Liberty Pte. Limited
One Raffles Quay #40-01 North Tower
Singapore 048583
Tel: 1800-LIBERTY (5423 789)
UEN | GST Reg. No. 201538069C
libertyinternational.com/sg

PetCare

Please read this insurance policy carefully to ensure that you understand the terms and conditions and that this policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

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Introduction

This is a Pet Insurance Policy which provides insurance cover for microchipped dogs and cats in Singapore. To ensure maximum protection and benefits from the Policy, please read the Policy carefully and return it to us immediately if it is not in accordance with your requirements. The base currency for this insurance is Singapore Dollars (S$). The Proposal made by the Insured shall be the basis of the Contract. This Policy, the Policy Schedule, any Endorsements and Memoranda shall be read as one contract and any words or expressions to which a specific meaning has been attached in any of them shall have the same meaning wherever they appear.

Eligibility

To be eligible for cover under this insurance:

The Insured Pet must

1. be at least 8 weeks old and below 9 years of age at the Policy Commencement Date of the first Period of Insurance;
2. be microchipped and licensed;
3. be residing regularly in the same premises as the Insured in Singapore;
4. complete all required Vaccinations;
5. not be a Working Pet or a Racing Dog; and
6. not be a dog or cat used for breeding purpose

The Insured must

1. be the registered owner of the Insured Pet as well as the policyholder of the insurance; and
2. be a Singapore Citizen, a Permanent Resident of Singapore, or a foreigner with valid Work Permit, Employment Pass, Dependent's Pass, Student Pass or Long Term Visit Pass

Geographical Coverage

The Policy covers the Insured Pet while it is in Singapore only.

Definitions

The following definitions apply to the Policy. When interpreting these Policy Terms and Conditions, references to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa.

Terms	Definitions
1. Accident/Accidental	Any event or occurrence which is unintended, sudden, fortuitous and unforeseen and occurs during the Period of Insurance.
2. Accidental Death	Death of the Insured Pet occurring as a direct result of an Accident and where death occurs within 90 days of the Accident.
3. Accidental Injury	Bodily injury to the Insured Pet arising from an Accident and where such bodily injury is directly caused by accidental, violent, external and visible means without any other contributing causes and where the injury is not self-inflicted whilst this Policy is in force.
4. Act of God	An overwhelming event caused exclusively by flood, earthquake, hurricane, typhoon and windstorm, whose effects could not be prevented by the exercise of reasonable care and foresight.
5. Benefit Limit	The total amount payable under the Policy for each Cover selected. This is the annual maximum amount, inclusive of any applicable sub-limits that the Company will pay within the Period of Insurance as shown on the Policy Schedule.
6. Benefit Percentage	The stated percentage for eligible Vet Expenses for which the Company will reimburse the Proposer, subject to any applicable Deductible and Benefit Limits. Example: for 50% Benefit Percentage, we will reimburse the Proposer 50% of the eligible Vet Expenses, subject to the relevant Deductible and Benefit Limits.
7. Co-insurance	The percentage of the covered costs after the deducible which the Company and the Insured will be co-sharing. The Co-insurance is subject to Goods & Services Tax (GST) if applicable.
8. Condition	Any Accidental Injury or manifestation of an Illness. **a)** Chronic Condition A condition that can be treated or managed but not cured **b)** Congenital Condition An illness, disability or defect existing at or from an Insured Pet's birth. **c)** Hereditary Condition Any Condition that is proven, thought, or presumed by recognized Vet literature or experts to be inherited genetically. **d)** Pre-existing Condition Any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Policy Commencement Date or during any applicable Waiting Period, including but not limited to: **i)** any cruciate ligament Condition **ii)** any Skin Condition

Terms	Definitions
	iii) latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Policy Commencement Date iv) any Condition in remission at the time of the insurance application v) any seasonal Condition vi) Conditions currently or previously being controlled by medication(s) and whether or not diagnosed or treated by a Vet. e) Related Condition Condition that even though shows first signs or symptoms during the Period of Insurance (outside of the Waiting Period), is considered to be a Pre-existing Condition if it has the same clinical symptoms, diagnostic classification or results from the same disease process as a Pre-existing Condition regardless of the number of areas of the Insured Pet's body affected. Example: If the Insured Pet suffers from arthritis in its legs prior to the Policy Commencement Date or during the Waiting Period, all future occurrences of arthritis for example in the back or neck will be considered to be Related Conditions and will not be covered. f) Skin Condition Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever. For the purpose of this Policy, Skin Conditions are: i) deemed to include skin lumps ii) regarded as one Condition
9. Deductible	The first portion of any claim for which the Insured is liable. The Deductible is subject to Goods & Services Tax (GST) if applicable.
10. Family Members	Your spouse, child/children and relatives who are residing permanently with you.
11. GST	The Singapore Goods and Services Tax at the officially published tax rate.
12. Illness	Sickness or disease diagnosed by a Vet which is not included under Accidental Injury Cover.
13. Insured/You/Your	Owner of the microchipped pet named in the Policy Schedule.
14. Insured Pet	The microchipped pet named in the Policy Schedule.
15. Liberty/We/Our/Us/Company	Liberty Pte. Limited

Terms	Definitions
16. Medically Necessary	Medical services, supplies or treatment provided by a Vet to treat the Insured Pet which are: **a)** are required for the direct treatment or diagnosis of the Insured Pet's Accidental Injury or Illness; and **b)** are appropriate and consistent with the symptoms and findings or the direct treatment or diagnosis of the Insured Pet's Accidental Injury or Illness; and **c)** are in accordance with generally accepted veterinary practice standards; and **d)** are not associated with treatment, procedure, supplies or other medical services of an experimental or investigative nature; and **e)** not primarily for the convenience of the Insured, the Vet or providers; and **f)** consistent with the most appropriate supply or level of service which can be safely provided to the Insured Pet
17. Neutered or Neutering	Orchidectomy or surgical removal of both testicles
18. Period of Insurance	As stated in the Policy Schedule and each subsequent period for which the Policy is renewed.
19. Pet	A domestic cat or dog named in the Policy Schedule who is insured under this Policy, that is owned for companionship or as a help dog, and not owned for commercial reasons. Commercial reasons include, but are not limited to, a Racing Dog or Working Pet.
20. Policy	The Policy and Schedule and any Memorandum or Endorsement attached or issued.
21. Policy Commencement Date	23hr59 on the date when Cover for the Insured Pet first started as shown on the Policy Schedule.
22. Policy Expiry Date	23hr59 on the date when Cover for the Insured Pet terminates and benefits cease as shown in the Policy Schedule.
23. Policy Schedule/Schedule	The typed sheet attached to this Policy providing details of the subject matter being insured.
24. Policy Year	A period of 12 months from the start date as shown in the Policy Schedule and each further consecutive period of 12 months for which the Policy applies from or for any period of cover as agreed between Your and Us.
25. Proposal	The signed proposal and declaration and any additional information supplied to the Company by or on behalf of the Insured.
26. Racing Dog	A dog, which is owned and maintained for the purpose of competing in organised races or speed contests
27. Spayed or Spaying	Ovariohysterectomy, ovariectomy or resection of both ovaries, and uterus.
28. Territorial Limits	Republic of Singapore.



Terms	Definitions
29. Theft	Loss or damage caused by the unlawful taking of the Insured Pet despite appropriate measures taken by the Insured to prevent such a loss.
30. Vaccination	The administration of an industry-recognised commercial vaccine by a Veterinarian on the Insured Pet. The vaccine must be in accordance with the manufacturer's recommendations, following a complete clinical examination, for prevention of disease.
31. Vet	Veterinarian, veterinary specialist, animal hospital, animal clinic, or animal surgery, other than the Insured, licensed in and currently registered in the Republic of Singapore.
32. Vet Expenses	The reasonable, customary and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Period of Insurance.
33. Treatment	Reasonable and customary costs and expenses for the following: **a)** Examination **b)** Consultations **c)** Diagnostics and laboratory test **d)** Room and board Cost of boarding the Insured Pet at a licensed veterinary clinic or hospital as required by the Vet to deliver nursing care, administer medication to or monitor the Insured Pet. The confinement period must be no less than twelve (12) consecutive hours as a result of a surgery **e)** Surgery and operating theatre fees **f)** Post surgical treatment up to ninety (90) days from date of surgery, including follow-up consultations, diagnostic and laboratory tests, examinations and investigations as required by the Vet. Extended to cover acupuncture performed by the Vet. The post-surgical treatment must have resulted directly from the Condition which the surgery was performed and be recommended by the Vet who performed the surgery **g)** Anaesthetist fees and charges for oxygen for them to be administered **h)** Vet's fee **i)** Miscellaneous expenses such as prescribed drugs, injections, dressings and other medical services and supplies related to a surgery **j)** Surgical implants **k)** Medication prescribed by the Vet **l)** Chemotherapy in a licensed veterinary clinic or hospital, if the Insured Pet is diagnosed with cancer and is required to undergo chemotherapy as recommended by a Vet Above treatment must be Medically Necessarily as recommended by a Vet to relieve or cure a disease, Illness or Accidental Injury during the Period of Insurance.

Terms	Definitions
	Elective Treatment Treatment or surgery that is beneficial to the Insured Pet but is not essential for the survival of the Insured Pet or does not form part of the Treatment for a Condition
34. Waiting Period	A period starting from the Policy Commencement Date of the first Period of Insurance during which a Condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on the Policy Schedule.
35. Wellness Care	Preventive care coverage for Treatment not included under Illness Cover.
36. Working Pet	Any pet involved in activities including, but not limited to racing, commercial breeding, law enforcement, search & rescue, customs & quarantine, commercial guarding or for other commercial use. This does not include pets owned for companionship, helping or assistance.

Section 1 Third Party Liability Cover

In the event that during the Period of Insurance the Insured becomes legally liable to pay compensation in respect of accidental bodily injury to any person and/or accidental loss or damage to property caused by the Insured Pet, the Company will provide indemnity in accordance with the Table of Benefits stated in the Policy Schedule.

We will also in respect of any claim to which indemnity under this Section applies pay for:

1. all legal costs and expenses recoverable from the Insured by any claimant
2. all legal costs and expenses incurred by the Insured with our written consent

subject to the Benefit Limits in accordance with the Table of Benefits under the Policy Schedule.

The territorial scope of cover provided by this Section shall be the Republic of Singapore.

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.

Our maximum liability under this Section in respect of any one claim or series of claims arising out of one or more events shall be subject to the Deductible per Incident not exceeding the Benefit Limit stated in the Table of Benefits under the Policy Schedule.

Maximum liability will be reduced to S$100,000 if the Insured Pet is one of the following breeds or crosses thereof. These dog breeds include:

1. Pit Bull, which includes the American Pit Bull Terrier (which is also known as the American Pit Bull and Pit Bull Terrier), American Staffordshire Terrier, Staffordshire Bull Terrier, American Bulldog, and crosses between them and other breeds
2. Akita
3. Neapolitan Masstiff
4. Tosa
5. Dogo Argentino
6. Fila Brasileiro
7. Boerboel
8. Perro De Presa Canario
9. Bull Terrier
10. Doberman Pinscher
11. Rottweiler
12. German Shepherd Dog with its related breeds such as the Belgian Shepherd Dog and the East European Shepherd Dog
13. Mastiffs, including the Bull Mastiff, Cane Corso and Doque De Bordeaux

Exclusions to Section 1

We will not be liable in respect of the following, or for loss or liability directly or indirectly caused by the following:

1. claims related to bodily injury to any person being Your Family members or at the time of sustaining such injury engaged in and under Your service
2. claims for damage to property belonging to or in the charge of or under the control of the Insured or Family members or of a person in the service of the Insured
3. claims related to any bodily injury or property damage caused by a dog listed in this Section, when in a public place and not properly muzzled and leashed, according to Animal and Birds (Dog Licensing and Control) Rules

issued under Animals and Birds Act (Cap. 7 of Singapore) at the time of incident

4. claims for liability as a result of Your non-compliance to all statutory or other obligations and regulations imposed on Pet owners

5. claims for liability as a result of any deliberate or preventable act

6. claims for fines, penalty, punitive, aggravated or exemplary damages

7. claims resulting from legal services We have not approved beforehand in writing

Section 2 Accidental Death Cover

In the event that during the Period of Insurance death of the Insured Pet occurs as a direct result of an Accidental Injury or an Act of God and where death occurs within 90 days of the Accident, the Company will pay compensation in accordance with the Table of Benefits under the Policy Schedule.

Accidental Death caused by a motor vehicle accident shall be payable by the Company only if it is accompanied by a Police Report filed in the Republic of Singapore.

Section 3 Accidental Injury Cover

If the Insured incurs Vet Expenses for the Treatment of the Insured Pet due to an Accidental Injury or an Act of God during the Period of Insurance, We will pay the eligible expenses up to the Benefit Limit shown in the Policy Schedule, subject to the applicable Deductible per Incident. A Waiting Period of one (1) month applies.

To qualify for cover under this Section of the Policy, the Insured Pet must have been at least 8 weeks of age at the Policy Commencement Date and the Accidental Injury must:

1. be a direct consequence of at least one of the following:
   - **a)** motor vehicle incident
   - **b)** burn or electrocution
   - **c)** an allergic reaction to an insect bite other than tick or flea bites
   - **d)** an Act of God

   or

2. result in:
   - **a)** a bone fracture
   - **b)** choking
   - **c)** snake bite toxicity
   - **d)** a traumatic or tendon injury
   - **e)** a bite wound or fight wound abscesses or
   - **f)** lacerations or abrasion of tissue, skin or mucous membrane due to external violence

Exclusions to Section 3

We will not pay any Vet Expenses attributable to or resulting from:

1. a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period of 1 month from the Policy Commencement Date

2. Patella luxation or subluxation (dislocating kneecap), elbow dysplasia, fractured teeth, toxicity (other than toxicity resulting from a confirmed snake bite), and intervertebral disc disease (IVDD) are excluded from Accidental Injury Cover. Any cover under Section 6 – Illness Cover remains subject to all applicable terms and exclusions, including General Exclusion 5(e).

3. damage to teeth and gums unless accompanied by Accidental Injury arising from

the same Accident

4. any of the excluded matters listed under General Exclusions

Section 4 Theft Cover

Loss or damage caused by the unlawful stealing of the Insured Pet despite appropriate measures taken by the Insured to prevent such a loss shall be compensated by the Company in accordance with the Table of Benefits under the Policy Schedule subject to a Waiting Period of 3 months from the Policy Commencement Date.

Theft of the Insured Pet shall be payable by the Company only if the Insured has taken measures such as informing AVA (Agri-Food and Veterinary Authority of Singapore) or SPCA (Society for the Prevention of Cruelty to Animals, Singapore) to recover the Insured Pet and it is accompanied by a Police Report filed in the Republic of Singapore within 48 hours of loss.

Once the Company has indemnified the Insured under this Section, the Policy shall lapse and all benefits shall cease.

Exclusion to Section 4

1. We will not pay under this Section if Theft of the Insured Pet is found to be an act of negligence, intentional and/or preventable.

2. Cats are not covered under this Section of the Policy.

Section 5 Final Expenses Benefit

In the event that during the Period of Insurance death of the Insured Pet occurs as a direct result of an Accidental Injury or an Act of God and where death occurs within ninety (90) days of the Accident, the Company will pay for the costs of euthanasia, cremation, funeral service and/or handling charges from the Vet or funeral service providers in respect of the handling of the remains of the Insured Pet and up to the Benefit Limit in accordance with the Table of Benefits under the Policy Schedule.

Exclusion to Section 5

We will not be liable in respect of:

1. transportation fee not arranged by the Vet or funeral service provider

2. the cost of the niche or burial ground of the remains of the Insured Pet

Section 6 Illness Cover

In the event that during the Period of Insurance Vet Expenses are incurred by the Insured for non-surgical and/or surgical Treatment of the Insured Pet as a result of Illness, the Company shall pay subject to the Co-insurance percentage per Incident, Waiting Period of 3 months from the Policy Commencement date and in accordance with the Table of Benefits under the Policy Schedule.

To qualify for cover under this Section of the Policy, the Insured Pet must have been over 8 weeks old and younger than 9 years of age when Cover first commenced.

Exclusion to Section 6

We will not pay any Vet Expenses attributable to or resulting from:

1. a Pre-existing Condition, a Related Condition, a Hereditary Condition, a Congenital Condition, a Skin Condition.

2. a Condition arising within the applicable Waiting Period of 3 months from the Policy Commencement Date

3. an Illness caused by endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites)

4. an illness related to hip dysplasia

5. an illness related to rabies

6. for dogs: treatment of infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, bordetella bronchiseptica, leptospira interrogans and all forms or kennel cough

7. for cats: treatment of panleukopaenia, parvovirus, Chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV) and Feline Infectious Peritonitis (FIP), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu

8. any declared worldwide pandemic or local epidemic disease which causes widespread Illness in animals and affects the Insured Pet

9. more than 1 incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per Period of Insurance

10. Dental Care: dental procedures; dental disease; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; cosmetic dental restoration; temporomandibular joint (TMJ) disease; enamel hypolasia; teeth hygiene or appearance; removal of deciduous or fractured teeth or any oral disease unless a Vet determines to be needed due to Accidental Injury

11. Spaying or neutering

12. Diseases preventable by Vaccination and prophylactic medications (such as heartworm, lice, internal parasites and fleas)

13. Routine examinations

14. Diagnostics associated with preventive Treatment, preventative procedures and Treatments (including but not limited to Vaccinations, routine anal gland expression, gastropexy; flea/tick/worm control)

15. any of the excluded matters listed under General Exclusions

Section 7 Wellness Care

In the event that during the Period of Insurance Vet Expenses are incurred by the Insured for Treatment of the Insured Pet, the Company shall pay up to the Benefit Limit for Wellness Care if this benefit is shown in the Policy Schedule.

No Deductible and no Waiting period apply to this benefit.

We will pay up to the Wellness Care benefit amount shown in the Policy Schedule in any one Policy Year for the cost incurred for the following benefits so long as they are performed by a Vet:

1. Vet examination / health checks

2. Teeth cleaning / polishing

3. Preventative treatment for parasites such as, but not limited to, flea/tick/worm control, heartworm control, heartworm test or blood screen

4. Vaccines that improve the pet's immune system

5. Spay or neuter. We will pay this benefit once during the life of the Insured Pet

In no event will coverage exceed the maximum Benefits Limits stated regardless of the number of claims made.

Section 8 Emergency Boarding Expenses

The Company will reimburse necessary pet boarding expenses incurred for the Insured Pet at an Animal & Veterinary Service (AVS) licensed pet boarding facility, up to the Benefit Limit specified in the Table of Benefits in the Policy Schedule, provided that:

1. the Insured is hospitalised in Singapore for more than four (4) consecutive days as a result of an Accidental Injury sustained while the Policy is in force; and

2. the pet boarding commences on or after the date of the Insured's admission to hospital.

Exclusions to Section 8

We will not be liable for :

1. any claim if Insured's hospitalisation:
   a) is arising from pregnancy; or

   b) is not medically necessary (e.g. cosmetic surgery, preventive treatment or test)

2. any claim if the Insured fails to provide any valid documentary proof of Insured's hospitalization

3. any expenses if the facility which provides the pet boarding service is not a certified Animal & Veterinary Service (AVS) licensed pet boarding facility; or

4. Under Our reasonable expectation, the Insured's family members can take care of the Insured Pet.

No-claim Discount

In the event of no claim being made or arising under this Policy during a period of insurance specified below immediately preceding the renewal of this Policy the renewal premium shall be reduced as follows:

Period of Insurance	Discount
The preceding year	5%
The preceding two consecutive years	10%
The preceding three consecutive years	15%

If at the time of a claim the No-claim Discount is 15%, the No-claim Discount shall be reduced to 5% at the next renewal of the Policy.

If at the time of a claim the No-claim Discount is 10% or less, then the whole No-claim Discount is rescinded.

If more than one claim is made during any period of insurance the entire No-claim Discount is rescinded irrespective of the percentage earned.

If the Company shall consent to a transfer of interest in this Policy, the period during which the interest was in the Transferer shall accrue to the benefit of the Transferee.

The No-claim Discount is not affected by any notification or information which the Insured is obliged to provide to the Company unless it is in relation to a claim made on the Company.

General Exclusions

These general exclusions apply to all Sections of the Policy.

Unless otherwise stated in the Policy, Vet Expenses and/or costs related to the following are not covered:

1. Outside the Territorial Limits: Any occurrence or illness developed or caused by any factor while the Insured Pet is outside the Republic of Singapore

2. Liability arising from any intentional or preventable act and Illness arising from any intentional, neglectful or preventable act.

3. Waiting Period: any Condition that occurs or recurs within the Waiting Period (refer to definition on page 6) of 3 months from the Policy Commencement Date of the first Period of Insurance.

4. Day to Day Care:
   a) regular, prescription or dietary pet food, vitamins, mineral supplements,

nutraceuticals, whether recommended by a Vet or not

b) diagnosis of or Treatment for internal or external parasites

c) boarding, grooming and bathing of the Insured Pet (including medicated baths and shampoos)

d) accessories including but not limited to pill poppers, cage hire, crates, bedding and collars

e) Conditions related to breeding or pregnancy, whelping and/or queening

f) training, socialisation, therapy and alternative therapies (including but not restricted to consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic treatments, osteopathy and/or physiotherapy) whether recommended by a Vet or not; or

g) Treatment while the Insured Pet is used for commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or hunting

5. Treatments & Conditions:

a) Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance)

b) Cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions which are covered when Medically Necessary

c) age related changes to the Insured Pet's eyes or ears

d) anal sacculitis or removal of anal glands, anal gland expressions

e) bone or joint conditions associated with hip dysplasia or any associated luxation or subluxation; elbow dysplasia; patellar luxation or subluxation; osteochondritis dissecans or any fracture, luxation or subluxation associated with aseptic necrosis of a femoral head

f) cervical vertebrae instability/wobbler syndrome

g) cruciate ligament or meniscal damage or rupture occurring during a Waiting Period of 12 calendar months from the Policy Commencement Date

h) A Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered. (Example: Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis)

i) Treatment for conditions excluded by the Policy and/or due to complications

and/or adverse reactions arising from any Policy Exclusion

j) medication not approved or listed by Agri-Food and Veterinary Authority of Singapore (AVA) as renamed from time to time or other statutory body under National Parks Board

k) the provision of medication/s for the Insured Pet that covers a period of more than thirty days beyond the Policy Expiry Date

l) Insured's decision to pursue a course of Treatment other than that which was recommended by a Vet unless

specifically authorised by The Company prior to Treatment. (Example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues); or

m) breeding or obstetrics or Treatment of Conditions arising as a result of breeding or obstetrics

6. Services and Procedures:

a) ambulance fees, transport expenses, expenses incurred for feeding, housing or exercise, expenses not related to Vet services and non-essential hospitalisation

b) house calls and out-of-hours Treatment unless the Vet believes an emergency consultation was necessary, in which case the Company's liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal consultation hours

c) genetic/chromosome testing including procedures to determine the suitability or categorisation of the Insured Pet for breeding or genealogical purposes or

d) organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery, pacemakers and any associated expenses unless specifically authorised and agreed to by Us in writing prior to any Treatment

e) external fixtures such as wheelchairs

f) prosthetics including but not limited to hip replacements and elbow replacements, corrective devices and medical appliances

g) 3D printing

7. Elective Procedures and Treatments:

a) Elective Treatments including but not limited to nail clipping, tail docking, debarking, pre-anaesthetic blood tests, declawing, dewclaw removal; ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections

b) cosmetic procedures

c) any trial or experimental Treatments or therapies; investigational or otherwise not within the standard of care accepted by the Agri-Food and Veterinary Authority of Singapore (AVA) as renamed from time to time or other statutory body under National Parks Board

d) cryptorchidism

e) hip / elbow scoring

8. Insured Pet not being Protected:

a) a malicious act, deliberate injury or gross negligence caused by the Insured or anyone living with the Insured Pet or any other persons who have care, custody, or control of the Insured Pet

b) the Insured's failure to take all reasonable precautions to protect the Insured Pet from situations that may result in injury or Illness (Example: ingestion of hazardous substances) or from aggravating a treated Condition

9. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component

10. 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.

11. Others:
    a) diagnosis or treatment of any complication or progression of any Condition excluded by the Policy

    b) any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the Policy; or

    c) a Condition specifically excluded in the Policy

    d) Vet clinic administration fees include but not limited to the cost of completing a claim form or any other reports, certificates or other information that is required for claims processing

    e) Insured not complying with all statutory or other obligations and regulations as Insured Pet's owner

Special Condition

If at Policy Commencement Date the Insured Pet is not Spayed or Neutered, there is no cover for Illness related to the following conditions:

1. Prostate problems
2. Hormonal skin conditions
3. Perianal hernias
4. Testicular tumours
5. Perianal tumours
6. Mammary tumours
7. Uterine and ovarian conditions

If the Insured Pet is Spayed or Neutered after the Policy Commencement Date, and provided no claims have been made, Insured can write in to Us to furnish the relevant veterinarian report on the Spaying or Neutering procedure so that We can update Our records.

Sanction Limitation and Exclusion Clause

This Policy shall not be deemed to provide any cover or benefit, or pay any claim, to the extent that the provision of such cover or benefit or payment of such claim would expose the Company to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to the Company.

General Conditions

The following conditions are applicable to all Sections of the Policy.

1. **Duty of Disclosure**
   The Insured has a duty under Section 23(5) of 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.

2. **Policy Wordings**
   This Policy, the Schedule any Memorandum or Endorsement hereon and the Table of Benefits shall be read together as one contract and any word or expression to which a specific

meaning has been attached in any part of this Policy or Schedule or Memorandum or Endorsement or Table of Benefits as stated in the Policy Schedule shall bear such specific meaning wherever it may appear.

3. Observance of Terms

The due observance and fulfilment of the terms of this policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of the statement and answers in the Proposal shall be condition precedent to any liability of the Company to make any payment under this Policy.

4. Pet's Proof of Identity

We reserve the right to request the Insured Pet's identification documents at any time. Identification documents include but not limited to microchip number, animal licenses, Vaccination records, Vet receipts, medical reports or pedigree certificates.

5. Reasonable Care

The Insured shall take all reasonable precautions to prevent Accidents and comply with all statutory and/or other obligations and regulations.

6. Claims Procedure

Notice of any Third Party Liability, Accidental Death, Accident Injury, Theft or Illness in respect of which a claim is to be made shall be given to the Company as soon as possible but in any case within one month of the event giving rise to such a claim. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured and shall be in such form and of such nature as the Company may prescribe. The Insured as often as required shall submit the Insured Pet to medical examination upon the request of the Company at its own expense in respect of any alleged Condition. The Company shall in case of death of the Insured Pet be entitled to have post-mortem examination at its own expense.

7. Changes in Circumstances

The Insured shall give notice to the Company of any change of Insured name or residence immediately after such change. This Policy shall become void if the Insured Pet is found not to be meeting the Eligibility criteria at any time during the Period of Insurance or claim(s).

8. Policy Renewal

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

The Policy may be renewed until the Insured Pet reaches the age of 13 years with the consent of the Company from term to term by payment of the premium in advance at the Company's premium rate in force at time of renewal.

9. Non-Guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company:

a) when a material change in risk occurs; or

b) when there is a general rate increase affecting all Insureds reflecting the Company's actual or anticipated results in this class of business

10. Change of Plan

The Insured can switch to a different plan by writing to Us within thirty (30) days prior to the Policy renewal date, subject to Our approval and no claims paid under the Policy.

We reserve the right to alter the premium and Policy terms following a change in coverage plans.

11. Cancellation

The Company may cancel this Policy by giving seven days' notice by registered letter to the

Insured at the Insured's last known address and will return to the Insured the premium paid less the pro-rata portion thereof for the period the Policy has been in force which amount the Insured has become liable to pay or the Insured may cancel this Policy by giving seven days' notice to the Company and shall be entitled to a return of the premium paid less the premium computed at the Company's Short Period Rates for the period the Policy has been in force which amount the Insured has become liable to pay. Provided always that in each event no claim has arisen prior to the cancellation and the Insured shall pay the premium due promptly.

12. Company's Short Period Rates

Period of Insurance	Short Period Premium Charged as Percentage (%) of the Annual Premium
Not exceeding 1 month	25.0%
Not exceeding 2 months	37.5%
Not exceeding 3 months	50.0%
Not exceeding 4 months	62.5%
Not exceeding 6 months	75.0%
Not exceeding 8 months	87.5%
Exceeding 8 months	Full Annual Premium

13. Dispute Resolution

Disputes may be submitted to FIDREC for resolution where it is within FIDREC's jurisdiction, alternatively, any dispute arising out of or in connection with this contract, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of 1 arbitrator. The language of the arbitration shall be English.

14. Fraud

If any claim shall in any respect be false or fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain benefits hereunder then the Policy shall be cancelled immediately, and all benefits and premiums will be forfeited.

15. Premium Warranty

a) Notwithstanding anything herein contained to the contrary and subject only and without prejudice to Clause 2 hereinafter set out it is hereby declared and agreed that it is a condition precedent to liability under this Policy, Renewal Certificate, Endorsement or Cover Note that any premium due must be paid and actually received in full by the Company, the registered broker or registered agent through whom this policy was effected:

when the period of insurance is 60 days or more, within sixty (60) days from the:

i) Inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or

ii) Effective date of the coverage stated on each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note when the effective date of coverage stated on the Endorsement is on or after the issuance date of the Endorsement; or

iii) Issuance date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note where the effective date of coverage under the Endorsement is before the issuance date

or

when the period of insurance is less than sixty (60) days, within the period of insurance specified in the Policy, Endorsement, Renewal Certificate or Cover Note.

b) In the event any of the abovementioned premium is not paid in full to the Company, registered broker or registered agent as described above in the manner and within the time stipulated above (the "premium warranty period"), the cover under the Policy, Renewal Certificate, Endorsement or Cover Note shall be deemed to have terminated from the expiry of the premium warranty period and the Company shall be discharged from all liability therefrom but without prejudice to any liability incurred before that date and the Company will be entitled to a pro-rata time on risk premium subject to a minimum of S$25 plus GST.

16. Duplication of Cover

An Insured Pet may only be covered under one PetCare Policy. In the event the Insured Pet is covered under more than one such Policy, We shall consider the Insured 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 highest amount of benefit and We will apply the benefits payable in accordance with that insurance Policy.

17. 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

18. Other Insurance

This Policy does not cover loss or damage which is insured under any other policy of insurance or any claim which but for the existence of this insurance would be recoverable under any other insurance policy, except for the excess of the amount recoverable from such other source.

19. Contracts (Rights of Third Parties) Act 2001

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.

20. Governing Law

This Policy shall be interpreted in accordance with the laws of Singapore and subject to the jurisdiction of the courts of this country in the event of any dispute.

21. Right to Return Policy/Free Look

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

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more

information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us (sgservicecenter@libertymutual.com) or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)