



Pet Insurance

Important Note

In accordance with Section 23(5) of the Insurance Act 1966, We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any benefit from this Policy.

General Terms

1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract.
2. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
3. We shall provide the respective Insurance in the terms set out in this Policy, provided that You pay the premium in full and We agree to accept it.
4. The conditions which appear in this Policy, Schedule and Endorsement, if any, are part of the contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
5. Any word denoting a singular pronoun shall also mean to include the plural.
6. You may inform Us in writing within the Free Look period if You decide to cancel the cover during the Free Look period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.
7. We do not cover claims arising from Pre-Existing Medical Condition or Known Events.
8. This policy is not transferrable to other pets. All new pets are subject to a new application and premium rating.



Eligibility

To be eligible under this insurance:

1. Your Pet is licensed and You are the registered owner of Your Pet in Singapore;
2. Your Pet is residing with You in Singapore;
3. You must be a Singapore Citizen, or a permanent resident of Singapore, or a foreigner with valid Work Permit or Employment Pass or Dependant's Pass or Long-Term Visit Pass;
4. Your Pet is micro-chipped and has completed the required vaccination(s);
5. Your Pet is at least eight (8) weeks old and below nine (9) years old at the start date of the Period of Insurance (We may offer renewal terms for Your insured Pet beyond age nine (9) at Our discretion);
6. Your Pet is not a working pet (such as guide dog, hunting dog or attack dog) or racing pet; and
7. Your Pet is not used for breeding purposes.

Payment Before Cover Warranty (Applicable to Individual Policyholders Only)

1. The premium due must be paid to the Us on or before the inception date or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer when one of the following acts takes place:
 - a) Cash or honoured cheque for the premium is handed over to the Insurer;
 - b) A credit or debit card transaction for the premium is approved by the issuing bank;
 - c) A payment through an electronic medium including the internet is approved by the relevant party;
 - d) A credit in favour of the Insurer is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the Insurer on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the Policyholder may return the original policy document to the Insurer 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 Insurer provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

Premium Basis & Adjustment

Your premium shall be based upon Your Pet's attained age as at the Effective Date of Insurance. The premium rates are not guaranteed and may be increased or varied by Us upon renewal of the Policy, based on Our portfolio claims experience in this class of business. We will advise You of the change in writing at least seven (7) days before Your premium is increased or varied by Us.

General Definitions

Accident / Accidental means an unforeseen event of violent, external and visible nature, occurring during the Period of Insurance.

Accidental Death means death of Your Pet occurring as a direct result of an Accident and the death occurs within ninety (90) days of the Accident.

Act of God means an event outside of human control caused exclusively by flood, earthquake, hurricane, typhoon or windstorm, whose effects could not be prevented by the exercise of reasonable care and foresight.

Benefit means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.

Bodily Injury means injury sustained by Your Pet during the Period of Insurance and is caused by an Accident solely and independently of any other causes within fifty-two (52) weeks from the date of such Accident.

Clinical Examination means an examination performed by a Veterinarian involving physical examinations and comprehensive blood tests (if applicable) on Your Pet.

Clinical Examination Form means the clinical examination form provided by Us and completed by a Veterinarian based on Your Pet's medical history and health after performing a Clinical Examination on Your Pet.

Clinical Symptom(s) means any manifested anomalies in, or deviation from the regular healthy state or function of Your Pet, including behavioural traits. This includes any anomaly that is readily detectable by a thorough and complete Clinical Examination.

Co-insurance means the percentage portion of the claim amount You need to pay Us after the Deductible is applied. This is subject to Goods & Services Tax (GST) if applicable.

Condition(s) means any manifestations of Clinical Symptoms consistent with a diagnosis or diagnoses, regardless of the number of incidents or areas of the body affected.

Deductible means the first portion of any claim for which You are liable to pay before the Co-insurance has been applied. This is subject to Goods & Services Tax (GST) if applicable.

Diagnostic Test(s) means tests used to determine the overall health of Your Pet, which can be used as a way to detect certain abnormalities. It can also validate the current health of Your Pet, or help to evaluate older pets more thoroughly for potential health problems.

Effective Date of Insurance means the commencement date of insurance as specified on the Schedule.

Endorsement means written evidence of an agreed change to this Policy.

Known Events means any situation or incident which threatens or affects Your Pet's health or any situation that You were aware of or could reasonably have been expected to know before You applied for cover under this Policy

Medically Necessary means medical services provided by a Veterinarian to treat Your Pet which are:



- a) consistent with the diagnosis and symptoms;
- b) appropriate and in accordance with generally accepted veterinary practice standards;
- c) not for the convenience of You, Your Veterinarian or other providers;
- d) not of an experimental, investigational or research nature, preventive or screening nature;
- e) consistent with the most appropriate supply or level of services which can safely be provided to Your Pet; and
- f) for which the charges are fair, reasonable and customary.

Neutering/Neutered means orchidectomy or surgical removal of both testicles.

Period of Insurance means the period starting from the Effective Date of Insurance during which the coverage under this Policy is effective.

Pet means the microchipped domestic cat or dog named in the Schedule who is insured under this Policy and is owned for companionship.

Policy means this insurance policy issued by Us, including any information provided or declaration made by You, the Schedule, the Table of Benefits and any Endorsements We have issued.

Pre-Existing Medical Condition shall mean disabilities or conditions that You have reasonable knowledge of. You may be considered to have reasonable knowledge of a pre-existing condition if:

- a) Your Pet has received or is receiving treatment; or
- b) Medical advice, diagnosis, care or treatment has been recommended; or
- c) Clear and distinct symptoms are or were evident; or
- d) Its existence would have been reasonably apparent under the circumstances.

Prohibited Person means a person or entity who is, or who is related to a person or entity:

- (i) Subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict us from providing insurance or carrying out any transaction under this policy; or
- (ii) Who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

Schedule means the information page that contains the details of Your Pet, Benefit, premium and Period of Insurance attached to this Policy.

Sickness means any disease or worsening physical health not caused by an Accident, any changes to Your Pet's normal healthy state, any condition other than Your Pet's normal healthy state, for which Your Pet requires treatment by a Veterinarian.

Spaying/Spayed means ovariectomy, ovariectomy or resection of both ovaries and uterus.

Surgery means any procedure(s) that treat diseases, Sickness or Bodily Injuries by an operative manual and instrumental treatment. The procedure(s) performed on Your Pet, by a Veterinarian, must be invasive and done in an operating theatre with the use of general anesthetic.

Table of Benefits mean the separate table showing the list of Benefits We will pay You according to Your selected plan while this Policy is in force. It is subject to the terms, conditions, limits, exclusions and qualifications of this Policy.

Vaccination means the administration of an industry-recognised commercial vaccine by a Veterinarian on Your Pet. The vaccine must be in accordance with the manufacturer's recommendations, following a complete Clinical Examination, for prevention of disease.

Veterinarian means a registered, licensed and legally qualified medical practitioner holding a medical



degree in veterinary medicine authorised by the relevant licensing authorities to provide medical or surgical services to Your Pet within the scope of their license and training. This cannot be You, Your family member or relative, business partner, employer, employee or agent.

Us / We / Our means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

Waiting Period means the period from the Effective Date of Insurance before the Benefit(s) can be payable.

You / Your / Policyholder means the Pet owner named in the Schedule.

Table of Benefits

Benefits	Pawsome	Pawmazing	Pawtastic	Pawfect
Lifetime Limit for Section 1 to 3 per Pet	S\$10,000	S\$20,000	S\$30,000	S\$45,000
Section 1 – Surgical Illness Cover	S\$2,000	S\$5,000	S\$10,000	S\$15,000
Section 2 – Non-Surgical Illness Cover	S\$500	S\$1,000	S\$2,500	S\$3,500
Deductible (Applicable to Sections 1 & 2)	S\$200 in respect of each and every claim			
Section 3 – Accidental Injury	S\$500	S\$1,000	S\$2,500	S\$3,500
Deductible (Applicable to Section 3)	S\$50 in respect of each and every claim			
Section 4 – Funeral Expenses	NA	S\$250	S\$350	S\$500
Section 5 – Third Party Liability	NA	S\$100,000	S\$250,000	S\$500,000
Co-Insurance (Applicable to all sections except 4 & 5)	20% - Pets enrolled before age 4 30% - Pets enrolled before age 9			



Benefits

Lifetime Limit for Section 1 to 3 per Pet

The lifetime limit includes the aggregated claims submitted to Us under Sections 1 to 3. There is no cover under the Policy once the limit has been exhausted and the Policy will be cancelled without any refund by Us.

Section 1 – Surgical Illness Cover

If during the Period of Insurance, Your Pet suffers Sickness that requires medical attention, We shall pay for the costs of Medical Necessary Surgery subject to the terms and conditions of this Policy. For the avoidance of doubt, this Benefit includes the following costs and expenses incurred by Your Pet:

1. Diagnostic Tests;
2. Veterinarian's fees;
3. Operating theatre fees;
4. Expenses incurred for the purposes of administering anesthesia and oxygen;
5. Surgical implants;
6. Miscellaneous expenses such as prescribed drugs, injections, dressings and other medical services or supplies related to performing the Surgery;
7. Pet boarding expenses at a licensed veterinary clinic or hospital as required by Your Veterinarian to provide medical attention to Your Pet (Pet confinement period must be a minimum of twelve (12) consecutive hours as a result of a Surgery); and/or
8. Post-surgical treatment for Your Pet as required by Your Veterinarian, up to ninety (90) days from the Surgery date.

Additional Condition(s):

1. We will pay for this section subject to the Co-Insurance and Deductible applicable per incident and in accordance with the Table of Benefits under the Schedule.
2. Surgical expenses incurred under this section that is a result of Sickness is subject to a Waiting Period of three (3) months.
3. Post-surgical treatment expenses must have been a direct result of the Condition where Surgery was deemed to be Medically Necessary and recommended by the Veterinarian who performed the Surgery.

Additional Exclusion(s):

In addition to the General Exclusions, We will not pay for:

1. Hereditary and congenital Conditions (unless specified under Free Policy Extensions 3);
2. Sickness caused by endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites);



3. Sickness relating to hip dysplasia;
4. Sickness relating to rabies;
5. Applicable to dogs - treatment of infectious canine hepatitis (canine adenovirus), parvovirus; canine distemper; parainfluenza and all forms of kennel cough;
6. Applicable to cats – treatment of panleukopaenia, chlamydia, leukaemia (FeLV), feline immunodeficiency virus (FIV), feline infectious peritonitis (FIP), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
7. Any declared pandemic disease that causes widespread sickness affecting dogs or cats; or
8. Dental care - dental procedures, dental disease, gingivitis, treatment of teeth fractures, teeth cleaning/scaling, orthodontics, cosmetic dental restoration, temporomandibular joint (TMJ) disease, enamel hypoplasia; teeth hygiene or appearance, removal of deciduous or fractured teeth or any oral disease.

Section 2 – Non-Surgical Illness Cover

If during the Period of Insurance, Your Pet suffers Sickness that requires medical attention, We shall pay for the costs of Medical Necessary non-surgical expenses subject to the terms and conditions of this Policy. For the avoidance of doubt, this Benefit includes the following costs and expenses incurred by Your Pet:

1. Diagnostic Tests;
2. Veterinarian's fees; and/or
3. Miscellaneous expenses such as prescribed drugs, injections, dressings and other medical services or supplies related to providing medical treatment to Your Pet.

Additional Condition(s):

1. We will pay for this section subject to the Co-Insurance and Deductible applicable per incident and in accordance with the Table of Benefits under the Schedule.
2. Non-surgical expenses incurred under this section that is a result of Sickness is subject to a Waiting Period of three (3) months.

Additional Exclusion(s):

In addition to the General Exclusions, We will not pay for:

- a) Hereditary and Congenital Conditions (unless specified under Free Policy Extensions 3)
- b) Sickness caused by endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites);
- c) Sickness relating to hip dysplasia;
- d) Sickness relating to rabies;
- e) Applicable to dogs - treatment of infectious canine hepatitis (canine adenovirus), parvovirus; canine distemper; parainfluenza and all forms of kennel cough;



- f) Applicable to cats – treatment of panleukopaenia, chlamydia, leukaemia (FeLV), feline immuno deficiency virus (FIV), feline infectious peritonitis (FIP), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;
- g) Any declared pandemic disease that causes widespread sickness affecting dogs or cats;
- h) Dental care - dental procedures, dental disease, gingivitis, treatment of teeth fractures, teeth cleaning/scaling, orthodontics, cosmetic dental restoration, temporomandibular joint (TMJ) disease, enamel hypoplasia; teeth hygiene or appearance, removal of deciduous or fractured teeth or any oral disease.

Section 3 – Accidental Injury

If during the Period of Insurance, Your Pet suffers Accidental Bodily Injury that requires medical attention, We shall pay for the costs of Medical Necessary Veterinarian expenses subject to the terms and conditions of this Policy.

Additional Condition(s):

1. We will pay for this section subject to the Co-Insurance and Deductible applicable per incident and in accordance with the Table of Benefits under the Schedule.
2. The Accidental Bodily Injury must be a direct consequence of either a motor vehicle Accident, burn, electrocution, allergic reaction to an insect bite (except for ticks or flea bites) or an Act of God; or must result in:
 - a) a bone fracture;
 - b) choking;
 - c) snake bite toxicity;
 - d) traumatic injury or tendon injury;
 - e) bite wound or fight wound abscesses; or
 - f) lacerations or abrasion of tissue, skin or mucous membrane due to physical violence.
3. Expenses incurred under this section is subject to a Waiting Period of one (1) month.

Additional Exclusion(s):

In addition to the General Exclusions, We will not pay for:

1. Damage to teeth and gums unless accompanied by Accidental Bodily Injury arising from the same Accident;
2. More than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Period of Insurance; or
3. Patella luxations (dislocating kneecap), elbow dysplasia, fractured teeth, toxicity (other than that resulting from a confirmed snake bite) and inter-vertebral disc disease (IVDD).

Section 4 – Funeral Expenses

If during the Period of Insurance, Your Pet dies or suffers Accidental Bodily Injury or Sickness and it is recommended by a Veterinarian for them to be euthanized, We shall pay for the costs of cremation, funeral service and/or handling expenses charged by the Veterinarian or funeral service provider to handle the remains of Your Pet, subject to the terms and conditions of this Policy.



Additional Exclusion(s):

In addition to the General Exclusions, We will not pay for:

1. Transportation expenses not arranged by the Veterinarian or funeral service provider; or
2. Niche or burial ground expenses for Your Pet's remains.

Section 5 – Third Party Liability

If during the Period of Insurance, You become legally responsible to pay compensation in respect of Accidental Bodily Injury to any person and/or Accidental loss or damage to property caused by Your Pet, We will provide You legal indemnity, subject to the terms and conditions of this Policy. For the avoidance of doubt, indemnity under this section includes:

1. All legal costs and expenses to legally represent You;
2. All legal costs and expenses incurred by You with Our written consent; and/or
3. The amount awarded against You by the court in Singapore.

Additional Condition(s):

1. The indemnity provided by this section shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.
2. If You have more than one (1) Pet insured with Us under the same or separate Policies, We will pay up to the highest limit shown in the Table of Benefits for any one (1) incident.

Additional Exclusion(s):

In addition to the General Exclusions, We will not pay for:

- a) Bodily Injury to any person who is a member of Your family or is employed by You;
- b) Damage to property belonging to or in the charge of or under the control of You or any member of Your family or a person employed by You;
- c) Fines, penalty, punitive, aggravated or exemplary damages;
- d) Liability as a result of Your non-compliance to the relevant regulations imposed on Pet owners; and/or
- e) Legal services We have not approved beforehand in writing.

Free Policy Extensions

1. No Claims Discount (NCD)

If You did not make any claim(s) during the Period of Insurance, the premiums for Your next Policy renewal will be reduced as specified below.

If Your policy is not renewed continuously, or if there is any claim made under this Policy under any section for which We accept or pay, the NCD will be reduced to zero (0).



Period of Insurance	NCD Applicable
The preceding year	5%
The preceding 2 consecutive years	10%
The preceding 3 and 4 consecutive years	15%
The preceding 5 consecutive years or more	20%

2. Multi-Pet Discount

If You are insuring more than one (1) Pet with Us, You will be entitled to the following multi-pet discount as specified below.

For the avoidance of doubt, the multi-pet discount is only applicable to the additional Pet(s) insured with Us.

Number of Pets Insured	Multi-Pet Discount Applicable
2	5%
3	10%

According to National Parks Board (NParks) a maximum of three dogs is allowed to be kept in any one private (non-HDB residential or commercial) premises.

3. Coverage for Congenital and Hereditary Conditions

(Applicable only if You have submitted a Clinical Examination Form of Your Pet)

Notwithstanding the General Exclusions and Additional Exclusions across all sections of this Policy, if Your Pet has completed a Clinical Examination within thirty (30) days from the purchase date of this Policy and You have provided Us with the Clinical Examination Form within thirty (30) days from the purchase date of this Policy in respect of this Clinical Examination, Your Policy will be extended to cover the following hereditary and congenital conditions, subject to a twelve (12) month Waiting Period and provided that it is not a Pre- Existing Medical Condition:

- a) Hip and elbow dysplasia;
- b) Luxating patella;
- c) Glaucoma;
- d) Cherry eye;
- e) Intervertebral disc disease (IVDD); and/or
- f) Conditions requiring femoral head and neck excision.

Specific Conditions

1. Spaying and Neutering

If Your Pet is not Spayed or Neutered during the Policy's Effective Date of Insurance, there is no cover for Sickness relating to the following conditions:

- a) Prostate issues
- b) Hormonal skin Conditions
- c) Perianal hernias
- d) Testicular tumours
- e) Perianal tumours
- f) Mammary tumours; and/or
- g) Uterine and ovarian Conditions.



If Your pet is Spayed or Neutered after the Policy's Effective Date of Insurance and provided no claim(s) have been made under the Policy, You may write in to Us to provide the relevant medical report from the Veterinarian regarding the spaying or neutering procedure and We will update Our records accordingly.

2. Pre-Existing Medical Condition

This Policy does not cover claims directly or indirectly caused by or arising from any Pre-Existing Medical Condition that was present prior to when Your Pet was first insured under this Policy.

If You upgrade Your plan whereby the Benefit amount is higher, We will pay You the Benefits based on Your earlier plan that does not exclude Your Pet's Pre-Existing Medical Condition.

General Exclusions (Applicable To All Sections)

We shall not pay for any Benefit under this Policy caused by or contributed by or related to any of the following:

1. Any occurrence or Sickness developed or caused by any factor whilst Your Pet is outside the Republic of Singapore;
2. Liability arising from any intentional or preventable act and Sickness arising from any intentional, neglectful or preventable act;
3. Regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by a Veterinarian or not;
4. Diagnostics associated with preventative treatment, preventative procedures and treatments (including, but not limited to, Vaccinations, routine anal gland expression, gastropexy; flea/tick/worm control) treatment or surgical operation for congenital conditions;
5. Diagnosis of or treatment for internal or external parasites;
6. Boarding, grooming and bathing of Your Pet (including medicated baths and shampoos);
7. Accessories such as but not limited to pill poppers, cage hire, crates, bedding and collars;
8. Conditions related to breeding or pregnancy;
9. Training, socialization, therapy and alternative therapies (including but not restricted to consultations and treatments involving homeopathic remedies, acupuncture, laser therapy, chiropractic treatments and/or physiotherapy) whether recommended by a Veterinarian or not;
10. Your Pet being used for commercial or occupational purposes including but not limited to racing, breeding, organized fighting, law enforcement, guarding or hunting;
11. Behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias



or chemical imbalance);

12. Cell-replacement therapies, including but not limited to stem cell therapy. This exclusion does not refer to medically necessary blood transfusions;
13. Diseases preventable by vaccination;
14. Age related changes to your pet's eyes or ears;
15. Anal sacculitis or removal of anal glands;
16. Spaying or neutering;
17. Preventive healthcare such as vaccinations or titer test, flea control, heartworm medication, deworming, nail trim and grooming;
18. Hereditary and congenital conditions unless the specific requirement is fulfilled under free policy extensions, item 3;
19. Pre-existing medical conditions, physical problems or physical disabilities which existed before the start of your first policy;
20. Parasite control such as internal and external parasites for which readily available prophylactic treatments are available;
21. Dental health care (except for extractions and/or reconstruction of damaged teeth following a bodily injury due to an accident);
22. Elective procedures, cosmetic procedures, preventive procedures such as: tail docking, ear cropping, declawing, micro-chipping; dew claw removal or ear cleaning;
23. Non-medical expenses such as transport expenses;
24. Cervical vertebrae instability/wobbler syndrome;
25. Cruciate ligament or meniscal damage or rupture occurring during a waiting period;
26. Conditions from a specific activity if the same or a similar activity occurred prior to the start date of the period of insurance in the first policy and displayed the propensity for the activity to recur; resulting in bodily injury or sickness to your pet;
27. Future treatments for bodily injury or conditions of one leg when it is due to cruciate ligament problems from any other leg which existed prior to the start date of the period of insurance in the first policy year which have been identified, regardless of whether or not the new signs or symptoms are related to such cruciate ligament problems;



28. Any declared worldwide pandemic or local epidemic diseases that causes widespread sickness in animals and which affects your pet;
29. Complications of any condition which were excluded or limited by this policy;
30. Abnormalities where clinical symptoms were apparent before the start of this policy. This includes conditions that are detectable by the Clinical Examination;
31. Lack of use and/or implementation of preventive healthcare products and/or methods when such products and/or methods would generally be accepted in accordance with the veterinary standards. Routine healthcare includes: vaccinations, flea control, heartworm medication, de-worming, dental care, ear plucking, grooming and prudent regular care;
32. Medication not approved or listed by Agri-Food and Veterinary Authority of Singapore (ava);
33. Purchase and rental of prosthesis, corrective devices and medical appliances;
34. Conditions arising from any specific activity if the same or similar activity occurs after you have received written notice from us regarding non-coverage of such specific activity;
35. Experimental or investigational treatment or medicine;
36. Breeding or obstetrics or treatment of conditions arising as a result of breeding or obstetrics;
37. Expenses incurred for feeding, housing or exercise;
38. Extra costs for treating your pet outside usual surgery hours, unless the veterinarian confirms that your pet is suffering from serious sickness or bodily injury and its life would be endangered or sickness or bodily injury would be significantly worsened if they do not perform the surgery;
39. Administrative fees charged by the veterinarian such as any charges for completing the claims forms and/or providing reports, certificates or other information for the purposes of processing your claim;
40. Genetic/chromosome testing including procedures to determine the suitability or categorisation of your pet for breeding or genealogical purposes;
41. Organ transplant surgery, artificial limbs, prosthetics, pacemakers and any associated expenses unless specifically authorised and agreed to by us in writing prior to any treatment;
42. Any consequence whether direct or indirect of war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war, civil rebellion, revolution, insurrection, any act of terrorism, civil commotion assuming the proportions of or amounting to an uprising military, or usurped power; or
43. Radioactivity or damage from any nuclear fuel, material or waste.
44. You are not complying with all statutory or other obligations and regulations as a pet owner.

General Conditions (Applicable To All Sections)

1. Geographical Coverage

This Policy covers Your Pet while it is in Singapore only.

2. Residential Qualification

In the event of change of residence, You shall notify Us in writing and the Insurance shall be terminated with effect from the date You leave Singapore. For this purpose, change of residence means living or intending to live outside Singapore in excess of twelve (12) consecutive calendar months.

3. Period of Cover and Renewal

This Policy shall become effective as of the date stated in the Schedule. The Policy renewal shall be one (1) year after the effective date. The Policy is renewable at Our option.

Before renewing this Policy, You shall give written notice to Us of any material fact affecting this insurance which has come to Your notice during the preceding Period of Insurance including notice of any disease, physical or mental defect or infirmity affecting Your Pet.

The Policy may be renewed until Your Pet reaches the age of eight (8) years with the consent of Us from term to term by payment of the premium in advance at Our premium rate in force at the time of renewal. Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at Our full discretion.

4. Misstatement of Age

If the age of Your Pet has been misstated and the premium paid as a result thereof is insufficient, any claim payable under this Policy shall be prorated based on the ratio of the actual premium paid to the correct premium which should have been charged for the year. Any excess premium, which may have been paid as a result of such misstatement of age, shall be refunded without interest.

5. Misrepresentation / Fraud

If the proposal or declaration by You is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Policy shall be void.

6. Portfolio Withdrawal Condition

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. Cancellation of the portfolio as a whole shall be given by written notice to You at least seven (7) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.

7. Payment of Benefit

Any benefit payable under this Policy shall be paid to You as stated in the Schedule. Any receipt by You of any Benefit payable under this Policy shall in all cases be deemed final and complete



discharge of all of Our liabilities in respect of such benefit.

8. Claim Procedures

- a) All claims and relevant supporting documents must be notified to Us as soon as possible but not later than seven (7) days after any event which may entitle You to claim under this Policy.
- b) Any documents or evidence required by Us to verify the claim shall be provided by You at Your own expense.
- c) Any medical examination required by Us to verify the claim shall be at Our expense.

9. Incomplete Claims

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.

10. Subrogation

If We shall become liable for any payment under this Policy, We shall be subrogated to the extent of such payment to all Your rights and remedies against any party and shall be entitled at Our own expense to sue in Your name. You shall give or cause to be given to Us all such assistance in Your power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all documents necessary to enable Us to effectively to bring suit in Your name.

11. Interest and Currency

No amount payable under this Policy shall carry any interest. Premiums and benefits payable under this Policy shall be in Singapore Dollars (SGD).

12. Other Insurance

No Pet shall be covered under more than one such identical Pet Insurance Policy issued by Us. In the event You are covered under more than one such Policy, We shall consider Your Pet to be Insured under the Policy which was issued first (where the benefits provided under each such Policy are identical) or which provides the greatest amount of Benefit and We shall refund any duplicated premium payment which may have been made by You or on Your behalf.

13. Notice of Trust or Assignment

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

14. Legal Proceedings

No action at law or in equity shall be brought to recover on the Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. If You fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of this Policy, You may, within a grace period of one (1) calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the Policy terms, provisions and conditions. The acceptance of such proof of loss shall be at Our sole and entire discretion. After such grace period has expired, We will not accept, for any reason whatsoever, such written proof of loss.



15. Alterations

We reserve the right to amend the terms and provisions of this Policy by giving seven (7) day prior notice in writing by ordinary post to Your last known address in Our records, and such amendment will be applicable from the next renewal of this Policy. No alteration to this Policy shall be valid unless authorised by Us and such approval is endorsed thereon.

16. Rights of Third Parties

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

17. Termination of Policy

a) Automatic Termination

This Policy shall be terminated:

- i) upon the death of Your Pet; or
- ii) if Your Pet ceases to be eligible for this Policy; or
- iii) upon full payment of this Policy's lifetime limit as stated in the Table of Benefits.

b) Termination by Us

We may give notice of termination hereof by registered post or email address to You at Your last known address or email address. Such termination shall become effective after seven (7) days following the date of such notice.

c) Premium Position Upon Termination

This policy may be cancelled at any time at Your request in writing to Us and We will refund 80% of the pro-rata premium for the unexpired period, subject to a minimum retention amount of S\$25 + GST, provided no claims have been made under the policy.

d) Effective Time of Termination

This Policy shall terminate at 12:01am Singapore Time on the relevant date specified in the occurrence date of any events specified herein, Schedule or Endorsement.

18. Governing Law

This Policy will be governed by and interpreted in accordance with Singapore law.

19. Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

- a) We are entitled not to accept the application; and
- b) If any policy is issued, We are entitled to end/terminate the policy, not pay any benefit or not allow any transaction to be carried out under the policy. We will not refund any unutilised premium when the policy is ended/terminated.

You will need to inform us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.



20. Duty of Disclosure

You have a duty under the Insurance Act 1966 (or any subsequent amendments thereof) to disclose to us every matter known or could be reasonably expected to be known, relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, including but not limited to matters relating to the health of the Pet in question and the nature and extent of the insurance cover provided.

21. Changes in Circumstances

You shall give notice to Us of any change of Your name or residence immediately after such change. Additionally, this Policy shall become void if Your Pet is found not to be meeting the eligibility criteria at any time during the Period of Insurance or claim(s).

22. Free Look Period

In the event that You are not satisfied with the Policy for any reason and there are no claims on the Policy, it may be returned to Us for cancellation with effect from inception, within fourteen (14) working days after receipt of the Policy by You. Any premium billed will be refunded without interest. This right to return the Policy is applicable only to newly incepted policies.

Disputes Resolution

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.