



Petble Care Insurance Policy

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Petble Care Insurance Policy

Policy Wordings

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

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Introduction

This is a Pet Insurance Policy which provides insurance cover for micro chipped dogs and cats in Hong Kong.

The Policyholder having applied for the Insurance expressed herein made an application and declaration which shall be the basis of this contract and is deemed to be agreed by the Policyholder that premium shall be paid as consideration for the insurance. Liberty International Insurance Limited ("the Company") will, subject to the terms, conditions and exceptions contained herein or endorsed hereon, indemnify or pay the benefits to the [Policyholder] in respect of any or all of the contingencies hereafter defined happening during the Period of Insurance provided that the due observance and fulfilment of all the terms, conditions and the rules of exceptions contained or endorsed hereon shall be a condition precedent to any liability on the part of the Company under this policy.

The Contract (the "Policy")

This Policy is evidence of the contract between the Policyholder and Us from the day the Policy commences. We will provide the insurance to the Insured Pet subject to the limits, terms, conditions and exclusions set out in this Policy, provided the Policyholder pays the premium when due and We agree to accept it. The General Conditions which appear in this Policy form part of the contract and must be complied with. It is important that the Policyholder reads the entire Policy to ensure You understand and acknowledge: -

- a) the protection the Insured Pet has been offered by the Company; and
- b) the limit of benefits the Company will indemnify the Policyholder in accordance with the terms and conditions of the Policy.

Eligibility

The Insured Pet must:

1. be micro chipped
2. be residing regularly in the same premise as the Insured
3. be at least 8 weeks old and not more than 9 years at the Policy Commencement Date of the first Period of Insurance
4. not be a working pet or pet with commercial purpose. Example: guide dog, guard dog, hunting dog or attack dog
5. not be a dog or cat used for breeding purpose
6. have all required vaccinations
7. not be the following dog breeds:
 - a. Bull Terrier
 - b. Dogo Argentino
 - c. Fila Brazilier
 - d. Japanese Tosa
 - e. Pit Bull Terrier
 - f. Tibetan Mastiffor any of their cross breed.

General Definitions

The following definitions apply to the Policy:

TERM		MEANING
2	Your/You/Policyholder/Pet Owner	means the person or entity who is the owner of both this Policy and the Insured Pet, and is named as both the "Policyholder" and "Pet Owner" in the Policy Schedule.
3	Insured Pet	means the micro chipped dog or cat which is insured under this Policy, and is named as the "Insured Pet" in the Policy Schedule.
4	Liberty/Our/Us/Company	means Liberty International Insurance Limited
5	Accident/Accidental	means a sudden, unforeseen and unexpected event happening by chance within the Territorial Limits during the Period of Insurance.
6	Accidental Death	means Death of the Insured Pet occurring as a direct result of an Accidental Injury or a Natural Disaster and where death occurs within 90 days of the Accident.
7	Accidental Injury	means Bodily injury to the Insured Pet arising from an Accident and where such bodily injury is directly caused by accidental, violent, external and visible means without any other contributing causes and where the injury is not self inflicted whilst this Policy is in force.
8	Natural Disasters	means earthquake, volcanic eruption, flood, typhoon, windstorm, fog, hurricane and the like occurring within the Territorial Limits.
9	Benefit Limit	means the total amount payable under the Policy for each Cover selected. This is the annual maximum amount, inclusive of any applicable sub-limits that the Company will pay within the Period of Insurance as shown on the Policy Schedule.
10	Benefit Percentage	means the stated percentage for eligible Vet Expenses for which the Company will reimburse the Policyholder, subject to any applicable Deductible and Benefit Limits. Example: for 50% Benefit Percentage, the Company will reimburse the Policyholder 50% of the eligible Vet Expenses, subject to the relevant Deductible and Benefit Limits.
	Cover	means coverage under the Policy subject to the Benefit Limit and exclusions for Third Party Liability Cover (Section 1), Accidental Death Cover (Section 2), Accidental Injury Cover (Section 3), Theft Cover (Section 4) and Illness Cover (Section 5), any of which can be individually or together referred to as Cover
11	Co-insurance percentage	means the percentage of the covered costs after the Deductible which the Company and the Policyholder will be co-sharing.
12	Condition	<p>means any Accidental Injury or manifestation of an Illness.</p> <p>a) Chronic Condition A Condition that can be treated or managed but not cured.</p> <p>b) Congenital Condition An illness, disability or defect existing at or from an insured Pet's birth.</p> <p>c) Hereditary Condition Any Condition that is proven, thought, or presumed by recognized Vet literature or experts to be inherited genetically.</p> <p>d) Pre-existing Condition Any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Policy Commencement Date or during any applicable Waiting Period, including but not limited to:</p> <p>i) any cruciate ligament Condition;</p>

		<ul style="list-style-type: none"> ii) any Skin Condition; iii) latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Policy; iv) any Condition in remission at the time of the insurance application; v) any seasonal Condition; vi) Conditions currently or previously being controlled by medication(s) and whether or not diagnosed or treated by a Vet.
		<p>e) Related Condition Condition that even though shows first signs or symptoms during the Period of Insurance (outside of the Waiting Period), is considered to be a Preexisting Condition if it has the same clinical symptoms, diagnostic classification or results from the same disease process as a Pre-existing Condition regardless of the number of areas of the Insured Pet's body affected. Example: If the Insured Pet suffers from arthritis in its legs prior to the Policy Commencement Date or during the Waiting Period, all future occurrences of arthritis for example in the back or neck will be considered to be Related Conditions and will not be covered.</p> <p>f) Skin Condition Condition regardless of cause or origin presenting in or affecting the skin (as an organ) in any way whatsoever. For the purpose of this Policy, Skin Conditions are:</p> <ul style="list-style-type: none"> i) deemed to include skin lumps ii) regarded as one Condition.
14	Deductible	means the first portion of any claim for which the Policyholder is liable.
15	Illness	means sickness or disease diagnosed by a Vet occurring within the Territorial Limits during the Period of Insurance, which is not included under Accidental Injury Cover.
	Incident	means an incident occurring during the Period of Insurance which may be a potential claim under a Cover subject to the terms of the Policy
16	Levy	means a percentage of the premium payable, with a cap applied per policy per policy year. Please refer to the Insurance Authority for further information on their website https://www.ia.org.hk
17	Period of Insurance	means the period of time stated in the Policy Schedule and each subsequent period for which the Policy is renewed for which You agree to pay and Company agree to accept Your premium.
18	Policy	means this "Petble Care Insurance Policy" including but not limited to this policy document, application, Proposal, declaration, Policy Schedule and any memorandum or endorsement attached or issued.
19	Policy Commencement Date	means the date when Cover for the Insured Pet first started as shown on the Policy Schedule.
20	Policy Expiry Date	means the date when Cover for the Insured Pet terminates and benefits cease as shown in the Policy Schedule.
	Policy Effective Date	means the Policy Commencement Date for the Period of Insurance
21	Policy Schedule/Schedule	means a typed sheet attaching to this Policy which sets out the particulars of the Insured Pet, Policyholder, Period of Insurance, each Cover and coverage details and forms part of and should be read in conjunction with the Policy.

	Police Report	means a report by the Hong Kong Police Force detailing an Incident
22	Proposal	means the signed proposal and declaration and any additional information supplied to the Company by or on behalf of the Policyholder.
	Table of Benefits	means the table in the Policy Schedule which sets out the Co-Insurance percentage, Deductible and Benefit Limits for each Incident and related expenses
23	Territorial Limits	means the Hong Kong Special Administrative Region.
24	Theft	means loss or damage caused by the unlawful taking of the Insured Pet despite appropriate measures taken by the Insured to prevent such a loss.
25	Family Members	means Your spouse, child/children, Your parents or any relatives who are residing with You.
26	Vet	means a legally licensed veterinarian, veterinary surgeons or veterinary specialist, other than the Policyholder, Family Members, employees or employers of the Policyholder, duly registered and listed on the Veterinary Surgeons Board of Hong Kong pursuant to the Veterinary Surgeons Registration Ordinance (Cap. 529)
27	Vet Expenses	means the reasonable, customary and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Period of Insurance. If the expenses are considered to be excessive or unreasonable by the Company, the reimbursement shall then be adjusted and paid based on the reasonable, customary and normal fees typically charged, within the Territorial Limits, for similar treatment or services.
TERM		MEANING
28	Treatment	means reasonable and customary examinations, consultations, hospitalization, surgery, x-rays, medication, diagnostic tests, nursing and other care and procedures provided by a Vet to relieve or cure a disease, Illness or Accidental Injury during the Period of Insurance. Elective Treatment means treatment or surgery that is beneficial to the Insured Pet but is not essential for the survival of the Insured Pet or does not form part of the Treatment for a Condition.
29	Waiting Period	means the applicable period stated under each Cover starting on the Policy Commencement Date of the Period of Insurance during which a Condition that occurs or shows symptoms or signs will be excluded from coverage unless otherwise stated on the Policy Schedule.

1. Third Party Liability Cover

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

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

1. all legal costs and expenses recoverable from You by any claimant
2. all legal costs and expenses incurred by You with our written consent subject to the Benefit Limits in accordance with the Table of Benefits under the Policy Schedule.

The territorial scope of cover provided by this Section shall be the Hong Kong Special Administrative Region.

This Policy shall be governed by and interpreted in accordance with the laws of Hong Kong and subject to the exclusive jurisdiction of the Hong Kong courts. The indemnity under this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction in Hong Kong.

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

Exclusions to Section 1

The Company will not be liable in respect of:

1. bodily injury to any person being insured Family Members or at the time of sustaining such injury engaged in and under the Policyholder's service
2. loss or damage to property belonging to or in the charge of or under the control of the Policyholder, Family Members, or any person residing with or in the service of the Policyholder.

2. Accidental Death Cover

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

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

3. Accidental Injury Cover

In the event that during the Period of Insurance Vet Expenses are incurred by the Pet Owner for Treatment of the Insured Pet, the Company will reimburse up to the Benefit Limits arising from Accidental Injury or Natural Disasters subject to the Deductible per Incident in accordance with the Table of Benefits under the Policy Schedule. A Waiting Period of 1 month shall apply.

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

1. be a direct consequence of at least one of the following:
 - a) motor vehicle incident with a Police Report
 - b) burn or electrocution
 - c) an allergic reaction to an insect bite other than tick or flea bites
 - d) natural Disasters
- or
2. result in:
 - e) a bone fracture
 - f) choking
 - g) snake bite toxicity
 - h) a traumatic or tendon injury
 - i) a bite wound or fight wound abscesses or
 - j) lacerations or abrasion of tissue, skin or mucous membrane due to external violence

Exclusions to Section 3

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

1. a Pre-existing Condition, a Related Condition or a Condition arising within the applicable Waiting Period of 1 month
2. patella luxations (dislocating kneecap), elbow dysplasia, fractured teeth, toxicity (other than that resulting from a confirmed snake bite) and inter-vertebral disc disease (IVDD) under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered under Section 5 – Illness Cover
3. damage to teeth and gums unless accompanied by Accidental Injury arising from the same Accident
4. any of the excluded matters listed under General Exclusions

4. Theft Cover

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

Theft of the Insured Pet shall be payable by the Company only if the Pet Owner has taken the requisite measures below: -

Report theft of the Insured Pet to Hong Kong's Society for the Prevention of Cruelty to Animals ("SPCA"); and file a Police Report regarding the theft of the Insured Pet within 24 hours of loss.

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

Exclusions to Section 4

1. The Company will not pay under this Section if Theft of the Insured Pet is found to be an act of negligence, intentional and/or preventable
2. Cats are not covered under this Section of the Policy

5. Illness Cover

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

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

Exclusions to Section 5

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

1. a Pre-existing Condition, a Related Condition, a Hereditary Condition, a Congenital Condition, a Skin Condition
2. a Condition arising within the applicable Waiting Period of 3 months
3. an Illness caused by endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites)
4. an illness related to hip dysplasia
5. an illness related to rabies
6. for dogs: treatment of infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza and all forms of kennel cough
7. for cats: panleukopaenia, Chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV) and Feline Infectious Peritonitis (FIP), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu
8. any declared pandemic disease that causes widespread Illness affecting dogs or cats
9. more than 1 incident of swallowing a foreign object that causes a blockage or obstruction

requiring surgical or endoscopic removal per Period of Insurance

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

11. any of the excluded matters listed under General Exclusions

6. Prescribed Meals Allowance

The Company will cover the Insured Pet for the cost of any prescribed meal expenses dispensed by a Vet during the Period of Insurance for Illness and Injury up to the maximum limit stated in the Policy Schedule but excluding drugs related to surgery or any expenses covered under Section 3 – Accidental Injury Cover and Section 5 – Illness Cover.

7. Emergency Clinic Transportation

The Company will cover the Insured Pet for the transportation cost from Pet Owner's premise or location of accident to Vet clinic during the Period of Insurance up to the maximum limit stated in the Policy Schedule provided that Section 3 – Accidental Injury Cover or Section 5 – Illness Cover is applicable on the same Incident.

8. Advertising Expenses

The Company will cover cost of advertising in the local newspaper, magazine or mass media if the Insured Pet is stolen or lost during the Period of Insurance. The Company will pay up to the maximum limit stated in the Policy Schedule provided that the cost of advertising is incurred within 30 days of the date on which the Insured Pet is stolen or lost and reported to the Hong Kong Police.

9. Funeral Services Expenses

The Company will cover the cost up to the maximum limit stated in the Policy Schedule for the cremation, funeral service and/or handling charges from the Vet or funeral service providers in respect of the handling of the remains of the Insured Pet during the Period of Insurance.

Exclusions to Section 9

The Company will not be liable in respect of:
fees for transportation not arranged by the Vet or funeral service provider

10. Pet Training Expenses

The Company will cover the cost of training on the Insured Pet under registered dog training centers up to the maximum limit stated in the Policy Schedule. The training course must be enrolled, commenced and completed during the Period of Insurance.

Exclusions to Section 10

The Company will not be liable in respect of:
training costs on Insured Cats.

11. Younger-age Discount

For application of an Insured Pet below 3-year old upon Policy Effective Date, a younger-age discount will be applied as per the limit stated in the Policy Schedule.

12. Renewal No-Claim Discount

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

Consecutive No-claim Period	Discount Applicable
One year	5%
Two consecutive years	10%
Three consecutive years	15%

If at the time of a claim the No-Claim Discount is 15% or 10%, the No-Claim Discount shall be rescinded at the next renewal of the Policy.

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

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

General Exclusions

Please remember that these general exclusions apply to all Sections of this Policy irrespective of whether it has been specifically referred to as an exclusion under a particular section.

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

1. Outside the Territorial Limits: Any occurrence or illness developed or caused by any factor while the Insured Pet is outside Hong Kong.
2. Liability arising from any intentional or preventable act and Illness arising from any intentional, neglectful or preventable act.
3. Waiting Period: any Condition that occurs or recurs within the Waiting Period (refer to Definition).
4. Day-to-Day Care:
 - a) regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by a Vet or not
 - b) diagnostics associated with preventative Treatment, preventative procedures and Treatments (including, but not limited to, vaccinations, routine anal gland expression, gastropexy; flea/tick/worm control)
 - c) diagnosis of or Treatment for internal or external parasites
 - d) boarding, grooming and bathing of the Insured Pet (including medicated baths and shampoos)
 - e) accessories such as but not limited to pill poppers, cage hire, crates, bedding and collars
 - f) conditions related to breeding or pregnancy
 - g) training, socialization, therapy and alternative therapies (including but not restricted to consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, chiropractic treatments and/or physiotherapy) whether recommended by a Vet or not; or
 - h) Treatment while the Insured Pet is used for commercial or occupational purposes including but not limited to racing, breeding, organized fighting, law enforcement, guarding or hunting.
5. Treatments & Conditions:
 - a) Treatment of or Conditions attributable to behavioral problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance)
 - b) cell-replacement therapies, including but not limited to stem cell therapy. This exclusion does not include blood transfusions which are covered when medically necessary
 - c) diseases preventable by vaccination
 - d) age related changes to the Insured Pet's eyes or ears
 - e) anal sacculitis or removal of anal glands
 - f) spaying or neutering
 - g) bone or joint conditions associated with hip dysplasia or any associated luxation or subluxation; elbow dysplasia; patellar luxation

or subluxation; osteochondritis dissecans or any fracture, luxation or subluxation associated with aseptic necrosis of a femoral head

- h)** cervical vertebrae instability/wobbler syndrome
 - i)** cruciate ligament or meniscal damage or rupture occurring during a Waiting Period of 12 calendar months
 - j)** a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered. (Example: Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis)
 - k)** Treatment for conditions excluded by the Policy and/or due to complications and/or adverse reactions arising from any Policy Exclusion
 - l)** the provision of medication/s for the Insured Pet that covers a period of more than thirty days beyond the Policy Expiry Date
 - m)** Insured's decision to pursue a course of Treatment other than that which was recommended by a Vet unless specifically authorized by The Company prior to Treatment. (Example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues); or
 - n)** breeding or obstetrics or Treatment of Conditions arising as a result of breeding or obstetrics
- 6. Services and Procedures:**
- a)** ambulance fees, expenses not related to Vet services and non-essential hospitalization
 - b)** house calls and out-of-hours Treatment unless the Vet believes an emergency consultation was necessary, in which case the Company's liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal consultation hours
 - c)** genetic/chromosome testing including procedures to determine the suitability or categorization of the Insured Pet for breeding or genealogical purposes; or
 - d)** organ transplant surgery, artificial limbs, prosthetics, pacemakers and any associated expenses unless specifically authorized and

agreed by the Company in writing prior to any Treatment.

- 7. Elective Procedures and Treatments:**
- a)** Elective Treatments including but not limited to nail clipping, tail docking, debarking, pre-anesthetic blood tests, declawing, dewclaw removal; ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections
 - b)** routine examinations
 - c)** cosmetic procedures
 - d)** experimental Treatments or therapies; investigational or otherwise not within the standard of care accepted by the Veterinary Surgeons Board of Hong Kong
 - e)** desexing
 - f)** cryptorchidism
 - g)** hip and elbow scoring
- 8. Insured Pet not being Protected:**
- a)** a malicious act, deliberate injury or gross negligence caused by the Policyholder or anyone living with the Insured Pet; or
 - b)** the Policyholder's failure to take all reasonable precautions to protect the Insured Pet from situations that may result in injury or Illness (Example: ingestion of hazardous substances) or from aggravating a treated Condition
- 9. ionizing radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.**
- 10. any consequence whether direct or indirect of war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war, civil rebellion, revolution, insurrection, any act of terrorism, civil commotion assuming the proportions of or amounting to an uprising military, or usurped power.**
- 11. Others:**
- a)** diagnosis or treatment of any complication or progression of any Condition excluded by the Policy
 - b)** any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the Policy; or

- c) a Condition specifically excluded in the Policy

General Conditions

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

1. Terms and Conditions

Payment of any Section under this Policy is subject to the definitions, exclusions and all other terms and conditions of this Policy. In addition, please be aware that:

- a) there are limits on the amounts the Company will pay, reimburse or indemnify the Policyholder in the event of a claim and these limits are specified in the Policy Schedule; and
- b) The Company will not pay the Policyholder for claims which arise out of or in connection with items which are listed under General Exclusions; and
- c) if any claim made under this Policy is covered by any other policy of insurance or medical / health scheme, the Company shall not be liable to pay under this Policy except for the excess beyond the amount payable under such other policy of insurance or medical / health scheme. This condition shall not apply to Section 2 where the benefit shall be paid in addition to any other insurance benefits for which the Insured Person is entitled to.

2. Governing Law

This Policy shall be governed by and interpreted in accordance with the law of the Hong Kong and subject to the exclusive jurisdiction of the Hong Kong courts. The indemnity under this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction in Hong Kong.

3. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Policyholder or on his/her behalf to obtain any benefit under this Policy, all benefits shall be forfeited.

4. Exaggerated and/or Inflated Claims

The Company will have no liability to pay any benefits under this Policy if the Policyholder make any claim that is fraudulent or exaggerated or make any false declaration or statement in support of a claim. The Company reserves the right to recover from the the Policyholder any amounts that may have already been paid out.

5. Duty of Disclosure

The accuracy of the information provided over the phone or in the Policyholder's Proposal will form the basis of and be part of the contract. Before the Policyholder enters into the insurance contract with the Company, the Policyholder must fully disclose all the facts that the Policyholder knows or could reasonably be expected to know which will affect Our decision to provide cover and the terms of the insurance. If the Policyholder is uncertain whether or not a fact is relevant, the Policyholder should nevertheless disclose to us such fact. The Company will acknowledge receipt of the information and if the risk associated to such material information is accepted, the relevant material information would be stated on the Policy Schedule. If however the Policyholder does not provide this information to the Company, the Company may:

- a) reduce the amount of claims payable under this Policy; or
- b) refuse to pay the claim that may arise; or
- c) cancel or void the Policyholder's insurance Policy from inception

6. Policy Wordings

This Policy, the Policy Schedule, any memorandum, application, Proposal, declaration, or endorsement attached or issued and the Table of Benefits shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or Policy Schedule or memorandum or application or Proposal or declaration or endorsement or Table of Benefits shall bear such specific meaning wherever it may appear.

7. Observance of Terms

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

After 6 months	0%
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8. Claims Procedure

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

9. Changes in Circumstances

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

10. Policy Renewal

Before renewing this Policy the Policyholder shall give written notice to the Company of any material fact affecting this Policy which has come to the Policyholder's notice during the preceding Period of Insurance including notice of any disease, physical or mental defect or infirmity affecting the Insured Pet. The Policy may be renewed until the Insured Pet reaches the age of 13 years with the consent of the Company from term to term by payment of the premium in advance at the Company's premium rate in force at time of renewal. Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company.

11. Cancellation

- a) If the Policyholder cancels the Policy at any time, the Company will refund the premium subject to the following short-period rates.

Cancelation of Policy	Refund
Within 0 to 3 months	50%
Between 4 to 6 months	25%

- b) If the Company cancels the Policy at any time by written notice to the address shown in the Policy, it will also refund the Policyholder a pro-rata portion of unused premium for the months the Policy has been effective.

If the Policyholder cancels the Policy and the Company has agreed to pay any claim under the Policy or there has been an occurrence of any event for which may be payable under the Policy, there will be no refund of the premium the Policyholder has paid.

12. Arbitration

Any difference arising between the Policyholder or any claimant and the Company shall be referred to an arbitrator to be appointed by the parties; or if they cannot agree upon a single arbitrator, to the decision of two arbitrators, one to be appointed by each of the parties, or in case of disagreement, of an umpire to be appointed by the arbitrators before entering on the reference. The making of an award shall be a condition precedent to any liability of or right of action against the Company in respect of such difference. If the Company shall disclaim liability for any claim and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under these provisions the claim shall then be deemed to have been abandoned and shall not thereafter be recoverable.

13. Subrogation

The Company shall be entitled to take over and conduct the defense or settlement of any third party claim at the Company's discretion. The Company will also be entitled to use the Policyholder's name to enforce recovery rights against any other person whether before or after indemnification is received under this Policy.

14. Right of Third Parties

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong Special Administrative Region)) to enforce any terms of this Policy.

15. Premium Payment Warranty

- a) It is hereby agreed and declared that any premium due must be paid and actually received in full by the Policyholder (or the intermediary through whom this Policy was effected) before:
- i inception date of the coverage under the Policy or Renewal Certificate
 - ii Effective date of each endorsement, if any issued under the Policy or renewal certificate
- b) In the event that any premium due is not paid and actually received in full by the Policyholder (or the intermediary through whom this Policy was effected) before the 30-day period referred to above, then:
- i the cover under the Policy, renewal certificate or endorsement is automatically terminated Immediately after the expiry of the said thirty (30) day period
 - ii the automatic termination of the cover shall be without prejudice to any liability incurred within the said thirty (30) day period

16. Other insurance

If at the time of any claim under this Policy there is any other insurance indemnifying any person, the Insured Pet or Policyholder who are entitled to be indemnified under this Policy, this Policy is not to be called upon in contribution and, subject to the policy limit of indemnity, is only to pay any amount if and so far as not recoverable under such other insurance, except Section 2.

17. Sanction Limitation and Exclusion Clause

The Company shall not be deemed to provide cover and The Company shall not 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 the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction applicable to The Company.

18. War and Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

(1) war, invasion, acts or foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(2) any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of 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 endorsement 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 (1) and/or (2) above.

If the Company allege that by reason of this exclusion endorsement, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Policyholder.

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

19. Terrorism Exclusion Endorsement For Contamination and Explosives

It is agreed that, regardless of any contributory causes, this Policy does not cover any loss, damage, cost or expense directly or indirectly arising out of

- a) biological or chemical contamination
- b) missiles, bombs, grenades, explosives

due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of 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 ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Policy allege that by reason of this exclusion endorsement, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Policyholder.

- 20.** Should there be any discrepancy between the English and Chinese versions of this Policy, the English version shall apply and prevail.

Petble Care 保險單

保單條款

請仔細閱讀本保險保單，確保理解條款及條件以及本保單滿足您的要求。如有任何可能影響所提供保險保障範圍的變更，請立即通知我們。

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簡介

此乃「寵物保險保單」，為香港已植晶片的狗貓提供保險保障。

申請本保單所述保險之保單持有人作出申請及聲明乃本合約的基礎，即被視為保單持有人同意交納保費作為保險代價。利寶國際保險有限公司（以下簡稱「本公司」）將在本保單所載或加簽批單的條款、條件及例外情況的規限下，就在保險期內發生的下文定義的任何或所有突發事件，向[保單持有人]作出彌償或賠付賠償，但須妥當遵守及履行本保單所載或加簽批單的條款、條件及例外情況規則，這是本公司在本保單下承擔任何責任的先決條件。

合約（「本保單」）

本保單是自本保單開始之日起保單持有人與我們之間合約的證據。我們將依照本保單訂明的限制、條款、條件及除外責任向受保寵物提供保險，前提是保單持有人按時交納保費及我們同意收取保費。本保單中出現的一般條件構成合約的一部分，須予遵守。保單持有人須閱讀整份保單以確保您理解及確認以下內容： -

- a) 本公司就受保寵物提供的保障；及
- b) 本公司將依據本保單條款及條件向保單持有人彌償的賠償上限。

資格條件

受保寵物須符合以下條件：

1. 已植晶片
2. 長期與受保人同住
3. 在保險第一階段的保單開始日時已滿 8 週齡，不超過 9 歲
4. 非工作寵物或商業用途寵物。例如：導盲犬、看門狗、獵狗或攻擊犬
5. 非用於繁殖目的的狗貓
6. 已接受所有規定的疫苗接種
7. 非以下狗隻品種：
 - a. 鬥牛犬
 - b. 阿根廷杜高犬
 - c. 巴西非勒犬
 - d. 日本土佐犬
 - e. 比特鬥牛犬
 - f. 藏獒

或上述任何品種的雜交。

一般釋義

以下釋義適用於本保單：

	術語	含義
2	您的 / 您 / 保單持有人 / 寵物主人	是指作為本保單及受保寵物所有者，並在保單承保表中被指定為「保單持有人」及「寵物主人」的個人或實體。
3	受保寵物	是指在本保單下受保及在保單承保表中指定為「受保寵物」的已植晶片狗貓。
4	利寶 / 我們的 / 我們 / 本公司	是指利寶國際保險有限公司
5	意外	是指在保險期內於地域範圍內偶然發生突然的、不可預見的及突發的事件。
6	意外死亡	是指受保寵物的死亡是意外受傷或自然災害的直接後果，並且死亡是在意外發生後的 90 天內發生。
7	意外受傷	是指意外引起的受保寵物身體傷害，而因意外、暴力、外在及可見手段且在沒有其他任何其他促成原因以及在本保單生效期間並非自行造成傷害的情況下直接造成的身體傷害。
8	自然災害	是指在地域範圍內發生的地震、火山爆發、洪水、颱風、風暴、霧、颶風等。
9	賠償上限	是指在本保單下各選定保障的應賠付總金額。這是每年最高金額，包括本公司在保險期內保單承保表所示的任何適用細分限額。
10	賠償百分比	是指受任何適用自付額及賠償上限的約束下，本公司將向保單持有人彌償的符合條件獸醫費用的規定百分比。例如：對於 50% 的賠償百分比，本公司將向保單持有人彌償 50% 符合條件的獸醫費用，惟受相關自付額及賠償上限的約束。
	保障	是指本保單下的保障範圍，惟受賠償上限及第三者責任保障（第 1 節）、意外死亡保障（第 2 節）、意外傷害保障（第 3 節）、盜竊保障（第 4 節）及疾病保障（第 5 節）除外責任的規限，其中任何一項可以個別或共同稱為保障
11	共同保險百分比	是指在扣除自付額後本公司及保單持有人共同分擔的受保費用百分比。
12	病症	<p>是指任何意外受傷或疾病表現。</p> <p>a) 慢性病 可以治療或控制但無法治癒的病症。</p> <p>b) 先天性疾病 受保寵物出生時即存在的疾病、殘疾或缺陷。</p> <p>c) 遺傳性疾病 任何經公認獸醫文獻或專家認可、認定或推定為基因遺傳的病症。</p> <p>d) 先前病症 在保單開始日之前或在任何適用等候期內以任何形式發生或存在的任何病症或症狀或者病症體徵，包括但不限於：</p> <p>i) 任何十字韌帶病症；</p> <p>ii) 任何皮膚病症；</p> <p>iii) 在已知潛伏期內已有清楚證據顯示病症在本保單之前已存在的潛伏傳染病病症；</p>

		<ul style="list-style-type: none"> iv) 在申請保險時有所緩解的任何病症； v) 任何季節性病症； vi) 目前或之前受藥物控制的病症 <p>無論是否經獸醫診斷或治療。</p>
		<p>e) 相關病症</p> <p>即使在保險期（等候期之外）出現首次體徵或症狀的情況下，但如有與先前病症相同的臨床症狀、診斷分類或來自先前病症相同之病程的結果，則病症被認為屬於先前病症，無論受保寵物受到影響的身體部位數量如何。例如：如受保寵物在保單開始日之前或等候期內腿部患有關節炎，所有將來出現的關節炎（例如背部或頸部關節炎）都將被視為相關病症，不予承保。</p> <p>f) 皮膚病症</p> <p>以任何方式在皮膚上出現或影響皮膚（作為器官）的病症，無論原因或起源。就本保單而言，皮膚病症：</p> <ul style="list-style-type: none"> i) 被視為包括皮膚腫塊 ii) 被視為一種病症。
14	自付額	是指保單持有人應負責的任何索償的第一部分金額。
15	疾病	是指在保險期內於地域範圍內發生的、經獸醫診斷的疾病或病痛（不包括在意外傷害保障範圍內）。
	事故	是指在保險期內發生的、在本保單條款的規限下可成為受保潛在索償的事故
16	徵費	是指應付保費的一個百分比，每個保單年度每份保單設有一個上限。進一步資料請參閱保監局網站 https://www.ia.org.hk
17	保險期	是指保單承保表所訂明的時間期限以及您同意交納保費且本公司同意收取您的保費的每個保單後續續保期間。
18	保單	是指本「Petble Care 保險保單」，包括但不限於本保單文件、申請、投保書、聲明、保單承保表以及隨附或簽發的任何備忘錄或加簽批單。
19	保單開始日	是指受保寵物保障首次開始的日期（如保單承保表所示）。
20	保單到期日	是指受保寵物保障終止及賠償停止的日期（如保單承保表所示）。
	保單生效日	是指保險期的保單開始日
21	保單承保表 / 承保表	是指隨附本保單的打印表格，當中列出了受保寵物、保單持有人、保險期、每項保障及保險範圍詳情，構成本保單的一部分，應與本保單一併閱讀。
	警方報告	是指香港警務處詳述事故的報告
22	投保書	是指已簽署的投保書及聲明以及由或代表保單持有人提供給本公司的任何其他資料。
	賠償表	是指保單承保表中的表格，當中列出了每一事故的共同保險百分比、自付額及賠償上限以及相關費用
23	地域範圍	是指香港特別行政區。
24	盜竊	是指儘管受保人採取了適當措施來防止該等損失，但因受保寵物被非法佔有而造成的損失或損害。
25	家庭成員	是指您的配偶、子女、您的父母或與您同住的任何親屬。

26	獸醫	是指持有合法牌照、並已根據《獸醫註冊條例》（第 529 章）在香港獸醫管理局正式註冊及登記的獸醫、獸醫師或獸醫專科醫師（但保單持有人或保單持有人的家庭成員、員工或僱主除外）。
27	獸醫費用	是指就保險期內獸醫所提供治療而產生及支付的合理的、合乎慣例的及基本的費用。如本公司認為費用過高或不合理，則應基於地域範圍內對類似治療或服務通常收取的合理的、合乎慣例的及正常的費用，調整及賠付彌償金額。
術語		含義
28	治療	<p>是指在保險期內由獸醫提供的用於緩解或治癒病痛、疾病或意外受傷的合理及合乎慣例的檢查、會診、住院、手術、x 光、藥物、診斷測試、看護及其他護理與程序。</p> <p>選擇性治療 是指對受保寵物有益、但對受保寵物的生存而言並非必不可少或不構成病症治療一部分的治療或手術。</p>
29	等候期	是指每項保障下所述的自保險期保單開始日起的適用期限，除非保單承保表另有說明，否則在此期間發生或出現症狀或體徵的病症將被排除在保障範圍之外。

1. 第三者責任保障

如在保險期您因受保寵物對任何人士造成的意外身體傷害及 / 或因受保寵物造成的財產意外丟失或損失而在法律上須支付賠償，本公司將依據保單承保表所列賠償表提供彌償。

本公司也將就本節下彌償適用的任何索償支付以下費用：

1. 任何索償人可向您追討的所有法律費用及開支
2. 經我們書面同意後依據保單承保表下的賠償表支付您所產生的所有法律費用及開支，惟不超過賠償上限。

本節規定的保障地域範圍為香港特別行政區。

本保單受香港法律管限並根據香港法律解釋，受香港法院的專屬管轄權管轄。就並非由香港有管轄權的法院頒佈或獲得初審判決的索償，本保單下的彌償不適用。

本節下就任何一項或多項事件所引起之任何一項索償或一系列索償的最高責任須扣除每項事故的自付額，不超過保單承保表下賠償表中所列的賠償上限。

第 1 節的除外責任

本公司將不承擔以下費用：

1. 任何受保家庭成員所遭受的或在為保單持有人服務及接受保單持有人服務時所遭受的身體傷害
2. 屬於保單持有人、家庭成員或與保單持有人同住或為保單持有人提供服務的任何人士的或由其掌管的或受其控制之財產的丟失或損壞。

2. 意外死亡保障

如在保險期內因意外傷害或自然災害而直接導致受保寵物死亡，且在意外發生後 90 天內發生死亡，本公司將根據保單承保表下的賠償表支付賠償。

如為汽車事故造成的意外死亡，須附上於香港存檔的警方報告，本公司方予賠付。

3. 意外傷害保障

如寵物主人在保險期內因治療受保寵物而產生獸醫費用，本公司將依據保單承保表下賠償表彌償因意外傷害或自然災害引起的費用，但須扣除每項事故的自付額，且不超過賠償上限。應適用 1 個月的等候期。

要想符合本保單本節下的保障，受保寵物須在保單開始日滿 8 週齡，且意外傷害須：

1. 是以下至少一項的直接後果：
 - a) 汽車事故（附警方報告）
 - b) 燒傷或觸電
 - c) 對昆蟲（蟬蟲或跳蚤除外）叮咬產生的過敏反應
 - d) 自然災害
- 或
2. 導致：
 - e) 骨折
 - f) 窒息
 - g) 蛇咬中毒
 - h) 外傷或肌腱損傷
 - i) 咬傷或打傷膿腫或
 - j) 由於外來暴力造成組織、皮膚或黏膜撕裂或擦傷

第 3 節的除外責任

本公司不會支付由或因下列情況產生的獸醫費用：

1. 先前病症、相關病症或在適用 1 個月等候期內出現的病症
2. 無論病症因何而起，意外傷害保障下的膝蓋骨異位（膝蓋骨脫臼）、肘部發育不良、牙齒折斷、中毒（由確診的蛇咬引起者除外）及椎間盤疾病（IVDD）。該等病症將僅在第 5 節 - 疾病保障下涵蓋
3. 牙齒及牙齦損傷，除非伴隨因同一意外引起的意外傷害
4. 在一般除外責任下列出的任何排除事項

4. 盜竊保障

儘管寵物主人為防止受保寵物丟失採取了適當措施，但受保寵物仍然遭到非法竊取，由此造成的損失或損害應由本公司根據保單承保表下的賠償表予以賠償，但設有 3 個月等候期。

只有當寵物主人已採取以下必要措施時，本公司才應賠付受保寵物被盜：

向香港愛護動物協會（「SPCA」）報告受保寵物被盜；及在丟失後 24 小時內提交有關受保寵物被盜的警方報告。

在本公司根據本節向寵物主人作出彌償後，本保單將告失效，所有賠償停止。

第 4 節的除外責任

1. 如認定受保寵物被盜是疏忽、故意及 / 或可預防行為所致，本公司將不會作出在本節下的賠付
2. 貓隻不在本保單本節下的承保範圍

5. 疾病保障

如在保險期內寵物主人因受保寵物疾病而產生非手術及 / 或外科治療的獸醫費用，本公司應依據保單承保表下的賠償表予以賠付，但須受每次事故共同保險百分比及 3 個月等候期的規限。

受保寵物在保障首次開始時必須滿 8 周齡但未滿 9 歲，才符合本保單本節下的保障條件。

第 5 節的除外責任

本公司不會支付由或因下列情況產生的獸醫費用：

1. 先前病症、相關病症、遺傳性疾病、先天性疾病、皮膚病症
2. 在適用 3 個月等候期內出現的病症
3. 由體內寄生蟲（如蠕蟲）或體外寄生蟲（如蟬、跳蚤、皮蟎）引起的疾病
4. 與髖關節發育不良有關的疾病
5. 與瘋狗症有關的疾病

6. 狗隻：傳染性狗肝炎（犬腺病毒）、細小病毒、狗瘟熱、副流感及所有形式的狗舍咳的治療
7. 貓隻：貓瘟、衣原體病、白血病（FeLV）、貓免疫缺陷病毒（FIV）和貓傳染性腹膜炎（FIP）、病毒性鼻氣管炎、杯狀病毒、疱疹病毒及所有形式的貓流感
8. 任何已宣佈的導致影響狗貓的大範圍疾病的流行性疾病
9. 每個保險期內 1 次以上導致需要手術或內窺鏡取出阻塞物或堵塞物的吞嚥異物事故
10. 牙科護理：牙科手術；牙齒疾病；牙齦炎；牙齒折斷治療；牙齒清潔 / 結垢；正牙；美容牙體修復；顛下頷關節（TMJ）疾病；釉質發育不全；牙齒衛生或外觀；拔除脫落或折斷牙齒或任何口腔疾病，除非因意外傷害而令獸醫認定需要治療
11. 在一般除外責任下列出的任何排除事項

6. 處方膳食津貼

本公司將支付受保寵物在保險期內因疾病和傷害由獸醫開配的任何處方膳食的費用，最高不超過保單承保表中訂明的最高限額，但不包括第 3 條 - 意外傷害保障及第 5 條 - 疾病保障下受保的手術相關藥物或任何開支。

7. 急診交通

本公司將支付受保寵物在保險期從寵物主人住所或事故發生地點至獸醫診所的交通費用，最高不超過保單承保表中訂明的最高限額，前提是第 3 條 - 意外傷害保障或第 5 條 - 疾病保障適用於該事故。

8. 廣告費用

如受保寵物在保險期內被盜或丟失，本公司將支付在當地報章、雜誌或大眾媒體上刊登廣告的費用。本公司將賠付

不超過保單承保表所訂明的最高限額，前提是在受保寵物被盜或丟失並向香港警務處報告之日起 30 日內發生廣告費。

9. 殯殮服務費用

本公司將賠付在保險期內獸醫或殯殮服務提供者對處理受保寵物遺體所收取的火葬、殯殮服務及 / 或處理費用，但不超過保單承保表訂明的最高限額。

第 9 節的除外責任

本公司將不承擔以下費用：

並非由獸醫或殯殮服務提供者安排的運輸的費用

10. 寵物訓練費用

本公司將支付受保寵物在註冊狗隻訓練中心下的訓練費用，但不超過保單承保表中訂明的最高限額。訓練課程須在保險期內報名、開始及完成。

第 10 節的除外責任

本公司將不承擔以下費用：

受保貓隻的訓練費用。

11. 低齡折扣

對於在保單生效日不滿 3 歲的受保寵物的申請，將根據保單承保表訂明的限額適用低齡折扣。

12. 續保無索償折扣

如在緊接本保單續保之前的下述保險期內未於本保單下提出或產生索償，則續保保費將按以下方式減免：

連續無索償期	適用折扣
一年	5%
連續兩年	10%
連續三年	15%

如在索償時無索償折扣為 15% 或 10%，則在本保單的下次續保時撤銷無索償折扣。

如本公司同意轉讓本保單中的權益，權益屬於轉讓人的期間應以受讓人為受益人累計。

保單持有人有義務向本公司提供的任何通知或資料，並不影響無索償折，除非該等通知或資料涉及對本公司提出的索償。

一般除外責任

請記住，這些一般除外責任適用於本保單的所有章節，無論其是否已在特定章節下被明確稱為除外責任。

除非本保單另有述明，否則與下列事項相關的獸醫費用及 / 或開支不予受保：

1. 在地域範圍之外：受保寵物在香港境外時因任何因素而發生或導致的任何事件或疾病。
2. 任何故意或可預防行為所引起的法律責任以及任何故意、疏忽或可預防行為所引起的疾病。
3. 等候期：在等候期內發生或復發的任何病症（參見釋義）。
4. 日常護理：
 - a) 定期、處方或保健寵物食品、維他命、礦物質補充劑，無論是否由獸醫推薦
 - b) 與預防性治療相關的診斷、預防性手術與治療（包括但不限於疫苗接種、常規肛腺表達、胃固定手術；蚤 / 蜱 / 蠕蟲控制）
 - c) 診斷或治療內外部寄生蟲

- d) 受保寵物的寄宿、梳洗及洗浴（包括藥浴及洗髮水）
- e) 配件，如但不限於餵藥器、籠租用、板條箱、寢具及項圈
- f) 與繁殖或妊娠相關的病症
- g) 訓練、社會化、治療及替代療法（包括但不限於涉及順勢療法、針灸、激光療法、脊椎按摩治療及 / 或物理治療），無論是否為獸醫推薦；或
- h) 受保寵物用於商業或職業用途（包括但不限於比賽、繁殖、有組織的格鬥、執法、守衛或狩獵）時的治療。

5. 治療及病症：

- a) 因行為問題導致的治療或病症，無論任何原因所致（包括但不限於焦慮症、恐懼症或化學失衡）
- b) 細胞替代治療，包括但不限於幹細胞治療。這種除外責任不包括在醫療上有必要的受保輸血
- c) 透過疫苗接種可預防的疾病
- d) 受保寵物眼睛或耳朵的年齡相關變化
- e) 肛門囊腫或肛門腺切除
- f) 絕育
- g) 與髖關節發育不良或任何相關脫位或半脫位有關的骨骼或關節病症；肘發育不良；髕骨脫位或半脫位；剝脫性骨軟骨炎或與股骨頭無菌性壞死相關的任何骨折、脫位或半脫位
- h) 頸椎不穩 / 搖擺綜合症
- i) 在 12 個日曆月等候期內發生的交叉韌帶或半月板損傷或破裂
- j) 無確定診斷，但治療方案與通常適用於未受保的意外傷害或疾病的治療方案一致的病症。（例如：在懷疑狗舍咳但未診斷或排除為診斷的情況下的咳嗽治療）
- k) 本保單排除之病症及 / 或由於任何保單除外責任引起的併發症及 / 或不良反應的治療
- l) 為受保寵物提供的超過保單到期日 30 天以上期間的藥物治療
- m) 受保人決定採用的不同於獸醫推薦的治療，除非治療前經本公司特別授權。（例如：罔顧獸醫建議摘除眼睛，後導致與慢性眼部問題相關的額外成本）；或

- n) 繁殖或生產，或因育種或生產引起之病症的治療

6. 服務及手術：

- a) 救護車費用，與獸醫服務無關的費用和非必需住院治療費用
- b) 上門診治和非工作時間治療，除非獸醫認為有必要進行緊急會診；在此情況下，本公司的責任僅限於在正常會診時段內在獸醫診所提供治療的情況下本應賠付的金額
- c) 基因 / 染色體檢測，包括以繁殖或系譜為目的確定受保寵物是否適合或分類程序；或
- d) 器官移植手術、假肢、假體、心臟起搏器及任何相關費用，除非在任何治療前經過本公司書面特別授權及同意。

7. 選擇性手術及治療：

- a) 選擇性治療包括但不限於剪指甲、剪尾、脫皮、麻醉前血液測試、去爪、除爪；立耳和鼻褶、皮褶、狹窄鼻孔和軟齶切除
- b) 例行檢查
- c) 整容手術
- d) 實驗性治療或療法；研究性或不符合香港獸醫管理局接受之護理標準的治療或療法
- e) 絕育
- f) 隱辜
- g) 髖關節及肘關節評分

8. 受保寵物的以下行為不受保障：

- a) 惡意行為、蓄意傷害或保單持有人或與受保寵物同住的任何人造成的重大疏忽；或
- b) 保單持有人未能採取一切合理的預防措施來保護受保寵物遠離可能導致傷害或疾病（例如：攝入有害物質）或加重治療病症的情況

9. 來自任何輻射的核燃料，或來自核燃料燃燒產生的任何核廢料、放射性有毒爆炸物或任何爆炸性核組裝或其核部件的其他危險物質的電離輻射或放射性污染。

10. 戰爭、外敵入侵、外敵行為、敵對行為或類似戰爭行為（無論宣戰與否）、內戰、造反、革命、叛亂、任何恐怖主義行為、具備暴動、軍事政變或篡權規模或相當於此的民眾騷動的任何直接抑或間接後果。

11. 其他：

- a) 診斷或治療本保單排除的任何病症併發症或病程
- b) 本保單未提及的任何經濟或其他方面的相應而生損失、樂趣損失或其他該等損失；或
- c) 本保單明確排除的病症

一般條件

以下條款及條件適用於本保單的所有章節。

1. 條款及條件

本保單下任何章節的賠付均受本保單的釋義、除外責任及所有其他條款及條件規限。另請注意：

- a) 如發生索償時，本公司將向保單持有人支付、付還或彌償的金額設有上限，具體限制載於保單承保表；及
- b) 本公司不會就一般除外責任所列項目而產生或與之相關的索償向保單持有人作出賠付；及
- c) 如在本保單下作出的任何索償在任何其他保險保單或醫療 / 保健計劃中受保，除超出該等其他保險保單或醫療 / 保健計劃下應賠付的金額外，本公司在本保單下無須承擔任何賠付責任。除受保人有權享有的任何其他保險賠償外，本條件不適用於第 2 節賠付賠償的情況。

2. 適用法律

本保單受香港法律管轄並根據香港法律解釋，受香港法院的專屬管轄權管轄。就非由香港有管轄權的法院頒佈或獲得初審判決的索償，本保單下的彌償不適用。

3. 欺詐

如本保單下作出的任何索償在任何方面具有欺詐性，或如保單持有人或其代表使用任何欺詐性方法或手段牟取本保單下的任何賠償，則所有賠償均應沒收。

4. 誇大及 / 或虛報索償

如保單持有人作出任何欺詐性或誇大索償或作出任何虛假聲明或陳述以支持索償，本公司將無義務賠付本保單下的任何賠償。本公司保留向保單持有人追討任何可能已賠付金額的權利。

5. 披露義務

透過電話或保單持有人投保書提供的資料，其準確性將構成合約的基礎並成為合約的一部分。在保單持有人與

本公司簽訂保險合約之前，保單持有人須全面披露保單持有人知道或可合理預期知道將會影響我們關於提供保障及保險條款之決定的所有事實。如保單持有人不確定某一事實是否相關，保單持有人應向我們披露該等事實。本公司將確認收到資料，如接受與該等重大資料相關的風險，將在保單承保表中列明相關重大資料。但如投保人未向本公司提供該等資料，本公司可：

- a) 調降本保單下應付的索償金額；或
- b) 拒絕賠付可能出現的索償；或
- c) 在起保後取消保單持有人的保險保單或將其作廢

6. 保單條款

本保單、保單承保表、隨附或簽發的任何備忘錄、申請、投保書、聲明或加簽批單以及賠償表應作為一份合約一併閱讀，在本保單、保單承保表、備忘錄、申請、投保書、聲明、加簽批單或賠償表任何部分附有特定涵義的任何詞彙或語句，應在任何可能出現的地方具有該特定涵義。

7. 遵守條款

對於本保單條款的妥當遵守和履行，只要它們涉及保單持有人需要做或不得做的任何事情，以及投保書中陳述和答覆的真實性，均應成為本公司履行本保單下支付任何款項之責任的先決條件。

8. 索償程序

任何第三者責任、意外死亡、意外傷害、盜竊或疾病的索償，應盡快通知本公司，但無論如何不得超過導致索償的事故發生後一個月。本公司要求提供的所有證明、資料及證據，費用均由保單持有人承擔，並應採用本公司可能規定的格式及性質。保單持有人應每遇情況需要時在本公司要求下就任何指稱病症自費安排受保寵物接受身體檢查。如受保寵物死亡，本公司應有權自費進行驗屍檢查。

9. 情況變化

保單持有人應在變更姓名或居住地址後立即通知本公司。如受保寵物在保險期或索償期內的任何時間被發現不符合資格標準，本保單將告失效。

10. 保單續保

在本保單續保之前，保單持有人應向本公司發出書面通知，告知保單持有人在上一保險期內發現的任何影

響本保單的重大事實，包括影響受保寵物的任何疾病、身體或精神缺陷或體弱情況。

經本公司於每期同意，可按照本公司在續保時有效的保費費率提前支付保費對本保單續保，直至受保寵物年滿 13 歲。不保證本保障範圍的應付保費，本公司可在保單續保時全權酌情決定予以修訂。

11. 取消

- a) 如保單持有人隨時取消本保單，本公司將按照以下短期費率退還保費。

保單取消時間	退款
0 至 3 個月	50%
4 至 6 個月	25%
6 個月後	0%

- b) 如本公司在任何時候向本保單所示地址發送書面通知取消本保單，本公司將向保單持有人按比例退還本保單已生效月份的未使用保費。

如保單持有人取消本保單且本公司已同意賠付本保單下的任何索償，或者已發生在本保單下可能應賠付的任何事件，概不退還保單持有人已繳付的保費。

12. 仲裁

保單持有人或任何索償人與本公司之間產生的任何爭議，應提交給雙方指定的仲裁員；如雙方不同意使用一名仲裁員，則交由兩名仲裁員裁定（雙方各指定一名仲裁員），或如沒有達成協議，在進行仲裁前由仲裁員指定的公斷人裁定。作出裁決是就該等爭議針對本公司提出任何責任或訴訟權的先決條件。如本公司對任何索償進行免責，且該索償未在根據該等條文在該免責聲明日期起十二（12）個月內提交仲裁，則該索償應被視為已被放棄，之後不得追討。

13. 代位

本公司有權酌情接管及實施任何第三方索償的抗辯或和解。無論是在本保單下接獲彌償之前還是之後，本公司都有權以保單持有人的名義針對任何其他人行使追討權利。

14. 第三方權利

凡非本保單締約方的個人或實體均不享有《合約（第三者權利）條例》（香港特別行政區法例第 623 章）下執行本保單任何條款的權利。

15. 保費交納保證

- a) 保單持有人特此同意並聲明，保單持有人（或透過使本保單生效的中介人）須於下列日期前全額交納並確保本公司實際收到任何到期應付保費：

- i 本保單或續保證書下的保障起保日期
- ii 每份加簽批單的生效日期，如在本保單或續保證書下簽發

- b) 如在上述 30 天期限前，保單持有人（或透過使本保單生效的中介人）未交納並確保本公司實際收到任何到期應付保費，則：

- i 本保單、續保證書或加簽批單下的保障將在上述三十（30）日期限屆滿後立即自動終止
- ii 保障的自動終止概不影響在上述三十（30）日期限內產生的任何責任

16. 其他保險

如在本保單下提出任何索償時有任何其他保險向任何有權獲得本保單下彌償的任何人士、受保寵物或保單持有人提供彌償，則不得要求本保單進行分擔，本保單僅賠付在該等其他保險下不能追討的任何金額，且不超過本保單的彌償限額，但第 2 節除外。

17. 制裁限制及除外責任條款

如在本保單下提供保障及在本保單下賠付任何索償或提供任何賠償將使本公司遭受適用於本公司的聯合國決議或任何司法管轄區的貿易或經濟制裁、法律或法規下的制裁、禁止或限制，則本公司不應被視為提供該等保障，且本公司無需在本保單下賠付該等索償或提供該等賠償。

18. 戰爭及恐怖主義除外責任加簽批單

即使本保單或其任何加簽批單中有任何相反的條文，雙方同意本保險不包括由以下任何原因直接或間接引起、導致或與之有關的任何性質的損失、損害、成本或費用，無論是否有其他原因或事件同時或以任何其他順序導致損失：

(1) 戰爭、外敵入侵、外敵行為、敵對行為或類似戰爭行為（無論宣戰與否）、內戰、造反、革命、叛亂、具備暴動、軍事政變或篡權規模或相當於此的民眾騷動；
或

(2) 任何恐怖主義行為。

就此加簽批單而言，恐怖主義行為是指任何人或群體因政治、宗教、意識形態或類似目的（包括意圖影響任何政府及 / 或讓公眾或任何公眾部門感到恐慌）而採取的行為（包括但不限於使用武力或暴力及 / 或威脅使用武力或暴力），無論是單獨行動抑或代表任何組織或政府或與之有關。

此加簽批單亦不包括因控制、防止、遏止上述 (1) 及 / 或 (2) 所採取的或在任何方面與之有關的任何行動，而直接或間接造成、導致或與之有關的任何性質的損失、損害、成本或費用。

如本公司聲稱由於此除外責任加簽批單，任何損失、損害、成本或費用不在本保單承保範圍內，則提供相反證據的責任須由保單持有人承擔。

如此加簽批單的任何部分被認定為無效或無法執行，其餘部分仍然具有十足效力及作用。

19. 關於污染和爆炸物的恐怖主義除外責任加簽批單

雙方協定，無論有何促進因素，本保單均不承保因任何恐怖主義行為造成的下列事件直接或間接引起的任何損失、損害、成本或費用

- a) 生物或化學污染
- b) 導彈、炸彈、手榴彈、爆炸物

就此加簽批單而言，恐怖主義行為是指任何人或群體因政治、宗教、意識形態或民族目的或原因（包括意圖影響任何政府及 / 或讓公眾或任何公眾部門感到恐慌）而採取的行為（包括但不限於使用武力或暴力及 / 或威脅使用武力或暴力），無論是單獨行動抑或代表任何組織或政府或與之有關。

就 a) 而言，「污染」是指由於化學及 / 或生物物質的影響而造成的污染、中毒、或預防及 / 或限制使用物品。

如本保單聲稱由於此除外責任加簽批單，任何損失、損害、成本或費用不在本保單承保範圍內，則提供相反證據的責任須由保單持有人承擔。

20. 如本保單的中英文版本有歧義，以英文版本為準。