

HAPPY TAILS INSURANCE POLICY

Here is Your Happy Tails Policy. Please examine it together with the **Schedule**, to make sure that You have the protection You need.

It is important that the Policy document together with the **Schedule** and any amendments or endorsements issued are read together to avoid any misunderstanding.

If there are any changes that may affect the insurance provided, please notify Us immediately.

HOW YOUR INSURANCE OPERATES

Your Policy is a contract between Us, the **Company**, and You, Our **Insured/Pet Parent** named in the **Schedule**. The application form, declaration and information You gave Us when applying for the Policy are the basis of this contract. The **Schedule** and any endorsement made altering the terms of this Policy, form part of this Policy.

In return for Your payment of the premium, We will provide You with the insurance cover as described in the Policy during the **Period of Insurance** or any subsequent period for which You pay and We accept the required premium.

OUR PROMISE OF SERVICE

We wish to provide You with a high standard of service and to meet any claims covered by this Policy honestly, fairly and promptly. Should You have any reason to believe that We have not done so, please contact Your broker or agent. If You do not use the services of an intermediary please contact Us. We will be 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 fourteen (14) business days from the date You receive the Policy. If within these fourteen (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:

- You are assumed to have received the Policy within three (3) days after We despatch it.
- The Free Look will not apply to renewals of Your Policy with Us.

A GUIDE TO YOUR HAPPY TAILS POLICY

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DEFINITION OF WORDS

(which apply to the whole Policy)

Certain words have been defined below. These have the same meaning wherever they are used in the Policy or the **Schedule**. They appear in bold print (eg. **Insured, Injury**) or begin with a capital letter (eg. You, We).

We, Us, Our, the **Company**:
MSIG Insurance (Singapore) Pte. Ltd.

You, Your, **Insured, Pet Parent**
The policy owner named as **Pet Parent** in the **Schedule**.

Schedule
The **Schedule** containing details of the **Pet Parent**, Your **Pet**, type of cover selected and **Period of Insurance**. The **Schedule** forms part of the Policy.

Accident
An unexpected and unintended event causing **Injury** to Your **Pet**.

Clinical Examination
An examination performed by a **Veterinarian** encompassing physical examination and comprehensive blood tests (if applicable) of the **Pet**.

Clinical Symptoms
Any manifested anomaly in, or deviation from the regular healthy state or function of a **Pet**, including behavioural traits. Symptoms include any anomaly that is readily detectable by a thorough and complete **Clinical Examination**.

Co-insurance
The portion of claim amount You need to pay before any **Deductible** is applied.

Commencement Date
Original inception date of cover under this Policy as shown in the **Schedule**.

Condition
Any manifestations of **Clinical Symptoms** consistent with a diagnosis or diagnoses, regardless of the number of incidents or areas of the body affected.

Deductible
The fixed amount borne by You in a claim after Your **Pet's Co-insurance** portion has been applied.

Dental Health Care
The regular care required to maintain dental hygiene for Your **Pet**. This includes brushing, scaling, polishing, extractions and reconstructions.

Diagnostic Tests
Tests used to determine the overall health of Your **Pet**. **Diagnostic Tests** can be used as a way to detect certain abnormalities. It can also validate the current health of Your **Pet**, or help to evaluate an older **Pet** more thoroughly before problems surface.

Household
All members of Your family and other persons permanently living with You.

Illness
Sickness, disease and any changes to Your **Pet's** normal healthy state; any **Condition** other than Your **Pet's** normal healthy state.

Injury(ies)

Physical harm or damage to Your **Pet** arising from an **Accident** and not by **Illness** or gradual physical or mental wear and tear.

Medically Necessary

Medical services, **Supplies** or treatments provided by a **Veterinarian** to treat covered **Pets** which are:

- consistent with symptoms or diagnosis;
- appropriate and meet generally accepted veterinary practice standards;
- not primarily for the convenience of the **Pet Parent**, Your **Veterinarian** or other providers; and
- consistent with the most appropriate supply or level of services which can safely be provided to the **Pet**.

Neutering

Orchidectomy or surgical removal of both testicles.

Period of Insurance

The period shown in the **Schedule**, and any further period for which You agree to pay and We agree to accept Your premium.

Pet

A domestic cat or dog 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**.

Pet Parent

The owner of the **Pet**.

Pre-Existing Conditions means:

- **Illness** or the recurrence of any **Illness** or **Condition** which first occurred or displayed any signs and/or symptoms consistent with the stated **Illness** or **Condition** prior to the **Commencement Date**;
- an **Injury** or recurrence of an **Injury** that occurred prior to the **Commencement Date**; or
- any **Condition** or complication resulting from an **Illness** or **Injury** that occurred prior to the **Commencement Date**.

Racing Dog

A dog, which is owned and maintained for the purpose of competing in organised races or speed contests.

Spaying

Ovariohysterectomy, Ovariectomy or resection of both ovaries, and uterus.

Supplies

Any item that is **Medically Necessary**, as determined by the **Veterinarian**, that is safe and effective for its intended use, and that omission would adversely affect the **Pet**.

Surgery(ies)

Procedure(s) that treat diseases or **Injuries** by 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 anaesthetic.

Vaccination

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

Veterinarian

A properly licensed and registered **Veterinarian** in active practice in the area where Your **Pet** is treated or examined. **Veterinarian** shall not include You or Your parents, brother or sister, husband or wife, child or relative.

Working Pet

Any **Pet** involved in activities other than companionship or helping, including, but not limited to, racing, breeding, law enforcement, guarding or for other commercial use.

Your Pet

The dog or cat named in the **Schedule**.

THE BENEFITS

All benefits are paid as reimbursement for treatment and services received and paid by You due to the covered conditions, and depend on the terms, conditions and limits set out in the **Schedule**, during the **Period of Insurance**.

SECTION I - SURGICAL BENEFIT

1. Clinical and Surgical Benefit

We shall cover Your **Pet** for **Medically Necessary Surgery** performed by Your **Veterinarian** for conditions covered by this Policy. We will pay for the following expenses incurred:

- (a) **Diagnostic Tests**;
- (b) **Veterinarian's fee**;
- (c) Operating theatre fee;
- (d) Fees and charges for anaesthesia and oxygen for them to be administered;
- (e) Surgical implants;
- (f) Miscellaneous expenses such as prescribed drugs, injections, dressings and other medical services and **Supplies** related to a **Surgery**.

2. Room and Board Expenses

We shall cover the cost of boarding Your **Pet** at a licensed veterinary clinic or hospital as required by Your **Veterinarian** to deliver nursing care, administer medication to or monitor Your **Pet**. The confinement period must be no less than twelve (12) consecutive hours as a result of **Surgery**.

3. Post Surgical Treatment Benefit

We shall cover Your **Pet** for post surgical treatment, up to ninety (90) days from date of **Surgery**, which include follow-up consultations, diagnostic and laboratory services, examinations and investigations as required by Your **Veterinarian**. This benefit is also extended to cover acupuncture performed by a **Veterinarian**.

The post surgical treatment must have resulted directly from the **Condition** which the **Surgery** was performed and be recommended by the **Veterinarian** who performed the **Surgery**.

The maximum limit payable under Section I shall not exceed the maximum limit applicable under "Clinical and Surgical Benefit".

SECTION II - CHEMOTHERAPY

We shall cover Your **Pet** for cost of chemotherapy incurred in a licensed veterinary clinic or hospital.

SECTION III - FINAL EXPENSES BENEFIT

We shall cover the fee of euthanasia and the cost of cremation, funeral service and/or handling charges from the **Veterinarian** or funeral service providers in respect of the handling of the remains of the **Pet**.

We will not pay for:

- Transportation fee not arranged by the **Veterinarian** or funeral service provider;

- The cost of the niche or burial ground of the remains of the **Pet**.

Deductible and **Co-insurance** is not applicable to Section III.

OVERALL COMPENSATION LIMIT

Our maximum liability under Section I to III in total shall not exceed the amount stated in the Total Annual Coverage in the **Schedule**.

SECTION IV THIRD PARTY LEGAL LIABILITY

- We will indemnify You against legal liability incurred for any accidental
 - bodily injury to any person;
 - loss or damage to property caused by Your **Pet**.
- We will also pay for:
 - cost and expenses of litigation recovered by any claimant from You, and
 - cost and expenses incurred by You with Our written consent.
- The territorial scope of cover provided by this Section is limited to the Republic of Singapore.
- We will not pay for:
 - bodily injury to any person who is a member of Your **Household** or is employed by You;
 - damage to property belonging to or in the charge of or under the control of You or any member of Your **Household** or a person employed by You;
 - liability as a result of any deliberate or preventable act;
 - finances, penalty, punitive or exemplary expenses;
 - liability as a result of Your non-compliance with the relevant regulations imposed on pet owners; or
 - 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.

Our maximum liability under Section IV in respect of any one claim or series of claim arising out of one event shall not exceed the amount stated in the **Schedule**.

If there are more than one **Pets** described in the **Schedule** or insured with Us under separate Policy(ies), 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 highest amount stated in the Schedule/(s).

NO CLAIM DISCOUNT (NCD)

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 or more	15%

In the event of a claim, the NCD shall be reduced to 0% at the next renewal of the Policy.

If there are more than one **Pets** described in the **Schedule** or insured with Us under a separate Policy/(ies), the NCD shall be applied as if a separate policy has been issued in respect of each such **Pet**.

If the **Company** shall consent to a transfer of interest in this Policy, the period during which the interest was in the transferor shall not accrue to the benefit of the transferee.

GENERAL CONDITIONS

(which apply to the whole Policy)

- The due observance and fulfilment of the terms, conditions and endorsements of this Policy by You and the truth of the statements and answers in the application shall be conditions precedent to any liability on Our part to make any payment under this Policy.
- Unless We agree in writing otherwise, the **Pet** must:
 - be micro-chipped;
 - be at least sixteen (16) weeks old and below nine (9) years old at the **Commencement Date**;
 - complete all required **Vaccinations**; and
 - not be a **Working Pet**.
- You must be the owner of the **Pet**.
- You shall take all reasonable precautions to prevent **Accidents** and comply with all statutory and/or other obligations and regulations.
- You must provide reasonable care to the **Pet** at all times and ensure that it is kept in good health, and is not knowingly exposed to situation that may result in **Injury** or **Illness**. If any **Injury** or **Illness** does occur, then You must take all reasonable steps to facilitate prompt treatment and recovery, to minimise complications, to prevent recurrence of such **Condition** and to prevent any aggravation of the **Illness** or **Condition** of the **Pet**. Failing to comply with Your duty of care may result in denial of claims for treatment.
- This Policy is not transferable to other **Pets**. All new **Pets** are subject to a new application and premium rating.
- A **Pet** is covered under this Policy only while the **Pet** is in Singapore.
- Any misrepresentation, misdescription of or failure to disclose material facts by the **Pet Parent** will entitle Us to alter, amend, cancel or void the Policy having regard to the true facts and all benefits under the Policy shall be forfeited. A material fact is any information which could influence Us in Our assessment of Your application.
- We reserves the right to alter the Policy as We reasonably consider appropriate and We will inform the **Pet Parent** with a written notice at least thirty (30) days in advance of any such alteration. For avoidance of doubt, We may change the Policy terms and conditions at Our discretion at any renewal. Your continued payment of premium after We give such notice will mean You accept the change.
- Premium rates are not guaranteed and may be increased or varied by Us:
 - When a material change in risk occurs or
 - When there is a general rate increase affecting all **Insureds** reflecting the **Company's** actual or anticipated results in this class of business.
- Either the **Pet Parent** or the **Company** may cancel this Policy by giving the other party fourteen (14) days notice in writing to the last known address. Refunds of premium in respect of a **Period of Insurance** will be made as follows:
 - If the **Pet Parent** cancels the Policy, We will refund the **Pet Parent** the premium paid less the premium calculated at Our short period rates from the date of cancellation provided no claim has arisen in relation to that **Period of Insurance** and the amount refundable is more than SGD50.00.

- (b) If the **Company** cancels the Policy, We will make a pro-rata refund of the premium paid.
12. The Policy will not provide compensation other than on a proportionate basis if the **Pet Parent** has any other insurance in force or is entitled to indemnity from any other source in respect of the same **Injury, Illness**, liability, death or expense.
13. We will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy and the **Insured's** receipt or that of the **Insured's** legal personal representatives, shall in all cases effectively discharge Our liability.
14. A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its terms.
15. This Policy shall be subject to the exclusive jurisdiction of Singapore and construed in accordance with the laws of Singapore.

CLAIMS CONDITIONS

(which apply to the whole Policy)

The payment of claims under this Policy is dependent upon observance of its terms and conditions by You.

1. Notification of Claim

You must give written notice to Us of any event giving rise or likely to give rise to a claim under this Policy as soon as possible but in any case within thirty (30) days of the happening of such an event.

2. Proof of Claim

The following must be provided to Us:

- Completed claim form after You notify Us of a claim;
- The enrolment **Clinical Examination** result, if it is the submission of first claim;
- Information, evidence or supporting document including receipts, medical certificates or medical reports which We may require to be supplied at Your expense;
- Your written consent to allow Us to receive the results of any medical examinations and/or tests and/or the **Pet's** medical history or records;
- Such other information that We may reasonably require.

Original of all relevant documents and bills must be submitted with the completed claim form.

3. Examinations

We shall have the right and opportunity through Our appointed **Veterinarian** to examine the **Pet** within the duration of any claim.

4. Dealing with Disagreement

In the event of any disagreement between You and Us with regards to a claim, the matter will be referred to Our appointed **Veterinarian**. If the matter is not resolved, an independent third party **Veterinarian** shall be appointed by Us. This independent third party **Veterinarian's** decision shall be final and binding on all parties.

GENERAL EXCLUSIONS

(which apply to the whole Policy)

1. We do not cover:

- (a) **Illness** that occurs or recurs within the first ninety (90) days following the **Commencement Date**.

- (b) **Illness** related to specified hereditary and congenital conditions (refer to Clause 2 of LIMITATIONS) that occurs or recurs within the first twelve (12) months following the **Commencement Date**.

2. We do not cover **Pre-Existing Conditions**.

Pre-Existing Conditions means:

- (a) **Illness** or the recurrence of any **Illness** or **Condition** which first occurred or displayed any signs and/or symptoms consistent with the stated **Illness** or **Condition** prior to the **Commencement Date**;
- (b) an **Injury** or recurrence of an **Injury** that occurred prior to the **Commencement Date**; or
- (c) any **Condition** or complication resulting from an **Illness** or **Injury** that occurred prior to the **Commencement Date**.

3. We do not cover:

- (a) **Spaying** and **Neutering**.
- (b) Preventive healthcare including **Vaccinations** or titer test, flea control, heartworm medication, deworming, nail trim, and grooming.
- (c) Parasite control including but not limited to internal and external parasites for which readily available prophylactic treatments are available.
- (d) **Dental Health Care**, however if **Injury** to teeth is caused by an **Accident**, We do cover the cost of extraction and/or reconstruction of damaged teeth.
- (e) Anal gland expression.

4. We do not reimburse the costs, fees or expenses associated with:

- (a) **Injury** or **Illness** due to any intentional, neglectful or preventable act, including organised dog fighting, by You or a member of Your household;
- (b) Elective procedures, cosmetic procedures, preventive procedures including but not limited to:
- (i) tail docking;
 - (ii) ear cropping;
 - (iii) de-clawing;
 - (iv) micro-chipping;
 - (v) dew claw removal; or
 - (vi) ear cleaning;
- (c) Transport expenses;
- (d) Hereditary and congenital conditions unless specified in Limitation Clause 2;
- (e) **Conditions** arising from a specific activity if the same or a similar activity occurred prior to the **Commencement Date** and displayed the propensity for the activity to recur and cause **Injury** or **Illness** to Your **Pet**;
- (f) Pre-existing cruciate ligament problems to one leg as respects the cost of future treatment for problems of the other leg;
- (g) Diseases preventable by vaccines and prophylactic medications (such as heartworm, lice, internal parasites and fleas);

- (h) Any declared pandemic disease that causes widespread **Illness** affecting Your **Pet**;
- (i) Complications of **Conditions** excluded or limited by this Policy;
- (j) Abnormalities where **Clinical Symptoms** were apparent prior to the **Commencement Date**. This includes **Conditions** that are detectable by a routine physical exam by Your **Veterinarian**;
- (k) Claims in any way arising from the lack of use and/or implementation of preventive healthcare products and/or methods when such products and/or methods would be in accordance with generally accepted veterinary standards. Routine healthcare includes: **Vaccinations**, flea control, heartworm medication, de-worming, dental care, ear plucking, grooming, and prudent regular care;
- (l) Special diets, **Pet** foods, vitamins, supplements, grooming, nail trims, shampoo and bathing (including medicated baths);
- (m) Purchase and rental of prosthesis, corrective devices and medical appliances;
- (n) **Conditions** arising from any specific activity if the same or similar activity occurs after You have received written notice from Us regarding the specific activity;
- (o) Experimental or investigational treatment or medicine;
- (p) Breeding or **Conditions** relating to breeding, whelping, and queening;
- (q) **Diagnostic Tests** for **Conditions** excluded by this Policy;
- (r) **Diagnostic Tests** due to complications of **Conditions** excluded or limited by this Policy;
- (s) Feeding, housing or exercise;
- (t) Behavioural modification, training, therapy or medications for behavioural modification;
- (u) Alternative therapies, including but not restricted to consultations and treatments involving homeopathic remedies, osteopathy, laser therapy, chiropractic treatments, stem cell therapy and/or physiotherapy, whether recommended by a **Veterinarian** or not;
- (v) Extra costs for treating Your **Pet** outside usual **Surgery** hours, unless the **Veterinarian** confirms that Your **Pet** is suffering from serious **Illness** or **Injury** and without performing the **Surgery** would either endanger its life or significantly worsen the serious **Injury** or **Illness**;
- (w) Administrative fees charged by the **Veterinarian** including but not limited to any charges for completing the claims forms and/or providing reports, certificates or other information for the purposes of processing Your claim.

In addition, the following apply:

(x) **War and Terrorism Exclusion**

This insurance by this Policy excludes:

death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
- (b) any act of terrorism including but not limited to
 - (i) the use or threat of force, violence and/or
 - (ii) harm or damage to life or to property (or threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,
 by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put 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 the **Company** alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Pet Parent**.

(y) **Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith;

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by arising from:

- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- (e) any chemical, biological, bio-chemical or electromagnetic weapon.

LIMITATIONS

(which apply to the whole Policy)

1. It is mandatory that the **Pet** undergoes an enrolment **Clinical Examination** prior or within thirty (30) days from the **Commencement Date** of the Policy. The examination result must be produced upon the first claim. Your failure to submit Your **Pet** to a complete **Clinical Examination** may void the Policy.

2. For **Pet** below six (6) years of age at the **Commencement Date** of the Policy, we shall cover the following specified hereditary and congenital conditions after a twelve (12) month waiting period from the **Commencement Date** of the Policy, provided they are not **Pre-Existing Conditions**:

- (a) Hip and Elbow Dysplasia
- (b) Luxating Patella
- (c) Glaucoma
- (d) Cherry eye
- (e) Invertebral Disk Disease (IVDD)
- (f) Femoral Head and Neck Excision

Hereditary and congenital conditions not stated above are not covered.

3. For **Pet** six (6) years and greater of age at the **Commencement Date** of the Policy, there shall be no cover for hereditary and congenital conditions.
4. For **Pet** not spayed or neutered at the **Commencement Date** of the Policy, there shall be no cover for **Illness** related to prostate problems, hormonal skin conditions, perianal hernias, testicular tumours, perianal tumours, mammary tumours, uterine and ovarian conditions. Should Your **Pet** be spayed or neutered after the **Commencement Date** of the Policy and provided no claims has been made, You can write in to Us to furnish the relevant **Veterinarian** report on the **Spaying** and **Neutering** procedure so that We can update Our records.

PAYMENT BEFORE COVER WARRANTY

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate or Cover Note.
2. In the event that the total premium due is not paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the **Company**. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate or Cover Note.
3. In respect of insurance coverage with "Free Look" provision, the **Insured** may return the original Policy document to the **Company** or intermediary within the "Free Look" period if the **Insured** decides to cancel the cover during the "Free Look" period. In such an event, the Insured will receive a full refund of the premium paid to the **Company** provided that no claim has been made under the insurance.

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

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