Liberty



PetCare

Safeguarding our best companions



Because they are family too

PetCare is Singapore's first pet insurance policy that provides comprehensive coverage to you and your pet dog or cat. It offers financial protection should you incur medical and surgical expenses due to illness or accidents that may befall your beloved pet. As devoted pet owners, it is comforting to know this policy covers up to 80% of vet bills and a range of common events during the life of your pet.

Benefits at a glance

- Vet Bills Coverage
- No Medical Examination Required
- Third Party Liability
- Freedom of Vet Choice
- No Claim Discount
- Wellness Care
- Emergency Boarding Expenses

NEW!

Summary of Benefits

Description of Benefits	Co-insurance percentage to be borne by the Insured (Per Incident)	Deductible (Per Incident)	Benefit Limit (Per Incident/Maximum Annual Coverage)				
			Adogable Plan	Ameowing Plan	Furtastic Plan	Ultipaw Plan	Pawsh Plan
Accident							
Accidental Death Death of the Insured Pet due to Accidental injury	N.A.	N.A.	S$1,000	S$2,000	S$3,000	S$5,000	S$8,000
Accidental Injury Vet Expenses arising from Accidental injury	N.A.	S$50	S$700	S$1,500	S$3,500	S$5,000	S$7,000
Theft Loss due to reported theft (Not Applicable to Cats)	N.A.	N.A.	S$300	S$500	S$1,500	S$2,000	S$3,000
Final Expenses Benefit Cost and expenses incurred for euthanasia, cremation, funeral service and handling charges following Accidental death of the Insured Pet	N.A.	N.A.	S$200	S$300	S$400	S$500	S$600
Medical							
Illness Vet Expenses for non-surgical Treatment	50%	N.A.	S$700	S$1,500	S$3,500	S$4,000	S$5,000
Illness Vet Expenses for surgical Treatment	20% (Insured Pet enrolled before age 5) 30% (Insured Pet enrolled before age 9)	N.A.	S$2,500	S$4,000	S$11,000	S$14,000	S$18,000
Liability							
Third Party Liability Arising from owning the Insured Pet	N.A.	S$500	S$100,000	S$250,000	S$500,000	S$500,000	S$500,000
Wellness Care (Annual Limit)							
- Vet examination and Vaccination - Teeth cleaning or polishing - Spaying / Neutering	N.A.	N.A.	N.A.	N.A.	S$100	S$150	S$200

Summary of Benefits

Description of Benefits	Co-insurance percentage to be borne by the Insured (Per Incident)	Deductible (Per Incident)	Benefit Limit (Per Incident/Maximum Annual Coverage)				
			*Adog*able Plan	A*meow*ing Plan	*Fur*tastic Plan	Ulti*paw* Plan	*Paw*sh Plan
Lifestyle							
Emergency Boarding Expenses Reimbursement of pet boarding expenses at AVS-licensed pet boarding facilities if Insured is hospitalised in Singapore for more than four (4) consecutive days arising from accidental injury. - Maximum limit per day - Maximum no. of days per Policy Year	N.A.	N.A.	N.A.	N.A.	S$25 per day 3 days	S$50 per day 5 days	S$100 per day 5 days

Waiting Period

Section	Period
Section 3 - Accidental Injury Cover	1 Month*
Section 4 - Theft Cover	3 Months*
Section 6 - Illness Cover	3 Months*

*From Policy Commencement Date of the first Period of Insurance

No Claim Discount (NCD)

A discount will be granted on the renewal premium if no claim has been made under the Policy in the preceding year.

Period of Insurance	Discount on Premium in Next Policy Renewal
The preceding year	5%
The preceding two consecutive years	10%
The preceding three consecutive years	15%

Eligibility

The Insured Pet must:

1. be at least 8 weeks old and below 9 years old 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

Major Exclusions*

- Pre-existing, Hereditary, Congenital and Skin Conditions
- Any Condition which occurs within the Waiting Period
- Any occurrence or Illness developed or caused by any factor while the Insured Pet is outside Singapore
- Liability arising from any intentional or preventable act
- Theft arising from any intentional, neglectful or preventable act
- Day to day care e.g. vitamins, supplements, Vaccinations (unless selected plan has Wellness Care benefit), training, grooming
- Conditions related to breeding or pregnancy, whelping and/or queening
- Insured Pet is used for commercial or occupational purposes
- Treatment of or Conditions attributable to behavioural problems
- Damage to teeth and gums unless as a result of an Accident
- Illness related to endoparasites or ectoparasites, hip dysplasia, rabies
- House calls and out-of-hours Treatment
- Elective procedures and treatments e.g. nail clipping, tail docking, debarking
- Cosmetic procedures
- 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
- Insured not complying with all statutory or other obligations and regulations as Insured Pet's owner

*The above is a summary of major exclusions only. For details, please refer to the Policy provisions.

Important Notes

1. Applicable to dog breeds from Animal & Veterinary Service (AVS) Specified Dogs list (refer to Cat and dog licensing)
   a. The Third Liability limit will be reduced to S$100,000 for Ameowing Plan, Furtastic Plan, Ultipaw Plan and Pawsh Plan
   b. Dogs must be muzzled and leashed when in a public place

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

More information about PetCare is available on our website libertyinternational.com/sg.

Underwritten by **Liberty Pte. Limited** (UEN | GST Reg. No. 201538069C)
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