

# Moo Pet Insurance

## Policy Summary

Our insurance is underwritten by Alliance Insurance PSC, who is an insurer licenced and regulated by the Central Bank to act in the United Arab Emirates with corporate identification No. 206782 and registered with the Federal Tax Authority No 100042583300003.

Postal Address: Moo Pet Insurance, Alliance Insurance PSC, 2<sup>nd</sup> Floor, Warba Centre, PO Box 5501, Deira, Dubai, UAE.



This document provides a summary of the cover provided, exclusions and restrictions, and is not personalised to meet your specific needs. You can find full details about your cover in your Policy Schedule and Policy Terms and Conditions. Please take a few minutes to review all your documentation to ensure the information and cover is correct and exactly what you need.

**What is this type of insurance?** Our Moo Pet policy provides cover for your pet's vet fees for illnesses and injuries. It has an annual benefit limit which is replenished at renewal as long as you continue to renew your policy without any break in cover.



### What is insured?

- ✓ Vet fees up to a maximum shown on your policy schedule per policy year.  
This would include: examinations, consultations, advice, tests, X-rays, medication, surgery, nursing, prescription diet food and care provided by a veterinary practice and/or if instructed by a vet.
- ✓ Costs for putting your pet to sleep (euthanasia), if recommended by the vet.
- ✓ Cremation cost for your pet up to a maximum shown on your policy schedule.
- ✓ Loss of pet if it is stolen or strays. Cover is based on the price paid for your pet up to a maximum shown on your policy schedule.
- ✓ Recovery of pet if it is stolen or strays, including advertising and reward costs up to a maximum shown on your policy schedule.
- ✓ Reimbursed purchase price of your pet covered up to a maximum shown on your policy schedule.
- ✓ if your pet dies as a result of an accident (applies to dogs aged under 8 only).
- ✓ Kennel or cattery fees covered up to a maximum shown on your policy schedule.
- ✓ if you are injured or ill and hospitalised for over 48 hours.
- ✓ Holiday cancellation fees covered up to a maximum shown on your policy schedule.
- ✓ Third Party Liability for dogs.  
This is for an incident involving your dog when property is damaged, or any person is killed or injured, and you are held legally responsible. Covered up to \$125,000 for each incident.



### What is not insured?

- ✗ We will not cover a pet that is not microchipped, licenced and tagged.
- ✗ We will not cover working dogs, including dogs trained for commercial use, guarding, security, farming, hunting, racing, and volunteering, or dogs kept on a premises where alcohol is served.
- ✗ Any pre-existing injuries or illnesses that showed clinical signs before your cover started.
- ✗ You are responsible for taking good care of your pet and we will not cover routine and preventative measures like vaccinations, parasitic or pest control measures, routine tests or healthchecks or treatments, or behavioural and training programmes and measures, or routine dental treatments.
- ✗ Cost of treatment abroad.
- ✗ Cost of having your pet cremated as a result of a condition which is excluded under this policy.
- ✗ Costs to put your pet to sleep as a result of a condition or financial or legal requirement which is excluded under this policy.
- ✗ Vet fees to treat an illness or injury related to your pet being pregnant or giving birth.



### Are there any restrictions on cover?

- ! Vet fees to treat illnesses and injuries that occur within the first 14 days of the original cover start date.
- ! In the event of accidental death, you must provide proof of what you paid for your pet. If you don't provide this, we will pay a fixed sum of \$50 for a cat and \$100 for a dog.
- ! Any treatment arising from retained testicle(s) if your pet was over 5 months old on the date your pet's cover started.
- ! Policy deductibles and vet fee contribution amounts must be paid by you if you make a claim.
- ! Vet fees in respect of stem cell therapy or organ transplants.
- ! Costs arising from pyometra, or conditions relating to the prostate or mammary glands, unless your pet has been neutered.
- ! CT and MRI scans included as part of the vet fee limit and covered up to a maximum of \$1000.
- ! Cruciate ligament rupture, tear or damage included as part of the vet fee limit and covered up to a maximum of \$1000.
- ! Complementary medicines such as hydrotherapy, physiotherapy and acupuncture included as part of the vet fee limit up to a maximum shown on your policy schedule.
- ! Prescription diet food as part of the vet fee limit up to a maximum shown on your policy schedule.



## Where am I covered?

You are covered only in the United Arab Emirates.



## What are my obligations?

When you purchase your pet insurance, we require you to keep to the following obligations:

- \* **Take proper care of your pet** – This includes taking it for an annual dental examination and an annual general healthcheck and regular vaccinations as recommended by your vet, which you must pay for. If your vet is unable to carry out a general healthcheck because of your pet's antisocial behaviour or vicious tendencies, you must notify us immediately as this may invalidate your policy.
- \* **You must arrange for a vet** - to examine and treat your pet as soon as possible after it has shown signs of an injury or illness.
- \* **Your pet must be kept in a secure area.** Any fences and enclosures must be capable of retaining your pet and all gates, openings and so on must be kept secure.
- \* **Control your pet** - When your pet is on a public highway, it must be kept on a collar and lead under control. If your dog is a controlled breed, they must be muzzled and on a lead at all times.
- \* **Provide honest and accurate information** – if you give us incorrect details, your cover may be invalidated and cancelled, or if you are making a claim, it may be rejected.
- \* **Make sure your cover and details are correct** – take a few minutes to check your policy documents.
- \* **Keep up to date with your payments to ensure you receive continuous cover** – if we are unable to collect a payment we will write to you within 14 days requesting outstanding premium be brought up to date and if payment is not received after this date, you will receive a notification of your policy cancellation with immediate effect.
- \* **Inform us of any changes** – let us know if you need to update details about yourself or your pet.
- \* **Contact us as soon as possible if you need to make a claim** – send us your fully completed claim form in order for us to process your claim quickly.



## When does the cover start and end?

Your cover runs for a period of 12 months. Start and end dates can be found in your Policy Schedule.

We will send you a notification 21 days before your policy is due for renewal. If you choose to automatically renew your policy and don't want to continue with your cover, please contact us before your renewal date.



## How do I cancel the contract?

To cancel your policy, you can call us on phone number +971 4 422 9688, or email us at [customerservice@moopetcover.com](mailto:customerservice@moopetcover.com), or write to us at: Customer Service, Moo Pet Insurance, Alliance Insurance, 2<sup>nd</sup> Floor, Warba Centre, PO Box 5501, Deira, Dubai, UAE.

If you cancel within the first 14 days of purchasing or renewing your policy, provided we have no record of any claims, you will be entitled to a full refund.