

Table of cover

Benefits		Maximum benefit (\$\$)			
		Per insured dog / puppy			Per insured cat / kitten
		Fur	Furry	Furball	Purrfect
	Maximum annual coverage	\$3,500	\$7,500	\$12,500	\$5,000
Section 1	Clinical and surgical benefit	\$2,500	\$6,000	\$10,000	\$3,800
	Limit for room and board expenses	\$250	\$600	\$1,000	\$380
	Limit for post-surgical treatment benefit	\$150	\$300	\$500	\$200
Section 2	Chemotherapy benefit	\$1,000	\$1,500	\$2,500	\$1,200
Section 3	Final expenses benefit	NA	\$250	\$250	\$250
Section 4	Third party legal liability	\$100,000	\$250,000	\$500,000	\$250,000
Co-insurance and deductible (Not applicable for Sections 3 and 4)					
	Co-insurance	20% - Dogs / cats enrolled before age 4 30% - Dogs / cats enrolled before age 7 40% - Dogs /cats enrolled before age 9			
	Deductible	\$250			

The total claim amount incurred in a **policy year** for sections 1 to 3 should not exceed the amount stated under maximum annual coverage indicated above.

Policy Conditions

Happy Tails Pet Insurance

Your policy

This is **your** Happy Tails insurance **policy** and it contains details of benefits, conditions and exclusions relating to each of **your** insured **pet**. The **policy** will form the basis on which **we** will settle all claims. It is only valid if **you** have paid the appropriate premium in full and **we** have issued **you** with a **schedule**.

Any statement, information or declaration **you** have given, including any declaration made over the phone, or by fax, email or the internet at the time of application, will form the basis of the contract.

The **schedule**, **table of cover** and any further **endorsements** are all part of the **policy**.

Please keep this document in case **you** need to refer to it.

Who is eligible?

This **policy** is only available to **you** if:

- **you** are the owner of **your pet**;
- **your pet** is living with **you** in Singapore;
- **you** hold a valid Singapore identification document such as a Singapore national registration identification card, employment pass, work permit, long-term visit pass or student pass;
- **your pet** is micro-chipped;

- **your pet** is at least sixteen (16) weeks old and below nine (9) years old at the start date of the **period of insurance** (**we** may continue cover for **your** insured **pet** beyond age nine (9) and **we** may apply new terms; depending on **our** decision and if **you** pay an extra premium);
- **your pet** completes all required **vaccinations**;
- **your pet** undergoes an enrolment **clinical examination** before or within 30 days from the start date of **your policy**. The examination result must be submitted to **us** after the examination, and any failure to do so may result in **your policy** being void;
- **your pet** is not a **working pet** or a **racing dog**; and
- **you** have fully paid the premium for this **policy**.

Things to note

- **You** as the **policyholder** must reveal all facts **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, **your policy** may not be valid.
- **We** do not cover claims arising from **pre-existing medical conditions** or **known events**.
- This **policy** is not transferrable to other pets. All new pets are subject to a new application and premium rating.
- For a **policy** with a monthly **recurring payment arrangement**, before **we** can pay the claim, **we** will first take from the claim amount any premium owed to **us** for the rest of the **policy year**.

Definitions

Act of terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an **act of terrorism**.

Act of terrorism also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons as a means of force or violence will also be considered an **act of terrorism**.

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** and which must be the only cause of **injury**.

Clinical examination means an examination performed by a **veterinarian** encompassing physical examination and comprehensive blood tests (if applicable) on **your pet**.

Clinical symptom(s) means any manifested anomalies in, or deviation from the regular healthy state or function of a **pet**, including behavioural traits. Symptoms include any anomaly that is readily detectable by a thorough and complete **clinical examination**.

Co-insurance means the portion of the claim amount which **you** need to pay before any **deductible** is applied.

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

Deductible means the fixed amount borne by **you** in a claim after **your pet's co-insurance** portion has been applied.

Dental health care means the regular care required to maintain dental hygiene for **your pet**. This includes brushing, scaling, polishing, extractions and reconstructions.

Diagnostic test(s) means tests used to determine the overall health of **your pet**, which can be used as a way to detect certain abnormalities. It can also validate the current health of **your pet**, or help to evaluate **your older pet** more thoroughly before problems surface.

Endorsement means an authorised amendment to this **policy**.

Household means all members of **your** family and other persons permanently living with **you**.

Injury means damage or harm caused to the body by an external force suffered during the **period of insurance**, which is caused only by an **accident** and not by **sickness** or gradual physical or mental wear and tear.

Known event means any situation or incident which threatens or affects **your pet's** health or any situation that **you** were aware of or could reasonably have been expected to know before **you** applied for cover under this **policy**.

Medically necessary means medical services, **supplies** or treatments provided by a **veterinarian** to treat covered **pets** which are:

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

Neutering or neutered means orchidectomy or surgical removal of both testicles.

Payment frequency means how often payment is made for the premium due. This can be monthly or yearly, depending on what **you** choose.

Period of insurance means the period of cover as shown in the **schedule**.

Pet means a domestic cat or dog named in the **schedule** who is insured under this **policy**, that is owned for companionship or as a help dog, and not owned for commercial reasons. Commercial reasons include, but are not limited to, a **racing dog** or **working pet**.

Policy means a Happy Tails insurance policy, whether issued by **us** or the previous insurer, including any information provided or declaration made by **you**, the **schedule**, the **table of cover** and any **endorsements we** have issued for Happy Tails insurance policy.

Policy year means a period of 12 months from the start date as shown in the **schedule** and each further consecutive period of 12 months for which the **policy** applies from or for any period of cover as agreed between **you** and **us**.

Policyholder means the named person who is the **pet** owner and who has paid the premium as shown in the **schedule**.

Pre-existing medical condition means:

- a** **sickness** or the recurrence of any **sickness** or **condition** which first occurred or displayed any signs and/or symptoms consistent with the stated **sickness** or **condition** before the start of **your first policy**;
- b** an **injury** or recurrence of an **injury** that occurred before the start of **your first policy**; or
- c** any **condition** or complication resulting from a **sickness** or **injury** that occurred before the start of **your first policy**.

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

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

Racing dog means a dog which is owned and maintained for the purpose of competing in organized races or speed contests.

Recurring payment arrangement means:

- a the premium is charged to **your** credit card, either on a monthly or yearly basis to pay the premiums due for the current **policy** or when it is renewed, depending on the **payment frequency** chosen by **you**; or
- b the premium is taken from **your** chosen bank account to pay the premiums due for the current **policy** or when it is renewed, by General Interbank Recurring Order (GIRO) on a yearly basis.

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Relevant person includes persons and entities such as the **policyholder**, insured person, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

Schedule means the document which proves that **your pet** has the insurance cover, listing among other things, details of **your pet**, **you** as the **policyholder**, the plan type, and the **period of insurance** covered under this **policy**.

Sickness means any disease or worsening physical health not caused by an **accident**, any changes to **your pet's** normal healthy state, any **condition** other than **your pet's** normal healthy state, for which **your pet** needs the treatment of a **veterinarian**.

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

Supplies mean any item that is **medically necessary**, as determined by the **veterinarian**, that is safe and effective for its intended use, and that omission would adversely affect the **pet**.

Surgery(ies) mean procedure(s) that treat diseases, **sickness** or **injuries** by operative manual and instrumental treatment. The procedure(s) performed on **your pet**, by a **veterinarian**, must be invasive and done in an operating theatre with the use of general anaesthetic.

Table of cover means the separate table showing the list of benefits **we** will pay **you** according to **your plan** while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

Vaccination means the administration of an industry-recognised commercial vaccine by a **veterinarian** on **your pet**. The vaccine must be in accordance with the manufacturer's recommendations, following a complete **clinical examination**, for prevention of disease.

Veterinarian means a properly licensed and registered medical practitioner in active practice in the area of veterinary medicine which **your pet** is treated or examined. **Veterinarian** shall not include **you** or **your** parents, brother or sister, husband or wife, child or relative.

We, our, us, and Income Insurance means Income Insurance Limited.

Working pet means any **pet** involved in activities including, but not limited to racing, breeding, law enforcement, guarding or for other commercial use. This does not include pets owned for companionship, helping or assistance.

You, your and yours means the **policyholder** referred to in the **schedule**.

Your plan means the plan (with specific limits) that **you** chose at the time **you** applied for this **policy**.

What your policy covers

This **policy** will protect **you** financially when a death, **injury, sickness**, legal liability or other specified event happens during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits of **your plan** as set out in the **table of cover**.

Section 1 – Clinical and surgical benefit

When we will pay	What we pay	What we do not pay
<p>A If your pet suffers an injury or sickness and needs to get medical treatment.</p>	<p>1 We will pay for the costs of medically necessary surgery performed by a veterinarian, including the following costs and expenses incurred:</p> <ul style="list-style-type: none"> a Diagnostic tests; b Veterinarian’s fee; c Operating theatre fee; d Fees and charges for anaesthesia and oxygen for them to be administered; e Surgical implants; f Miscellaneous expenses such as prescribed drugs, injections, dressings and other medical services and supplies related to a surgery. <p>2 We will pay for the cost of boarding your pet at a licensed veterinary clinic or hospital as required by your veterinarian to deliver care, administer medication to or to monitor your pet. The confinement period must be no less than twelve (12) consecutive hours as a result of a surgery.</p> <p>3 We will pay for the costs of post-surgical treatment incurred by you for your pet, up to ninety (90) days from the date of surgery. This includes follow-up consultations, diagnostic and laboratory services, examinations and investigations as required by your veterinarian. This benefit is also extended to</p>	<p>The general exclusions listed in part 3 of the general conditions.</p>

	<p>cover acupuncture performed by a veterinarian.</p> <p>The post-surgical treatment must have resulted directly from the condition where surgery was deemed medically necessary and as recommended by the veterinarian who performed the surgery.</p> <p>4 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p> <p>5 The most we will pay under Sections 1, 2 and 3 in a policy year is the maximum annual coverage limit of your plan as shown in the table of cover.</p>	
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Section 2 – Chemotherapy benefit

When we will pay	What we pay	What we do not pay
<p>A If your pet is diagnosed with cancer and needs to undergo chemotherapy as recommended by a veterinarian.</p>	<p>1 We will pay for the costs of chemotherapy incurred by your pet in a licensed veterinary clinic or hospital.</p> <p>2 The most we will pay under Sections 1, 2 and 3 in a policy year is the maximum annual coverage limit of your plan as shown in the table of cover.</p>	<p>The general exclusions listed in part 3 of the general conditions.</p>

Section 3 – Final expenses benefit

When we will pay	What we pay	What we do not pay
<p>A If your pet dies or suffers an injury or sickness and needs to be euthanised as recommended by a veterinarian.</p>	<p>1 We will pay for the costs of euthanasia, cremation, funeral service and handling charges from the veterinarian or funeral service providers in respect of the handling of the remains of your pet.</p> <p>2 The most we will pay under Sections 1, 2 and 3 in a policy year is the maximum annual coverage limit of your plan as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following:</p> <p>1 Claims for transportation not arranged by the veterinarian or funeral service provider.</p> <p>2 Claims for niche or burial ground for your pet remains.</p>

Section 4 – Third party legal liability

When we will pay	What we pay	What we do not pay
<p>A If you are legally responsible for the following which is accidentally caused by your pet in Singapore:</p> <ol style="list-style-type: none"> 1 Bodily injury to any person; 2 Loss or damage to property 	<ol style="list-style-type: none"> 1 We will pay: <ol style="list-style-type: none"> a The legal costs and expenses for representing you; and b The amount awarded against you by the court in Singapore. 2 We will pay up to the limit shown in the table of cover for any one incident. 3 If you have more than one pet insured with us under the same or separate policies, we will pay up to the highest limit shown in the table of cover for any one incident. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following:</p> <ol style="list-style-type: none"> 1 Claims related to bodily injury to any person who is a member of your household or is employed by you. 2 Claims for damage to property belonging to or in the charge of or under the control of you or any member of your household or a person employed by you. 3 Claims for liability as a result of any deliberate or preventable act. 4 Claims for fines, penalty, punitive, aggravated or exemplary damages. 5 Claims for liability as a result of your non-compliance to the relevant regulations imposed on pet owners. 6 Claims resulting from legal services we have not approved beforehand in writing. 7 Any court judgement which is not delivered by a court in Singapore.

General conditions which apply to the whole policy

1 No claim discount (NCD)

If **you** do not have any claims during a **period of insurance** as specified below, the premiums in **your** next **policy** renewal will be reduced as follows:

Period of insurance	Discount on premiums in next policy renewal
The preceding year	5%
The preceding two consecutive years	10%
The preceding three consecutive years or more	15%

If **your policy** is not renewed continuously, or if there is any claim under this **policy** under any section for which **we** accept or pay, the NCD will be reduced to zero.

2 Special conditions

- a** If **your pet** is below six years of age at the start of the first **policy year**, **we** shall cover the following specified hereditary and congenital **conditions** after a 12 month waiting period from the start date of the **policy**, provided they are not **pre-existing medical conditions**:
- (i) Hip and elbow dysplasia
 - (ii) Luxating patella
 - (iii) Glaucoma
 - (iv) Cherry eye
 - (v) Intervertebral disk disease (IVDD)
 - (vi) **Conditions** which require femoral head and neck excision

Other hereditary and congenital **conditions** not stated above are not covered.

- b** If **your pet** is six years of age and older at the start of the first **policy year**, there is no cover for hereditary and congenital **conditions**.
- c** If **your pet** is not **spayed** or **neutered** at the start of the **policy year**, there is no cover for **sickness** related to the following **conditions**:
- (i) Prostate problems
 - (ii) Hormonal skin **conditions**
 - (iii) Perianal hernias
 - (iv) Testicular tumours
 - (v) Perianal tumours
 - (vi) Mammary tumours
 - (vii) Uterine and ovarian **conditions**

If **your pet** is **spayed** or **neutered** after the start of the **policy year**, and provided no claims have been made, **you** can write in to **us** to furnish the relevant **veterinarian** report on the **spaying** and **neutering** procedure so that **we** can update **our** records.

- d** This **policy** does not cover claims directly or indirectly caused by or arising from any **pre-existing medical condition** that was present before the start date of the **policy year** when:
- (i) **your pet** was first insured under this **policy**; or
 - (ii) **we** approve **your** application to upgrade **your plan** to receive a higher amount of benefit or when **we** receive the premium for this upgrade, whichever is later.

If **you** upgrade **your plan** to receive a higher amount of benefit, **we** will pay **you** the benefits based on any of **your** earlier plans that do not exclude **your pet's pre-existing medical condition**.

3 General exclusions

This **policy** does not cover claims directly or indirectly caused by or arising from:

- a** **sickness** that occurs or recurs within the first 90 days from the start of the first year of **your policy**;
- b** **sickness** related to specified hereditary and congenital **conditions** as specified in general condition 2a that occurs or recurs within the first 12 months from the start of **your first policy**;
- c** hereditary and congenital **conditions** unless specified in general condition 2a;
- d** **pre-existing medical conditions**, physical problems or physical disabilities which existed before the start of **your first policy**;
- e** **spaying** and **neutering**;
- f** preventive healthcare such as **vaccinations** or titer test, flea control, heartworm medication, deworming, nail trim and grooming;

- g** parasite control such as internal and external parasites for which readily available prophylactic treatments are available;
- h** **you** not complying with all statutory or other obligations and regulations as a **pet** owner;
- i** **dental health care**, but this exclusion does not apply to extraction and/or reconstruction of damaged teeth following an **injury** due to an **accident**;
- j** anal gland expressions;
- k** **injury** or **sickness** due to any intentional, neglectful or preventable act, such as organized dog fighting, by **you** or a member of **your household**;
- l** elective procedures, cosmetic procedures, preventive procedures such as: tail docking, ear cropping, de-clawing, micro-chipping; dew claw removal or ear cleaning;
- m** non-medical expenses such as transport expenses;
- n** **conditions** from a specific activity if the same or a similar activity occurred prior to the start date of the **period of insurance** in the first **policy** and displayed the propensity for the activity to recur; resulting in **injury** or **sickness** to **your pet**;
- o** future treatments for **injury** or **conditions** of one leg when it is due to cruciate ligament problems from any other leg which existed prior to the start date of the **period of insurance** in the first **policy year** which have been identified, regardless of whether or not the new signs or symptoms are related to such cruciate ligament problems;
- p** any declared worldwide pandemic or local epidemic diseases that causes widespread **sickness** in animals and which affects **your pet**;
- q** complications of any **condition** which were excluded or limited by this **policy**;
- r** abnormalities where **clinical symptoms** were apparent before the start of this **policy**. This includes **conditions** that are detectable by the **clinical examination** done by **your veterinarian**;
- s** lack of use and/or implementation of preventive healthcare products and/or methods when such products and/or methods would generally be accepted in accordance with the veterinary standards. Routine healthcare includes: **vaccinations**, flea control, heartworm medication, de-worming, dental care, ear plucking, grooming and prudent regular care;
- t** diseases preventable by vaccines and prophylactic medications (such as heartworm, lice, internal parasites and fleas);
- u** special diets, pet foods, vitamins, supplements, grooming, nail trims, shampoo and bathing (including medicated baths);
- v** purchase and rental of prosthesis, corrective devices and medical appliances;
- w** **conditions** arising from any specific activity if the same or similar activity occurs after **you** have received written notice from **us** regarding non-coverage of such specific activity;
- x** experimental or investigational treatment or medicine;
- y** breeding or **conditions** related to breeding, whelping and queening;
- z** **diagnostic tests** for **conditions** or complications of **conditions** which were excluded or limited in **your policy**;
- aa** expenses incurred for feeding, housing or exercise;
- bb** expenses incurred for behavioural modification, training, therapy or medications for behavioural modification;
- cc** expenses incurred for alternative therapies, such as consultations and treatments involving homeopathic remedies, osteopathy, laser therapy, chiropractic treatments, stem cell therapy and/or physiotherapy, whether recommended by a **veterinarian** or not;
- dd** extra costs for treating **your pet** outside usual **surgery** hours, unless the **veterinarian** confirms that **your pet** is suffering from serious **sickness** or **injury** and its life would be endangered or **sickness** or **injury** would be significantly worsened if he does not perform the **surgery**;
- ee** administrative fees charged by the **veterinarian** such as any charges for completing the claims forms and/or providing reports, certificates or other information for the purposes of processing **your** claim;
- ff** the consequences of war, revolution or any similar event;
- gg** radioactivity or damage from any nuclear fuel, material or waste;
- hh** any **act of terrorism**;

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

4 Cover

This **policy** covers **your pet** while it is in Singapore only.

5 Changing your plan

You may write and ask to change the plan at **your** next **policy** renewal. If **we** do approve **your** request, **we** will tell **you** when the change in plan will take place and what the additional premium for the change in plan is.

6 Premium

- a The premium that **you** pay for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to **you** at **your** last known address or email address, at least 30 days before the change is to take place, to tell **you** what the new premium is.
- b Premium due dates
 - (i) The premium is due on or before the start of this **policy** and if this **policy** is renewed, the start date of the next **policy year**. If **you** have chosen a monthly **recurring payment arrangement**, the premium is due on the dates shown in the debit note or tax invoice issued to **you**.
- c Recurring premium payment
 - (i) **You** can pay the premium due for this **policy** using the **recurring payment arrangement** **you** have chosen.
 - (ii) Before the premium due date, **we** will charge the premium to a credit card or take the premium by GIRO from a bank account chosen by **you**.
 - (iii) **You** can change the chosen **payment frequency** and **recurring payment arrangement** by calling **us** or writing to **us** at least 21 days before the end of the **policy year**. The change will take effect from the start date of next **policy year**.

7 Payment before cover warranty

We (or **our** intermediary) must receive the premium due on or before:

- a the start of this **policy**;
- b the start date of next **policy year**, if this **policy** is renewed; and
- c the subsequent premium due dates as shown in the debit note or tax invoice (which applies only if **you** choose the monthly **recurring payment arrangement**).

If **we** or the intermediary do not receive the premium due on the dates as described above, this **policy** will not be valid and renewed and **we** will not pay any benefits.

8 Renewal

If this **policy** is renewed, **we** will provide the new terms and conditions (if applicable) for the next **policy year** before the start date of the next **policy year**.

If **we** did not receive any request to cancel the **policy** as set out in general condition 9c, **we** will collect the premium using the last **recurring payment arrangement** chosen by **you**.

This **policy** will apply for as long as **we** can successfully take the premium before the premium due date.

9 Cancellation and refund

- a For **policy** cancellation, **we** will not refund any premium if a claim has been made under this **policy**.
- b If **we** cancel the **policy**
- (i) **We** can cancel this **policy** by giving **you** seven days' written notice. **We** will consider that **you** have received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email at **your** last-known address, or by fax or email at **your** last known fax numbers or email address.
 - (ii) **We** will cancel this **policy** on the date the premium is due if **we** do not receive the premium due or **we** are not successful in taking the premium from the credit card or GIRO account **you** have chosen.

If **we** cancel this **policy** because the premium has not been paid, **you** may apply for a new **policy**. However, **we** may request for documentation of **your pet's** latest physical or medical **conditions** before **we** accept **your** application.

- c If there is no claim under this **policy** and **you** wish to cancel the **policy**:

(i) **Monthly recurring payment arrangement**

- **You** may cancel this **policy** by calling **us** or writing to **us** and cancellation will be effective from the date **we** receive the notice of cancellation.
- For cancellation after the 14-day free-look period (under general condition 20), **we** must receive the notice of cancellation no later than 21 days before the next monthly premium due date. The **policy** will then be cancelled on the day the monthly premium is due.
- But, if **we** receive the notice of cancellation less than 21 days before the next monthly premium due date, the **policy** will be cancelled on the following month when the premium is due.

Cancellation of policy with monthly premium payment - For example

Period of insurance	22 Sep 2020 to 21 Sep 2021
Monthly premium due date	22 (Sep, Oct, Nov, Dec, Jan, Feb and so on)
If we receive the notice of cancellation:	
on 1 Oct 2020	cancellation will take effect on 22 Oct 2020
on 20 Oct 2020	cancellation will take effect on 22 Nov 2020

(ii) **Yearly recurring payment arrangement**

- **You** may cancel this **policy** by calling **us** or writing to **us** and cancellation will apply from the date **we** receive the notice of cancellation.
- For cancellation after the 14-day free look period (under general condition 20), **we** will work out and refund the premium as follows if no claim has been made under this **policy**.

$\frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of the policy}} \times 85\% \text{ of the premium paid}$
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- **We** will not refund any premium below \$38.15 (after GST)

If **we** refund premiums, **we** will do so by cheque to **you**.

10 Paying Benefits

We will pay the benefits listed in this **policy** only if **you** have:

- a submitted the **clinical examination** form filled up by **your veterinarian** before or within 30 days from the start of this **policy**; and
- b met general condition 7; and
- c given **us** satisfactory proof of the claim.

For a **policy** with a monthly **recurring payment arrangement**, before **we** can pay the claim, **we** will first take from the claim amount any premium owed to **us** for the rest of the **policy year**.

We will pay all benefits shown in the **table of cover** to **you** unless **you** suffer a claim for personal liability as described in Section 4 – Third party legal liability, in which case **we** will pay the person **you** are legally responsible to.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

Despite anything **we** have said to the contrary, **we** will not pay any claim if the laws of Singapore prevent **us** from doing so.

11 Misrepresentation

We will end this **policy** if **you** misrepresent or misdescribe any circumstance which affects **your pet's** health **condition**, **your** country of residence or pursuits or any information which may affect **our** decision to accept **your** application.

12 Changes in circumstance

If there is any change in circumstances affecting **your pet's** risk, **you** must give **us** immediate written notice and pay any extra premium that **we** may ask for. In particular, **you** must tell **us** about any change in **your pet's** health **condition** or the country where **you** and **your pet** are living in.

We can choose not to pay the claim if **you** have failed to inform **us** of any change in circumstances affecting **your pet's** risk.

13 Fraud

You must not act in a fraudulent way. **We** will take the action shown below if **you**, or anyone acting for **you**:

- a make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b make a statement to support a claim knowing the statement to be false in any way;
- c send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d make a claim for any **loss** or damage caused by **your** deliberate act or with **your** knowledge.

We may do the following.

- a **We** will not pay the claim.
- b **We** will not pay any other claim which has been or will be made under the **policy**.
- c **We** may declare the **policy** invalid.
- d **We** can recover from **you** the amount of any claim **we** have already paid under the **policy**.
- e **We** will not refund **your** premium.
- f **We** may not allow **you** to buy other policies from **us**.
- g **We** may report **you** to the police.

14 Reasonable care

You must take all reasonable precautions to avoid an **injury** take all practical steps to minimize claims and comply with all statutory or other obligations and regulations.

You must provide reasonable care to **your 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 **sickness**. If any **injury** or **sickness** does occur, **you** must take all reasonable steps to facilitate prompt treatment and recovery, to minimize complications, to prevent recurrence of such **condition** and to prevent any aggravation of the **sickness** or **condition** of **your pet**. If **you** fail to

do so, **we** may not pay **your** claim.

15 Duplication of cover

If at the time of any incident which results in a claim under this **policy your pet** is insured under more than one **pet** insurance **policy with us, we** will consider **your pet** to be insured under the **pet** insurance **policy** which provides the highest benefit level and **we** will apply the benefits payable in accordance with that insurance **policy** and no other **pet** insurance **policy** that it is covered under.

16 Other insurance

If at the time of any incident which results in a claim under this **policy you** have another insurance covering **your pet** for the same loss, **we** will not pay more than **our** share.

17 Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in **your** name to enforce **your** or **our** rights against any other person.

18 Claims conditions

- a **You** must tell **us** as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this **policy**.
- b If **you** can recover all or part of the expenses from other sources, **we** will only pay **you** the amount that **you** cannot recover.
- c **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on at the date of the loss.
- d **You** must have submitted the enrolment **clinical examination** form filled up by **your veterinarian** to **us**.
- e In the event of any disagreement between **you** and **us** with regards to a claim, **we** may refer the matter to **our** appointed **veterinarian**. If the matter is not resolved, an independent third party **veterinarian** may be appointed by **us**. This independent third party **veterinarian's** decision shall be final and binding on all parties.

19 What you need to provide when you send us your claim

You must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, **we** may need before **we** assess each claim. **We** may refuse to refund any expense which **you** cannot provide original receipts or invoices for.

20 Free-Look period

We will give **you** 14 days from the time **you** receive this **policy** to decide whether to continue with it. If **you** do not want to continue and there is no claim made under this **policy, you** may call or write to **us** to cancel this **policy. You** will get a full refund of the premium paid. **We** consider that this **policy** has been delivered (and received) on the same day **we** email it, or seven days after **we** post it. This condition does not apply to **policy** renewals.

21 Ending the policy

The **policy** will end immediately when:

- a **we** cancel this **policy** under general conditions 7, 9(b) or 13;
- b **you** cancel this **policy** under general condition 9(c);
- c **we** have paid out a claim under Section 3 – Final expenses benefit;

- d **you** or **your pet** no longer satisfy any of the eligibility requirements set unless **we** have agreed in writing to provide cover;
- e before entering into the **policy**, **you** fail to reveal all facts **you** or they know or ought to know which may affect this **policy**; or
- f **we** do not renew this **policy**.

22 Excluding third-party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

23 Currency and interest

All dollar amounts shown in the **policy** and **schedule** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.

24 Dealing with disputes

If **you** are not satisfied with **our** final decision on any claim, **you** can refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg

If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

25 Prohibited persons

If **you** or any **relevant person** is found to be a **prohibited person**:

- **we** are entitled not to accept **your** application; and
- if any **policy** is issued, **we** are entitled to end the **policy**, not pay any benefit or not allow any transaction to be carried out under the **policy**. **We** will not refund any unutilised premium when the **policy** is ended.

Our decision in every respect of the above will be final.

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

26 Governing law

Singapore law will apply to this **policy**.

27 Feedback procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to: www.income.com.sg/enquiry

Our promise to you

We will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint.

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