
2. Any **deductible** or **co-payment** as stated in the **schedule**.
3. **Injury** that occurs or recurs within the first 14 days of the **commencement date** of your policy or newly purchased optional cover.
This exclusion is not applicable for section 3 – final expenses.
4. **Illness** that occurs or recurs within the first 60 days of the **commencement date** of your policy or newly purchased optional cover.

5. For your **pet** below six years old at the **commencement date** of your policy, the following hereditary and congenital conditions that occurs or recurs within the first 12 months of the **commencement date** or effective date of optional covers added, provided they are not **pre-existing conditions**:

- a) Hip and elbow dysplasia
- b) Luxating patella
- c) Glaucoma
- d) Cherry eye
- e) Intervertebral disk disease (IVDD)

Please note that other hereditary and congenital conditions not listed above are not covered.

For your pet six years old and above at the **commencement date** of your policy, all hereditary and congenital conditions are not covered.

6. Any of the following medical conditions for the **pet's** lifetime unless the medical condition or their symptoms first occur after your **pet** is sterilised and the sterilisation is done before two years old: illnesses associated with hormonal skin conditions, mammary tumours, perianal hernias, perianal tumours, testicular tumours, prostate issues, ovarian and uterine conditions.

7. Spaying, neutering, cryptorchidism.

8. Behavioural **illness**.

9. Dental treatment unless due to an **accident**.

10. Pregnancy, birth or breeding and any complications thereof.

11. Cost of acquiring implants or organs for **surgery**.

12. Elective procedures, cosmetic procedures including but not limited to:

- a) de-clawing;
- b) dew claw removal;
- c) ear cropping;
- d) micro-chipping; and
- e) tail docking.

13. Boarding and hospitalisation, treatment, tests, or diagnostic procedures, which are not certified by a **vet** as **medically necessary**.

14. Routine and preventive treatments including and not limited to:

- a) the cost of any **pet** food or housing;



- b) supplements;
 - c) vaccinations;
 - d) flea, ticks and mites control;
 - e) worm removal;
 - f) grooming and nail clipping;
 - g) shampoo and bath;
 - h) medicated bath;
 - i) or any complications arising from these treatments
15. Costs incurred to purchase any aids, including mechanical devices or otherwise (including but not limited to monitoring machinery, carts, and diapers), any form of housing or bedding, including cages, and any palliative care.
16. Internal or external parasites.
17. Anal gland expression.
18. Intentional, neglectful or preventable act by you or any member of the household where your **pet** is residing.
19. Any expenses incurred after the **period of insurance**.
20. Any declared epidemic or pandemic disease that causes widespread **illness** affecting your **pet**.
21. Clinical trials, experimental treatments, therapies or medication.
22. Any therapy unless covered under Section 1.3 – Complementary therapy.
23. Surcharge including **vet**'s transportation charges for house calls or after-hours treatment unless certified by the **vet** as an emergency to avoid death or impairment to your **pet**'s health.
24. Costs relating to a second opinion if you decide to take your **pet** to seek subsequent treatment from a different **vet** for the same **injury** or **illness**.
25. Administrative fees including but not limited to completion of forms and provision of reports.
26. The use of your **pet** for commercial, occupational, professional or business purposes including but not limited to racing, breeding, law enforcement or guarding.
27. Any deliberate, malicious, criminal or unlawful acts committed by you, any member of the household where your **pet** is residing or any person acting on your behalf.
28. Any restrictions or regulations imposed by any government or local authority.
29. Any consequential loss not shown in the policy.

30. Sanction limitation and exclusion clause

We shall not be liable in respect of any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under applicable national laws, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

31. War and terrorism exclusion

This insurance will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatever nature, directly or indirectly caused by, resulting from or in connection with any of the following, no matter whether there is any other cause or event contributing at the same time or in any other sequence to the loss.

- a) War, invasion, act of foreign enemy or warlike operations (whether declared or not), riot, civil war, revolution, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power or any similar event.
- b) Any act of terrorism including but not limited to:
 - i) the use or threat of force or violence; or
 - ii) harm or damage to life or to property (or the threat of harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents, by any person or group committed for political, religious, ideological or similar purposes, with the intention of putting the public or any section of the public in fear; or
- c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If we say your claim is not covered as a result of this exclusion, you will need to prove to us otherwise to pay the claim.

32. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion

This clause will override anything in this insurance which says differently.

We will not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery;
- c) any weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter; or
- d) the radioactive, toxic, explosive or other dangerous properties of any radioactive matter. This exclusion does not apply to radioactive isotopes, other than nuclear fuel, when these isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e) any chemical, biological, biochemical, or electromagnetic weapon.

33. COVID-19 and pandemics exclusion

This policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived:

- a) Coronavirus (**COVID-19**) including any mutation or variation thereof; or
- b) Pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

GENERAL CONDITIONS

(which apply to the whole policy and which you must keep to)

The conditions which appear in the policy or in any endorsement are part of the contract and you must keep to them.

1. Keeping to the conditions

We will only pay claims under this policy if you keep to all conditions of this policy and the statements and answers in the application are truthful.

2. Co-operation

As a condition precedent to the company's liability, the **policyholder** or his/her representatives shall co-operate fully with the **company** and its medical advisers and will fully and faithfully disclose all material facts and matters which the **policyholder** knows or ought to know relating to the **pet** in question and the nature and extent of the insurance cover provided.

3. Material changes

The **company** must be informed immediately in writing as soon as you are aware of any change in the insured **pet**'s particulars, purpose, or any other change which may increase the possibility of a claim under this policy. The **company** reserves the right to continue cover on terms and conditions it considers appropriate to such changes in material information or circumstances or to decline to continue cover under the policy.

4. Care of pet and regulatory compliance

You must provide proper care and attention for your **pet** at all times, including take all reasonable precautions to prevent and minimise any **injury, illness** and liability, and comply with all statutory and/or other obligations and regulations.

5. Temporary boarding cover

This policy will temporarily cease to operate 30 days after your **pet** commences stay at a pet hotel, kennel, cattery or other private boarding accommodation. **Injury or illness** sustained during cessation period is not covered. The policy will resume cover upon returning to the household where your **pet** was residing.

6. Alteration and maximum renewal age

Maximum age for renewal is 13 years old. We have the right to vary the premium payable and all other terms of this policy, including non-renewal by giving the **policyholder** 30 days' notice of such variations. Your continued payment of premium after we give such notice will mean you accept the change.

7. Premium payment

This policy is issued on annual basis, subject to our agreement in writing, premium can be paid on a monthly basis or on an annual basis.

a) If premium is paid monthly:

- i) The first monthly premium is payable on the **commencement date** and subsequent monthly premiums are due on the same date on each succeeding month.
- ii) Each payment must be paid by direct debit instruction or charged to your nominated account.
- iii) We are immediately entitled to the balance of the annual premium payable for the entire policy year if a claim arises in respect of that policy year. We reserve the right to deduct the balance of the annual premium from any claim amount due.

b) If premium is paid annually:

- i) The first annual premium is payable on the **commencement date** and subsequent premiums are due on the same date on each succeeding year.
- ii) Each payment must be paid by direct debit instruction or charged to your nominated account or by cheque.

c) Changes in the frequency of premium payments to or from monthly or annual payments cannot be made unless we, on receipt of a request to do so by the **policyholder**, allow otherwise.

8. Automatic renewal of coverage

The policy will be renewed automatically so long as premium is paid when due, unless you or we exercise the right to cancel the policy.

9. No claim discount ("NCD")

In the event of no claim arising under this policy, the renewal premium for your **pet** shall be reduced as follows:

Period of insurance	Discount
The preceding year	5%
The preceding two consecutive years	10%
The preceding three consecutive years or more	15%

In the event of a claim, the NCD shall be reduced to zero at the next **period of insurance** of the policy.

If a claim is received for the preceding **period of insurance** after the NCD has been given, we shall be entitled to recover the amount equal to the NCD from you.

10. Upgraded policies

If the eligible benefits to any **pet** under the terms of this policy is increased at the time of renewal at the annual anniversary of the policy and if such pet shall have been afflicted with an **injury** or **illness** prior or at the time the benefits were increased, the maximum sum insured payable in respect of such condition shall not exceed the sum insured prior to the date the benefits were upgraded.

11. Cancellation

a) Cancellation by you

You may cancel your policy or optional benefit at any time by giving 14 days' written notice to us. Optional benefits cannot be added to your policy after it has been cancelled.

Cancellation where no claims have been made

- i) Provided no claim has been made, if you cancel the policy and you have paid the annual premium in full, we will refund the unexpired **period of insurance**.
- ii) If you have been paying your premium monthly, your cover will continue till the end of that month and we will not provide any refund.

Cancellation after a claim has been made

If you cancel your policy after having made a claim, no premium refunds are payable and the remaining premium for that **period of insurance** must be paid if it has not already been paid. Any outstanding premium will be charged to your nominated bank account. This clause survives the termination of this contract.

b) Cancellation by us

- i) We may at any time cancel your policy by sending 14 days' notice in writing to your last known address by registered mail or electronic mail.
- ii) Any refund of premium for either (a) or (b) above will depend on how long the cover has been in force and provided always no claim has been made during the current **period of insurance** of this policy.
- iii) If we cancel this policy due to fraud, we may not refund any premium to you.

We do not refund if the amount refundable is less than \$50.

12. Termination

This policy will terminate immediately upon the following, whichever occurs earlier.

- a) Non-payment of any premium due;
- b) One day after the **period of insurance** unless policy is renewed with no break in cover;
- c) Upon the death of your **pet**; or
- d) The cancellation of this policy as described under General conditions 11 – Cancellation.

13. Transfer

This policy is not transferable.

14. No trust

The company will not recognise or be affected by any notice of trust, charge or assignment relating to this policy.



15. Discharge

The receipt of any compensation payable under this policy by you or your legal representatives shall in all cases be an effectual discharge to us.

16. Territorial Limit

This policy covers the **pet** for claims arising and incurred in Singapore.

17. Governing law

This contract of insurance is governed by the laws of Singapore. If there is any dispute, it will be dealt with by the courts of Singapore.

18. Legal personal representative

The terms, exclusions and conditions of this policy will also apply to you or your legal representatives.

19. Legal Proceedings

No action in law or equity shall be brought to recover under the policy until after the expiration of 60 days from the date proof of claim has been furnished in accordance with the policy conditions. The parties submit themselves to the exclusive venue and jurisdiction of the Courts of Singapore for the resolution of any conflict or dispute between the parties with regard to the policy, save where the circumstances are governed by the arbitration clause of the policy.

20. Contracts (Rights of Third Parties) Act 2001

A person who is not a party to in this policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

21. Currency

All amounts shown are in Singapore dollars.

CLAIM CONDITIONS

(which apply to the whole policy)

For us to pay claims under this policy, you must keep to the following conditions.

1. Telling us about a claim

You must contact us with full details within 30 days of any **injury, illness** or incident or when you discover any loss or liability which may result in a claim under this policy. You must also tell us if you know about any writ, summons or prosecution against you and immediately send us every letter or document which relates to a claim.

2. Keeping to the conditions

We will only pay claims under this policy if you keep to all conditions of this policy and the statements and answers in the application are truthful.

3. Conduct of claim

You and any person acting for you:

- a) must not negotiate, reply on any claim or admit or deny legal responsibility without our written permission;
- b) must co-operate fully with us as well as our appointed representatives such as investigators and loss adjusters; and
- c) must give us consent to obtain, or provide us with your **pet**'s medical reports, certificates, information, original receipts and evidence required by us or our appointed representatives which we may need at your expense.

If your claim is for **injury** or **illness**, we may ask, and will pay for, a medical examination. We may also ask, and will pay for, a post-mortem examination if the **pet** passes away.

4. Reasonable and Customary Charges

We will only pay charges for medical and therapy services up to the amount which we or our medical advisors consider to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in Singapore where the charges are incurred when giving like or comparable treatment, services or supplies to pets of the same breed, gender and of comparable size, age for a similar disease or **injury** or **illness**.

5. Disappearance

We will not presume the **pet** has died as a result of an **accident** if they disappear.

6. Claims from other insurance or sources

When an incident results in a claim under this policy and the same **injury**, **illness** or liability can be claimed from any other sources, we will pay as follow:

- a) Where the same loss is covered by another insurance, we will only pay our proportionate share of the claim.
- b) Where the same loss is covered by any source other than insurance, we will only pay the balance of what you are not able to recover, up to the sum insured of the plan as stated in the **schedule**.

This condition is only applicable to the following sections:

Section 1 - Hospitalisation and surgery
Section 2 – Basic outpatient non-surgical cover
Section 4 – Third party legal liability
Section 5 – Chemotherapy cover
Section 6 – Outpatient non-surgical cover

7. Same cover

If the **pet** is insured under more than one policy with us, we will only pay the highest benefit from one of the policies.

8. Who we will pay

We will pay claims to the **policyholder**.

If the **policyholder** has died, we will pay the **policyholder**'s legal personal representatives.



For sections providing refunds or cover for expenses or liabilities paid or agreed, we will either pay:

- a) the **policyholder** concerned who had the expense or liability; or
- b) the person or organisation that the **policyholder** owes the money to under Section 4 – Third party legal liability. If we pay the claim in line with the above, we will have no further legal responsibility under this policy for the **pet** concerned.

9. Taking action in your name

We can defend and settle any legal action in your name. We can recover any payment we make under the policy for our own benefit and we can do it in your name. You will have to give us all information and help we may need. We will bear any legal cost incurred for these purposes.

10. Our rights

At any time after an event has happened giving rise to a claim or series of claims under the personal liability section of this policy, we may pay you the full amount of the claim (or any smaller amount we can settle the claim for) and then will have no responsibility for dealing with any claim, defence or proceedings. We will not be responsible for any damage, loss or liability alleged to have been caused to you as a result of any alleged act or failure to act on our part in connection with that claim, defence or proceedings. We will not be legally responsible for any costs or expenses you may have expended after our liability has been released.

11. Dispute (applicable for sections 1 to 3, 5 and 6)

If there is any dispute with regards to a medical claim, the matter will be referred to a **vet** appointed by us. If a resolution is not reached, an independent third-party **vet** shall be appointed by us, and the decision shall be conclusive and incontestable for all parties involved.

12. Arbitration (applicable only for Section 4 – Third party legal liability)

If there is any dispute about whether we are legally responsible for paying a claim or about the amount to be paid under this policy, it will be decided by arbitration in line with current law. Before you can take any other action, this arbitration must take place and an award made.

If within 12 months from the date of you claiming that we are legally responsible for a claim and you do not take up the offer of arbitration, we will assume you have abandoned the claim.

13. Time limit for taking legal action (applicable only for Section 4 – Third party legal liability)

If you do not begin legal action within 12 months after the arbitration award is made, we will not be legally responsible for the claim.

14. False or exaggerated claims

If you or anyone acting for you makes a claim under this policy knowing the claim to be dishonest or exaggerated in any way, we will not pay the claim and all cover under this policy will end immediately. We can tell the police about this.

15. Basis of cover

We will only pay claims for **injury** or **illness** sustained by your **pet** and expenses incurred during the **period of insurance**.

PREMIUM WARRANTY

Payment before cover warranty

1. We must receive the total premium due on or before the start date for the cover under the policy. Payment shall be considered to have been received by us when one of the following acts takes place:
 - a) A credit or debit card transaction for the premium is approved by the issuing bank;
 - b) A payment through an electronic medium including the internet is approved by the relevant party; or
 - c) A credit in favour of us or our intermediaries is made through an electronic medium including the internet.
2. If we do not receive the full premium due as described in clause 1 above, the insurance will not apply and we will not pay any benefits under the policy.
3. In respect of insurance coverage with free look provision, the **policyholder** may return the original policy document to the **company** or intermediary within the free look period if the **policyholder** decides to cancel the cover during the free look period. In such an event, the **policyholder** will receive a full refund of the premium paid to the **company** provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

USEFUL PROCEDURES

1. Making a Claim

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

2. Your Feedback Channels

If you have any feedback or comments on our service, tell us about it. Our Service Quality Team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.