大新保險
DAH SING INSURANCE

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PETSURE INSURANCE

IMPORTANT - Please read this Policy carefully upon receipt and promptly request any necessary amendments.

THIS POLICY IS AN IMPORTANT DOCUMENT; PLEASE KEEP IN A SAFE PLACE

These **Policy** terms and conditions, the **Schedule** and any **Endorsement** attached or to be attached thereto 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,** the **Schedule** and/or any **Endorsement** attached or to be attached thereto shall bear such specific meaning wherever it may appear.

The **Application** and declaration made by the **Insured** shall form the basis of this **Policy** and are deemed to be incorporated herein as part of this **Policy.**

In consideration that the **Insured** has applied to Dah Sing Insurance Company Limited (hereinafter called "the **Company**") for the insurance hereinafter contained, and on the condition that the **Insured** has paid or agreed to pay the premium as specified for such insurance, and on condition that at the time of effecting this **Policy** the information provided in the **Application** and declaration is true and correct, the **Company** will pay the benefits subject to the definitions of words, exclusions, limitations, terms and conditions contained herein, **Endorsed** hereon, or attached thereto.

PART 1 – SUMMARY OF BENEFITS[2]

Section	Coverage	Maximum Benefit Per Insured Pet Per Period of Insurance (HK$)	
		Paw Lite	Paw Pro
1	**Medical Coverage**	40,000	90,000
	Waiting Period	**Injury**: 7 days **Illness**: 28 days Cancer: 180 days	
	Coinsurance per claim	40% - 6 months to below 1 year 20% - 1 year to below 5 years 30% - 5 years or above	
Sub-limits applicable to Sections 1a – 1f:			
1a	**Clinical and Surgical Expenses**	40,000 (CT/MRI: Not covered)	90,000 (CT/MRI sub-limit: 10,000)
1b	**Room and Board**	4,000	6,000
1c	**Veterinary Consultation**	4,000 (400 per visit)	8,000 (800 per visit)
1d	**Chemotherapy Treatment**	5,000	10,000
1e	**Alternative or Complementary Treatment**	Not covered	2,000
1f	**Behavioural Treatment**	Not covered	1,500
2	**Third-Party Legal Liability (costs & expenses inclusive)**	3,000,000 (**Excess** 3,000 per claim)	3,000,000 (**Excess** 3,000 per claim)
3	**Emergency Boarding and Pet-Sitting Expenses**	1,000 (200 per day)	2,000 (400 per day)
4	**Emergency Transportation Fee**	300	300
5	**Advertising and Reward**	250	400
6	**Goodbye Benefit**	1,500	3,000
7	**Overseas Cover** (Extension of Sections 1, 2 and 6)	Cover (shared limit with related sections)	Cover (shared limit with related sections)
8	**Preventive Care Benefit** (for renewal)[1]	500	500
9	**Microchip Fee** (applicable to the first **Policy** year only)	100	100

Remarks:

1. Preventive Care Benefit - Reimbursement for Covered Preventive Care is payable once per **Period of Insurance**, provided no claim has been made under this **Policy** in the immediately preceding **Period of Insurance** (excluding claims made under Microchip Fee

Benefit or Preventive Care Benefit).

2. This table serves as a summary of the **Maximum Benefit** payable per **Insured Pet** for each coverage, and is subject to the terms, conditions and exclusions of this **Policy.** Please refer to the terms and conditions of this **Policy** for details**.**

PART 2 – DEFINITIONS OF WORDS

Certain words or phrases will have specific meanings throughout this **Policy**. They are defined as below and will be presented as bold letters in this document.

1. **"Accident"/"Accidental"** means a sudden, unforeseen, and unintended event caused by violent, external, and visible means, which, independently of any other cause, is the sole and direct cause of **Injury.**

2. **"Application"** means the proposal submitted for this **Policy**, including any application or proposal form, questionnaires, statements, declarations, supporting documents, and any other information provided to the **Company** in connection with the application for this **Policy**, whether provided in writing, verbally (including by telephone), electronically, or in any form accepted by the **Company**, including any subsequent updates or amendments to such information.

3. **"Confinement"** means the admission of the **Insured Pet** to a **Veterinary Clinic** as an inpatient for medical treatment upon the recommendation of a **Veterinarian**.

4. **"Coinsurance"** means a percentage of the claim amount of **Eligible Medical Expenses** that the **Insured** must pay after the **Excess** (if any) has been satisfied within a **Period of Insurance**. The applicable **Coinsurance** percentage for a claim incurred during a **Period of Insurance** shall be determined based on the age of the **Insured Pet** on the **Commencement Date** of that **Period of Insurance**.
   If a **Confinement** spans across two **Periods of Insurance**, the applicable **Coinsurance** percentage for the claim payable shall be determined based on the **Commencement Date** of the **Period of Insurance** in which the **Insured Pet** was first admitted to the **Veterinary Clinic**.
   Coinsurance is applicable to Section 1 only.

5. **"Civil Commotion"** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies of that body.

6. **"Commencement Date"** means the day, month and year (in **Hong Kong** time) specified as commencement date in the **Schedule** on which the relevant **Period of Insurance** begins, which will be updated upon each subsequent renewal of this **Policy** (if applicable).

7. **"Company"/"Us"/"We"/"Our"** means Dah Sing Insurance Company Limited.

8. **"Eligible Medical Expenses"** means the reasonable and customary veterinary expenses incurred for treatment that are **Medically Necessary** for the diagnosis or treatment of an **Injury** or **Illness** suffered by the **Insured Pet,** which are recommended by a **Veterinarian** and covered under this **Policy. Eligible Medical Expenses** include but are not limited to:
   (a) medical consultations;
   (b) diagnostic tests, examinations and procedures;
   (c) **Confinement**;
   (d) prescribed medications;
   (e) surgical fees, operating theatre fees, and anaesthetist's fees;
   (f) **Miscellaneous Expenses** directly related to surgery or **Confinement**; and
   (g) other related services for investigation or treatment as covered under this **Policy**.

   The **Company** may adjust the amount payable if the expenses charged are considered excessive or unreasonable when compared with the usual fees typically charged for similar veterinary services in the same locality. **Eligible Medical Expenses** shall not exceed the actual amount incurred and paid by the **Insured** or the **Insured**'s **Family** for such treatment.

9. **"Endorsement"/"Endorsed"** means an authorised variation and/or amendment to this **Policy**, incorporated into this **Policy** and issued by the **Company**.

10. **"Excess"** means the first amount of any claim which must be borne by the **Insured** before any benefits become payable under this **Policy**.

11. **"Family"** means the **Insured**'s parents, **Spouse**, children, domestic helper, cohabitants, and any family members who normally reside with the **Insured**.

12. **"Hong Kong"** means **Hong Kong** Special Administrative Region of the People's Republic of China.

13. **"Hospital"** means an institution that:
   (a) is legally licensed as a hospital in accordance with the applicable laws of the jurisdiction in which it is located;
   (b) operates primarily engaged in providing services of admission, medical care, and treatment of sick or injured person as a resident inpatient basis;
   (c) has 24-hour nursing service by registered nurses;
   (d) has licensed physicians available at all times;
   (e) provides and maintains well equipped and organised facilities for diagnosis and medical surgeries; and
   (f) **Hospital** does not include the following:
      (i) a mental institution, an institution operating primarily for the treatment of psychiatric or psychological disease, and the psychiatric department of a hospital;
      (ii) a place for the aged, a rest home, a place or similar facility for drug addicts or alcoholics;
      (iii) a health hydro or nature-cure clinic; or
      (iv) a nursing or convalescent home or a place for rest, rehabilitation or a place primarily for extended care facility.

14. **"Illness"** means physical sickness, disease, infection, defect, abnormality or failure of the **Insured Pet**'s normal healthy state which is not caused by an **Accident** or **Injury**. To be eligible for benefits under this **Policy**, the **Illness** must first manifest during the **Period of Insurance** and after the applicable **Waiting Period**.

15. **"Injury"/"Bodily Injury"** means physical harm as a direct and sole result of an **Accident** and which is not caused by **Illness**, gradual physical or mental wear and tear, or any other cause. To be eligible for benefits under this **Policy**, the **Injury** must occur during the **Period of Insurance**.

16. **"Insured"/"You"/"Your"/"Yours"** means the policyholder of this **Policy** as named in the **Schedule**, who is the owner of both this **Policy** and the **Insured Pet**.

17. **"Insured Pet"** means a domestic dog or cat owned by the **Insured** and insured under this **Policy**, and which is named as the "Insured Pet" in the **Schedule** or any subsequent **Endorsement**.

The **Insured Pet** must be kept primarily as a companion of the **Insured** at his/her residence and must not be used for commercial guarding, security work, hunting, racing, coursing, search and rescue, law enforcement, customs and quarantine duties, guiding or assisting persons with disabilities, laboratory testing or experimentation, commercial breeding, performance or any other trade or business activity.

18. **"Maximum Benefit"** means the maximum cumulative amount payable by the **Company** for each covered benefit in **Hong Kong** dollar during a **Period of Insurance**, as specified in the **Summary of Benefits**.

19. **"Medically Necessary"** means the veterinary services, supplies or treatment which the attending **Veterinarian** determines are necessary to diagnose or treat an **Injury** or **Illness** of the **Insured Pet** and which are:

    (a) Consistent with the **Insured Pet**'s health impairment, a manifestation of the signs and symptoms resulting from **Illness** or **Injury** or diagnosis regardless of the number of incidents or areas of the body affected;

    (b) Appropriate, essential and meet generally accepted veterinary practice standards;

    (c) Not primarily provided for the convenience of the **Insured**, the **Insured**'s **Family**, the **Insured Pet**'s attending **Veterinarian** or other providers; and

    (d) Consistent with the most appropriate level of service or supply that can be safely provided to the **Insured Pet**.

20. **"Miscellaneous Expenses"** means any reasonable and necessary expenses for prescribed drugs, injections, dressings and other medical services and supplies directly related to a surgery or **Confinement**. **Miscellaneous Expenses** do not include any expenses or consumptions incurred after discharge from **Confinement** or during any follow-up treatment.

21. **"Natural Disaster"** means a landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane, or sandstorm. For the avoidance of doubt, **Natural Disaster** shall exclude **Pandemic**.

22. **"Pandemic"** means a pandemic or epidemic and the like as declared by the World Health Organisation (WHO) or by the relevant local governmental authority in the country where the **Insured Pet** is located.

23. **"Period of Insurance"** means the period specified in the **Schedule** during which this **Policy** is effective, being a period of twelve (12) consecutive calendar months unless otherwise stated.

24. **"Policy"** means the entire contract between the **Insured** and the **Company**, including but not limited to this **Policy** wording, the **Schedule** and any **Endorsements** attached or to be attached thereto, and the **Application** and declarations submitted by the **Insured** or his/her authorised representative, all of which shall be read together as one contract.

25. **"Policy Start Date"** means the first **Commencement Date** of this **Policy**.

26. **"Pre-existing Condition"** means any **Illness**, **Injury**, any health condition, or any of its **Related Condition** which, prior to the **Policy Start Date** or the commencement date of any increase in plan level, or during any applicable **Waiting Period** (whichever is later), meets any of the following criteria:
    (a) Existed;
    (b) Manifested signs or symptoms;
    (c) was diagnosed, treated, medicated (including but not limited to over-the-counter medication) or investigated;
    (d) Advice was sought or being given; or
    (e) The **Insured** knew or ought reasonably to have known of its existence.

    For the avoidance of doubt, where a **Bilateral Condition** is deemed as a **Pre-Existing Condition** under this **Policy** because it affected one side of a paired body part prior to the **Policy Start Date** or the commencement date of any increase in plan level, or during any applicable **Waiting Period** (whichever is later), any subsequent occurrence affecting the corresponding body part on the opposite side will also be deemed a **Pre-existing Condition**, provided that the **Insured Pet** displays signs and symptoms consistent with that condition.

    For the purpose of this definition:
    "Bilateral Condition" means any condition affecting a paired body part or organ of which the **Insured Pet** has two, with one located on each side of the body, including but not limited to the eyes, ears, knees, patellae, cruciate ligaments, joints, hips, elbows and paired internal organs.
    "Related Conditions" means any complication, secondary condition, or recurrence arising from, consequential to, or medically linked to such **Illness**, **Injury**, or physical condition, whether occurring in the same or a different part of the body, including any organ, or any medically associated area.

27. **"Public Common Carrier**" means any mechanically propelled conveyance which is operated by a company or an individual duly licensed for the regular transportation of fare-paying passengers or for hire.

28. **"Renewal Date"** means the date immediately following the expiry of the current **Period of Insurance** on which this **Policy** may be renewed, subject to the **Company**'s terms and conditions and payment of the applicable renewal premium.

29. **"Riot"** means the act of any group of persons in any disturbance of the public peace, whether in connection with a **Strike** or lock-out or not, and the action of any lawfully constituted governmental authority in suppressing or attempting to suppress such disturbance or in minimising the consequences of such disturbance.

30. **"Schedule"** means the **Schedule** attached to and incorporated into this **Policy**, which sets out the details of the **Insured**, the **Insured Pet**, the **Period of Insurance**, and the coverage applicable, including any subsequent or amended version of that **Schedule** issued by the **Company** from time to time.

31. **"Spouse"** means the husband or wife of the **Insured** by a valid and legal marriage in accordance with the law of the country in which the marriage is legally registered.

32. **"Strike"** means labour related disturbances in connection with the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out whether or not such act is committed in the course of a disturbance of public peace; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

33. **"Summary of Benefits"** means a summary of coverages, the applicable **Maximum Benefit**, and any sub-limits that shall be payable for each covered benefit during a **Period of Insurance**.

34. **"Veterinarian"** means a legally licensed veterinarian or veterinarian specialist, who is:

    (a) Duly registered with the Veterinary Surgeons Board of **Hong Kong** pursuant to the Veterinary Surgeons Registration Ordinance (Cap. 529) of the Laws of **Hong Kong**, or in relation to jurisdictions outside of **Hong Kong**, the body of equivalent standing; and
    (b) Legally authorised to render veterinary service or practise veterinary surgery in the locality where the treatment is provided to the **Insured Pet**, in accordance with the applicable laws of the country where the medical treatment took place, but in no circumstances shall include the **Insured**, a member of the **Insured**'s **Family**, their insurance intermediary, employer, employee, or business partner.

35. **"Veterinary Clinic"** means any establishment (including veterinary clinic, veterinary practice, veterinary hospital, emergency or specialist veterinary centres) legally authorised to provide veterinary services where animals are examined, diagnosed, treated, or undergo surgery

by, or under the supervision of, a qualified and registered **Veterinarian**, in accordance with the applicable laws of the jurisdiction where the services are provided.

36. **"Waiting Period"** means the period of time, commencing from the **Policy Start Date** or the commencement date of any increase in plan level (whichever is later), during which no benefits are payable for claims arising from the following:
    (a) **Injury**: seven (7) days
    (b) **Illness**: twenty-eight (28) days
    (c) Cancer: one hundred and eighty (180) days
    Coverage for the relevant condition shall only become effective after the applicable **Waiting Period** has been completed.
37. **"War"** means war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

PART 3 – DESCRIPTION OF COVER

Section 1 – Medical Coverage

We shall reimburse **You** for the **Eligible Medical Expenses** incurred during the **Period of Insurance**, provided to the **Insured Pet**, up to the **Maximum Benefit** and subject to the relevant sub-limits stated in Part 1 – **Summary of Benefits**, provided that:

(a) the treatment or service is provided by a **Veterinarian** at a **Veterinary Clinic** in **Hong Kong**; and
(b) the procedure or treatment is **Medically Necessary** for the diagnosis or treatment of a covered **Illness** or **Injury** suffered by the **Insured Pet**.

All benefits payable under Section 1 are subject to the applicable **Coinsurance** and **Waiting Period**.

The maximum liability under Section 1 in total shall not exceed the amount stated in the **Maximum Benefit** in Part 1 – **Summary of Benefits**.

1a. Clinical and Surgical Expenses

We shall reimburse **You** for the following expenses incurred during the **Period of Insurance** for the diagnosis or treatment of a covered **Illness** or **Injury** suffered by the **Insured Pet**:

(a) Surgical fees
(b) Operating theatre fees
(c) Anaesthetist's fees
(d) Euthanasia fees
(e) Fees for X-rays, ultrasound, and laboratory tests
(f) Fees for Computed Tomography (CT) scans and Magnetic Resonance Imaging (MRI) scans (applicable to Paw Pro Plan only)
(g) **Miscellaneous Expenses** directly related to the treatment, including prescribed drugs, injections, dressings, and medical services and supplies,

provided that no expenses are payable under Section 1c.

1b. Room and Board

We shall reimburse **You** for the cost of **Confinement** or boarding at a **Veterinary Clinic** provided that:

(a) such **Confinement** or boarding is **Medically Necessary** for the diagnosis or treatment of a covered **Illness** or **Injury** suffered by the **Insured Pet** during the **Period of Insurance**; and
(b) such **Confinement** or boarding is required for the purpose of delivering nursing care, administrating medication, or monitoring the **Insured Pet**'s condition.

1c. Veterinary Consultation

We shall reimburse **You** for the following expenses incurred during the **Period of Insurance** for the diagnosis or treatment of a covered **Illness** or **Injury** suffered by the **Insured Pet**:

(a) all **Eligible Medical Expenses** incurred for the consultation carried out by a **Veterinarian**; and
(b) prescribed drugs, dressings, and injections dispensed by a **Veterinary Clinic**,

provided that such expenses are not related to surgical procedures and are not otherwise payable under Section 1a.

1d. Chemotherapy Treatment

If the **Insured Pet** is diagnosed with cancer during the **Period of Insurance**, **We** shall reimburse **You** for the costs of chemotherapy treatment, provided that such treatment is recommended in writing by a **Veterinarian** and the treatment is administered at a **Veterinary Clinic**.

1e. Alternative or Complementary Treatment (applicable to Paw Pro Plan only)

We shall reimburse **You** for the cost incurred during the **Period of Insurance** for the following alternative or complementary treatments:

a) physiotherapy
b) acupuncture
c) hydrotherapy
d) chiropractic care
e) laser therapy

Provided that:

i. the treatment is recommended in writing by a **Veterinarian** for the treatment of a covered **Illness** or **Injury** suffered by the **Insured Pet**;
ii. the treatment is carried out by a suitably qualified practitioner; and
iii. the treatment is commenced within twelve (12) months from the date of the first treatment for the relevant **Illness** or **Injury,** and the cost is incurred while this **Policy** is in force during a valid **Period of Insurance**.

1f. Behavioural Treatment (applicable to Paw Pro Plan only)

If the **Insured Pet** is diagnosed with a mental or emotional disorder, or develops a change in its normal behaviour that is directly and solely caused by a covered **Injury** suffered by the **Insured Pet**, **We** shall reimburse **You** for the expenses incurred during the **Period of Insurance** for:

(a) prescribed medications; and/or
(b) behavioural training or therapy conducted by a suitably qualified behaviourist at a recognised pet training centre,

notwithstanding General Exclusion (s) of Part 6 of this **Policy.**

Provided that:

i. such behavioural treatment is recommended in writing by a **Veterinarian** for the treatment of a covered **Injury** suffered by the **Insured Pet**; and
ii. the treatment is commenced within twelve (12) months from the date of **Accident** or the first treatment for the relevant **Injury** suffered by the **Insured Pet** (whichever is earlier), and the cost is incurred while this **Policy** is in force during a valid **Period of Insurance**.

Exclusions applicable to Section 1
Section 1 under this **Policy** does not cover:
(a) expenses incurred in respect of disposal, cremation, burial, or memorial services of the **Insured Pet**; or
(b) any expenses of an individual item on a **Veterinarian**'s bill incurred outside the **Period of Insurance**.

Section 2 – Third-Party Legal Liability

The **Company** shall indemnify the **Insured** against all sums which the **Insured** or the **Insured**'s **Family** shall become legally liable to pay as compensation in respect of:
(a) **Accidental Bodily Injury** to or death of any person; and/or
(b) **Accidental** loss of or damage to property belongings to any third party,

caused by the **Insured Pet** during the **Period of Insurance** within **Hong Kong**.

In addition, the **Company** will pay for:
i. legal costs and expenses recoverable by any claimant from the **Insured** or the **Insured**'s **Family**, and
ii. all costs and expenses incurred by the **Insured** with the **Company**'s prior written consent in the defence or settlement of any claim.

All claims under this section are subject to an **Excess** of HK$3,000 for each and every claim.

Limit of Liability applicable to Section 2
The maximum liability of the **Company** under this section for any one claim or series of claims arising out of one event shall not exceed the **Maximum Benefit** (with all costs and expenses inclusive) stated in Part 1 – **Summary of Benefits**.

Exclusions applicable to Section 2
Section 2 under this **Policy** does not cover:
(a) the first HK$3,000 of each and every claim;
(b) loss of or damage to property in the ownership, custody, care, or control of the **Insured**, the **Insured**'s **Family**, or any person residing with or in the service of the **Insured** or the **Insured**'s **Family;**
(c) **Bodily Injury** and **Illness** sustained by the **Insured,** the **Insured**'s **Family**, or any person residing with or in the service of the **Insured** or the **Insured**'s **Family;**
(d) fine, penalty, surcharge, or late payment charges;
(e) punitive, aggravated, or exemplary damages;
(f) any claim arising from or involving the **Insured Pet** being at any place where it is prohibited, including but not limited to contravention of any rule, regulation, deed of mutual covenant, legislation, non-compliance with any statutory requirements or regulation imposed on the **Insured** or **Insured**'s **Family;**
(g) the generation of any odor, noise, vibration, light, electricity, radiation, change in temperature, or any other sensory phenomenon;
(h) any claim arising from an occurrence in connection with the profession, occupation, or business of the **Insured** or the **Insured**'s **Family**; or
(i) any liability assumed by the **Insured** or the **Insured**'s **Family** under any contract or agreement unless such liability would have attached in the absence of such agreement.

Section 3 – Emergency Boarding and Pet-Sitting Expenses

If during the **Period of Insurance**:
(a) the **Insured** is hospitalised in a **Hospital** in **Hong Kong** for more than two (2) consecutive days proved by original medical certificate and/or discharge form issued by relevant **Hospital** or a registered physician and/or any other supporting documents accepted by the **Company**; or
(b) the **Insured** experiences an unavoidable overseas travel delay for more than two (2) consecutive days from the departure or arrival time specified in the **Insured**'s original itinerary proved by related, original air/ferry ticket(s) and/or any other supporting documents accepted by the **Company**, directly caused by adverse weather conditions, **Natural Disaster**, closure of airport, mechanical or electrical breakdown of the **Public Common Carrier**, hijack, **Riot** or **Strike,**

We shall reimburse **You** for the reasonable and necessary expenses incurred for:
i. boarding fees for the **Insured Pet** at a licensed boarding establishment in **Hong Kong**, or
ii. daily pet-sitting service provided at the **Insured**'s residence in **Hong Kong**,

provided that such arrangement commences on or after the date of **Hospital** admission or the commencement of the travel delay, up to the **Maximum Benefit** stated in Part 1 – **Summary of Benefits**.

Provisions applicable to Section 3
You must comply with the following provisions. If **You** fail to do so, and such failure is related to a claim, **We** may refuse the claim.
(a) For boarding fees, the boarding establishment must hold a valid Boarding Establishment Licence issued under the Public Health (Animals) (Boarding Establishment) Regulations (Cap 139I) of **Hong Kong**.
(b) For home pet-sitting services:
    i. The service provided must be a commercial entity or an individual acting in the course of his/her business.
    ii. The **Company** may request proof of business registration and/or service invoice.
(c) The **Insured Pet** must have up-to-date vaccinations as required by the boarding establishment or pet-sitting service provider prior to service commencement.
(d) The **Insured** must provide satisfactory documentary proof of:
    i. hospitalisation issued by the **Hospital** in **Hong Kong**; or
    ii. the duration and reason for travel delay issued by the **Public Common Carrier** or relevant authority.

Exclusions applicable to Section 3
Section 3 under this **Policy** does not cover:
(a) the boarding establishment not holding a valid licence under the Laws of **Hong Kong;**

(b) any hospitalisation of the **Insured** arises from:
   i. cosmetic or elective surgery, or any treatment, test or surgery which is not **Medically Necessary;**
   ii. pregnancy, childbirth, alcoholism, drug abuse, drug addiction, attempted suicide, or self-inflicted **Injury** of the **Insured**;
   iii. any **Pre-Existing Condition** of the **Insured** or foreseeable **Illness;**
(c) any travel delay not directly caused by the specified events stated under this section;
(d) any expenses payable to a member of the **Insured**'s **Family**, or a person permanently residing with the **Insured**; or any person not operating on a commercial basis;
(e) transportation costs to or from the boarding establishment;
(f) under **Our** reasonable expectation, the **Insured**'s **Family** can take care of the **Insured Pet**; or
(g) failure to provide valid documentary proof of the **Insured**'s hospitalisation at a **Hospital** or travel delay as required under this section.

Section 4 – Emergency Transportation Fee

If the **Insured Pet** requires urgent veterinary treatment due to a covered **Accident** or acute **Illness** that is **Medically Necessary** during the **Period of Insurance**, **We** shall reimburse **You** for the reasonable and necessary costs incurred for the emergency transportation of the **Insured Pet** to the nearest appropriate **Veterinary Clinic**, or to the **Insured's** usual registered **Veterinary Clinic** in **Hong Kong**, up to the **Maximum Benefit** stated in Part 1 – **Summary of Benefits**, provided that:

(a) the transportation is required immediately following a covered **Accident** or an acute **Illness** occurring during the **Period of Insurance**;
(b) the **Insured Pet** requires urgent veterinary treatment, and such transportation for **Illness** or **Injury** of the **Insured Pet** is **Medically Necessary**; and
(c) the transportation is undertaken solely for the purpose of obtaining immediate veterinary treatment.

Eligible transportation costs shall be limited to:

i. pet ambulance services operated by a licensed or registered service provider;
ii. taxi or private vehicle hire costs; or
iii. transportation between veterinary facilities where certified by a **Veterinarian** as **Medically Necessary** due to the **Insured Pet**'s condition.

Provisions applicable to Section 4

You must comply with the following provisions. If **You** fail to do so, and such failure is related to a claim, **We** may refuse the claim.

(a) The transportation must take place within 24 hours of the **Accident** or onset of an acute **Illness**;
(b) **You** shall obtain and provide veterinary certification confirming that the emergency transportation for **Illness** or **Injury** of the **Insured Pet** was **Medically Necessary**;
(c) The transportation must be to the nearest appropriate veterinary facility, or the **Insured**'s usual registered **Veterinary Clinic**, capable of providing the required treatment; and
(d) All claims must be supported by original receipts and satisfactory documentary proof of payment.

Exclusions applicable to Section 4

Section 4 under this **Policy** does not cover:

(a) transportation for routine, preventive, elective or scheduled veterinary treatment;
(b) transportation not arising from a covered **Accident** or **Illness**;
(c) transportation undertaken for the convenience of the **Insured** or the **Insured**'s **Family**;
(d) costs incurred more than 24 hours after the **Accident** or onset of an acute **Illness**; or
(e) any costs recoverable from any third-party.

Section 5 – Advertising and Reward

If the **Insured Pet** is missing or stolen for more than forty-eight (48) hours during the **Period of Insurance**, **We** will reimburse **You** for the reasonable expenses incurred to locate the **Insured Pet**, up to the **Maximum Benefit** stated in Part 1 – **Summary of Benefits**. Coverage applies to the following costs:

(a) Advertising costs placed in local newspapers, magazines or on the internet/social media.
(b) Printing costs for posters, leaflets, and flyers (e.g., paper, weatherproof covers, and tape).
(c) A reward offered for the safe return of the **Insured Pet**.

Provisions applicable to Section 5

You must comply with the following provisions. If **You** fail to do so, and such failure is related to a claim, **We** may refuse the claim.

(a) Actions required when the **Insured Pet** goes missing.
   i. **You** must notify the police within forty-eight (48) hours after discovering that the **Insured Pet** is missing and obtain a written police report; and
   ii. Within five (5) days after the **Insured Pet** went missing, if the **Insured Pet** is microchipped, **You** must notify the relevant microchip registry.
(b) Offering a reward
   i. **You** may offer a reward in the form of money (cash or bank transfer) or a gift to the person who safely returns the **Insured Pet**.
   ii. When submitting a claim for a reward, **You** must provide:
      - proof of payment or a purchase receipt for gifts;
      - the full name and telephone number of the person who found the **Insured Pet; and**
      - the recipient's signature confirming receipt of the monetary reward or the gifts.
(c) If **You** and **Your Family** produce posters, leaflets, flyers, or other advertising material, **You** must provide a copy of the advertising material, the quantity produced, and details of the costs incurred when submitting a claim.

Exclusions applicable to Section 5

Section 5 under this **Policy** does not cover:

(a) any advertising or reward costs if the **Insured Pet** is found or returned within forty-eight (48) hours of going missing;
(b) any costs charged by a third-party (including any individual, company, organisation, or pet detective) for:
   i. searching for the **Insured Pet** (either on foot, with search dog or equipment);
   ii. producing materials other than posters, leaflets, or flyers;
   iii. distributing or displaying advertising materials; or

iv. communicating with the public about the loss or reporting the loss to other persons or organisations (other than placing advertisements in local newspapers, magazines, or on the internet/social media).

(c) Any rewards paid to any person who:
   i. is a member of **Your Family**;
   ii. resides with **You**;
   iii. is **Your** friend, associate, or employee;
   iv. was being paid to look after the **Insured Pet** when the pet was lost or stolen; or
   v. stole the **Insured Pet** or has acted in collusion with the person who stole the **Insured Pet**.

Section 6 – Goodbye Benefit

If the **Insured Pet** passes away directly arising from an **Accident** or **Illness** sustained during the **Period of Insurance**, **We** will reimburse **You** for the reasonable and necessary expenses incurred for cremation, funeral service, and/or handling charges from the **Veterinarian** or qualified pet funeral service providers within ninety (90) days at the locality of death in respect of the handling of the **Insured Pet**'s remains, up to the **Maximum Benefit** stated in Part 1 – **Summary of Benefits**.

Exclusions applicable to Section 6:

Section 6 under this **Policy** does not cover:

(a) Transportation fees not arranged by a **Veterinarian** or qualified pet funeral service provider;
(b) The cost of purchasing a cremation niche or a ground burial space or similar permanent resting space for the **Insured Pet**'s remains; or
(c) Any costs incurred if the **Insured Pet** is euthanised for any reason other than to prevent suffering caused by an **Illness** or **Injury** suffered by the **Insured Pet**.

Section 7 – Overseas Cover

The **Company** shall extend the coverage under Sections 1, 2 and 6 to the **Insured Pet** whilst the **Insured Pet** is:

(a) Travelling outside **Hong Kong**; or
(b) Temporarily staying in any country outside of **Hong Kong,**

provided that the **Insured Pet** is accompanied by the **Insured** or the **Insured**'s **Family** throughout the travel or temporary stay, up to a maximum period of ninety (90) consecutive days per trip or stay, commencing from the date of departure from **Hong Kong,** and including any quarantine period, and all travel must occur within the **Period of Insurance**.

Limit of Liability applicable to Section 7

The **Company**'s liability under this section shall not exceed the respective **Maximum Benefit** stated in Part 1 – **Summary of Benefits** for Sections 1, 2 and 6.

Exclusions applicable to Section 7

Section 7 under this **Policy** does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

(a) the trip or stay was intentionally arranged for the purpose of obtaining medical or surgical treatment for the **Insured Pet**;
(b) the trip or stay was undertaken while the **Insured Pet** was unfit to travel or against the advice or recommendation of a **Veterinarian**;
(c) any loss if the **Insured** or **Insured**'s **Family** refuses to follow the recommendation of a **Veterinarian** to return to **Hong Kong**;
(d) any treatment to the **Insured Pet** which in the opinion of the attending **Veterinarian** treating the **Insured Pet** can be reasonably delayed until the **Insured Pet** returns to **Hong Kong**; or
(e) any claim is not covered under Sections 1, 2 or 6.

Section 8 – Preventive Care Benefit (for renewal)

The **Company** will reimburse the **Insured** for expenses incurred for Covered Preventive Care (as more particularly described below) performed on the **Insured Pet** by a **Veterinarian** during the **Period of Insurance**, provided that no claim was made under this **Policy** during the immediately preceding **Period of Insurance**, excluding claims made under Section 9 - Microchip Fee Benefit or Section 8 - Preventive Care Benefit. This benefit is payable once per **Period of Insurance**.

Covered Preventive Care

The following procedures are covered under this section, provided they are preventive in nature and not medically required due to an existing **Injury** suffered by the **Insured Pet**, **Illness**, or **Pre-existing Condition** of the **Insured Pet**:

(a) neutering, spaying, or castration;
(b) teeth cleaning / polishing;
(c) vaccinations;
(d) annual examination or health checks;
(e) preventive treatment or control for parasites, including but not limited to flea, tick, and worm control;
(f) heartworm control and heartworm test;
(g) deworming;
(h) health screens and diagnostic tests for preventive purposes, including but not limited to blood tests, faecal tests, and FeLV tests.

Limit of Liability applicable to Section 8

The maximum amount payable under this section per **Period of Insurance** shall be:

(a) If the **Insured Pet** was under four (4) years of age at the first inception of this **Policy**:
   i. HK$500 per **Period of Insurance** until the **Insured Pet** attains six (6) years of age as at the **Commencement Date** of a renewal of this **Policy**; or
   ii. HK$800 per **Period of Insurance** which the **Insured Pet** is six (6) years of age or above as at the **Commencement Date** of the renewal of this **Policy**, and thereafter.
(b) If the **Insured Pet** was four (4) years old or above at the first inception of this **Policy**, the maximum amount is HK$500 per **Period of Insurance**.

Exclusions applicable to Section 8

Section 8 under this **Policy** does not cover:

(a) Any treatment not performed by a **Veterinarian**;
(b) Preventive care that is **Medically Necessary** due to an existing **Injury** suffered by the **Insured Pet**, **Illness** or **Pre-existing Condition** of the **Insured Pet;** or
(c) Any cosmetic, grooming, or elective procedures not listed under Covered Preventive Care.

Section 9 – Microchip Fee (applicable to the first **Policy** year only)
If the **Insured Pet** is not already microchipped at the time of **Policy** inception, the **Company** will reimburse **You** for the reasonable cost of implanting a microchip in the **Insured Pet**, up to the **Maximum Benefit** stated in Part 1 – **Summary of Benefits**, provided that the procedure is carried out by a **Veterinarian**. This benefit is payable once only per **Insured Pet** and applies solely to expenses incurred during the first **Period of Insurance**.

Provisions applicable to Section 9
You must comply with the following provisions. If **You** fail to do so, and such failure is related to a claim, **We** may refuse the claim.

(a) The microchip must comply with the requirements of the Agriculture, Fisheries and Conservation Department ("AFCD") and be registered with an approved pet microchip database in **Hong Kong**; and
(b) The procedure is carried out within the first **Period of Insurance**.

Exclusions applicable to Section 9
Section 9 under this **Policy** does not cover:

(a) microchipping performed beyond the first **Period of Insurance;**
(b) administrative, transfer or change-of-ownership fees charged by any registry;
(c) replacement microchips unless **Medically Necessary** due to **Injury** suffered by the **Insured Pet** or **Illness**;
(d) any complications arising from the microchipping procedure; or
(e) microchipping is required solely for travel or export purposes.

PART 4 – TERRITORIAL LIMITS

Territorial Limits
Coverage under this **Policy** applies:

(a) Within **Hong Kong**, for all benefits unless otherwise specified; and
(b) Worldwide, only for the benefits covered under Sections 1, 2 and 6 while the **Insured Pet** is travelling or temporarily outside **Hong Kong** with **You** or **Your Family**, for a maximum of ninety (90) consecutive days per trip or stay.

PART 5 – NO CLAIM DISCOUNT

No Claim Discount
If no claim has been made, paid or is payable under this **Policy** during the **Period of Insurance** immediately preceding the **Renewal Date,** a No Claim Discount (hereinafter called "NCD") will be applied to the renewal premium for the next **Period of Insurance** in accordance with the table below:

No Claim Discount Table

No Claim Period Immediately Preceding Renewal	Discount Rate
1 year	5%
2 consecutive years	10%
3 consecutive years or more	15%

The maximum NCD available under this **Policy** is 15%, regardless of the number of subsequent claim-free years.

If any claim is made, paid or becomes payable under this **Policy** (except as specified below), the NCD shall be reduced to 0% at the next renewal of this **Policy.**

If this **Policy** is renewed with an NCD applied and a claim relating to a previous **Period of Insurance** subsequently becomes payable by the **Company**, the **Insured** must reimburse the discounted amount of premium to the **Company** within twenty-one (21) days from the date of the **Company**'s written demand. The **Company** reserves the right to withhold payment of any benefit under this **Policy** until the outstanding discounted amount has been fully repaid.

Exclusion from NCD Calculation
For the purpose of calculating the NCD, any claim made, paid or is payable under Section 8 - Preventive Care Benefit and Section 9 - Microchip Fee Benefit shall not be regarded as a claim under this **Policy** and shall not affect the **Insured**'s entitlement to the NCD.

PART 6 – GENERAL EXCLUSIONS

General Exclusions for All Sections
This **Policy** does not cover any loss or liability directly or indirectly arising out of, resulting from, or in connection with the following:

Eligibility and Status of the Pet

(a) Any **Insured Pet** that is less than six (6) months of age or nine (9) years of age or over at the **Policy Start Date;**
(b) Any claim involving a pet that is not specified in the **Schedule;**
(c) Any claim involving an **Insured Pet** used for commercial guarding, security work, hunting, racing, coursing, search and rescue, law enforcement, customs, and quarantine duties, guiding or assisting persons with disabilities, laboratory testing or experiments, commercial breeding, performance or any other trade or business activities;
(d) Any dog that is identified as a known dangerous dog, or any dog of a breed or type prohibited or restricted under the Dangerous Dogs Regulation (Cap. 167D) of the laws of **Hong Kong**, including any crossbreed of such a dog;
(e) Any pet listed under the Protection of Endangered Species of Animals and Plants Ordinance (Chapter 586) for which a formal licence from Agriculture, Fisheries and Conservation Department of **Hong Kong** is required;
(f) Any **Insured Pet** that has ever been in a fight, attacked or bitten any person or animal, or been trained to attack, bite or guard prior to the **Application** for this **Policy**;
(g) Any claims where the **Insured Pet** cannot be positively identified by means of (i) microchip or (ii) vaccination record or other relevant medical report, prior to receiving treatment which results in a claim.

Specific Conditions and Treatments

(h) Any treatment, service or expense relating to:
   i. **Pre-existing Condition**(s) of the **Insured Pet** or, where applicable under Section 3, the **Insured**;
   ii. hereditary conditions;
   iii. congenital conditions;
   iv. any health abnormalities developed in present from birth whether or not manifested, diagnosed, or known or not at birth;
   v. pregnancy, birth, breeding, or any complications arising therefrom;
   vi. any transplantation (including but not limited to organ or blood donation), or artificial limbs;
   vii. oral or periodontal diseases, except where dental treatment is required as a direct result of a covered **Accident**;
   viii. elective or cosmetic procedures, including but not limited to tail docking, ear cropping and anal gland expression.

(i) Routine care and preventive medication or treatments, unless expressly covered under Section 8 - Preventive Care Benefit and Section 9 - Microchip Fee Benefit, including but not limited to:
   i. neutering, spaying, or castration;
   ii. vaccinations;
   iii. routine examinations or health checks;
   iv. microchipping;
   v. removal of dew claws;
   vi. preventive treatment or control for parasites 30(including but not limited to lice, flea, tick, and worms);
   vii. deworming;
   viii. grooming, nail clipping, or ear cleaning;
   ix. anal gland expression;

   and any complications arising from these treatments or medication.

(j) Any health conditions that can be prevented by vaccinations;

(k) Any known incident or event;

(l) Any treatments or expenses incurred during the **Waiting Period**;

(m) **Coinsurance** or **Excess** stated in the **Schedule** or under the **Policy**;

(n) Any treatments or expenses that are not **Medically Necessary** nor recommended or provided by a **Veterinarian;**

(o) Any claim for **Eligible Medical Expenses** which is not supported by original receipts or reports endorsed by the attending **Veterinarian**. Such receipts or reports must clearly show the name, address and contact number of the **Veterinary Clinic**;

(p) Regular or prescription of diet (include special diets) / pet foods, vitamins, supplements, pill dispensers, housing, bedding, grooming supplies, or bathing expenses (include medicated baths), whether for treatment or general well-being of the **Insured Pet** (except those expressly covered under Section 3 - Emergency Boarding and Pet-Sitting Expenses section);

(q) Non-prescribed supplements, herbal products, Chinese medicine, natural remedies, or experimental treatment or medications;

(r) Purchase or rental of prosthesis, corrective devices, mobility aids, or medical appliances;

(s) Any treatment, expense, or condition attributable to behavioural problems, mental disorders, emotional disorders, or aggression, regardless of the cause (including but not limited to anxiety disorders, compulsive behaviour, phobias, or chemical imbalance), or subsequently develops to euthanasia fees, unless expressly covered under Section 1f - Behavioural Treatment Benefit;

(t) Behavioural issues that could have been prevented by spaying or neutering (e.g. excessive marking of its territory with urine, roaming in pets etc.); basic obedience or socialisation training; or behavioural issues arising from owner neglect or environmental factors without medical basis;

(u) Alternative or complementary therapies that are not prescribed or recommended in writing by a **Veterinarian** and not covered under Section 1e.

Specific Circumstances and Costs

(v) House calls fees or out-of-hours consultation fees. However, if the attending **Veterinarian** deems an emergency consultation **Medically Necessary** outside of normal hours, the **Company**'s liability shall be limited to the amount that would have been payable had the treatment been provided at a **Veterinary Clinic** during normal consultation hours;

(w) Administrative fees charged for claims processing, including but not limited to completing claim forms or providing medical reports, records, certificates, or other supporting documents;

(x) Any consequential loss of any kind, except for third-party legal liability claims covered under Section 2 and 7.

Acts and Negligence

(y) Any wilful, malicious, reckless, deliberate, illegal, or unlawful act, or gross negligence committed by the **Insured** or any member of the **Insured**'s **Family** or by any person residing with or in the service of the **Insured** or the **Insured**'s **Family**.

Catastrophic and External Events

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

(z) **Pandemic** or epidemic, or any notifiable diseases, as declared by the World Health Organisation or any governmental authority;

(aa) Any event arising from **War**, invasion, act of foreign enemy, hostilities, or war-like operation (whether **War** declared or not), civil war, rebellion, **Terrorist Act**, revolution, insurrection, military or usurped power, martial law, **Strike**, **Riot**, or **Civil Commotion** assuming the proportions of or amounting to an uprising.

"Terrorist Act" hereunder this exclusion means an act or threat thereof, including but not limited to the use of force or violence and/or the threat thereof, against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also excludes loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above-mentioned.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

(bb) Confiscation, nationalisation, requisition, detention, destruction of or damage to property or the **Insured Pet** by customs or other authorities or under the order or any government or public or any authority;

(cc) Any **Illness**, **Injury** or legal liability directly or indirectly arising out of:
   i. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
   ii. the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or nuclear component; or
   iii. biological or chemical contamination, biochemical or electromagnetic weapon; or

iv. missiles, bombs, grenades, drones, or other explosives.

(dd) Loss directly or indirectly caused by chemical or biological substances which are not used for peaceful means.

(ee) Claims and losses based upon, arising out of, directly or indirectly resulting from or in any way involving asbestos, including actual or alleged asbestos-related disease/injury or damage, exposure or potential exposure to asbestos, or the use, presence, detection, removal, or avoidance of asbestos.

(ff) Sanction Limitation and Exclusion Clause
The **Company** shall neither provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

PART 7 – GENERAL CONDITIONS

You must comply with the following:

Part A – Eligibility and Insured Pet Requirements

1. Age Limit
Unless otherwise specified in the **Schedule**, the **Insured Pet** must be aged between six (6) months and eight (8) years at the **Policy Start Date**. Renewal of this **Policy** for an **Insured Pet** aged between nine (9) years and thirteen (13) years is subject to the **Company**'s underwriting approval.

2. Companion Pet
The **Insured Pet** must be a domestic dog or cat kept primarily for companionship and not for any commercial, occupational, or professional purpose. The **Insured Pet** must not be used for activities including but not limited to commercial guarding, security work, hunting, racing, coursing, search and rescue, law enforcement, customs, or quarantine duties, guiding or assisting persons with disabilities, laboratory testing or experiments, commercial breeding, performance, or any other trade or business activities.

3. Owner of the Insured Pet
You must be the sole owner of the **Insured Pet**. In any circumstance, the **Company** will only treat the **Insured** named in the **Schedule** as the sole owner of the **Insured Pet**, regardless of whether the **Insured Pet** is jointly owned by any other person.

4. Identification of the Insured Pet
Only one **Policy** may be issued for each **Insured Pet** unless otherwise specified in the **Schedule**.
All **Insured Pet**(s) (including but not limited to dogs) covered under this **Policy** must be microchipped and licensed in accordance with the relevant statutory requirements of **Hong Kong** from the **Policy Start Date** and must remain so throughout the entire **Period of Insurance**. **We** reserve the right to request proof of identity of the **Insured Pet** at any time. Acceptable identification documents include but are not limited to the microchip number, animal license, vaccination records, veterinary medical records, veterinary receipts, and pedigree certificate.
For **Insured Pet**(s) that are not required to have microchip identification under the relevant statutory requirements of **Hong Kong**, relevant veterinary medical records or vaccination records must clearly state the **Insured Pet**'s name, breed, gender, age or date of birth and the owner's full name, which must correspond to the **Insured** named in the **Schedule**.

5. Residential Address of the Insured Pet
The **Insured Pet** must normally reside with **You** or **Your Family** at the residential address stated in the **Schedule** within the **Territorial Limits** as stated in Part 4 of this **Policy**. **You** must notify the **Company** promptly of any change in the residential address of the **Insured Pet**.

6. Change of Insured Pet
The **Insured Pet** covered under this **Policy** cannot be replaced during the **Period of Insurance**. If the **Insured Pet** passes away during the **Period of Insurance**, this **Policy** will terminate automatically.

Part B – Renewal and Termination

7. Renewal of Policy
This **Policy** shall remain in force for a period of one (1) year from the **Commencement Date** as stated in the **Schedule** and this **Policy** shall be automatically renewed at the end of each **Period of Insurance** because the **Insured** has agreed to automatic renewal when applying for this **Policy.** The renewal premium will be charged to the **Insured**'s designated payment account accordingly.

We will notify **You** in writing at least thirty (30) days before the **Renewal Date** to **Your** last known correspondence address or email address regarding the renewal of **Your Policy** and **We** reserve the right to:
(i) alter the premium, benefits, limits, **Maximum Benefit**, terms and conditions or exclusions of **Your** renewal **Policy**; or
(ii) decline renewal (e.g., where a fraudulent claim has been made or there has been a breach of any condition of this **Policy**).

In case that any amendment is not accepted by the **Insured**, such renewal will not be effective, and this **Policy** will be terminated on such **Renewal Date**.

Notwithstanding the above, if the **Insured** does not want to renew the **Policy** or the **Insured**'s designated payment account or circumstances have changed, please contact **Us** in writing at least two (2) weeks before expiry of the current **Period of Insurance**.

If **We** have not received the premium due from **Your** account within thirty (30) days upon the **Renewal Date**, **Your Policy** will be terminated as from the **Renewal Date** at **Our** absolute discretion.

8. Your Right to Cancel
You may cancel this **Policy** at any time by giving written notice to **Us**, provided that no claim has been made during the **Period of Insurance**, in which case the **Company** will retain the customary short period rate of the annual **Policy** premium (as specified below) for

the time the **Policy** has been in force, and subject to a minimum and non-refundable premium of five hundred **Hong Kong** Dollars (HK$500) per **Insured Pet**, plus any applicable levy.

For the avoidance of doubt, no refund of premium shall be made by **Us** in the event any claim has arisen under this **Policy** prior to the date of cancellation. Upon cancellation, coverage under this **Policy** will terminate on the effective date of cancellation and no benefits shall be payable for any event occurring after that date.

Short Period Rate Table

Period of Insurance in force	Premium to be charged
Not Exceeding 1 month	20%
Not Exceeding 2 months	30%
Not Exceeding 3 months	40%
Not Exceeding 4 months	50%
Not Exceeding 5 months	60%
Not Exceeding 6 months	70%
Over 6 months	100%

9. Our Right to Cancel

We may cancel this **Policy** by giving **You** seven (7) days' written notice sent to **Your** last known correspondence address or email address. Upon such cancellation, **We** will refund the premium on a pro-rata basis for the uncovered period from the date of cancellation, plus any applicable levy.

10. Reinstatement of Policy

We will not reinstate a cancelled **Policy**.

11. Termination of Policy

This **Policy** will terminate automatically upon the earliest of the following:

i. expiry of the **Period of Insurance** if this **Policy** is not renewed;
ii. cancellation of this **Policy** by **You**;
iii. cancellation or termination of this **Policy** by **Us** in accordance with the terms of this **Policy**, including but not limited to non-payment or unreasonable delay in payment of premiums (as solely and absolutely determined by the **Company**); cases of Misstatement of Age, Gender, or Breed, or Misrepresentation / Fraud under the General Conditions of this **Policy**;
iv. the death of the **Insured Pet**; or
v. the **Insured Pet** reaching fourteen (14) years of age.

Part C – Other General Conditions

12. Entire Contract

The **Application** and declaration, **Schedule**, these **Policy** terms and conditions, exclusions, riders, **Endorsements**, attachments, and amendments, if any, will constitute the entire contract of this **Policy** between the parties. No agent or other person has the authority to change or waive any provision of this **Policy**. No changes in this **Policy** shall be valid unless approved by the **Company** and evidenced by **Endorsement** of amendment.

13. Contracts (Rights of Third Parties) Ordinance Exclusion

Any person or entity who is not a party to this **Policy** shall have no right or rights under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of **Hong Kong**) and any subsequent amendment or revision or replacement thereof to enforce any of its terms under any circumstances whatsoever.

14. Interpretation

Headings are for convenience only and shall not affect the interpretation of this **Policy**. In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.

15. Clerical Error

Any clerical error in this **Policy** shall not invalidate the insurance that would otherwise have been valid, nor shall it continue the insurance that would otherwise not have been valid.

16. Duty of Disclosure

You must provide full and accurate information in the **Application** and at any time before this **Policy** is issued. Any fact that **You** know or could reasonably be expected to know, which may affect **Our** decision to provide coverage or the terms of this **Policy**, must be disclosed. If **You** are uncertain whether a fact is relevant, it should nevertheless be disclosed to **Us**. If **You** fail to disclose material information, **We** may reduce or refuse a claim or cancel or void this **Policy** from inception.

17. Misstatement of Age, Gender, or Breed

If the age, gender, or breed of the **Insured Pet** is misstated in the **Application** or in any information or document provided to **Us**, **We** may adjust the premium based on the correct information. Any additional premium due must be paid before any benefit becomes payable under this **Policy**.

If the **Insured Pet** would not have met **Our** eligibility or underwriting requirements based on the correct age, gender, or breed, **We** may declare this **Policy** void or refuse to provide coverage for the **Insured Pet**. In such case, **Our** liability will be limited to refunding the premium paid without interest, less any benefits already paid, and any benefits previously paid shall become repayable to **Us**.

18. Material Change

If any change shall occur materially varies any of the facts upon which this **Policy** is based, the **Insured** shall immediately give written notice to **Us,** and the premium shall be adjusted in accordance with any agreed rate.

19. Misrepresentation / Fraud

If the **Application**, declaration, or any information provided by **You** is untrue, inaccurate, or omits any material fact affecting the risk, or if this **Policy** is obtained through any misstatement, misrepresentation, omission, or suppression, or if any claim made is fraudulent, exaggerated, or supported by any false declaration or documents, or if fraudulent means or devices are used by **You** or any person acting on **Your** behalf to obtain benefits under this **Policy**, then the coverage of this **Policy** shall become null and void with effect from the **Commencement Date**. In such case, no benefit shall be payable under this **Policy**, and any benefits already paid shall be repayable to **Us**.

20. Change in Benefits

No change in the level of benefits or plan is allowed during the **Period of Insurance**. **You** may request to change the level of benefits by switching to another plan offered by **Us** by giving written notice at least fourteen (14) days prior to the **Renewal Date** of **Your Policy**, subject to **Our** written confirmation. Any increase in benefits will be subject to **Our** underwriting assessment and the applicable **Waiting Period**. Where the benefits are reduced, the revised benefits will apply from the **Renewal Date**. **We** reserve the right to adjust the premium and applicable terms following any approved change.

21. Non-transfer of Insured's Rights

This **Policy** is not assignable or transferable. The ownership of this **Policy** cannot be transferred to another person. At all times, **You** need to ensure that it is kept in **Your** possession or control.

22. Prevention of Loss

You shall take all reasonable precautions to prevent **Injury**, **Illness**, **Accident,** or loss involving the **Insured Pet** and comply with all statutory and/or other obligations and regulations. The **Insured** and the **Insured**'s **Family** must provide reasonable care to the **Insured Pet** at all times and ensure that it is kept in good health and is not knowingly exposed to situations that may result in **Injury** or **Illness**. If any **Injury** or **Illness** occurs, **You** must take all reasonable steps to facilitate prompt treatment and recovery, minimise complications, prevent recurrence, and avoid any aggravation of the condition. Failure to comply with these obligations may result in denial of claims.

23. Observance

The due observance and fulfilment of the terms, conditions, and **Endorsements** of this **Policy** by **You**, and the truth of the statements and answers provided in the **Application**, shall be a condition precedent to any liability of the **Company** to make any payment under this **Policy**.

24. Other Insurance

If **You** have taken out other insurance policy besides this **Policy** and which also covers the same benefits as this **Policy** at the time of a claim, **We** shall only be liable for the portion of the **Eligible Medical Expenses** that has not been compensated from such other insurance.

25. Duplicated Insurance

If the **Insured Pet** is covered under more than one (1) PetSure Insurance policy underwritten by the **Company**, any compensation payable should be limited to the policy that provides the highest compensation under the section(s) of these **Policy** terms and conditions being claimed. Only the benefits under that policy shall be payable. Upon such claim, any other policy or policies shall be deemed void from inception, and the premium paid for such policy or policies will be refunded to the **Insured** accordingly.

26. Currency of Payment

All amounts payable under this **Policy** shall be paid in the currency specified in the **Schedule**, or in **Hong Kong** dollars if no currency is specified. Where currency conversion is required, the exchange rate shall be solely determined by **Us** with reference to the prevailing market rate.

27. Alternative Dispute Resolution

In the event of a dispute arising out of this **Policy**, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of **Hong Kong** and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the Arbitration Ordinance (Chapter 609 of the Laws of **Hong Kong**), as amended from time to time. The arbitration shall be conducted in **Hong Kong** by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this **Policy**. In respective of the status or outcome of any form of alternative dispute resolution, if the **Company** decline liability for any claim under this **Policy** and the **Insured** does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of our disclaimer, the **Insured**'s claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this **Policy**.

28. Governing Law and Jurisdiction

This **Policy** shall be governed and interpreted in accordance with the laws of **Hong Kong** and subject to the jurisdiction of the courts of **Hong Kong**.

29. Collection of personal data

All personal data collected and held by the **Company** will be used in accordance with the Personal Information Collection Statement, as notified to the **Insured** from time to time and available at the website https://www.dahsinginsurance.com/content/privacy_statement ("**PICS**"). The **Insured** hereby agrees to be bound by the PICS and in particular, authorises the **Company** to use, transfer and process his/her personal data (as defined in the Personal Data (Privacy) Ordinance (Cap.486, the Laws of **Hong Kong**)), and/or where applicable, personal information (as defined in the Personal Information Protection Law of the People's Republic of China), within or outside **Hong Kong** for the purpose of, among others, enabling the **Company** to process, administer, implement and effect this **Policy**, including without limitation, conducting any due diligence, compliance and sanction checks on the **Insured** in accordance with the PICS.

The **Company** shall follow the option elected by the **Insured** in relation to the use of his/her personal data for direct marketing. The **Insured** may, in future, withdraw his/her consent to the use of his/her personal data by the **Company** and/or any third parties in direct marketing. Such request can be made to the Data Protection Officer of the **Company** at 2703, 27/F, Island Place Tower, 510 King's Road, North Point, **Hong Kong**, and the **Company** shall cease to use the **Insured**'s personal data in direct marketing.

PART 8 – CLAIMS CONDITIONS AND PROCEDURES

Claims Conditions apply to all Sections of this Policy

You must comply with the following:

1. Claim Notification

In the event of any occurrence which is likely to or may give rise to a claim under this **Policy**, **You** must advise **Us** in writing as soon as possible, and in no case later than thirty (30) days from the date of the occurrence.

You shall immediately upon receipt, forward to **Us**, without responding, any:

(a) letter of claim
(b) writ of summons
(c) legal notice
(d) court document
(e) or other legal correspondence

received in connection with any incident that may give rise to a claim under this **Policy**.

2. Claim Form and Supporting Documents

You must, at **Your** own expense, furnish **Us** a duly completed and signed claim form by both **You** and the attending **Veterinarian**, together with written details of the circumstances giving rise to the claim and the original documents of all certified information and evidence required by **Us**. The completed claim form must be accompanied by the original supporting documents to the satisfaction of the **Company**, including but not limited to:

(a) itemised veterinary invoices;
(b) payment receipts;
(c) veterinary medical records or reports;
(d) diagnostic test results;
(e) proof of identity of the **Insured Pet**; and
(f) any other documents required by **Us.**

Incomplete claim forms will be returned to the claimants for completion. Any incomplete information or insufficient supporting documents may result in delays in the assessment and processing the claim. **We** reserve the right to delay or decline a claim if the required documents or information are not provided within a reasonable time.

3. Identification of the Insured Pet

We require proof of the identity of the **Insured Pet** containing the details set out in 'Identification of the Insured Pet' under Part A of the General Conditions.

For an **Insured Pet** (as described in 'Identification of the Insured Pet' under Part A of the General Conditions) that is not required to have a microchip under the relevant statutory requirements of **Hong Kong**, **You** must provide satisfactory documentary proof confirming that the claim submission of the **Insured Pet** is referring to the same pet insured under this **Policy** throughout the entire **Period of Insurance**. Such documentary proof includes but not limited to:

(a) vaccination records;
(b) veterinary medical records and receipts;
(c) veterinary certificates; or
(d) other relevant veterinary medical reports issued by a **Veterinarian.**

Such documents must clearly state the identifying details of the **Insured Pet**, including its name, breed, gender, age/date of birth and the full name of the owner, which must correspond with the name of the **Insured** under this **Policy**.

4. Access to Veterinary Records

You must allow **Us** to obtain and review all veterinary medical records relating to the **Insured Pet**, including records created before the **Policy Start Date**. **We** may request the **Insured Pet's** full clinical history, including the results of any medical examinations, treatments, and diagnostic tests for all veterinary visits. Such information may be obtained from any **Veterinary Clinic** that has treated the **Insured Pet** whenever **We** consider it necessary for the assessment of a claim.

5. Second Veterinary Opinion

We reserve the right to obtain a second opinion from a licensed **Veterinarian** appointed by **Us** in respect of any claim. If such appointed **Veterinarian** determines that the treatment provided or expenses charged were not reasonable, unnecessary, or excessive for the **Insured Pet**'s condition, **We** shall only be liable to pay the costs of treatment considered reasonable, necessary and non-excessive, as advised by such **Veterinarian**. Such **Veterinarian**'s advice shall be final, binding, and conclusive, save in the case of a manifest error.

6. Failure to Provide Information

If **We** request additional information in relation to a claim and such information is not provided within the time specified in **Our** written request, the claim shall not be invalidated if it is, in the sole opinion of the **Company**, not reasonably practicable for the **Insured** to provide such information within that time, provided that it is submitted as soon as reasonably practicable in the sole and absolute discretion of the **Company** and in any event within sixty (60) days from the date of **Our** written request. In the event of the aforesaid failure, **We** may treat the claim as invalid and abandon the claim, and no benefit shall be payable in respect of that claim accordingly.

7. Liability Claim - applicable to Section 2 and, if applicable, Section 7

You must not make any admission of liability, promise of payment, negotiate, offer, promise, deny or settle a claim without **Our** written consent and **We** shall be entitled, if **We** do so desire, to take over, exercise any right, and conduct in **Your** name the defence or settlement or handling of any claim and **You** shall provide all such information and assistance as **We** may require.

You shall provide all information, documents, and assistance that **We** may require to investigate, defend, settle, or resist any claim or institute proceedings.

We shall be entitled, in the name of **You** to take full control of the conduct of any legal proceedings and the settlement of any claim for which **We** may be liable under this **Policy**.

8. Right of Recovery

If **You** have breached any terms and conditions of this **Policy**, **We** shall be entitled to decline to take over, exercise any rights, conduct, or continue to defense, settlement, or handling of any claim on behalf of **You**.

All payments made by **Us** under this **Policy** shall be repayable to **Us** upon demand if it is subsequently found that **You** were not entitled to indemnity under this **Policy** due to any breach of the terms and conditions of this **Policy** or **We** are entitled to repudiate or refuse indemnity, whether or not such breach was known to **Us** at the time the payment was made.

9. Subrogation

We shall have the right to proceed, at **Our** own expense and for **Our** own benefit but in the name of the **Insured** to recover compensation from any third party in respect of anything covered by the **Policy** and **You** shall give all such information and full assistance as **We** may require.

10. Burden of Proof

In the event of a claim that **We** consider (in **Our** sole and absolute discretion) not being covered by this **Policy**, **You** shall bear the burden of proving the contrary**.**

大新保險有限公司
香港北角英皇道510號港運大廈27樓2703室
電話：852 2808 5000
傳真：852 2598 8008
電郵：dsi@dahsing.com
網址：www.dahsinginsurance.com

「寵寶寶」寵物保險

重要事項—當收到這份保險單時，請仔細閱讀保單內容，並且立即提出任何必需的修訂。
本保單乃重要文件，敬請妥為保存。

本**保單**條款及條件、**承保表**及任何附加或將附加的**批註**須一併閱讀並應視為一份完整合約，載於本**保單**、**承保表**及／或其附加或將附加的任何**批註**內之任何部分而附特定涵義的任何詞彙或字句，於整份文件中均具有相同之特定涵義。
受保人所提交的**投保申請**及聲明須一併收納於本**保單**內，並作為本**保單**之依據。
由於**受保人**已向大新保險有限公司（以下簡稱「**本公司**」）申請投保及已繳付或同意繳付本**保單**之應付保費，以及在申請本**保單**時，同意在**投保申請**與其聲明上的資料為真實及正確的條件下，**本公司**將按照本**保單**內的詞彙解釋、不保事項、限制、條款及條件，附加或將附加之**批註**，作為向**受保人**理賠的根據。

第一部分—保障概括表 [2]

節	保障項目	每保險期每名受保寵物最高保障額（港元）	
		標準	至尊
1	醫療保障	40,000	90,000
	等候期	**受傷**: 7 天 **疾病**: 28 天 癌症: 180 天	
	共同保險（每宗索償）	40% - 6 個月至 1 歲以下 20% - 1 歲至 5 歲以下 30% - 5 歲或以上	
適用於第 1a 至 1f 節之分項限額：			
1a	門診及手術費用	40,000 （電腦斷層掃描／磁力共振掃描: 不涵蓋）	90,000 （電腦斷層掃描／磁力共振掃描分項限額: 10,000）
1b	住院費用	4,000	6,000
1c	獸醫診症	4,000 （每次 400）	8,000 （每次 800）
1d	化療治療	5,000	10,000
1e	另類或輔助治療	不涵蓋	2,000
1f	行為治療	不涵蓋	1,500
2	第三者法律責任 （包括開支及費用）	3,000,000 （每宗索償**自負額** 3,000）	3,000,000 （每宗索償**自負額** 3,000）
3	緊急寄養及寵物照顧費用	1,000 （每天 200）	2,000 （每天 400）
4	緊急運送費用	300	300
5	尋回廣告與獎勵	250	400
6	善終保障	1,500	3,000
7	海外保障 （第 1、2 及 6 節之延伸保障）	涵蓋 （與相關保障項目共用限額）	涵蓋 （與相關保障項目共用限額）
8	預防護理保障（續保適用） [1]	500	500
9	晶片費用（只適用於首個保單年度）	100	100

備註:

1. 預防護理保障 - 「受保預防護理」的報銷，每個**保險期**內可索償一次，前提是前一**保險期**內未提出任何索償（不包括晶片費用保障或預防護理保障提出的索償）。

2. 本**保障概括表**是每項保障內每個**受保寵物**的最高保障摘要，並須受本**保單**條款及細則的約束，請參閱本**保單**的條款及細則以了解詳情。

第二部分—詞彙解釋

本保單內之特定涵義的任何詞彙或字句，其意旨已於以下闡明，並於整份文件中均具有相同之特定涵義並以粗體字呈現。

1. 「**意外**」/「**意外的**」指由暴力、外來及可見之方式所引致之突發、不可預見及非故意事件，而該事件在不受任何其他原因影響下，為導致**受傷**之唯一及直接原因。
2. 「**投保申請**」指就本**保單**所提交之投保申請，包括任何申請表格或投保書、問卷、陳述、聲明、證明文件，以及就申請本**保單**而向**本公司**提供之任何其他資料，不論該等資料以書面、口頭（包括電話）、電子方式，或任何**本公司**接受之形式提供，並包括其後對該等資料作出之任何更新或修訂。
3. 「**住院**」指**受保寵物**經**獸醫**建議，以住院病患身份入住**獸醫診所**接受醫療治療。
4. 「**共同保險**」指於每個**保險期**內，在扣除**自負額**（如有）後，**受保人**須就**合資格醫療費用**按一定百分比自行承擔之金額。**共同保險**百分比按該**保險期開始日受保寵物**之年齡釐定。如**住院**橫跨兩個**保險期**，則以**受保寵物**首次入住**獸醫診所**之**保險期開始日**所適用之**共同保險**百分比為準。**共同保險**僅適用於第一節。
5. 「**民眾騷動**」指由平民通常針對某政府機關或該機關之政策所引起之騷擾、騷動或秩序混亂。
6. 「**生效日**」指**承保表**所載之生效日期（按**香港**時間之日、月及年），為相關**保險期**之開始日期，並於其後每次續保時更新（如適用）。
7. 「**本公司**」/「**我們**」/「**吾等**」指大新保險有限公司。
8. 「**合資格醫療費用**」指為診斷或治療**受保寵物之受傷**或**疾病**而必須由**獸醫**建議並屬**醫療必需**，及根據本**保單**可獲保障之合理及慣常獸醫費用。**合資格醫療費用**包括但不限於：
   (a) 醫療診症；
   (b) 診斷測試、檢查及程序；
   (c) **住院**；
   (d) 處方藥物；
   (e) 手術費、手術室費及麻醉科醫生費用；
   (f) 與手術或**住院**直接相關之**雜項費用**；及
   (g) 本**保單**承保之其他相關檢查或治療服務。

   如**本公司**認為所收費用較同區一般獸醫服務之慣常收費為高或不合理，**本公司**可調整賠償金額。**合資格醫療費用**不得超過**受保人**或**受保人**之**家屬**就有關治療實際已招致及支付之金額。
9. 「**批註**」/「**經批註**」指由本**公司**簽發、就本**保單**作出之正式修訂及/或更改，並構成本**保單**之一部分。
10. 「**自負額**」指每項索償中須由**受保人**自行承擔之首部分金額，於本**保單**下任何保障支付前扣除。
11. 「**家屬**」指**受保人**之父母、**配偶**、子女、家庭傭工、同住人士及任何通常與**受保人**同住之家庭成員。
12. 「**香港**」指中華人民共和國香港特別行政區。
13. 「**醫院**」指符合下列條件的機構：
    (a) 按照其國家/地區或所在地法律合法註冊的持牌醫院；
    (b) 營運主要以住院病人形式接待患病或受傷人士，提供入院、醫療護理及治療；
    (c) 由註冊護士每日二十四（24）小時提供看護服務；
    (d) 持牌醫生時刻駐院；
    (e) 提供及維持妥善及有組織的設施病人進行診斷、治療及進行手術之用；及
    (f) 惟醫院並不包括以下各項：
        (i) 精神病院、主要提供精神科或心理病治療之機構，或醫院之精神科病院；
        (ii) 老人院、療養院、戒毒或戒酒中心或主要供有毒癮病人或酗酒者使用之等類服務的機構；
        (iii) 健康中心或天然治療所；或
        (iv) 療養、復康或設有延展護理設施的機構。
14. 「**疾病**」指**受保寵物**之身體不適、疾病、感染、缺陷、異常或正常健康狀況失調，而該情況並非由**意外**或**受傷**所導致。為符合本**保單**保障資格，**疾病**必須於**保險期**內並於適用**等候期**屆滿後首次出現方可獲賠償。
15. 「**受傷**」/「**身體傷害**」指因**意外**直接及單獨導致之身體傷害，而非由**疾病**、逐漸性身體或精神耗損，或任何其他原因所造成。為符合本**保單**保障資格，**受傷**必須於**保險期**內發生方可獲賠償。
16. 「**受保人**」/「**你**」/「**你的**」指**承保表**所列明之本**保單**持有人，亦為本**保單**及**受保寵物**之擁有人。
17. 「**受保寵物**」指由**受保人**擁有並受本**保單**保障之家養犬隻或貓隻，並於**承保表**或任何其後**批註**中列明為「受保寵物」。

受保寵物必須由**受保人**於其住所內飼養主作為伴侶動物，不得用於商業守衛、保安、狩獵、競賽、追逐賽、搜救、執法、海關及檢疫工作、引導或協助殘疾人士、實驗室測試或實驗、商業繁殖、表演，或任何其他行業、商業或業務活動。

18. 「**最高保障額**」指**本公司**於每一個**保險期**內就每項保障可支付之最高累計賠償額（以港元計），並列於**保障概括表**。

19. 「**醫療必需**」指主診**獸醫**認為為診斷或治療**受保寵物**之**受傷**或**疾病**所必需之獸醫服務、用品或治療，並符合以下條件：
(a) 與**受保寵物**之健康受損狀況、因**疾病**或**受傷**所引致之病徵及徵狀表現，或有關診斷一致，而不論受影響事件次數或身體部位數目；
(b) 屬適當、必要，並符合一般認可之獸醫執業標準；
(c) 並非主要為**受保人**、**受保人**之**家屬**、**受保寵物**之主診**獸醫**或其他服務提供者之便利而提供；及
(d) 與可安全提供予**受保寵物**之最合適服務或用品水平一致。

20. 「**雜項費用**」指與手術或**住院**直接相關之處方藥物、注射、敷料及其他醫療服務與用品之合理及必需費用。**雜項費用**不包括於出院後或覆診期間產生之任何費用或耗用品。

21. 「**自然災害**」指山泥傾瀉、雷擊、颱風、地震、火山爆發、海嘯、颶風或沙塵暴。為免生疑問，**自然災害**不包括**大流行病**。

22. 「**大流行病**」指由世界衛生組織（WHO）或**受保寵物**所在地國家之政府機關宣布之**大流行病**或流行病、或類似情況。

23. 「**保險期**」指**承保表**列明之本**保單**有效期間，為連續十二（12）個月，除非另有說明。

24. 「**保單**」指**受保人**與**本公司**之間之完整合約，包括但不限於本**保單**條款、**承保表**及任何附加或將附加**批註**，以及由**受保人**或其授權代表提交之**投保申請**及聲明；上述文件均須一併閱讀並構成同一份合約。

25. 「**保單開始日**」指本**保單**之首次**生效日**期。

26. 「**已存在疾病**」指於**保單開始日**前、任何計劃級別提升之生效日期前，或於任何適用**等候期**內（以較後者為準），已符合以下任何情況之**疾病**、**受傷**、健康狀況，或其任何**相關病況**：

    a) 已存在；
    b) 已出現病徵或徵狀；
    c) 已被診斷、治療、用藥（包括但不限於非處方藥物）或接受檢查；
    d) 曾就其尋求意見或獲得醫療意見；
    e) 或**受保人**已知悉或在合理上應知悉其存在。

    為免生疑問，如某**雙側性病況**因於**保單開始日**前、任何計劃級別提升之生效日期前，或於任何適用**等候期**內（以較後者為準），已影響一對身體部位其中一側，而根據本**保單**被視為**已存在疾病**，則其後影響另一相對應對側身體部位之任何情況，亦將被視為**已存在疾病**，惟**受保寵物**須出現與該病症一致之病徵或徵狀。

    就本定義而言：
    「**雙側性病況**」指影響成對身體部位或器官之任何狀況，而**受保寵物**於身體左右兩側各有一個該等部位或器官，包括但不限於眼睛、耳朵、膝部、髕骨、十字韌帶、關節、髖關節、肘關節及成對內臟器官。
    「**相關病況**」 指因該**疾病**、**受傷**或身體狀況所引起、繼發、導致或在醫學上相關之任何併發症、次發性病況或復發，不論發生於相同或不同身體部位，包括任何器官或任何在醫學上有關聯之部位。

27. 「**公共交通工具**」指持有牌照並可以出租方式運載付費乘客的公司或個人營運，並以任何機械推動的運載工具。

28. 「**續保日**」指於當前**保險期**屆滿後緊接之日期，本**保單**可續保之日期，須符合**本公司**條款及細則，並須繳付適用之續保保費。

29. 「**暴動**」指人群參與擾亂公共治安的行為，不論是否與**罷工**或停工有關，及任何依法成立的政府機關為鎮壓或企圖鎮壓該等擾亂，或為減輕其後果而採取之行動。

30. 「**承保表**」指附於本**保單**並構成本**保單**一部分之**承保表**，當中列明**受保人**、**受保寵物**、**保險期**及適用保障範圍之詳情，並包括**本公司**不時簽發之任何其後或修訂版本。

31. 「**配偶**」指**受保人**依照婚姻註冊所在地法律有效及合法註冊婚姻之丈夫或妻子。

32. 「**罷工**」指與勞工有關之騷亂，涉及任何罷工者或被停工工人為支持罷工或反對`停工而故意作出之行為，不論該行為是否涉及公共秩序擾亂；或任何合法組成之機關為防止或企圖防止，或減低其後果所採取之行動。

33. 「**保障概括表**」指每項受保保障於每一**保險期**內之保障範圍、**最高保障額**及任何分項限額之摘要。

34. 「**獸醫**」指合法持牌之獸醫或獸醫專科醫生，並且：

    (a) 根據**香港**法例第 529 章《獸醫註冊條例》於**香港**獸醫管理局妥為註冊；或如屬**香港**以外司法管轄區，則於具同等地位之機構妥為註冊；及
    (b) 根據**受保寵物**接受治療所在地之適用法律，於提供治療之地區內合法獲授權提供獸醫服務或執業進行獸醫外科手術；惟在任何情況下，不包括**受保人**、**受保人**之**家屬**、保險中介人、僱主、僱員或業務夥伴。

35. 「**獸醫診所**」指任何依法獲授權提供獸醫服務之場所（包括獸醫診所、獸醫執業處、獸醫醫院、緊急或專科獸醫中心），而動物在該場所由合資格及已註冊之**獸醫**接受檢查、診斷、治療或施行手術，並須符合提供服務所在地司法管轄區之適用法律。

36. 「**等候期**」指自**保單開始日**或任何計劃級別提升之生效日起（以較後者為準）計算，在以下期間內就相關索償不予賠償：

(a) **受傷**：七（7）日

(b) **疾病**：二十八（28）日

(c) 癌症：一百八十（180）日

相關病況之保障須於完成適用**等候期**後方可生效。

37. 「**戰爭**」指戰爭（不論是否宣戰）或任何類似戰爭之行動，包括任何主權國家為達致經濟、地理、民族、政治、種族、宗教或其他目的而使用軍事力量。

第3部分—保障說明

第 1 節 — 醫療保障

本公司將於**保險期**內，就**受保寵物**所產生之**合資格醫療費用**向**你**作出賠償，賠償金額以第 1 部分 – **保障概括表**所列之**最高賠償額**及相關分項限額為準，並須符合以下條件：

(a) 治療或服務須由**香港**境內之**獸醫診所**內之合資格**獸醫**提供；及

(b) 該程序或治療須屬**醫療必需**，並用於診斷或治療**受保寵物**之受保**疾病**或**受傷**。

第 1 節項下所有賠償均須受適用之**共同保險**及**等候期**所規限。

第 1 節之最高賠償責任總額不得超過第 1 部分 – **保障概括表**所列之**最高賠償額**。

1a. 門診及手術費用

如**受保寵物**於**保險期**內因受保**疾病**或**受傷**而接受診斷或治療，**本公司**將向**你**償付以下費用：

(a) 手術費用

(b) 手術室費用

(c) 麻醉師費用

(d) 人道毀滅費用

(e) X 光、超聲波檢查及化驗費用

(f) 電腦斷層掃描及磁力共振掃描費用（僅適用於至尊計劃）

(g) 與治療直接相關之**雜項費用**，包括處方藥物、注射、敷料，以及醫療服務及用品費用

惟**第 1c 節**項下並無就該等費用作出賠償。

1b. 住院費用

如**受保寵物**於**獸醫診所**接受**住院**或留院照顧，**本公司**將向**你**償付有關費用，惟須符合以下條件：

(a) 該**住院**或留院照顧必須屬**醫療必需**，並於**保險期**內就**受保寵物**所患之受保**疾病**或**受傷**作診斷或治療；及

(b) 該**住院**或留院照顧必須為提供護理、施藥或監察**受保寵物**之病況所需。

1c. 獸醫診症

如**受保寵物**於**保險期**內因受保**疾病**或**受傷**而接受診斷或治療，**本公司**將向**你**償付以下費用：

(a) 由**獸醫**進行診症所產生之一切**合資格醫療費用**；及

(b) 由**獸醫診所**配發之處方藥物、敷料及注射費用，

惟該等費用不得與手術程序有關，且不得屬第 1a 節項下可獲賠償之費用。

1d. 化療治療

如**受保寵物**於**保險期**內被診斷患有癌症，**本公司**將向**你**償付化療治療費用，惟治療必須由**獸醫**以書面建議及治療必須於**獸醫診所**內進行。

1e. 另類或輔助治療（僅適用於至尊計劃）

本公司將向**你**償付**受保寵物**於**保險期**內接受下列另類或輔助治療之費用：

(a) 物理治療

(b) 針灸

(c) 水療

(d) 脊骨治療

(e) 激光治療

惟須符合以下條件：

i. 治療必須由**獸醫**以書面建議，並用於治療**受保寵物**所患之受保**疾病**或**受傷**；

ii. 治療必須由具備適當資格之治療師員提供；及

iii. 治療必須於相關**疾病**或**受傷**首次接受治療日起計十二（12）個月內開始，而費用須於本**保單**有效並處於有效**保險期**內產生。

1f. 行為治療（僅適用於至尊計劃）

如**受保寵物**因受保**受傷**而直接及唯一導致精神或情緒障礙，或其正常行為出現改變，**本公司**將償付**你**於**保險期**內就以下項目所產生之費用：

(a) 處方藥物；及 / 或

(b) 由具備適當資格之行為專家於認可寵物訓練中心提供之行為訓練或治療，

儘管本**保單**第 6 部分一般不保事項第(s)項另有規定，仍可獲保障。

惟須符合以下條件：

i. 治療必須由**獸醫**以書面建議，並用於治療**受保寵物**所患之受保**受傷**；及

ii. 治療須於**意外**發生日或首次相關治療日（以較早者為準）起十二（12）個月內開始，且費用須於本**保單**有效並處於有效**保險期**內產生。

第 1 節不保事項

本**保單**第1節不承保下列項目：

(a) **受保寵物**之遺體處理、火化、安葬或紀念服務費用；或

(b) 任何於**保險期**以外產生之獸醫帳單項目費用。

第 2 節 — 第三者法律責任

本公司將就**受保寵物**於**保險期**內在**香港**引致之下列法律責任向**受保人**或**受保人**之**家屬**作出賠償：

(a) **意外**導致任何人士**身體傷害**或死亡；及 / 或

(b) **意外**導致任何第三者財物之損失或損毀。

此外，**本公司**亦會賠償：

i. 任何索償人可向**受保人**或**受保人**之**家屬**追討之法律開支及費用；及

ii. **受保人**經**本公司**事前書面同意而為抗辯或和解索償所產生之開支及費用。

本節每宗索償須承擔港幣 3,000 元之**自負額**。

第 2 節責任限額

本公司於本節下就任何一宗或一連串因同一事件引起之索償，其**最高賠償額**（包括所有開支及費用）不得超過第 1 部分 – **保障概括表**所列之**最高賠償額**。

第 2 節不保事項

本**保單**第 2 節不承保下列項目：

(a) 每宗索償首港幣 3,000 元；

(b) **受保人**、**受保人**之**家屬**、或與其同住或受僱於其之人士所擁有、保管、照顧或控制之財物損失或損毀；

(c) **受保人**、**受保人**之**家屬**，或與其同住或受僱於其之人士所遭受之**身體傷害**或**疾病**；

(d) 罰款、罰金、附加費或逾期付款費用；

(e) 懲罰性、加重性或懲戒性賠償；

(f) 因**受保寵物**身處任何禁止其進入之地方而引致或涉及之任何索償，包括但不限於違反任何規則、規例、公契、法例，或**受保人**或**受保人**之**家屬**未有遵守任何法定要求或規管；

(g) 因產生任何氣味、噪音、震動、光線、電力、輻射、溫度變化或任何其他感官現象而引致之索償；

(h) 因與**受保人**或**受保人**之**家屬**之職業、工作或業務有關之事故而引致之任何索償；或

(i) **受保人**或**受保人**之**家屬**根據任何合約或協議承擔之責任，除非該責任在無該協議下亦會產生。

第 3 節 — 緊急寄養及寵物照顧費用

如於**保險期**內發生以下任何情況：

(a) **受保人**於**香港**之**醫院**住院連續超過兩（2）日，並須提供由**醫院**或註冊醫生發出之正本醫療證明及 / 或出院文件；或

(b) **受保人**因惡劣天氣、**自然災害**、機場關閉、**公共交通工具**機械或電力故障、劫持、**暴動**或**罷工**而直接導致原定行程之出發或抵達時間延誤超過連續兩（2）日，並須提供正本機票 / 船票或本**公司**接受之任何其他證明文件：

本公司將就以下合理及必需費用向**你**作出償付：

i. **受保寵物**於**香港**持牌寄養設施之寄養費用；或

ii. 於**受保人香港**住所提供之每日寵物看顧服務費用；

惟該安排須於住院當日或延誤開始當日或其後開始，並以第 1 部分 – **保障概括表**所列之**最高保障額**為上限。

第 3 節適用條件

你必須遵守以下規定。如**你**未能遵守且與索償相關，**本公司**可拒絕該索償。

(a) 就寄養費用而言: 寄養設施須持有根據**香港**法例第 139I 章《公眾衞生（動物）（寄養所）規例》簽發之有效牌照；

(b) 就寵物看顧服務而言：

i. 服務提供者須為商業機構或以業務形式提供服務；

ii. **本公司**可要求提供商業登記證明及 / 或服務發票；

(c) **受保寵物**須於服務開始前已按寄養設施或看顧服務要求完成最新疫苗接種；

(d) **受保人**必須提供令**本公司**滿意之書面證明文件，以證明：

i. 由**香港醫院**發出之住院證明；或

ii. 由**公共交通工具**營運者或有關機構發出之旅程延誤時間及原因證明。

第 3 節不保事項

本**保單**第 3 節不承保下列項目：

(a) 寄養設施未持有**香港**法例規定之有效牌照；

(b) **受保人**因以下原因住院：

i. 美容或選擇性手術，或任何非屬**醫療必需**之治療、檢查或手術；

ii. **受保人**懷孕、分娩、酗酒、濫用藥物、藥物成癮、企圖自殺或自我造成之**受傷**；

iii. **受保人**之任何**已存在疾病**或可預見之疾病；

(c) 非因本節所列明之指定事故所引致之任何旅程延誤；

(d) 支付予**受保人**之**家屬**、與**受保人**永久同住人士，或任何非以商業形式提供服務之人士之費用；

(e) 往返寄養設施之交通費用；

(f) 按**本公司**合理判斷，**受保人**之**家屬**可照顧**受保寵物**；或

(g) 未能按本節要求提供有效文件證明**受保人**於**醫院**住院或旅程延誤。

第 4 節 — 緊急運送費用

如**受保寵物**於**保險期**內因受保**意外**或急性**疾病**需 5 接受**醫療必需**的**獸醫**治療，**本公司**將就**受保寵物**被緊急運送至最近合適之**獸醫診所**，或**受保人**於**香港**慣常登記使用之**獸醫診所**所產生之合理及必需費用，向**你**作出償付，惟以第 1 部分 – **保障概括表**所列之**最高保障額**為上限，並須符合以下條件：

(a) 該運送須於**保險期**內之受保**意外**或急性**疾病**發生後即時需要；

(b) **受保寵物**須接受緊急獸醫治療，而就**受保寵物**之急性**疾病**或**受傷**而言，該運送屬**醫療必需**；

(c) 該運送僅為獲取即時**獸醫**治療之目的而進行。

可獲賠償之運送費用僅限於：

i. 由持牌或已註冊服務提供者營運之寵物救護車服務；

ii. 的士或私人車輛租賃費用；或

iii. 因**受保寵物**狀況而經**獸醫**證明屬**醫療必需**之獸醫設施之間轉送費用。

第 4 節適用條件

你必須遵守以下規定。如**你**未能遵守且與索償相關，**本公司**可拒絕該索償。

(a) 運送須於**意外**發生或急性**疾病**開始後二十四（24）小時內進行；

(b) 確認**受保寵物**因急性**疾病**或**受傷**而需接受之緊急運送屬**醫療必需**；

(c) 運送必須前往最近之合適獸醫設施或**受保人**慣常登記使用之**獸醫診所**，並有能力提供所需治療；及

(d) 所有索償須附有正本收據及令**本公司**滿意之付款證明。

第 4 節不保事項

本**保單**第 4 節不承保下列項目：

(a) 例行、預防性、選擇性或預約性獸醫治療之運送；

(b) 並非因受保**意外**或**疾病**引致之運送；

(c) 就**受保人**或**受保人**之**家屬**方便而進行之運送；

(d) 於**意外**發生或急性**疾病**開始後超過二十四（24）小時所產生之費用；或

(e) 任何向第三方追討之費用。

第 5 節 — 尋回廣告及獎勵

如**受保寵物**於**保險期**內失蹤或被盜超過四十八（48）小時，**本公司**將就**你**為尋回**受保寵物**而合理產生之費用向**你**作出償付，惟以第 1 部分 – **保障概括表**所列之**最高保障額**為上限。保障適用於以下費用：

(a) 於本地報章、雜誌或互聯網 / 社交媒體刊登之廣告費用；

(b) 印刷海報、單張及傳單之費用（例如紙張、防水套及膠紙）；

(c) 為安全尋回**受保寵物**而提供之獎勵。

第 5 節適用條件

你必須遵守以下規定。如**你**未能遵守且與索償相關，**本公司**可拒絕該索償。

(a) 當**受保寵物**失蹤時須採取之行動

i. **你**須於發現**受保寵物**失蹤後四十八（48）小時內通知警方，並取得警方書面報告；及

ii. 如**受保寵物**已植入晶片，**你**須於**受保寵物**失蹤後五（5）日內通知相關晶片登記機構。

(b) 提供獎勵

i. **你**可向安全尋回**受保寵物**之人士提供金錢（現金或銀行轉賬）或禮品作為獎勵；

ii. 就獎勵提出索償時，**你**必須提供：

- 付款證明或禮品購買收據；
- 尋回**受保寵物**人士之全名及電話號碼；及
- 收取金錢獎勵或禮品人士之簽署確認。

(c) 如**你**或**你**的**家屬**自行製作海報、單張、傳單或其他宣傳材料，**你**於提出索償時必須提供有關廣告材料副本、製作數量及相關費用詳情。

第 5 節不保事項

本**保單**第 5 節不承保下列項目：

(a) 如**受保寵物**於失蹤後四十八（48）小時內被尋回或交還，則任何廣告或獎勵費用；

(b) 任何由第三方（包括任何個人、公司、機構或寵物偵探）收取之費用，而該等費用涉及：

i. 尋找**受保寵物**；

ii. （不論徒步、使用搜救犬或設備）；

iii. 製作海報、單張或傳單以外之物料；

iv. 派發或張貼廣告物料；或

v. 就**受保寵物**失蹤與公眾通報，或向其他人士或機構通報失蹤（惟於本地報章、雜誌或互聯網 / 社交媒體刊登廣告除外）

(c) 向以下人士支付之獎勵：

i. **你的家屬**；

ii. 與**你**同住的人士；

iii. **你的**朋友、業務夥伴或僱員；

iv. 支付給任何在**受保寵物**失蹤或被盜時**負責**照顧該寵物**的**人士之報酬；或

v. 盜取**受保寵物**或與盜竊者串謀之人士。

第 6 節 — 善終保障

如**受保寵物**於**保險期**內因遭受之**意外**或**疾病**而直接身故，**本公司**將就**你**於**受保寵物**身故地點之所在地，在九十（90）日內因處理其遺體而合理及必需產生之費用向**你**作出償付，包括由**獸醫**或合資格寵物殯葬服務提供者收取之火化、殯儀服務及 / 或遺體處理費用，惟以第 1 部分 – **保障概括表**所列之**最高保障額**為上限。

第 6 節不保事項

本**保單**第 6 節不承保下列項目：

(a) 非由**獸醫**或合資格寵物殯葬服務提供者安排之運送費用；

(b) 購買骨灰位、土葬墓地或類似永久安置空間之費用；或

(c) 如**受保寵物**因任何原因被人道毀滅，而該原因並非為防止其因所患**疾病**或**受傷**而承受痛苦，則任何相關費用。

第 7 節 — 海外保障

本公司就**受保寵物**在下列情況下，延伸第 1、2 及 6 節之保障範圍：

(a) 於**香港**境外旅遊；或

(b) 暫時逗留於**香港**境外任何國家；

其必須一直由**受保人**或**受保人**之**家屬**陪同，而每次旅程或逗留（包括任何檢疫期）由離開**香港**當日起計最長不得超過連續九十（90）日，且所有旅程或逗留須於**保險期**內進行。

第 7 節責任限額

本公司於本節項下之賠償責任，不得超過第 1 部分 – **保障概括表**中第 1、2 及 6 節各自所列之相關**最高保障額**。

第 7 節不保事項

本**保單**第 7 節不承保任何直接或間接因下列原因所引致或與之有關之損失或責任：

(a) 旅程或逗留之目的為**受保寵物**尋求醫療或手術治療；

(b) **受保寵物**於不適合旅遊或違反**獸醫**建議下出行；

(c) **受保人**或**受保人**之**家屬**拒絕遵從**獸醫**建議帶**受保寵物**返回**香港**；

(d) 主診**獸醫**認為可合理延後至返回**香港**後進行之治療；或

(e) 任何不屬第 1、2 或 6 節承保範圍之索償。

第 8 節 — 預防護理保障 （續保適用）

如**受保寵物**於**保險期**內由**獸醫**接受「受保預防護理」（詳見下文），而在緊接之前一個**保險期**內本**保單**並無任何索償紀錄（惟第 9 節 - 晶片費用保障或第 8 節 - 預防護理保障項下之索償除外），**本公司**將向**受保人**償付有關費用。此保障於每個**保險期**內只可索償一次。

受保預防護理

本節承保以下程序，惟該等程序必須屬預防性質，而非因**受保寵物**現有之**受傷**、**疾病**或**已存在疾病**而屬**醫療必需**：

(a) 絕育、結紮；

(b) 洗牙 / 牙齒清潔；

(c) 疫苗接種；

(d) 年度檢查或健康檢查；

(e) 寄生蟲預防或控制治療，包括但不限於跳蚤、蜱蟲及蛔蟲；

(f) 心絲蟲預防及心絲蟲測試；

(g) 驅蟲；

(h) 作預防用途之健康篩查及診斷測試，包括但不限於血液檢查、糞便檢查及貓白血病病毒測試。

第 8 節責任限額

每個**保險期**內本節之**最高賠償額**如下：

(a) 如**受保寵物**於本**保單**首次生效時少於四（4）歲：

i. 於**受保寵物**在本**保單**續保之**生效日**期當日仍未滿六（6）歲前，每個**保險期**最高為港幣 500 元；

ii. 於**受保寵物**在本**保單**續保之**生效日**期當日已達六（6）歲或以上時，每個**保險期**最高為 港幣 800 元，其後亦同。

(b) 如**受保寵物**於本**保單**首次生效時年齡為四（4）歲或以上，每個**保險期最高賠償額**為港幣 500 元。

第 8 節不保事項

本**保單**第 8 節不承保下列項目：

(a) 並非由**獸醫**提供之任何治療；

(b) 因**受保寵物**現有之**受傷**、**疾病**或**已存在疾病**而屬**醫療必需**之預防護理；或

(c) 任何不屬「受保預防護理」所列明之美容、梳理或選擇性程序。

第 9 節 — 晶片費用 （只適用於首個**保單**年度）

如**受保寵物**於本**保單**生效時尚未植入晶片，**本公司**將就為**受保寵物**植入晶片之合理費用向**你**作出償付，惟以第 1 部分 – **保障概括表**所列之**最高保障額**為上限，並須由**獸醫**進行該程序。此保障僅適用於每隻**受保寵物**一次，且只適用於首個**保險期**內之費用。

第 9 節適用條件

你必須遵守以下規定。如**你**未能遵守且與索償相關，**本公司**可拒絕該索償。

(a) 晶片須符合**香港**漁農自然護理署（「漁護署」）之規定，並已於**香港**獲認可之寵物晶片資料庫完成登記；及

(b) 程序須於首個**保險期**內進行。

第 9 節不保事項

本**保單**第 9 節不承保下列項目：

(a) 於首個**保險期**以外進行之晶片植入；

(b) 任何登記機構收取之行政費、轉移費或更改擁有人費用；

(c) 除因**受保寵物**之**受傷**或**疾病**而屬**醫療必需**外之晶片更換；

(d) 因植入晶片程序引起之任何併發症；或

(e) 純粹因旅遊或出口要求而需植入晶片。

第 4 部分—地域限制

地域限制

本**保單**之保障適用如下：

(a) **香港**境內：除非本**保單**另有指明，所有保障均適用；及

(b) 全球範圍：只適用於第 1、2 及 6 節所涵蓋之保障，並須於**受保寵物**與**受保人**或**受保人**之**家屬**陪同下外遊或暫時身處**香港**境外期間，方可獲得保障，而每次旅程或逗留最長為連續九十（90）日。

第 5 部分—無索償折扣

無索償折扣

如於緊接**續保日**前之上一個**保險期**內，本**保單**並無任何已提出、已獲賠償或可獲賠償之索償，則下一個**保險期**之續保保費可按下表獲享無索償折扣：

無索償折扣表

緊接**續保日**前之無索償年期	折扣率
1 年	5%
連續 2 年	10%
連續 3 年或以上	15%

本**保單**之最高無索償折扣為 15%，不論其後有多少個連續無索償年度，均不會超過此上限。

如本**保單**下有任何索償已提出、已獲賠償或可獲賠償之索償（除下述情況外），則於本**保單**下一次續保時，無索償折扣將被調整為 0%。

如本**保單**於續保時已獲應用無索償折扣，而其後**本公司**就過往**保險期**相關之索償變為須予支付，則**受保人**須於**本公司**發出書面要求之日起計 二十一（21）日 內，向**本公司**退還已扣減之保費金額。於有關已折扣保費金額全數償還前，**本公司**保留權利暫緩支付本**保單**下任何保障。

不計入無索償折扣之索償

就計算無索償折扣而言，任何根據 第 8 節 – 預防護理保障 及 第 9 節 – 晶片費用保障已提出、已獲賠償或可獲賠償之索償，均不會被視為本**保單**下之索償，亦不會影響**受保人**享有無索償折扣之資格。

第六部分—一般不保事項

適用於所有章節的一般不保事項

本**保單**不承保任何因以下情況直接或間接所引致、導致、產生或與之有關的任何損失或責任：

寵物的資格及狀況

(a) 於**保單生效日**時，任何年齡少於六（6）個月或年齡達九（9）歲或以上的**受保寵物**；

(b) 任何涉及未有於**承保表**內列明的寵物之索償；

(c) 任何涉及**受保寵物**被用作商業守衛、保安、狩獵、競賽、追逐賽、搜救、執法、海關及檢疫工作、引導或協助殘疾人士、實驗室測試或實驗、商業繁殖、表演或任何其他行業或商業用途之索償；

(d) 任何被界定為已知危險犬隻，或屬於《危險犬隻規例》（**香港**法例第 167D 章）所禁止或受限制的犬種或類型，該等犬隻之任何混種犬隻；

(e) 任何根據**香港**法例第 586 章《保護瀕危動植物物種條例》被列明，並須持有**香港**漁農自然護理署正式牌照之寵物；

(f) 任何於申請本**保單**前曾參與打鬥、攻擊或咬傷任何人或動物，或曾被訓練作出攻擊、咬人或守衛行為的**受保寵物**；

(g) 任何於接受導致索償之治療前，未能透過以下方式明確識別之**受保寵物**所引致之索償：

(i) 晶片；或 (ii) 疫苗接種紀錄或其他相關醫療報告。

特定狀況及治療

(h) 任何與下列事項有關之治療、服務或費用：

i. **受保寵物**之**已存在疾病**，或（如適用於第 3 節）**受保人**之**已存在疾病**；

ii. 遺傳性疾病先天性疾病；

iii. 自出生起已存在之任何健康異常，不論於出生時是否已顯現、診斷、已知悉或未知悉；

iv. 懷孕、分娩、繁殖或由此引致之任何併發症；

v. 任何移植（包括但不限於器官或血液捐贈）或義肢；

vi. 口腔或牙周疾病，除非牙科治療是因受保**意外**直接引致；

選擇性或美容性程序，包括但不限於斷尾、剪耳及肛門腺清理。

(i) 例行護理及預防性藥物或治療（除非於第 8 節 - 預防護理保障及第 9 節 - 晶片費用保障明確列明），包括但不限於：

i. 絕育、結紮；

ii. 疫苗接種；

iii. 例行檢查或健康檢查；

iv. 植入晶片；

v. 移除露爪；

vi. 寄生蟲預防或控制（包括但不限於蝨、蚤及蟲）；

vii. 驅蟲；

viii. 美容、剪甲或清潔耳朵；

ix. 肛門腺清理

以及因上述治療或藥物所引致之任何併發症。

(j) 任何可透過疫苗接種預防之健康狀況；

(k) 任何已知事故或事件；

(l) 於**等候期**內產生之任何治療或費用；

(m) 於**承保表**或本**保單**列明之**共同保險**或**自負額**；

(n) 任何並非屬**醫療必需**，亦非由**獸醫**建議或提供之治療或費用；

(o) 任何未有附上由主診**獸醫**簽署確認之正本收據或報告作支持之**合資格醫療費用**索償。該等收據或報告必須清楚列明**獸醫診所**之名稱、地址及聯絡電話；

(p) 一般或處方飲食（包括特別處方糧）/ 寵物食品、維他命、補充劑、餵藥器具、住所、寢具、美容用品或洗澡費用（包括藥浴），不論是否用作治療或一般提升**受保寵物**之健康狀況（惟第 3 節 - 緊急寄養及照顧寵物費用明確承保者除外）；

(q) 非處方補充品、草藥產品、中藥、天然療法，或實驗性治療或藥物；

(r) 購買或租用義體、矯正裝置、行動輔助用品或醫療器材；

(s) 任何因行為問題、精神障礙、情緒障礙或攻擊行為所致之治療、費用或狀況（不論原因，包括但不限於焦慮症、強迫行為、恐懼症或化學失衡），或其後因此導致之人道毀滅費用，除非於第 1f 節 - 行為治療保障明確承保；

(t) 任何可透過絕育或結紮避免之行為問題（例如以尿液過度標記地盤、四處遊走等）；基本服從訓練或社交訓練；或因主人疏忽或環境因素而非醫療原因引致的行為問題；

(u) 並非由**獸醫**以書面處方或書面建議，且不屬第 1e 節承保範圍內之另類或輔助療法。

特定情況及費用

(v) 上門診症費或非辦公時間診症附加費。惟如主診**獸醫**認為於正常診症時間以外進行緊急診症屬**醫療必需**，**本公司**之責任僅限於假設該治療於正常診症時間內在**獸醫診所**提供同等治療的費用；

(w) 任何因索償處理而收取之行政費用，包括但不限於填寫索償表格，或提供醫療報告、紀錄、證明或其他證明文件之費用；

(x) 任何形式的間接損失，惟第 2 節及第 7 節所涵蓋的第三者法律責任索償除外。

行為及疏忽

(y) 任何由**受保人**、**受保人**之**家屬**或任何與**受保人**同住或受僱於**受保人**的人士所作出的故意、惡意、魯莽、蓄意、非法或違法行為，或嚴重疏忽。

災難及外來事件

任何因以下情況直接或間接所造成、與之有關、涉及或因其而產生之損失、損害、責任、費用、罰款、處罰或任何其他款項，包括不論實際或被認為存在之恐懼或威脅：

(z) 由世界衞生組織或任何政府機關宣布的**大流行病**或流行病，或任何須呈報疾病；

(aa) 任何因**戰爭**、入侵、外敵行為、敵對行動或類似戰爭行動（不論是否宣戰）、內戰、叛亂、**恐怖襲擊**、革命、起義、軍事或篡奪政權、戒嚴、

罷工、**暴動**或構成起義規模之**民眾騷動**而引致之任何事件。

就本不承保事項而言，「**恐怖襲擊**」指任何行為或其威脅，包括但不限於對任何人士或團體使用武力或暴力及／或作出有關威脅，不論其為單獨行事，或代表任何組織或政府，或與任何組織或政府有關連，並基於政治、宗教、意識形態或類似目的而作出，包括意圖影響任何政府及／或令公眾或部分公眾陷於恐慌。

本不承保事項亦包括任何直接或間接因控制、防止、壓制或以任何方式與上述事項有關之行動而導致、產生或與之有關之任何損失、損害、費用或開支（不論任何性質）。

如本不承保事項之任何部分被裁定為無效或不可執行，其餘部分仍然有效。

(bb) 海關或其他當局，或根據任何政府、公共機構或任何主管機關之命令，對財產或**受保寵物**作出之沒收、國有化、徵用、扣留、銷毀或損毀；

(cc) 任何因下列原因直接或間接引致之**疾病**、**受傷**或法律責任：

i. 核燃料或核燃料燃燒後產生之核廢料所發出的電離輻射或放射性污染；或

ii. 任何核裝置或核組件之放射性、有毒、爆炸性或其他危險特性；或

iii. 生化或化學污染、生化武器或電磁武器；或

iv. 導彈、炸彈、手榴彈、無人機或其他爆炸物。

(dd) 任何直接或間接由並非用於和平用途之化學或生物物質所引致之損失；

(ee) 任何直接或間接由石棉引致、產生或以任何方式涉及石棉之索償及損失，包括實際或聲稱之石棉相關疾病／傷害或損害、接觸或可能接觸石棉，或石棉之使用、存在、偵測、清除或避免石棉；

(ff) 制裁限制及不承保條款

本公司對於任何保障、支付任何索償，或提供任何本**保單**項下之利益，將導致**本公司**違反聯合國決議，或違反歐盟、英國或美國之任何貿易或經濟制裁、法律或法規下之任何制裁、禁令或限制，則**本公司**在該等情況下將不會提供有關保障，亦毋須就任何索償負責或提供任何利益。

第7部分—一般條款

你必須遵守以下條款：

甲部 - 受保資格及受保寵物要求

1. 年齡限制

除**承保表**另有註明外，**受保寵物**於**保單生效日**當日，年齡必須介乎六（6）個月至八（8）歲之間。本**保單**就年齡介乎九（9）歲至十三（13）歲之**受保寵物**之續保，須經**本公司**核保審批。

2. 伴侶寵物

受保寵物必須為主要作為伴侶之家養犬隻或貓隻，且不得用於任何商業、職業或專業用途。**受保寵物**不得用於包括但不限於商業守衛、保安、狩獵、賽跑、追逐賽、搜救、執法、海關或檢疫職務、引導或協助殘疾人士、實驗室測試或實驗、商業繁殖、表演，或任何其他行業或商業活動。

3. 受保寵物之擁有人

你必須為**受保寵物**之唯一擁有人。在任何情況下，**本公司**只會視**承保表**所列之**受保人**為**受保寵物**之唯一擁有人，不論該寵物是否由其他人士共同擁有。

4. 受保寵物之身份識別

除**承保表**另有註明外，每隻**受保寵物**只可簽發一份**保單**。

本**保單**保障之所有**受保寵物**（包括但不限於犬隻）必須自**保單生效日**起，根據**香港**相關法定要求植入晶片及領有牌照，並須於整個**保險期**內持續符合有關規定。**本公司**保留於隨時要求提供**受保寵物**身份證明之權利。可接受之身份證明文件包括但不限於晶片號碼、動物牌照、疫苗接種紀錄、獸醫醫療紀錄、獸醫收據及血統證書。

如**受保寵物**根據**香港**法例無須植入晶片，其相關獸醫醫療紀錄或疫苗接種紀錄必須清楚列明**受保寵物**之姓名、品種、性別、年齡或出生日期，以及擁有人之全名，而該擁有人姓名必須與**承保表**所列之**受保人**一致。

5. 受保寵物之居住地址

受保寵物必須通常與**你**或**你的家屬**居住於**承保表**所列、並位於本**保單**第 4 部分所述**地域限制**內之住宅地址。如**受保寵物**之住宅地址有任何更改，**你**必須立即通知**本公司**。

6. 更換受保寵物

本**保單**保障之**受保寵物**於**保險期**內不得更換。如**受保寵物**於**保險期**內身故，本**保單**將自動終止。

乙部分 - 續保及終止

7. 保單續保

本**保單**自**承保表**所列之**生效日**起生效，**保險期**為一（1）年。由於**受保人**於申請本**保單**時已同意自動續保，本**保單**將於每個**保險期**屆滿時自動續保。續保保費將從**受保人**指定之付款賬戶扣取。

本公司將於**續保日**前至少三十（30）日，以書面通知寄往**你**最後提供之通訊地址或電郵地址，通知**你**有關**保單**續保事宜；**本公司**並保留權利：

(i) 更改續保**保單**之保費、保障、限額、最高賠償額、條款及細則或不保事項；或

(ii) 拒絕續保（例如曾作出欺詐性索償或違反本**保單**任何條款）。

如**受保人**不接受任何修訂，則有關續保將不會生效，而本**保單**將於該**續保日**終止。

儘管有上述規定，如**受保人**不欲續保本**保單**，或**受保人**指定之付款賬戶或相關情況有所變更，須於現行**保險期**屆滿前至少兩（2）星期以書面通知**本公司**。

如**本公司**於**續保日**起計三十（30）日內未能從**你的**賬戶收取保費，**本公司**有絕對酌情權自**續保日**起終止本**保單**。

8. 你的取消保單權利

如於**保險期**內並無任何索償提出，**你**可隨時以書面通知**本公司**取消本**保單**。在此情況下，**本公司**將按年繳保費之短期保費率（如下表所列）就**保單**已受保期間收取相應保費，每隻**受保寵物**之最低收取保費為港幣五百元（HK$500）及徵費，且該最低保費及任何適用徵費不予退還。

為免生疑問，如於取消日前本**保單**下已發生任何索償，**本公司**概不退還任何保費及徵費。**保單**取消後，本**保單**保障將於取消**生效日**終止，而該日後發生之任何事故概不獲賠償。

短期保費率表：

保單已生效期間	應收保費
不超過 1 個月	20%
不超過 2 個月	30%
不超過 3 個月	40%
不超過 4 個月	50%
不超過 5 個月	60%
不超過 6 個月	70%
超過 6 個月	100%

9. 本公司取消保單權利

本公司可向**你**最後提供之通訊地址或電郵地址發出七（7）日書面通知取消本**保單**。如**本公司**作出取消，**本公司**將按比例退還自取消日起未獲**保險期**間之保費，並加上任何適用徵費。

10. 保單復恢

本公司不會恢復任何已取消之**保單**。

11. 保單終止

本保單將於以下最早發生之情況下自動終止：

i. **保險期**屆滿而未獲續保；

ii. **你**取消本**保單**；

iii. **本公司**根據本**保單**條款取消或終止本**保單**，包括但不限於未繳付保費或延誤繳付保費（由**本公司**全權及絕對酌情決定是否屬不合理延誤）、年齡 / 性別 / 品種資料錯報，或一般條款下之失實陳述或欺詐情況；

iv. **受保寵物**身故；或

v. **受保寵物**年滿十四（14）歲。

丙部分 - 其他一般條款

12. 完整合約

投保申請及聲明、**承保表**、本**保單**條款及細則、不保事項、附加條款、**批註**、附件及修訂（如有）均構成本**保單**雙方之完整合約。任何代理人或其他人士均無權更改或豁免本**保單**任何條文。除非有關更改已獲**本公司**批准並以修訂**批註**形式證明，否則對本**保單**所作任何更改均屬無效。

13. 《合約（第三者權利）條例》除外條款

任何不是**本保單**某一方的人士或實體，不能根據《合約（第三者權利）條例》（**香港**法例第 623 章）及其後生效的修訂或更改或取代，在任何情況下強制執行**本保單**的任何條款。

14. 詮釋

標題僅為方便閱讀，並不影響本**保單**之詮釋。如中英文版本有任何歧異，概以英文版本為準。

15. 文書錯誤

本**保單**內任何文書錯誤，不會使原本有效之保險失效；亦不會令原本無效之保險因而繼續有效。

16. 披露責任

你必須於**投保申請**時及本**保單**簽發前提供完整及準確資料。凡**你**知悉或合理應知悉，而可能影響**本公司**承保決定或本**保單**承保條款之任何事實，均必須向**本公司**披露。如**你**不確定某事實是否相關，亦應向**本公司**披露。如**你**未有披露重要資料，**本公司**可減少或拒絕賠償，或自**保單生效日**起取消或撤銷本**保單**。

17. 年齡、性別或品種申報錯誤

如**受保寵物**之年齡、性別或品種於**投保申請**中，或於向**本公司**提供之任何資料或文件中被錯誤申報，**本公司**可按正確資料調整保費。任何應補繳之額外保費，必須於本**保單**任何賠償可獲支付前繳清。

如按正確之年齡、性別或品種資料，**受保寵物**本不符合**本公司**之投保資格或核保要求，**本公司**可宣告本**保單**無效，或拒絕就該**受保寵物**提供保障。於此情況下，**本公司**之責任僅限於退還已繳保費（不附利息），惟須扣除任何已支付之賠償，而任何已支付之賠償均須退還**本公司**。

18. 重大變更

如任何變更足以影響本**保單**所依據之事實，**受保人**必須立即以書面通知**本公司**，並按協議之保費率調整保費。

19. 失實陳述 / 欺詐

如**投保申請**、聲明或**你**所提供之任何資料屬不真實、不準確，或遺漏任何影響風險之重要事實；或本**保單**係因任何錯誤陳述、失實陳述、遺漏或隱瞞而取得；或任何索償屬欺詐、誇大，或附有虛假聲明或文件；或**你**或任何代表**你的**人士使用任何欺詐手段或方式以獲取本**保單**下之保障，則本**保單**保障將自**生效日**起視為無效。於此情況下，本**保單**概不支付任何保障，而任何已支付之賠償均須退還**本公司**。

20. 更改保障

保險期內不得更改保障級別或計劃。**你**可於**保單續保日**前至少十四（14）日，以書面通知**本公司**，申請轉換至**本公司**提供之其他計劃，以更改保障級別，惟須經**本公司**書面確認。任何保障增加均須接受**本公司**核保審批及適用**等候期**。如保障被下調，經修訂之保障將自**續保日**起生效。**本公司**保留權利於批准有關更改後調整保費及適用條款。

21. 受保人權益不得轉讓

本**保單**不得轉讓或轉移。本**保單**之所有權不得轉移予任何其他人士，並須於任何時間確保本**保單**由**你**持有或控制。

22. 防止損失

你須採取一切合理預防措施，以防止**受保寵物**發生**受傷**、**疾病**、**意外**或損失，並遵守所有法定及 / 或其他責任及規例。**受保人**及**受保人**之**家屬**必須於任何時間對**受保寵物**提供合理照顧，並確保其健康良好，並避免讓其暴露於可能導致**受傷**或患**疾病**之情況。如發生任何**受傷**或**疾病**，**你**必須採取一切合理步驟，以促使**受保寵物**盡快接受治療及康復、減低併發症、避免復發，以及防止病情惡化。如未有遵守上述責任，**本公司**可拒絕賠償。

23. 遵守條款

你妥為遵守及履行本**保單**之條款、細則及**批註**，以及**投保申請**中所作聲明及答覆均屬真實，均為**本公司**承擔本**保單**任何賠償責任之前提條件。

24. 其他保險

如於提出索償時，**你**另有投保其他保險並涵蓋相同保障，**本公司**僅就未獲該等其他保險賠償之**合資格醫療費用**部分承擔責任。

25. 重複投保

如**受保寵物**同時受保於超過一（1）份由**本公司**承保之「寵寶寶」寵物保險保單，則任何應付賠償將僅限於相關索償條款下提供最高賠償額之**保單**。僅該**保單**之保障可獲支付。在該情況下，其餘**保單**將被視為自**生效日**起無效，而該等**保單**已繳之保費將相應退還予**受保人**。

26. 支付貨幣

本**保單**下所有應付金額將以**承保表**列明之貨幣支付；如未有列明貨幣，則以港元支付。如須進行貨幣兌換，匯率將由**本公司**按當時市場匯率全權釐定。

27. 替代性爭議解決方案

若有任何關於本**保單**的爭議，爭議各方可以作出於善意的調解去解決。調解是根據當時適用並由**香港**司法機構發出民事調解相關的實務指示進行。所有未解決之爭議，一律按照《仲裁條例》（**香港**法例第 609 章）及不時生效的修訂本規定進行仲裁。仲裁須在**香港**進行並由爭議各方同意的單一仲裁員審理。現明確規定，爭議各方必須待至仲裁裁決，方可就本**保單**展開其他法律行動。關於根據替代性爭議解決方式得出的任何情況或結果，如**本公司**不承認本**保單**的賠償責任，而**受保人**並未於十二（12）個月內按上述規定將事件交由仲裁處理，即被視作已撤銷或放棄索償權利，此後不得再就本**保單**進行追討。

28. 適用法律及司法管轄權

本**保單**受**香港**法律管轄並按**香港**法律詮釋，並受**香港**法院專屬司法管轄。

29. 個人資料收集

本公司所收集及持有之一切個人資料，將按照不時通知**受保人**並刊載於**本公司**網站之《個人資料收集聲明》（“PICS”）使用。

受保人現同意受《個人資料收集聲明》約束，尤其授權**本公司**可於**香港**境內或境外使用、轉移及處理其個人資料（定義見《個人資料（私隱）條例》（**香港**法例第 486 章）），及／或（如適用）個人信息（定義見《中華人民共和國個人信息保護法》），以便**本公司**處理、管理、執行及落實本**保單**，包括但不限於按照《個人資料收集聲明》就**受保人**進行任何盡職審查、合規及制裁檢查。

本公司將按照**受保人**就其個人資料用作直接促銷所作之選擇行事。**受保人**可於日後撤回其同意**本公司**及／或任何第三方使用其個人資料作直接促銷之授權。相關要求可向**本公司**資料保障主任提出，地址為**香港**北角英皇道 510 號港運大廈 27 樓 2703 室；**本公司**其後將停止使用**受保人**之個人資料作直接促銷用途。

第 8 部分—索償條款及程序

本索償條款適用於本保單所有保障項目

你必須遵守以下規定：

1. 索償通知

如發生任何可能導致或可能引致本**保單**項下索償之事故，**你**必須在合理可行情況下盡快以書面通知**本公司**，並在任何情況下不得遲於事故發生日起計三十(30)日內作出通知。

如**你**收到任何與本**保單**下可能引致索償之事故有關之下列文件，**你**須在未作任何回覆之情況下立即轉交**本公司**：

(a) 索償函件；
(b) 法院傳票；
(c) 法律通知；
(d) 法院文件；或
(e) 任何其他法律往來文件。

2. 索償表格及證明文件

你必須自費向**本公司**提交由**你**及主診**獸醫**妥為填妥及簽署之索償表格，並附上有關引致索償事件之書面詳情及所有**本公司**要求之經核證資料及證據之正本文件。

已填妥之索償表格必須附上令**本公司**滿意之正本證明文件，包括但不限於：

(a) 逐項列明之獸醫費
(b) 發票；
(c) 付款收據；
(d) 獸醫醫療紀錄或報告；
(e) 診斷檢查結果；
(f) **受保寵物**之身份證明；及
(g) **本公司**要求之任何其他文件。

不完整之索償表格將退回索償人補正。如資料不完整或證明文件不足，可能導致索償審核及處理延誤。如未能於合理時間內提供所需文件或資料，**本公司**保留延遲處理或拒絕該索償之權利。

3. 受保寵物之身份證明

本公司要求提供載有第 7 部分一般條款甲部「**受保寵物**之身份識別」所列資料之**受保寵物**身份證明。

就第 7 部分一般條款 甲部「**受保寵物**之身份識別」所述、根據**香港**相關法定要求無須植入晶片之**受保寵物**而言，**你**必須提供令**本公司**滿意之證明文件，以證明整個**保險期**內提交索償寵物與**本保單**所承保之寵物為同一隻。該等證明文件包括但不限於：

(a) 疫苗接種紀錄；
(b) 獸醫醫療紀錄及收據；
(c) 獸醫證明書；或
(d) 由**獸醫**發出之其他相關醫療報告。

上述文件必須清楚列明**受保寵物**之識別資料，包括其姓名、品種、性別、年齡 / 出生日期，以及擁有人全名，而該擁有人姓名必須與本**保單受保人**姓名一致。

4. 查閱獸醫紀錄

你必須允許**本公司**取得及查閱所有與**受保寵物**有關之獸醫醫療紀錄，包括於**保單生效日**前之紀錄。**本公司**可要求提供**受保寵物**完整之病歷，包括所有醫療檢查、治療及診斷測試結果。凡**本公司**認為對索償評估屬必要時，**本公司**可向曾為**受保寵物**提供治療之任何**獸醫診所**索取該等資料。

5. 第二獸醫意見

本公司保留權利就任何索償委任持牌**獸醫**提供第二意見。如**本公司**委任之**獸醫**認為已提供之治療或所收取之費用，對**受保寵物**之狀況而言屬不合理、非必要或過高，**本公司**僅就該**獸醫**認為合理、必要且不屬過高之治療費用承擔賠償責任。除明顯錯誤外，該**獸醫**之意見將屬最終、具約束力及不可推翻。

6. 未有提供資料

如**本公司**就某項索償要求補充資料，而有關資料未有於**本公司**書面要求指定之期限內提交，則如**本公司**按其唯一意見認為**受保人**未能於該期限內提交屬合理不可行，而**受保人**其後已在合理可行之情況下盡快提交，並在任何情況下於**本公司**書面要求日期起計六十（60）日內提交（由**本公司**全權及絕對酌情決定），該索償將不會因此失效。

如未有符合上述要求，**本公司**可將該索償視為無效及視作放棄，並拒絕賠償。

7. 責任索償 - 適用於第 2 節及（如適用）第 7 節

未經**本公司**書面同意，**你**不得作出以下任何行為：

(a) 承認責任；
(b) 承諾付款；
(c) 進行協商；
(d) 提出、承諾、否認或和解任何索償。

如**本公司**認為合適，**本公司**有權接管、行使任何權利，並以**你**名義抗辯、和解或處理任何索償，而**你**須提供**本公司**所要求之一切資料及協助。

你亦須提供**本公司**為調查、抗辯、和解、抗拒任何索償或提出法律程序而可能要求之一切資料、文件及協助。**本公司**有權以**你的**名義全面控制任何法律程序之進行，以及就本**保單**下**本公司**可能須承擔責任之任何索償作出和解。

8. 追償權

如**你**違反本**保單**任何條款及細則，**本公司**有權拒絕代表**你**接管、行使任何權利、處理或繼續抗辯、和解或處理任何索償。

如其後發現**你**因違反本**保單**條款及細則而無權根據本**保單**獲得彌償，或**本公司**有權否認或拒絕提供彌償，則**本公司**根據本**保單**已支付之所有

款項，不論**本公司**於付款時是否知悉有關違反事項，均須按**本公司**要求全數退還予**本公司**。

9. 代位追償

本公司有權在自行承擔費用及為自身利益之情況下，以**受保人**名義向任何第三者追討就本**保單**保障事項可獲之賠償，而**你**須按**本公司**要求提供一切有關資料及充分協助。

10. 舉證責任

如**本公司**按其唯一及絕對酌情權認為某項索償不屬本**保單**保障範圍，則**你**須負責舉證證明相反情況。