

My Paw Pal Insurance

Important Notice

1. STATEMENT Pursuant to Section 25(5) of the Insurance Act (or any subsequent amendments thereof) - We would remind You that You must disclose to Us fully and faithfully the facts You know or ought to know otherwise You may not receive any benefits from Your Policy.
2. Please note that this insurance is subject to the premium being paid and received in full by the Company
 - a) before the inception date where the Policy is issued to an Individual; or
 - b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances,failing which there will be no liability under this Policy.

IMPORTANT INFORMATION

1. This Policy is issued to You based on the information You have provided Us when You applied for the Insurance. You should note that You must disclose to Us fully and faithfully the facts You know or ought to know that are relevant to Your insurance application. If You failed to disclose the relevant facts to Us, the Policy issued to You may be void and You may not receive any benefit from it. You have the same duty to disclose the relevant facts to Us before You renew, extend, vary or reinstate this Policy. You are, however, not required to disclose a fact that
 - a. diminishes the risk to be insured;
 - b. is of common knowledge;
 - c. We know or ought to know in the ordinary course of Our business;
 - d. We expressly inform You that We do not want to know.
2. This Policy, inclusive of the Policy Schedule (Schedule), any Memorandum and Endorsement is an important document. It explains the insurance cover We provide, the rights the Policy gives You, the conditions You have to comply with and situations where We will not pay under the Policy. Please read this Policy carefully and ensure that it meets Your requirements. If it does not meet Your requirements or You find any error in the Policy, please return it to Us and contact Us (or the intermediary serving You) immediately.
3. Where We consider it necessary or appropriate, We may transfer data, details or information to Our appointed service provider(s), whether situated in or outside Singapore, under conditions of confidentiality imposed on such service provider(s), for the purpose of data processing or providing any services on Our behalf.
4. If We are issuing this Policy to You for the first time, You have a "Free Look" period of 14 business days from the date You receive the Policy. If within these 14 days You inform Us in writing that You do not want the Policy, We will cancel it from its commencement date and refund the premium You have paid provided no claim has arisen under the Policy. You are assumed to have received the Policy within three (3) days after We despatch it. The "Free Look" will not apply to renewals of Your Policy with Us.
5. You will be told the premium (inclusive of GST or other tax, charge or levy chargeable by law and payable by the Insured) payable when You apply this Insurance. The premium must be paid in full at the time Your application is accepted by Us before the cover under the Policy starts. If We do not receive the premium in full as stated, the Policy will not take effect and We are not liable to pay any claim under the Policy. The cover under the Policy will commence from the day You furnish Us the microchip identification numbers.
6. In this Policy where the context admits, words imputing the masculine gender shall include the feminine gender and words imputing the singular number shall include the plural number and vice versa.

ELIGIBILITY – Is the Insured Pet eligible for cover?

It is important that the Insured Pet is eligible for the cover under the Policy as at the time of Your Insurance application and remain so for the duration of this Policy.

The cover provided by this Policy is subject to following eligibility criteria:

1. The Insured Pet must be a micro chipped cat or dog and residing at the address of the Insured as declared and shown in the Schedule;

2. The Insured Pet is between twelve (12) weeks old and seven (7) years old at the time it is first covered under the Policy;
3. The Insured Pet is not kept or used for breeding purpose;
4. If the Insured Pet is a dog, it
 - a. must be registered with the Animal and Veterinary Service, Singapore (AVS);
 - b. must not be a working dog (that is, including but not limited to guide dog, hunting dog).

DEFINITIONS – Meaning of some words and phrases in this Policy

Some words and phrases in this Policy have specific meanings. These words and phrases have the following meanings wherever they appear in the Policy:

Accident/Accidental

A sudden, violent, external, unforeseen, unintended and identifiable event occurring during the Period of Insurance that causes Injury to the Insured Pet.

Anniversary Date

Anniversary of the Original Effective Date of this Policy.

Co-Insurance/Deductible

The portion of claim amount, including Goods and Services Tax (GST) where applicable, that You are required to bear and not indemnified by this Policy. Where a claim is subject to Franchise, Co-Insurance/Deductible shall apply after due consideration of the Franchise.

Congenital Condition

An illness, disability or defect suffered by the Insured Pet existing at or from its birth.

Commencement Date

Start date of the cover under this Policy (reflected in the Schedule as the Original Effective Date) and the subsequent anniversary Due Date for Annual Plan.

Company/We/Us

Sompo Insurance Singapore Pte. Ltd.

Deemed Pre-existing Conditions

1. The following conditions occurring during the first one hundred and eighty (180) days from the Original Effective Date:
 - a. For dog
 - i. Atopic or allergic dermatitis
 - ii. Otitis externa
 - iii. Benign skin neoplasia
 - iv. Pyoderma
 - v. Enteropathy
 - vi. Gastropathy
 - vii. Degenerative arthritis
 - viii. Periodontitis/Tooth infection
 - ix. Cystitis or urinary tract infection
 - x. Anal gland sacculitis/Expression
 - b. For cat
 - i. Cystitis or urinary tract disease
 - ii. Periodontitis/Tooth infection
 - iii. Gastropathy
 - iv. Renal disease or failure
 - v. Enteropathy
 - vi. Hyperthyroidism
 - vii. Feline upper respiratory infection
 - viii. Diabetes mellitus
 - ix. Atopic or allergic dermatitis
 - x. Valvular heart disease or murmur

Due Date

The Commencement Date or date of renewal of cover as shown in the Schedule or the date on which any subsequent payment of premium falls due.

Hereditary Condition

Any Condition that is proven, thought, or presumed by recognized Veterinarian literature or experts to be inherited genetically, including but not limited to

1. For dog
allergic skin disease, hip dysplasia, brachycephalic obstructive airway syndrome (BOAS), mitral valve disease and cranial cruciate ligament (CCL) disease;
2. For cat
feline lower urinary tract disease, diabetes, polycystic kidney disease, heart disease (hypertrophic cardiomyopathy), deafness, blindness, Manx Syndrome.

Illness

Physical illness or disease marked by a pathological deviation from the normal healthy state.

Injury

All bodily injury suffered and caused solely by an Accident and not by sickness, Illness or gradual physical or mental operating causes.

Insured/You/Your

The owner of the Insured Pet, who is named as the "Insured" in the Schedule and who is making the declarations in the Proposal Form which forms the basis of this Insurance.

Insured Pet

A dog or cat identified in the Proposal Form and Schedule that meets the criteria set out under "Eligibility" in this Policy.

Period of Insurance

The period for which the Insured has paid for the insurance cover on the Insured Pet and the Company has accepted the premium so paid by the Insured.

Pre-Existing Conditions

This refers to Injury, Illness, condition or symptom existing as at the Original Effective Date

1. for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable; or
2. which presented signs or symptoms of which the Insured was aware or should reasonably have been aware, whether or not the Insured Pet is being diagnosed or treated by a Veterinarian; or
3. Deemed Pre-Existing Condition.

Preventive Healthcare

This refers to

1. Spaying and neutering;
2. Vaccinations or titer test, flea control, heartworm medication, de-worming, nail trim, and grooming;
3. Parasite control including but not limited to internal and external parasites for which readily available prophylactic treatments are available;
4. Dental health care, however if injury to teeth is caused by an accident diagnosed by a Veterinarian, we do cover the cost of extraction and/or reconstruction of damaged teeth; and
5. Anal gland expression.

Reasonable and Customary Charges

Charges for medical care which shall be considered by the Company or its medical advisers to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred when giving like or comparable treatment, services or supplies to dog or cat of the same breed and of comparable age for a similar disease or Illness or Injury. Any scale of charges which may be agreed from time to time between the Company and Veterinarian shall also be indicative of such charges.

Schedule

The Schedule (which forms part of the Policy) containing the details of the Policy, benefits, endorsements (if any), Insured, Insured Pet, Plan and type of cover selected and Period of Insurance.

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 Condition is deemed to include skin lumps.

Veterinarian

A properly qualified person (other than the Insured or a member of the Insured's immediate family) licensed by the Director-General, Animal and Veterinary Service in Singapore in which treatment is provided, and who in rendering such treatment is practicing within the scope of his/her licence and training in the Republic of Singapore.

Waiting Period

A period starting from the Commencement Date of the first Period of Insurance during which a condition that occurs or shows symptoms or signs will be excluded from this Policy unless otherwise stated on the Schedule.

Your Insurance

This Policy is a contract between You and the Company. In consideration of Your payment of the premium, We agree to cover the Insured Pet in the manner and to the extent described in this Policy and in the Schedule.

PART 1: COVER (The benefits the Insured Pet get)

SECTION 1 — ACCIDENTAL DEATH

We will pay the Sum Insured for Accidental Death shown in the Schedule if the Insured Pet dies as a result of an Injury caused by an Accident in the Republic of Singapore provided

1. the Insured Pet's death happens within ninety (90) days from the date of the Accident; and
2. the Insured Pet's death is not contributed to by any cause that is not covered by this Policy.

SECTION 2 – MEDICAL EXPENSES DUE TO AN ACCIDENT

The Company's maximum liability in the aggregate for all claims in respect of Section 2 shall not exceed the Sum Insured specified in the Schedule.

If the Insured Pet sustains an Injury caused by an Accident and is diagnosed by a Veterinarian in the Republic of Singapore during the Period of Insurance and as a result requires medical treatment, We will reimburse the Reasonable and Customary Charges for such medical treatment actually incurred up to ninety (90) days from the date of Accident, subject to the limit stated in the Schedule.

We will only pay for the Reasonable and Customary Charges in Singapore. We may reduce any payable claim to reflect what would have been reasonably incurred, based on the professional opinion of our appointed Veterinarian. To claim for benefits under this Policy, You must submit satisfactory proof of claim in all cases.

If at the time of an event giving rise to a claim under this Section, there is any other insurance policy in force which covers the Insured Pet for the expenses for such medical treatment, We will only pay the remaining expenses for such treatment that is not reimbursed by such other insurance policy subject to the limit stated in the Schedule.

This Section is subject to a Franchise and Co-insurance stated in the Schedule. Franchise is the minimum amount (inclusive of GST, where applicable) that must be incurred for the medical treatment by the Veterinarian before a claim can be made under this Policy.

If claims are made for the simultaneous treatment of separate or unconnected Injury or medical conditions, the expenses for treatment of each respective Injury/condition shall be regarded as a separate claim for the purpose of this Policy. When claim is made for medical treatment and the Insured subsequently claims for a new course of treatment which is unconnected with the earlier treatment, the subsequent claim will be regarded as a new claim. The Franchise and Co-insurance shall be applied to each separate or new claim in this context.

For the avoidance of doubt, no payment guarantees or direct settlements can be made by Us under this Policy. Claim in respect of medical expenses is only payable on reimbursement basis.

SECTION 3 – CREMATION OR BURIAL EXPENSES DUE TO AN ACCIDENT

We will pay, up to the limit specified in the Schedule, for the cremation or burial expenses that the Insured is liable to pay should the Insured Pet dies as a result of an Accidental Injury payable under Section 1 of this Policy. For the avoidance of doubt, We do not pay any fee in respect of euthanasia administered to the Insured Pet.

SECTION 4 – THIRD PARTY LIABILITY

We will indemnify the Insured for legal liability towards third parties, including cost of defence incurred with Our prior consent, in respect of

1. bodily injury or death of the third party;
2. loss of or damage to property of the third party

occurring in the Republic of Singapore during the Period of Insurance caused by the Insured Pet.

We 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 sum insured shown in the Schedule.

The indemnity provided by this Section shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore.

Our 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 limit shown in the Schedule.

We will not pay any Third Party Liability for

1. bodily injury to any person being the Insured's immediate family members, anyone residing with You or employed by You at the time of sustaining such injury;
2. damage to property belonging to or in the charge of or under the control of the Insured or the Insured's immediate family members or relative or of anyone residing with You or in the service of the Insured;
3. liability as a result of any deliberate or preventable act;
4. fines, penalty, punitive or exemplary expenses;
5. liability as a result of Your non-compliance with the relevant regulations imposed on You as a pet owner; or
6. any judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said Court for the enforcement of judgements made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise.

The following are optional covers and will not apply unless stated in the Schedule and/or evidence by an Endorsement.

SECTION 5 – LOSS OF DOG DUE TO THEFT (OPTIONAL COVER SUBJECT TO PAYMENT OF ADDITIONAL PREMIUM)

This optional cover is only applicable to Dog and is not available to Cat. In the event of a theft of the Insured Pet in Singapore during the Period of Insurance despite appropriate measures being taken by the Insured to prevent such a loss We will pay the Insured the purchase price of Your Dog subject to the limit shown in the Schedule provided

1. the Insured has filed a Police Report within forty-eight (48) hours of the loss;
2. the Insured has taken steps to inform AVS (Animal and Veterinary Service, Singapore) and/or SPCA (Society for the Prevention of Cruelty to Animals, Singapore) to recover the Insured Pet; and
3. the Insured Pet is not found within thirty (30) days from the date of the loss.

This Section is subject to a Deductible as stated in the Schedule.

Upon payment of the loss under this Section, all covers provided by this Policy shall cease with effect from the date of loss.

We will not pay any loss under this Section for theft of the Insured Pet if found to be an act of negligence, intentional and/or preventable by the Insured.

If the Insured Pet is found after payment has been made under this Section, We reserve the rights to recover from the Insured the amount so paid by Us under this Section.

EXTENSION TO SECTIONS 2 AND 3 (OPTIONAL COVER SUBJECT TO PAYMENT OF ADDITIONAL PREMIUM)

Medical Expenses Due to Illness

Cover under Section 2 of the Policy is extended to include medical treatment by a Veterinarian for Illness suffered by the Insured Pet up to the limit shown in Section 2 of the Schedule. For the avoidance of doubt, the total payment for medical treatment for Illness and/or Injury shall not exceed the limit shown in Section 2 of the Schedule. All other terms, conditions and exclusions of Section 2 and of the Policy shall apply to this Extension.

Cremation or Burial Expenses due to Illness

Cover under Section 3 of the Policy is extended to include cremation or burial expenses that the Insured is liable to pay should the Insured Pet dies as a result of an Illness. For the avoidance of doubt, We do not pay the fee in respect of euthanasia administered to the Insured Pet.

We will not pay under this Section for

1. Any medical condition (except as provided for under this Policy), Pre-Existing Conditions, Congenital Conditions, Hereditary Condition, Skin Condition, Preventive Healthcare, physical defect or infirmity;
2. Any condition arising within a Waiting Period of thirty (30) days from the Commencement Date;
3. an illness caused by endoparasites (such as worms) or ectoparasites (such as ticks, fleas, skin mites);
4. an illness related to elbow or hip dysplasia;
5. an illness related to rabies;
6. dogs: treatment of infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza and all forms of kennel cough;
7. cats: panleukopaemia, Chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV) and Feline Infectious Peritonitis (FIP), Feline Bartonella, 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 or procedures; dental disease; periodontal 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 Veterinarian determines to be needed due to an Accidental Injury;
11. any of the excluded matters listed under Exclusions.

For the avoidance of doubt, payment under this Section is not conditional upon a claim being simultaneously payable under Section 1.

PART 2: EXCLUSIONS (What the Policy does not cover) (Unless otherwise provided, this applies to all covers, including optional covers, under the Policy)

We will not pay any benefit under this Policy for Accident that is directly or indirectly caused by or resulting from or relates to any of the following:

1. Any occurrence or illness developed or caused by any factor while the Insured Pet is outside Singapore;
2. Liability arising from any intentional or preventable act and illness arising from any intentional, neglectful or preventable act;
3. Any condition that occurs or recurs within the Waiting Period of thirty (30) days from the Commencement Date of the first Period of Insurance (this does not apply to Section 5 of the Policy);
4. Any illness related to prostate problems, hormonal skin conditions, perianal hernias, testicular tumours, perianal tumours, mammary tumours, uterine and ovarian conditions, if the Insured Pet is not spayed or neutered at the Commencement Date of the first period of insurance;
5. Day-to-day care, that is
 - a. regular, prescription or dietary pet food, vitamins, mineral supplements, whether recommended by a Veterinarian 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, whelping or pregnancy;
 - g. behavioural modification, 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 Veterinarian 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.
6. Treatments and conditions attributable to
 - a. 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 from the Policy Commencement Date
 - 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. a condition excluded by the Policy and/or due to complications and/or adverse reactions arising from any other Exclusion
 - l. Insured's decision to pursue a course of treatment other than that which was recommended by a Veterinarian unless specifically authorized by The Company prior to treatment. (Example: ignoring a Veterinarian's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues); or
 - m. breeding or obstetrics or treatment of conditions arising as a result of breeding or obstetrics.
7. Medication not approved or listed by AVS (Animal and Veterinary Service, Singapore) and/or SFA (Singapore Food Agency) or medication that covers a period of more than thirty days beyond the Policy Expiry Date.
 8. Services and Procedures, that is
 - a. ambulance fees, expenses not related to Veterinarian services and non-essential hospitalization
 - b. house calls and out-of-hours treatment unless the Veterinarian 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 Veterinarian 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 to by us in writing prior to any treatment
 9. Elective procedures and treatments, that is
 - a. Elective treatments including but not limited to nail clipping, ear cleaning, 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 AVS
 - e. desexing
 - f. cryptorchidism
 - g. hip and elbow scoring
 10. Claim arising from
 - a. a malicious act, deliberate injury or gross negligence caused by the Insured or anyone living with the Insured Pet; or
 - b. the Insured'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
 11. War, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny rising, military or usurped power, confiscation, detention, nationalisation, requisition, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
 12. Ionizing, radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from the combustion of nuclear fuel or nuclear weapons material. Solely for the purpose of this Exclusion combustion shall include any self-sustaining process of nuclear fusion.
 13. Nuclear, Chemical Biological Terrorism, which means the use of any nuclear weapon or device, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.
 14. Any dog or cat under the age of twelve (12) weeks or over the age of thirteen (13) years unless otherwise agreed by Us in writing and noted in the Schedule.

PART 3: OTHER TERMS AND CONDITIONS

COMMENCEMENT AND RENEWAL

1. This Policy starts at 12:00 AM Singapore time on the Original Effective Date and will remain in force, subject to the payment of premium when due, until it terminates in accordance with provisions set out in "Termination" Section of the Policy.

- Unless written notice of cancellation has been received or issued by Us, this Policy will be automatically renewed at yearly interval starting from anniversary date of the Original Effective Date, for annual plan subject to the "Termination" provisions below and payment of the premium by the premium Due Date. We may not issue any renewal document and as such the Policy first issued to You, unless otherwise notified by Us, shall serve as evidence of valid cover.

TERMINATION

- When the Policy is first issued to You, it is subject to a "Free Look" period. This means that if You are not satisfied with the Policy for any reason, You may returned to Us for cancellation within fourteen (14) business days after Your receipt of the Policy. If the Policy is delivered by post, You are considered to have received it three (3) business days after our posting the Policy.

In such event, the Policy is cancelled from the Original Effective Date and We shall not be liable to pay out any benefit under the Policy. Any premium You have paid will be refunded without interest by crediting such premium to the Nominated Account.

- Subsequent to the "Free Look" period, if You give Us notice in writing to cancel the Policy, such cancellation shall become effective on the date such notice is received by Us. A return of premium as computed based on the Refund Scale indicated below will be payable to the Insured. No refund shall be given where a claim has been lodged under the Policy.

| Cancellation period from Commencement Date and not exceeding | % of Policy Premium (subject to minimum premium charge of S\$54.50 inclusive of GST) |
|---|---|
| 3 months | 60% |
| 6 months | 30% |
| 9 months | 10% |
| After 9 months | 0% |

- We can cancel this Policy by giving You seven (7) calendar days' notice in writing. In such event, We shall apply the relevant pro-rata premium charge for the period We have provided cover.
- Save as provided above, this Policy shall automatically terminate on the earliest of the following events:
 - Upon the death of the Insured;
 - Upon the death or cessation of cover of the Insured Pet;
 - Upon discovery of fraudulent claim as per "Fraud" Section of the Policy.
- In the event that the premium due and charged to the Nominated Account (or through any other alternative payment mode) is not paid in cleared funds, this Policy shall also be terminated with effect from the date that premium was due.
- The cover provided under this Policy in respect of the Insured Pet shall terminate automatically on the earliest of the following events:
 - Upon the death of the Insured Pet;
 - At the anniversary Due Date immediately following the Insured Pet's attainment of the age of thirteen (13) years, whichever is applicable;
 - Upon Our payment under Section 5 of the Policy;
 - the Insured Pet is moved permanently to a place outside Singapore.

PREMIUM

- The premium (inclusive of GST or other tax, charge or levy chargeable by law and payable by the Insured) stated in the Schedule must be paid before the Original Effective Date immediately when Your application for this Policy is accepted by Us and subsequently by the premium Due Date at each Policy renewal. Subsequent renewal premium will be charged to the Nominated Account when due. Nominated Account is the bank or credit card account nominated by You at the inception of this Policy or from time to time in writing, as the account for premium debit.
- We agree that no adjustment in premium shall be made to this Policy in respect solely of age of the Insured Pet. However, We reserve the right to amend the premium in the event of unsatisfactory claims experience of this Policy.
- You are responsible for ensuring the Nominated Account can accept direct debits and there are sufficient funds available to permit payment on the payment due date.

4. We will initiate debits from Your Nominated Account in accordance with Your Proposal Form or subsequent authorisation instruction. We will provide no less than thirty (30) calendar days' notice to You should We propose to deviate from the arrangement.
5. Direct debits will first be carried out on the fifth (5th) business day of the month prior to the anniversary Due Date for Annual Plan.
6. In the event that Your financial institution refuses to pay any direct debit made under the arrangement, We will notify You and request for an alternative Nominated Account or payment mode.
7. Any information provided by You (or the Account Holder) will be treated as confidential and will not be disclosed unless required by law or authorised by You or the Account Holder.
8. Second attempt of the direct debits will be carried out on thirteenth (13th) business day of the month prior to the anniversary Due Date for Annual Plan.
9. In the event that the direct debit payment from the Nominated Account fails and no payment through any alternative payment mode is made by the payment due date, Your Policy will not be renewed.

ONE POLICY RESTRICTION

An Insured Pet shall not be covered under more than one My Paw Pal issued by Us. If an Insured Pet is covered under more than one such Policy, We will consider that pet to be insured under the Policy which provides the highest amount of benefits. If the benefits under each of such Policy are identical, We will consider that pet to be insured under the Policy first issued by Us.

ALTERATIONS

1. We reserve the right to alter the Policy as We reasonably considers appropriate and We will inform You with a written notice at least thirty (30) days in advance of any such alteration. For avoidance of doubt, We may change the Policy terms and conditions at Our discretion at any renewal. Your continued payment of premium after We give such notice will mean You have accept the change.
2. Any misrepresentation of or failure to disclose material facts by You will entitle Us to alter, amend or cancel the Policy having regard to the true facts and all benefits under the Policy shall be forfeited. A material fact is any information which could influence Us in Our assessment of Your application.

CHANGE OF INSURANCE PLAN

Any request for change of plan must be in writing not more than thirty (30) days before the renewal of this Policy. The change, subject always to Our written approval, shall be effective from the next renewal of the Policy following the date of such request for change. For the avoidance of doubt, retroactive change of plan is not allowed.

ACCEPTANCE OF INSTRUCTIONS

Any Instruction, request or notice will not be accepted by the Company until such documents, information and consents as We may reasonably require are received at Our office address stated in the Policy.

NO TRUST

We do not recognise or will not affect any notice of trust, charge or assignment relating to this Policy and the receipt of the Insured or their legal personal representative or any person to whom any benefit is expressed to be payable, shall in all cases effectively discharge our liability under the Policy.

FRAUD

If any claim made under this Policy shall in any respect be false or fraudulent or if fraudulent means or devices are used by You or anyone acting on Your or their behalf to obtain benefit hereunder, then the Policy shall be cancelled immediately and all benefit and premium forfeited.

LEGAL PERSONAL REPRESENTATIVES

The terms and conditions of this Policy shall also apply to the legal personal representatives of the Insured and/or the Insured Pet.

GOVERNING LAW

This Policy is to be construed according to the laws of Singapore.

LEGAL PROCEEDINGS

No action in law or equity shall be brought to recover under the Policy until after the expiration of sixty (60) days from the date proof of claim has been furnished in accordance with the Policy conditions. The parties submit themselves to the exclusive venue and jurisdiction of the Courts of Singapore for the resolution of any such conflict or dispute save where the circumstances are governed by the Arbitration clause of the Policy.

ARBITRATION

1. Any difference of medical opinion in connection with the results of any Injury, Illness, death or expense will be settled between two medical experts appointed respectively in writing by the two parties to the dispute. Any difference of opinion between the two medical experts shall be referred to an umpire, who shall have been appointed in writing by the two medical experts at the outset and the umpire's decision shall be conclusive.
2. Where We have accepted a claim but the amount to be paid is in dispute, the matter shall be referred to arbitration in Singapore and Singapore law will apply. The arbitration shall be heard by a single arbitrator to be agreed by the parties within 14 (fourteen) days from the commencement of arbitration. In-default of agreement, the arbitrator shall be appointed in accordance with and subject to the provisions of the Arbitration Act (Cap 10) or any statutory re-enactment thereof. Arbitration proceedings shall be conducted in accordance with the Arbitration Rules of the Singapore International Arbitration Centre. Where any dispute is by this condition to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against Us.

COMMENCEMENT OF ARBITRATION OR COURT ACTION

If We offer an amount in settlement or disclaims liability altogether for a claim, and such a claim is not within twelve (12) calendar months from the date of such an offer or disclaimer referred to arbitration as required under "Arbitration" condition or been made subject to pending court action, the claim shall be deemed to have been abandoned and We shall have no liability for the claim.

CLAIMS

The following claims conditions apply to the whole Policy and have to be observed by the Insured and the Insured's legal personal representative. We will act in good faith in all our dealings with the Insured, and/or the Insured's legal personal representative. Equally, the payment of claims is dependent on due observation of the followings:

1. Notification and Proof of Claim

The Insured (or the legal personal representative) must inform Us as soon as possible in the event of any claim or potential claim under the Policy and provide Us the following:

- a. Completed Claim Form within fifteen (15) days after We have been notified of a claim;
- b. Information, evidence or supporting document (to be supplied at the claimant's expense) including receipts, medical certificates or medical reports, proof of legal suit which We may require;
- c. The Insured or their legal personal representative's written consent to allow Us to receive the results of any medical examinations, tests and/or the medical history or records of the Insured Pet;
- d. Such other information that We may reasonably require.

Incomplete Claim Forms will not be accepted for processing of claims and payment. Originals of all relevant documents and bills must be submitted with the completed Claim Forms. Photocopies are not acceptable.

If on the balance of medical fact or probability it is appropriate for Us to decline a claim by virtue of any of the Exclusions or terms and conditions of the Policy, the Insured shall have the right and obligation to produce such medical evidence as We may reasonably require to enable it to reconsider a claim under the Policy.

2. Examinations

The Company shall have the right and opportunity through its medical representatives to examine the Insured Pet whenever and as often as it may reasonably require within the duration of any claim. In addition, the Company shall have the right to require a post mortem examination, where this is not forbidden by law.

3. Disappearance

If an Insured Pet was travelling on that carrier that had disappeared, sunk or was wrecked and the body of the Insured Pet has not been recovered or is not found within twelve (12) months of the date of the disappearance, sinking or wrecking of the carrier, the Insured Pet is deemed to have died as a result of an Accident. However, We will only pay on such a claim if the Insured or the Insured's legal personal representative provides Us a signed undertaking that the amount paid will be returned to Us if it is subsequently discovered that the Insured Pet is alive.

4. Currency Exchange Rates

We will pay all admissible claims in Singapore currency. Charges incurred in any other currency shall be payable in Singapore Dollars on the basis of the exchange rate as stipulated by the Company. We shall not bear any bank charges or credit charges.

5. Payment

All benefits of this Policy are payable to the Insured.

GOODS AND SERVICES TAX ON POLICY EXCESS/DEDUCTIBLE

All amounts shown in this Policy (inclusive of Policy Schedule) in respect of Excess/Deductible, if any, do not include Goods and Services Tax (GST). Where GST is applicable to the Policy and/or to a claim under the Policy, GST will be levied accordingly on the Excess/Deductible amounts and the Insured shall be liable to bear the GST so levied on the Excess/Deductible amounts.

PART 4: ADDITIONAL TERMS

The following conditions shall apply to this Policy unless otherwise stated and/or deleted in the Schedule.

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this Insurance 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 act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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 any act of terrorism. If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

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

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT EXCLUSION

It is hereby declared and agreed that a person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) (or any subsequent amendments thereof) to enforce any of its terms.

PERSONAL DATA PROTECTION

In relation to the personal data collected for this Policy, You agreed and acknowledged that

1. We may collect, use and disclose the personal data for the purposes stated in its Privacy Policy, which include underwriting and administering the Policy (including reinsurance/underwriting, claims processing, investigation, payment and other related purposes);
2. We will not use, disclose or process the personal data for purposes which are not stated in the Privacy Policy or for which the Insured's consent have not been obtained. If We wish to use, disclose or process the personal data for another purpose We will seek Your prior written consent;

3. We may disclose the personal data for the purposes to a related corporation; subsidiaries, holding companies, associated companies, or affiliates of, any credit bureau; any other person to whom disclosure is permitted or required by any law; and our third party service providers and agents (acting on Our behalf). Those recipients may be located in or outside Singapore.

PAYMENT BEFORE COVER WARRANTY

1. The Premium due must be paid to the Company (or the intermediary through whom this Policy or Bond was effected) on or before the inception date (“the inception date”) or the renewal date of the coverage. Payment shall be deemed to have been effected to the Company or the intermediary when one of the following acts takes place:
 - a. Cash or honoured cheque for the premium is handed over to the Company or the intermediary;
 - b. A credit or debit card transaction for the premium is approved by the issuing bank;
 - c. A payment through an electronic medium including the internet is approved by the relevant party;
 - d. A credit in favour of the Company or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the Company (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the Company or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance and the cover shall be treated as if never put in place. Free Look provision does not apply to Bond.

SANCTION LIMITATION EXCLUSION CLAUSE

We shall not be deemed to provide cover and We 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 Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

CYBER RISKS EXCLUSION CLAUSE (NMA2915)

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- a. This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- b. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by perils of Fire and Explosion.

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such Electronic Data to the Insured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

ELECTRONIC DATE EXCLUSION

The Company will not pay for any claim of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving data, whether the property of the Insured or not, occurring at any time to

1. correctly recognise any date as its true calendar date;
2. capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
3. capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.

Subject otherwise to the Terms of the Policy.

JURISDICTION

The indemnity under this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court or tribunal of competent jurisdiction within the Republic of Singapore.