



Pet Insurance

Policy Terms and Conditions

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Your Insurers and our Regulator

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

Contact Details

You can contact MooPet for support in the following ways:

By phone

+971 4 422 9688

By email

customerservice@moopetcover.com

By post

Customer Services
MooPet Insurance
Alliance Insurance PSC
2nd Floor, Warba Centre,
PO Box 5501,
Deira, Dubai, UAE

How to claim?

Download your claim form from www.moopet.com or email us using claims.moopet@kainosint.com

Eligibility criteria

1. This policy will not cover any pre-existing conditions.
2. Your Pet must be in good health, licensed, microchipped, tagged and free from injury or illness when proposed for insurance and until acceptance by us.
3. We will not cover the following:
 - 3.1. any dog banned by the UAE;
 - 3.2. any of the following breeds or their hybrids: Akita American, Akita Japanese, Alapaha Blue Blood Bulldog, Altamaha Plantation, American Bully, Bandog, Boerboel, Bulldog American, Bulldog Antebellum, Bulldog Campeiro, Bully Kutta, Canary Dog, Cane Corso, Cao Fila de Sao Miguel, Carolina Dog, Czechoslovakian Wolfdog, Dogo Argentino, Dogo Canario, Dogo Guatemalteco, Dogo Sardesco, Dogue de Bordeaux, Fila Brasileiro, Jindo, Korean Jindo, any Mastiff breed, Perro De Presa Canario, any Pit Bull breed, Presa Canario, any Shar Pei breed, Tamaskan, Terrier American Staffordshire, Thai Bangkaew Dog, Tosa Inu, Tosa Japanese, Utonagan, any Wolf breed;
 - 3.3. a specified breed dog, that is under 3 months old or 5 years old or over when you take out the policy;
 - 3.4. any dog which is under 3 months old or 8 years old or over when you take out the policy;
 - 3.5. a cat that is under 3 months old or 9 years old or over when you take out the policy; and
 - 3.6. any claim where your Pet is a working dog, this includes being used for or being trained for commercial use, guarding, security, farming, hunting, racing, volunteering or kept in a premises where alcohol is served.
4. Your policy contains a number of exclusions. These will be shown under “**what isn’t covered**” either as General exclusions or Section exclusions. **Please read the exclusions carefully to ensure that this policy is suitable for you and your Pet.**

Definitions

The following words will have the same meaning attached each time they appear in your policy or schedule in bold type face, whether with a capital first letter or not. Depending on the context in which the words have been used, words used in singular will include the plural and vice versa and words in the masculine will include the feminine and the neuter. Any reference to a person will be assumed to include any individual, company, partnership, or any other legal entity. Any references to a statute or regulations will include all its amendments or replacements. The headings within the policy are used only for convenience of identification and will not be considered to contribute to the meaning of the paragraphs in this policy.

1. **Accident**
A sudden and unexpected event brought about by an external influence which is not an illness, but which results in an injury.
2. **Additional Coverages**
 - 2.1. The alternative or complementary treatments hydrotherapy, physiotherapy, herbal and homeopathic medicines, chiropractic, behavioural therapy, and acupuncture
 - 2.2. Prescription diet
 - 2.3. Dental accidents
3. **Benefit start date**
The date a benefit payment commences
 - 3.1. The earliest date that cover for a specified illness or injury commences as specified in the schedule and/or;
 - 3.2. The date from which payment of claim monies will commence following treatment issued by this policy, as the context requires.
4. **Bilateral Condition**
Any condition which may affect duplicate body parts on both sides of the body (e.g., ears, eyes, knees, cruciate ligaments, hips). These conditions are considered as one condition where the second body part is affected within a twelve-month period.
5. **Clinical signs**
Changes in your Pet's normal healthy state, its bodily functions or behaviour.
6. **Complementary treatment**
Treatments recommended by your Vet including but not limited to hydrotherapy, herbal or homeopathic medicine, physiotherapy, shockwave therapy, k-laser therapy, and transcutaneous electric nerve therapy.
7. **Condition**
Any accidental injury, manifestation of an illness or a change in your Pet's normal healthy state or behaviour.
8. **Controlled Breed**
Any breed, which is shown on your schedule, which must remain muzzled and on a lead/leash at all times whilst in public.
9. **Cremation**
The cost of cremation up to the limit specified on your schedule.
10. **Deductible**
The amount you must pay as shown on your schedule. In respect of injury or illness a deduction is payable for each unrelated condition treated during each period of insurance. If the treatment dates of an injury, disease or illness fall into more than one period of insurance, You will be required to pay the Deductible for each period of insurance.
11. **Equipment**
Including but not limited to behavioural training aids, buster collars, cages, cover boots, DogLeggs, Elizabethan collars, harness, inflatable collar, nebulizer (AeroKat), Pet medical t-shirts, prosthetic limbs, sharps bins/containers, smart collars, uniPet.
12. **Health check**
 - 12.1. An annual physical check-up of your Pet's health carried out by a Vet and in accordance with the Law of the UAE to include a check on teeth, skin, ears, eyes, abdominal palpation, and heart;
 - 12.2. Vaccinations are up to date as recommended by your Vet against; rabies, distemper, hepatitis, kennel cough, leptospirosis and parvovirus for dogs and; rabies, cat flu, feline enteritis, viral rhinotracheitis, feline calicivirus, feline panleukopenia, feline chlamydiosis, feline leukaemia virus for cats. If you do not keep your Pet vaccinated, we will not pay any claims that result from any of the above illnesses.
13. **Initial Exclusion Period**
The first 14 days from inception of the policy this shall not apply in respect of renewed policies.

14. **Illness**
Physical disease, sickness, infection, or failure that is not caused by injury or any changes to your Pet's normal healthy state.
15. **Independent Loss Assessor**
An independent assessor called in by us to check the validity of claims.
16. **Injury**
Physical damage or trauma caused by an accident to your Pet.
17. **Maximum benefit**
The most we will pay as stated on your schedule.
18. **Period of insurance**
The period between the Commencement and Expiry dates shown on your schedule. Both dates refer to local standard time of your address.
19. **Pet**
The Pet you own, whose name and details are given on the schedule.
20. **Policy**
This document, the schedule (including any schedules issued in substitution) and any endorsements attaching to this document or the schedule that will be considered part of the legal contract.
21. **Pre-existing condition**
An injury or Illness that:
21.1. happened or first showed clinical signs of before your Pet's cover started
21.2. has the same diagnosis or clinical sign as an injury, illness, or clinical sign your Pet had before it's cover started, or
21.3. is caused by, relates to, or results from an injury, illness, or clinical sign your Pet had before your Pet's cover started no matter where the injury, illness or clinical sign are noticed or happened in, or on, your Pet's body.
22. **Prescription diet**
A clinical diet where such food has been prescribed by your Vet as part of the treatment for a covered illness/accident.
23. **Schedule**
The document which identifies the Policyholder and sets out details of the cover and Deductibles.
24. **Third country official Veterinary certificate**
A certificate allowing dogs and cats meeting the necessary requirements to enter UAE.
25. **Treatment**
Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing, prescription diet food and care recommended and provided by a Veterinary practice and/or if instructed by a Vet.
26. **UAE**
Any emirate which is part of UAE.
27. **Vet/Veterinary**
A qualified, licensed by the Government and registered Veterinary surgeon.
28. **Vet/Veterinary Fees**
Fees incurred by a qualified, licensed, and registered Veterinary surgeon at a Veterinary practice or at any other authorised organisation which has been agreed with us in advance.
29. **We, us, our**
Our insurance is underwritten by Alliance Insurance PSC, an insurer licensed to act in the UAE with corporate identification No 206782 and registered with the Federal Tax Authority No 100042583300003.
30. **Working Dog**
This includes but is not limited to your Pet being used or trained for commercial use, guarding, security, farming, hunting, racing, kept on a premises where alcohol is served, and volunteering.
31. **You, Your**
Means the owner of the insured Pet. Your name is given on the schedule. Joint policyholders are not permitted. If more than one person owns the Pet, the owners must select which one of them will be the policyholder.

Section 1

How to Claim

There are some general conditions that apply to all sections of your insurance whilst other claim requirements only apply to specific sections.

The following terms apply to all sections, but you must read these in conjunction with the specific “**How to Claim**” guides set out in each section.

Remember that you may not be entitled to all the benefits shown in the policy document. Your **schedule** will contain the details of which sections apply to your cover and the corresponding **maximum benefits** for each section.

How to Claim

1. We will not authorise or guarantee any claims over the telephone or via email, but we can offer a) general advice, and b) specific advice on whether fees will be considered for services provided outside your usual Veterinary practice and not by your Vet.
2. If your Pet has been referred to another Veterinary practice, you will need to contact us for authorisation prior to your appointment.
3. If it is more convenient and your Vet agrees, we can pay claims directly to your Vet. You can ask us to do this when you submit a claim to us. You will need to settle with the Vet any fees for non-claimable items and the policy Deductible.

We are only able to make payments to the policy holder or the Vet. Requests for payments to be issued to a third party cannot be met.

Submitting a claim

1. Download a claim form from moopetcover.com.
2. Complete the payment details on the front of the claim form.
3. Ask your Vet to complete and sign the reverse of the claim form.
4. Email to the address on the claim form with all itemised receipts and any supporting information we ask for, **including a copy of your Pet’s Vaccination card.**

All claims **must be accompanied by a fully completed claim form signed and dated by you and the treating Vet and furnished with a practice stamp.** Original treatment invoices and up to date clinical history must be furnished with a practice stamp on each invoice page. Claims must be submitted within 3 months of the incident.

Our rights following a claim

1. Where in the policy we refer to the term ‘reasonable and customary’, we will seek guidance from other Veterinary practices in your area or an Independent Loss Assessor, to assist with the determination of what constitutes reasonable and customary fees and procedures.
2. We can ask to review and examine your Pet’s records and any other information from any Vet who has treated your Pet. It shall be your responsibility to obtain all such records and information as required at your expense.
3. If any claim against you involving your insured Pets results in legal action, we can take over your case and control it for as long as is necessary. Further, if it is necessary for any reason connected with this policy, we can use your name:
 - 3.1. in legal action;
 - 3.2. to enforce judgement or orders that benefits us; and
 - 3.3. to make or defend a claim for damages against someone else.
4. If there is any other insurance under which you are entitled to payments, we will only pay our share of the claim. You must tell us the name and address of the other insurance company and the applicable policy number.
5. In the event that the appointed Independent Loss Adjuster or the local Vet believes any claim to be unreasonable, the matter will be referred for mediation to an independent party. The independent party will be chosen by you and us jointly.
6. If the Veterinary fees you are charged are found to be higher than the fees usually charged by a general or referral practice, we reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree with the Veterinary fees charged we may decide to pay only the Veterinary fees usually charged by a general or referral practice in a similar area.

Claim payment

We will pay your claim:

1. if the claim form is correct and complete;
2. when we have all the other information we need to support the claim; and
3. when we are sure that the claim is valid.

Section 2 Cancellation Rights

Cooling off period

If the cover does not meet your requirements, you have the right to cancel your policy during a period of 14 days either from the day of commencement of the contract or the day on which you receive your policy documentation, whichever is the latter.

Provided we have no record of any claims being notified, you will be entitled to a full refund of the premium for policies cancelled during the cooling off period.

Your rights after commencement of cover

You may cancel the policy at any time by giving us 14 days' notice.

If you have paid the annual premium in full, we will refund a proportion of your premium which relates to the remaining unexpired full months of cover not used. However, if you make a claim, or if a claim is made against you and you subsequently cancel your policy, we shall be entitled to retain your premium.

If you are paying the annual premium for the policy on a monthly basis (hereinafter "Payment Plan"), your policy will remain in effect until the end of the month you have already paid for unless specified otherwise.

If you make a claim, including if your pet has died, is stolen, or has strayed, or if a claim is made against you, the annual premium under the Payment Plan shall become immediately payable. Any outstanding annual premium under the Payment Plan, including any outstanding instalments, for the period of insurance will be deducted from any claim payment. If you cancel your policy after making a claim, including if your pet has died, is stolen, or has strayed, or if a claim is made against you, the cancellation notice shall be null and void.

If you decided to cancel your Payment Plan, it's important that you call us to ensure your policy has been fully cancelled.

Our cancellation rights

We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will write to you to set out the reason for cancellation. Valid reasons may include but are not limited to:

1. Where we have been unable to collect a premium payment, we will write to you requesting any outstanding payments be brought up to date within 14 days of receipt. We will also notify you that, if payment is not received within 14 days, your policy will be cancelled with immediate effect;
2. Where you are required, in accordance with the terms of this policy to co-operate with us, or send us information or documentation, and you fail to do so in a way that materially affects our ability to process a claim, or our ability to defend our interests. In this case we may write to you and may cancel your policy if you fail to co-operate with us or provide the required information or documentation by the end of the 14-day cancellation notice period; or
3. Where there is a material failure by you to take proper care of your Pet as required by the subsection headed "Taking care of your Pet" in the General Conditions of this Policy Wording.

If we do cancel your policy, we will refund the proportion of the premium you have not yet used.

Section 3

Complaints Procedure

We do everything we can to deliver a high standard of service, but if you are not completely satisfied and you wish to make a complaint, you may contact the following:

Email: alliance@alliance-uae.com

Telephone: + 971 4 605 1111

Post: Chief Executive Officer
Alliance Insurance PSC
2nd Floor, Warba Centre,
PO Box 5501
Deira, Dubai, UAE

Section 4

Your Contract of Insurance

What is covered?

This policy insures you for your Pet as described on your schedule. Subject to the maximum benefit and policy Deductible stated on your schedule, this policy provides some or all of the following benefits:

- Veterinary fees as set out in this document
- Loss by theft or straying
- Recovery – advertising and reward
- Kennel/cattery fees
- Holiday cancellation
- If your Pet dies
- Third part liability – dogs only

Please refer to your schedule to identify the benefits that apply to your policy and maximum amounts that apply to your Pet.

There are exceptions to the cover described above, so we may not pay claims for some fees or costs. These exceptions may apply to:

1. every section of the policy: **General Exclusions**; or
2. to specific section(s) only – **Section Exclusions**.

You, as the Policyholder, have certain responsibilities towards your Pet and towards us. If you don't meet your responsibilities, we may not pay claims for some fees or costs. Your responsibilities are explained in the **General Conditions** section of this policy.

What isn't covered – General Exclusions

This policy excludes and does not cover:

1. Any pre-existing conditions including but not limited to any form of illness or injury that your Pet has had, or has shown clinical signs of, when you took out this policy.
2. Claims arising out of any accidents occurring or illness manifesting within 14 days of inception of this policy provided that this exclusion shall not apply in respect of renewed policies (The Initial Exclusion Period).
3. Fees for the cost of any treatment your Pet has received after your policy has lapsed.
4. Any animal not licensed, microchipped, and tagged in the UAE.
5. Any of the following breeds or their hybrids: Akita American, Akita Japanese, Alapaha Blue Blood Bulldog, Altamaha Plantation, American Bully, Bandog, Boerboel, Bulldog American, Bulldog Antebellum, Bulldog Campeiro, Bully Kutta, Canary Dog, Cane Corso, Cao Fila de Sao Miguel, Carolina Dog, Czechoslovakian Wolfdog, Dogo Argentino, Dogo Canario, Dogo Guatemalteco, Dogo Sardesco, Dogue de Bordeaux, Fila Brasileiro, Jindo, Korean Jindo, any Mastiff breed, Perro De Presa Canario, any Pit Bull breed, Presa Canario, any Shar Pei breed, Tamaskan, Terrier American Staffordshire, Thai Bangkaew Dog, Tosa Inu, Tosa Japanese, Utonagan, any Wolf breed.
6. Working Dogs. This includes your Pet acquiring an injury or illness in the course of being used as, or training to be, a working dog for guarding, kept at a premises where alcohol is served, security, farming, hunting, racing, volunteering etc. Volunteer dogs are classed as working dogs and cover is not provided for claims that arise in the course of a dog's volunteering activities.
7. Any amount as a result of any non-compliance of United Arab Emirate laws and regulations, including but not limited to those relating to animal health or importation.
8. Any costs caused because of non-compliance of any rules and regulations of the Department for Environment, Food and Rural Affairs or the Department of Agriculture.
9. Any amount if your Pet is confiscated or destroyed by the government or public authorities for causing disturbance or interference of livestock as provided for under UAE laws.
10. Costs resulting from an illness that your Pet contracted while outside the UAE that it would not normally have contracted in the UAE. For the avoidance of doubt, any further treatment in the UAE following the treatment received while on travel shall not be covered so far as it relates to an illness that your Pet contracted while outside the UAE.
11. Any loss as a result of disease transmitted from animals to humans.
12. Legal expenses, fines and penalties connected with or resulting from a criminal court case or Federal National Council.
13. The costs of, or compensation for, putting your Pet to sleep under a Court Order.

14. Any claim which is caused directly or indirectly by:
 - 14.1. loss or damage to any property, or any loss, expense or liability arising from ionizing, radiation, or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive, or other dangerous properties of any explosive nuclear equipment or any part of it;
 - 14.2. being exposed to the utilization of nuclear, chemical, or biological weapons of mass destruction;
 - 14.3. You taking part in a criminal act;
 - 14.4. war whether declared or not;
 - 14.5. civil commotion, revolution, riot, terrorism, or any similar events being an act of force or violence for political, religious, or ideological reasons.
15. Treatment for any condition that could have been prevented had you followed any remedial advice by your Vet.
16. A dog shown as a specific breed, as shown on your policy, that is under 3 months old or 5 years old or over when you take out the policy.
17. Any dog which is under 3 months old or 8 years old or over when you take out the policy.
18. A cat that is under 3 months old or 9 years old or over when you take out the policy.
19. The Deductible as stated on your Schedule. For Veterinary fees the deduction is applied once to each illness or injury for each period of insurance, but for all other sections of your cover the Deductible is applied separately to each incident.
20. Any compensation costs and expenses if you are deemed responsible under laws outside the UAE except as stated under Section 11 – Third Party Liability (dogs only).
21. Fraudulent, dishonest, or criminal acts by you or anyone authorised by you.
22. Any claim for a Pet for any external visible illness, defect, or abnormalities that it was born with.
23. Any loss arising as a result of an epidemic or pandemic or coronavirus outbreak or any notifiable disease.
24. Any costs, expenses, administration costs or other disbursements incurred by you or anyone else except as specifically provided for in your policy.
25. Any claim arising from injury, accident or disease contracted whilst your Pet is in a Kennel or Cattery.
26. Any claim which is caused directly or indirectly by any:
 - (a) access to, damage to or loss, loss of use, total or partial destruction, modification, distortion, erasure, corruption, misuse, misinterpretation, misappropriation or alteration of electronic data.
 - (b) errors in creating, amending, entering, deleting or using electronic data.
 - (c) inability, total or partial interruption, delay or failure to received, send, transmit, access, permit access, manipulate or use electronic data.
 - (d) access to or disclosure of any personal or corporate information.
 - (e) hacking, cyber attack, virus, worm, spyware, malware, trojan horse, phishing or malicious computer programme.
27. Any claim which is caused directly or indirectly by any:
 - (a) virus, programme or code which prevents or impairs any computer or other electronic equipment or system from functioning accurately and efficiently.
 - (b) defect or defective workmanship in the installation, repair or maintenance of any computer or other electronic equipment or system or computer hardware or software.
 - (c) failure by a computer or other electronic equipment or system to recognise or respond correctly and effectively to any particular date or period of time.
 - (d) loss of or damage to information or data contained in or stored on the equipment (whether arising as a result of the insured event or otherwise).

Section 5

Veterinary Fees

Please refer to your schedule to check whether this benefit applies to your policy.
This section refers to Veterinary fees delivered in the UAE.

Lifelong cover

We will pay the cost of Veterinary treatment received for an illness or injury suffered by your Pet. For each period of insurance, all such payments will be limited to the **maximum benefit** for Vet fees. Each time the policy is renewed the **maximum benefit** for Vet fees will be reinstated. Treatments received after the period of insurance by this policy will be paid as separate claims for each subsequent annual period of insurance for as long as your policy is renewed with us.

5.1 What is covered

We will pay:

1. reasonable Vet fees arising from reasonable and customary Veterinary procedures for treating an illness or injury or condition.
2. for diagnostic, medical, and surgical treatment facilities, procedures, and fees not primarily originating within your usual Veterinary practice, provided we consider:
 - 2.1. such fees as reasonable and customary; and
 - 2.2. the originator's invoice is submitted.
3. If you are referred to, for example, hospitals, Veterinary referral practices, for diagnostic imaging, hydrotherapy etc., you must advise us prior to your appointment.
4. fixed amount as shown in the schedule towards the costs for prescription diet food, as long as it is prescribed by your Vet and can only be bought from a Veterinary surgery or online pharmacy. This is not a separate benefit but is limited under Section 5 –Veterinary Fees.
5. up to a limit of \$1000 for cruciate ligament claims per period of insurance. This includes and is not limited to, ligament tears and ruptures. This is not a separate benefit but is limited under Section 5 – Veterinary Fees.
6. up to an inner limit of \$1000 for CT / MRI scans and any associated costs per policy year. This is not a separate benefit but is limited under Section 5 – Veterinary Fees.
7. complementary treatment, cremation or additional coverages (as shown in the schedule) for a covered illness/disease or medical condition. This is not a separate benefit but is limited under Section 5 –Veterinary Fees.

8. the fees for putting your Pet to sleep (euthanasia) as long as this is medically justified and recommended by your Vet.
9. emergency transfer fees only on medical grounds where it is essential that Vet staff are needed to provide supportive care during transit.

Please note: we class **bilateral conditions** as a single incident if an injury or illness affects duplicate body parts on both sides of the body within a 12-month period.

5.2 What isn't covered

Section Exclusions –

Veterinary Fees

We will not pay:

1. more than the **maximum benefit** shown on your schedule. Claims for additional coverages cannot be made under Vet Fees Benefit.
2. the Deductible as stated on your schedule.
3. Vet fees arising from any injury from any accidents occurring, or any illnesses or conditions manifesting within 14 days of inception provided that this exclusion shall not apply with respect to renewed policies.
4. more than \$1000 per period of insurance for claims for CT / MRI scans and any associated costs.
5. more than \$1000 per period of insurance for claims resulting from cruciate ligament rupture, tear, or damage.
6. Vet fees to treat an illness/accident which arises before the benefit start date as shown on your schedule.
7. costs arising from a pre-existing condition.
8. costs of any treatment your Pet receives after the period of insurance.
9. a clinical diet that is only prescribed for weight loss or dental treatment.
10. costs for treatment for any disease or illness contracted abroad.
11. Vet fees to treat an illness or injury related to your Pet being pregnant or giving birth.
12. routine preoperative screenings or blood tests.
13. preventative and routine treatments, for example expressing of anal glands, vaccinations, teeth cleaning, spaying, castration, cosmetic procedures (including grooming), elective surgery, breeding, whelping, pregnancy, prophylactic dental treatment, and nail clipping and any claims arising as a result of these procedures.

14. the cost of killing and controlling fleas and/or tapeworms and roundworms, or measures to rid your Pet of internal and external parasites, and any claims arising as a result of these procedures.
15. costs resulting from parasitic conditions including but not limited to lungworm, demodectic mange, sarcoptic mange, ticks, harvest mites, lice, or ear mites.
16. any costs arising from vicious tendencies or behavioural problems shown by your Pet, for example, the costs of training, training aids, and pheromone treatment.
17. the cost of any treatments listed under Additional Coverages in excess of the respective limits shown in the schedule.
18. charges for house calls unless the Vet confirms it is life-threatening to your Pet to move it.
19. routine transfer fees from your regular Vet to a 24-hour Vet.
20. having your pet cremated as a result of a condition which is excluded under this policy.
21. travelling expenses incurred either by you or your Vet.
22. any fee charged for the provision of any necessary paperwork.
23. the hire or purchase of equipment.
24. organ transplants or any associated costs.
25. behavioural equipment such as training aids, purchase of videos, tapes, books, other training equipment, retraining programmes, or relocating your Pet for training purposes.
26. costs for any injury or illness arising directly or indirectly from negligent or intentional mistreatment of your Pet whether by act or omission, by you, your family, or anyone living with you.
27. complementary treatments that are not carried out under the direction of your Vet.
28. costs resulting from an injury or illness specified as excluded on your schedule or generally not covered within these terms and conditions.
29. costs incurred outside the UAE unless agreed by us in advance.
30. any treatment in connection with or arising from retained testicle(s) if your Pet was over 5 months old on the date cover started for your Pet.
31. stem cell therapy.
32. costs arising from pyometra, or conditions relating to the prostate or mammary glands, unless your Pet has been neutered.
33. costs arising as a result of your Pet being overweight.
34. costs arising as a result of sunstroke or heat exhaustion.
35. cost of a post-mortem examination.

36. cost of surgical items that can be used more than once.
37. costs of any prosthesis, including any Veterinary treatment needed to fit it.

5.3 How to claim for Vet Fees

Please read these conditions in conjunction with

Section 1 – How to Claim

1. Remember that claims only apply to treatment received during the period of insurance.
2. All claims must be accompanied by a detailed Veterinary account; an itemized receipt showing the date and cost of fees incurred on each day; a full medical history; any other information reasonable requested by the Claims Administrator on our behalf.

For claims involving fees originating from a referral Veterinary practice, you must obtain our approval prior to your appointment with the referred practice.

5.4 Euthanasia

Euthanasia is included within the cover and maximum benefit provided by Section 5 – Veterinary Fees.

5.4.1 What is covered

We will pay for the cost of euthanasia incurred during the period of insurance (as shown in the schedule), but only when euthanasia has been recommended by your Vet for humane reasons resulting from an injury or illness that is covered by the policy.

Please refer to your schedule to check whether this benefit applies to your policy.

5.4.2 What isn't covered – Section Exclusions

We will not pay any claim for any amount if your Pet has been put to sleep for financial reasons, or in order to comply with the Local UAE Laws.

How to claim under Section 5.4 - Euthanasia

Please read these conditions in conjunction with

Section 1 – How to Claim.

1. If you are claiming for treatment as well as euthanasia, these can be combined on the same claim form.
2. Ensure that all receipts or original invoices are retained, as these are required when you submit your completed claim form.
3. All claims must be accompanied by a completed claim form with original invoices attached and must be submitted within 3 months of euthanasia.

Section 6

Loss by theft or straying

6.1 What is covered

We will pay you the **maximum benefit** as per your schedule if, during the period of insurance:

1. your Pet is stolen or strays; and
2. you don't get your Pet back within 30 days;

provided that you have reported the loss or theft of your Pet within 24 hours of discovering it missing to the Police, and, if applicable, obtained a crime reference number.

The **maximum benefit** payable is as per your schedule limit.

You must provide proof of what you paid or donated for your Pet. If you don't provide this we will only pay the fixed amount of \$50 for a cat and \$100 for a dog.

6.2 If your pet is found

In the event you are reunited with your Pet after we have paid you in accordance with the cover under Section 7 - Loss by Theft or Straying, you will be required to unconditionally pay back the money we paid you on account of your claim under this section of the policy.

6.3 What isn't covered – Section Exclusions

We will not pay the **maximum benefit** on your schedule if:

1. your Pet is stolen or strays within 14 days of you taking out the policy.
2. you or the person looking after your Pet has intentionally parted with it, even if unwittingly tricked into parting with it.
3. you have not reported the loss or theft of your Pet within 24 hours of discovering it missing to the Police, and, if applicable, obtained a crime reference number to certify the theft or loss was reported to the Police.
4. you have not immediately taken all reasonable steps to find or recover your Pet.
5. theft which does not involve forcible and violent entry to a secure area, such as a pen or your home.

How to claim under Section 6 –

Loss by theft or straying

Please read these conditions in conjunction with **Section 1 – How to Claim.**

1. If your Pet is not found within 30 days, you may claim up to the **maximum benefit**, as per your schedule, by notifying us in writing, giving us full details of the circumstances of the loss.
2. For pedigree Pets, please send us the original purchase receipt and pedigree certificate.
3. For non-pedigree Pets, please send us the original purchase receipt signed by the person from whom you purchased your Pet, together with their name and full address.
4. For rescue Pets, please send us the paperwork you were given by the rescue centre showing the price / donation you paid.
5. If applicable, you must obtain a crime reference number from the Police.
6. Ask for our approval before you advertise or try other methods of finding your Pet.

Section 7

Recovery – Advertising and Reward

We will pay you the **maximum benefit** as per your schedule if, during the period of insurance, your Pet is stolen or goes missing, provided that you obtain our approval prior to advertising/reward and/or trying other methods of finding your pet.

7.1 What is covered

Subject to our prior approval, if you try to find your Pet after it is stolen or strays, we will pay:

1. the recovery and other associated costs; and
2. the cost of advertising; and
3. the amount of any reward you have offered and paid to get your Pet back

7.2 What isn't covered – Section Exclusions

We will not pay:

1. if your Pet is stolen or strays within 14 days of you taking out the policy.
2. any recovery costs unless you immediately take all reasonable steps to find or recover your Pet.
3. any expenses you incur in trying to find your Pet if you have not obtained our approval prior to advertising or trying other methods of finding your Pet.
4. any reward not supported by a signed receipt giving the full name and address of the person who found your Pet.
5. any reward paid to a member of your family or to someone employed by you.
6. any ransom costs if your Pet is stolen or 'dognapped'.
7. any advertising costs not accounted for.

How to claim under Section 7

Recovery – Advertising and reward

Please read these conditions in conjunction with **Section 1 – How to Claim**.

1. You must contact us and obtain our written consent before you incur any costs in trying to find your Pet.
2. If you have paid a reward to recover your Pet, please provide the receipt and the full name and address of the person whom it was paid to.

Section 8 Kennel and/or Cattery Fees

8.1 What is covered

We will pay the kennel and/or cattery fees if, during the period of insurance:

1. you are ill or injured and have to go into hospital for more than 48 hours (see section exclusions); and
2. your Pet is put into a licensed kennel/cattery while you are in hospital provided that you obtain a medical certificate when you leave hospital.

8.2 What isn't covered – Section Exclusions

We will not pay:

1. any claim for the first 48 hours you are in hospital;
2. more than the **maximum benefit** as shown on your schedule;
3. the Deductible as stated on your schedule.
4. any costs resulting from you having to go into hospital because of an illness or injury occurring, showing symptoms, was expected or probable before your Pet's cover started or within the first 14 days of this policy.
5. any costs resulting from you being pregnant, giving birth, or any treatment that is not related to an injury or illness.
6. any costs resulting from you having to go into a hospital for treatment for alcoholism, drug abuse, drug addiction, attempted suicide, or self-inflicted injuries.
7. any costs resulting from nursing-home care or from convalescence care that you do not receive in hospital.
8. any costs if someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital.
9. any costs if you are in a hospital outside UAE.
10. any claim if:
 - 10.1. you do not send us receipts from the registered kennel/cattery clearly showing the name of your Pet, your name and address, the date(s) your Pet was cared for by the kennel/cattery and the amounts charged each day;
 - 10.2. a medical certificate from the hospital you attended does not show your name and address or we do not receive it.

How to claim for Section 8 – Kennel and Cattery Fees

Please read these conditions in conjunction with **Section 1 – How to Claim.**

1. When you leave hospital, ensure you obtain a medical certificate.
2. Obtain the receipt from the boarding kennel/cattery.

Section 9 Holiday Cancellation

9.1 What is covered

If, during the period of insurance, you:

1. Cancel your holiday or you come home early, or
2. Cancel your holiday less than 7 days before you were due to leave; because your Pet needs life-saving surgery, we will pay you:
 - 2.1. the value of any unused travel and accommodation expenses; and
 - 2.2. any extra travel expenses in order for you to return home,

provided that you cannot get these expenses back from anywhere else, for example from travel insurance.

9.2 What isn't covered – Section Exclusions

We will not pay:

1. more than the **maximum benefit** as shown on your schedule.
2. any costs relating to conditions manifesting before your policy started, or within the first 14 days of your taking out this policy.
3. the costs of any other person on the holiday with you.
4. any costs specified as excluded on your schedule or generally not covered by these terms and conditions.
5. any amount, unless a Vet has certified that your Pet needs lifesaving surgery and has recommended that you cut your holiday short.
6. any amount, if the cost of accommodation is for a property owned by you or your family or any person travelling with you on the same holiday.
7. any amount, if you cancel your holiday or come home early because your Pet needs surgery that is not lifesaving.
8. any amount, if you booked your holiday less than 28 days before you were due to leave.
9. more than the cancellation charge levied by the tour operator or any administration fees or taxes refundable by the airline.

9.3 How to claim

Please read these conditions in conjunction with **Section 1 – How to Claim.**

A Vet must have recommended that you cut your holiday short

1. We require cancellation confirmation from your travel agent, the operator, or other holiday sales organization.
2. Send us receipts for the expenses you are claiming for and a covering email explaining when and why you had to pay each expense.
3. Send us a copy of your travel insurance certificate confirming levels of cover.
4. The confirmation must show the dates and total cost of your holiday, the date you decided to cancel or return home, and any expenses that you cannot recover.

Section 10 – If Your Pet Dies Due To An Accident

10.1 What is covered

In the event of accidental death of your Pet during the period of insurance, we will reimburse you the purchase price that you paid for your pet, up to the maximum benefit as shown on your schedule and the cost of cremation as shown on your policy schedule.

These amounts shall be payable irrespective of whether you have received payment for any Vet fees under Section 5 of this policy to treat the injury resulting in the death of your Pet.

You must provide proof of what you've paid or donated for your Pet. If you don't provide this, we will only pay a fixed amount of \$50 for a cat and \$100 for a dog.

10.2 What isn't covered – Section Exclusions

We will not pay:

1. any benefit under this section if your Pet dies as the result of an illness.
2. more than the maximum benefit as shown on your schedule.
3. any benefit under this section if you are compensated elsewhere, for example if you have a Third Party Liability claim against someone else.
4. if your Pet is put to sleep due to aggression.
5. if the death relates to an exclusion placed on your schedule or is generally not covered by the terms and conditions of this policy.
6. if the death occurs within 14 days of inception provided that this exclusion shall not apply with respect to renewed policies.
7. any benefit under this section if your Pet is aged 8 years or over.
8. the death of your Pet as a result of your Pet undergoing organ transplants.

How to claim under Section 10 – If your Pet dies

Please read these conditions in conjunction with **Section 1 – How to Claim.**

1. Send the original claim form to us as soon as possible and no later than 3 months after your Pet dies.
2. For pedigree Pets, please send the purchase receipt and pedigree certificate.
3. For non-pedigree Pets, please email the purchase receipt signed by the person from whom you purchased your Pet together with his/her name, email, and full address.
4. For rescue Pets, please send us the paperwork you were given by the rescue centre showing the price/donation you paid.

Section 11

Third Party Liability

(Applicable to dogs only)

11.1 What is covered

If property is damaged, or any person is killed, injured, or falls ill as a result of an accident involving your Pet during the period of insurance, we will pay:

1. compensation and costs awarded against you by a court of law in the UAE; and
 2. the legal costs and expenses for defending a claim against you
- provided that we shall not pay more than the **maximum benefit** as shown on your schedule.
3. If other dogs are involved with your Pet in causing injury or damage, we will only pay for the share of the injury or damage caused by your Pet.
 4. If your Pet, along with the other dogs belonging to you but not insured under this policy, is involved in an incident causing injury or damage, you will have to pay a proportionate share of the total injury and/or damage caused by your Pet and your uninsured dogs. For example, if you have three dogs which cause injury or damage and only one is insured, we will pay one-third of any claims made against you.

11.2 What isn't covered – Section Exclusions

We will not pay:

1. more than the **maximum benefit** as shown on your schedule.
2. the Deductible as stated on your schedule. Your Deductible must be paid by you before any payment is made to a third party.
3. compensation of legal costs if the injured person:
 - 3.1. is part of your family;
 - 3.2. lives in your home;
 - 3.3. works for you;
 - 3.4. is looking after your dog with your permission.
4. compensation of legal costs if the damaged property belongs to you or someone who:
 - 4.1. is part of your family;
 - 4.2. lives in your home;
 - 4.3. works for you;
 - 4.4. is looking after your Pet with your permission.
5. compensation of legal costs if you or someone listed above is looking after the property or holding it in trust.

6. if you work from home and your Pet has access to your work area and/or your clients' property and causes any incident which results in any form of compensation, costs, or expenses.
7. any costs or expenses if you are legally responsible only because of a contract you have entered into.
8. any compensation, costs and expenses resulting from an incident that takes place as a result of your profession, occupation, or any business.
9. any costs or expenses for defending you which we have not agreed beforehand.
10. any compensation, costs, and expenses arising from vicious tendencies or behavioural problems shown by your Pet from an incident if you have not followed advice or information given to you by previous owners, Vets, or rehoming organisations about the behaviour of your Pet.
11. any compensation costs and expenses if you are deemed responsible under laws outside the UAE.
12. any compensation costs and expenses if you are responsible for air, water, or soil pollution, unless it can be proved that the pollution took place immediately after and as a result of an accident involving your Pet.
13. costs resulting from any incident specified as excluded on your schedule or generally not covered within these terms and conditions.
14. claims which would be covered by any other insurance that you or the persons looking after your Pet have.
15. any loss as a result of a disease transmitted from animals to humans,
16. any fines or punitive or exemplary damages.
17. any compensation, costs, or expenses arising from an incident where your Pet was seized by a dog warden or placed under control of a Government Authority.

11.3 Conditions under this Section

1. No admission, offer, promise, payment, or indemnity shall be made by or on behalf of you without our prior written consent.
2. You agree to provide us any information connected with the claim that we ask for, including details of your Pet's history.
3. You or your legal representatives will give us written notice immediately if you have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
4. Every claim notice, letter, writ or process or other document served on you shall be forwarded to us immediately upon receipt and you must not destroy or allow to be destroyed any evidence or supporting information without our written consent.
5. We shall be entitled to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name the defence or settlement of any claim or to prosecute in your name for our own benefit any claim for indemnity or damages against all other parties or persons and we shall have full discretion in any such proceedings.
6. We may at any time pay you in connection with any claim or series of claims up to the **maximum benefit** as shown on your schedule (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made, we shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

How to claim under Section 11

Third Party Liability - (Applicable to Dogs only)

Please read these conditions in conjunction with

Section 1 – How to Claim

1. You must inform us immediately of any accident or injury that your Pet has caused.
2. Contact us and wait for written instructions from us. We will send you a Third-Party Liability claim form.
3. Please complete it as fully as possible including details of any other insurance in force covering the same incident, including but not limited to your household insurance, and details of any other person who may be partially or wholly responsible.
4. You must immediately forward original copies of every request, demand, order, notice, written summons, or any other legal document you receive, and you must never send any replies to any of these documents.

Section 12

General Conditions

Your policy contains a number of conditions. Some of these explain obligations between you and us whilst others impose duties upon you. If you do not comply with these requirements, we may reject a claim, reduce your claim settlement, or cancel this insurance.

General Terms

1. Any communication between you and us will be sent to the address given to us at the start of your policy. It is your responsibility to inform us of any change of address.
2. Purchasing this policy does not affect your statutory rights.
3. We may record your telephone calls with our representatives to monitor and improve the quality of the service we provide.
4. Our liability to make any payment under this policy shall be conditional upon your observance of all terms, provisions, conditions, and endorsements of this policy. Where you do not comply with any obligation to act in a certain way specified in this policy, this may prejudice your position to recover under any claim.

Policy Literature

Please contact us should you require any of our literature to be made available in a different format.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Changes

You must check your schedule carefully when you receive it to ensure all your details are correct and contact us immediately if there have been any changes to the information that you provided to us when you took out your Pet Insurance Policy with us.

The terms of your policy and premium are based on the information you have provided. If there are changes to this information, you should tell us as soon as possible by calling the Customer Service department on +971 4 422 9688. Any changes will be reviewed by us, and, if accepted, may result in revised policy terms and/or a change in the premium.

The law applying to this contract

This policy will be governed by UAE law and you and we agree to submit to the Federal Court of the UAE to determine any dispute arising under or in connection with it.

Fraud

All benefits under this policy will be lost if you or your family or anyone acting on behalf of you or your family is found to have intentionally acted dishonestly or exaggerated any information or claims or provided false documentation in order to obtain or support:

1. claims payment under your policy;
2. or cover for which you do not qualify; or
3. cover at a reduced premium.

This policy will be invalid and cancelled and you will not be entitled to a refund of premium and legal action may be taken against you.

Taking proper care of your Pet

1. Take proper care of your Pet. This includes taking it for a general health and dental check at least every 12 months and regular vaccinations as recommended by your Vet, including rabies, distemper, infectious canine hepatitis, kennel cough, leptospirosis, and parvovirus for dogs, and; rabies, cat flu, feline enteritis, viral rhinotracheitis, feline calicivirus, feline panleukopenia, feline chlamydiosis, feline leukaemia virus for cats, which you must pay for. Homeopathic vaccines are not acceptable.
2. If your Vet is unable to carry out a general health check because of your Pet's antisocial or vicious tendencies, you must notify us immediately as this may invalidate your policy.
3. You must arrange for a Vet to examine and treat your Pet as soon as possible after it has shown early signs of an injury or illness.
4. You must take your Pet for an annual dental examination undertaken by your Vet, which you must pay for.
5. 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. When your Pet is on a public highway, it must be kept on a collar and lead and under control. If your dog is a controlled breed, then they must remain muzzled and on a lead at all times.

Premiums

Your Pet is only covered under this policy if you pay your premiums in full and on time. The policy is an annual contract of insurance which you can choose to pay in an annual lump sum, or by monthly instalments under the Payment Plan.

- If you pay the yearly premium using the Payment Plan and you miss a payment / instalment, we will write to you requesting any outstanding payment(s) be brought up to date within 14 days of receipt. We will also notify you

that, if payment(s) is not received within 14 days, your policy will be cancelled with immediate effect.

- If the Payment Plan option is chosen, claims will be paid on the condition that the remaining monthly premiums for that period of insurance will be collected as part of the claims settlement. Your Payment Plan will be suspended for the remaining period and re-instated once your policy is renewed for the next period of insurance.
- Collection details
With policies paid by Payment Plan the first premium will be charged immediately upon receiving your request . All subsequent payments will be processed on the same day of the subsequent month(s).

Policy renewal

1. On expiry, your policy will be automatically renewed unless you have informed us that you do not wish us to do this. For automatically renewed policies, and all policies for which premiums are paid using the Payment Plan, we will retain your payment details in order to continue to deduct premiums when your policy is renewed. We will write to you within reasonable time before your policy expires to remind you that the policy will be automatically renewed, and to inform you of any changes to the content of your policy with full details of your next year's premium, and your Deductible.
2. We reserve the right to increase the premium or alter the terms of the insurance if any claims of relevant information come to light after renewal has been invited or accepted.

Sanction Limitation and Exclusion Cause

We will not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us or any member of our group to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of any country.

Privacy and Data Protection

1. By executing this application or by entering into this contract of Insurance, the Insured Person consents to the Company processing data relating to the Insured Person for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to the Insured Person.
2. The Insured Person consents to the Company making such information available to third parties including but not limited to any Company Associates, those who provide products or services to the Insurer or any Company Associates, and regulatory authorities, within and outside the Insured Person's country of domicile. To review our privacy policy, go to: <https://www.alliance-uae.com/privacy-policy/>.
3. Personal information is used:
 - 3.1. to administer the policy, including underwriting, renewal information, validation of claims history and claims handling; and
 - 3.2. for research, analysis, statistic creation, and customer profiling. Please be assured that these statistics will not include information that can be used to identify any individual.
4. Personal information may be disclosed to:
 - 4.1. other members of the Alliance Insurance PSC group;
 - 4.2. other insurance entities interested in the risk written under this policy;
 - 4.3. agents and service providers appointed by us to carry out activities in connection with the policy;
 - 4.4. credit reference and fraud databases;
 - 4.5. law enforcement and other statutory bodies; and
 - 4.6. potential purchasers of the whole or part of our business.
5. If false or inaccurate information is provided and fraud is suspected, this fact will be recorded, and the information will be available to other organisations that have access to the fraud databases.
6. We maintain protections and procedures in the storage and disclosure of personal information to keep it secure and prevent unauthorised access to or loss of such information.
7. We may monitor and record all communications with you for compliance and training purposes.