



*We Protect...
Because We Care...*



PetSecure ^{Plus} Dog
YOUR PET INSURANCE
POLICY

Everything you need to know

YOUR PetSecure PLUS INSURANCE POLICY FOR YOUR DOG

ADMINISTRATOR: PetSecure – Tel: +971 4 2522 570

The following documents are required in order for us to accept your Application for Insurance:

- Your completed and signed PROPOSAL FORM
- Your pet's GOOD HEALTH CERTIFICATE must be up-to-date
- Your pet's VACCINATION CERTIFICATE must show that all their vaccinations current and are appropriate for their species
- Your pet must be microchipped with a MICROCHIP that meets ISO standards I1784/I1785, and the microchip barcode / number must appear on all their documentation

SECTION GUIDE

Please note that not all of the sections listed below will apply to your Policy. Those which do apply are shown in your Policy Schedule

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POLICY DEFINITIONS

Certain words or expressions in your policy and policy schedule have a particular meaning wherever they appear. These are explained below and are highlighted in the policy and schedule by being shown in bold print

We, our, us – Al Wathba National Ins. Co. (P.S.C)

You, your – The person named on the schedule who is responsible for the pet

Your family – Your husband, wife, partner, children, parents, or other relatives who normally live with you

Accidental Injury – An accidental injury is a sudden, unexpected, unintended event resulting in physical harm or damage

Behavioural condition – Any change(s) to your pet's normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training

Bilateral condition – Any condition affecting body parts of which your pet has two, one each side of the body such as (but not limited to) ears, eyes, cruciate ligaments, hips and patella. When applying a benefit limit or exclusion bilateral conditions are considered as one condition

Castration – Orchiectomy, or surgical removal of testicles

Clinical sign(s) – Changes in your pet's normal healthy state, its bodily functions or behaviour

Complementary/alternative therapy – The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an illness:

1. Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a veterinary practice

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2. Chiropractic manipulation carried out by a veterinary practice or a qualified animal chiropractor who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists
3. Hydrotherapy carried out:
 - a. In a pool which has full Canine Hydrotherapy Association membership, or
 - b. By a veterinary practice, providing the hydrotherapy is carried out in a pool they own
4. Osteopathy carried out by a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists

Congenital disorder – A condition existing at birth or before birth, or that develops during the first month of life, regardless of causation

Co-Pay – Co-Pay is a percentage of the covered costs that you are responsible for paying

Condition – Any injury, illness, disease or any symptoms or signs of injury, illness or disease, including related problems, no matter where these are noticed or happen in or on your pet

Dental Healthcare – The regular care required to maintain dental hygiene for the pet, including brushing, scaling, polishing, extractions and reconstructions.

Excess – The amount or proportion of any claim that you will have to pay towards the agreed cost of any claim and which is specified on this policy schedule

Exclusion – A restriction from coverage placed on a policy. These can be specific illness, injuries or events which are normally covered by this policy, but for which we will not pay a claim due to the restriction on the policy

Genetic disorder – An illness or disease caused by abnormalities in genes or chromosomes

POLICY DEFINITIONS

Hereditary disorder – Any abnormalities that are genetically transmitted from parent to offspring and may cause illness or disease

Inpatient treatment – Any occasion where your pet is kept overnight at a veterinary hospital in order to facilitate treatment will be classified as inpatient treatment

Illness – Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities your pet was born with or were passed on by its parents

Illness which starts in the first 14 days of cover :

1. An illness that showed clinical signs in the first 14 days of your pet's first policy year, or
2. An illness which is the same as, or has the same diagnosis or clinical signs as an illness that showed clinical signs in the first 14 days of your pet's first policy year, or
3. An illness that is caused by, relates to, or results from, a clinical sign that was noticed, or an illness that showed clinical signs in the first 14 days of your pet's first policy year

No matter where the illness or clinical signs are noticed or happen in or on your pet's body

Lump – Any growth, tumour, cyst or lumps that have the same diagnosis will be treated as one condition no matter how many times the condition comes back or how many areas of the body are affected

Maximum Benefit Limit – Benefit Limit means the total amount payable under your policy for each level of cover selected. This is the annual maximum amount that we will pay within the policy period as shown on your Certificate of Insurance

Outpatient – Any occasion when your pet is examined or treated by a vet, but is not admitted for an overnight stay in the facility will be classed as outpatient treatment

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Pet – The animal or animals named in the policy schedule

Policy period – A period continuing for 12 calendar months beginning on the start date of the insurance, as specified in the Schedule. Each 12 month policy period begins on the anniversary of the start date of the insurance

Pre-existing condition – Any condition or symptoms, or signs of injury, illness or disease, that happened or existed in any form before the start of this insurance, including, but not limited to congenital disorders or genetic disorders

Recurring condition – A condition that may come back or that the pet is prone to, no matter how many times the condition comes back or how many areas of the body are affected

Spaying – Ovariohysterectomy, or resection of the ovaries and uterus

Treatment – Any necessary examination, consultation, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care provided by a vet during a period of insurance

Underwriter, underwritten, insurer – The company providing the insurance cover under this policy

United Arab Emirates – Abu Dhabi, Dubai, Sharjah, Ras Al Khaimah, Ajman, Umm Al Quwain and Al Fujairah

Vet – A qualified veterinary surgeon currently registered to practice in the country in which treatment is received

Vet's fees – Reasonable and necessary fees charged by a vet to provide treatment of a condition

Vet visit – Each occasion that your pet is attended by a vet for the treatment, assessment or monitoring of a recognized condition on an outpatient basis will be classed as a vet visit

GENERAL CONDITIONS

We will act in good faith in all our dealings with you. The payment of any claims under this policy is dependent on your observance of the following:

- a) Your pet must not be less than sixteen weeks old, or older than 10 years on the start date of the insurance
- b) Your pet must be in good health on the start date of the insurance
- c) You and your pet's main home must be in the United Arab Emirates
- d) You and your family must at all times provide your pet with appropriate care and attention
- e) You must arrange and pay for your pet to have a yearly dental examination and any treatment normally recommended by a vet to prevent illness or injury
- f) Your pet having had the following vaccinations:
 - a. Dogs must be vaccinated or boosted against Distemper, Hepatitis, Bordetella Leptospirosis, Parvovirus & Rabies
 - b. Cats must be vaccinated or boosted against Feline Distemper, Feline Leukemia, Feline Calicivirus & Rabies
- g) You must report to us in writing as soon as reasonably possible full details of any incident that may result in a claim under this policy
- h) Giving all necessary assistance and information that we may require in connection with any claims
- i) You agree to any information relating to your pet being released to us by any vet who has seen or treated your pet at any time
- j) You will not admit liability or make an offer or promise of payment without the Insurers written consent
- k) Within 72 hours from the time you lose your pet, you will notify the police of the fact that your pet has gone missing and will obtain a written report and reference number from them
- l) You must always give true and complete information about your pet. This includes all the information that you have provided with your application before you were issued with your policy and in respect of any further information required enabling the Insurer to assess any claim
- m) Any other person entitled to claim all or part of the benefit of this policy must also observe these terms and conditions
- n) You agree that any veterinarian has your permission to release any information we ask about your pet. If the Veterinarian charges for this, you will be responsible for the cost

GENERAL CONDITIONS

Cancellation

You may cancel this policy at any time by contacting us at the address shown on your schedule. An AED 100 administration fee will be applied to all refunds of premium, which will be calculated on a daily rate of 1/365 of the annual premium from midnight of the day on which you give us notice of cancellation, unless a claim has been made against the policy, in which case there will be no refund of premium

Your recognition of our rights:

- a) To take over and deal with in our name the defense or settlement of any claim
- b) To take proceedings in your name but at our expense
- c) To recover for our benefit the amount of any payment under this policy
- d) If any information provided by you is subsequently shown to have been incomplete or untrue we may seek to recover any monies paid in settlement of any claim and to cancel the policy with immediate effect
- e) To decline paying any claim that is in any respect fraudulent
- f) To settle your claim on a proportional basis if you have any other insurance covering the same loss, damage or liability
- g) We will not make any payment for any claim that results from an incident covered by other insurance
- h) It is your responsibility to check the accuracy of all information provided on or with a claim form by a vet or anyone else
- i) We reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. We will give you one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If you do not wish to continue your cover following an alteration you may cancel this policy by notifying us in writing at the address shown on your schedule
- j) We may end this insurance by sending you at least 21 days' written notice to your last known address

GENERAL EXCLUSIONS (To be applied to the whole policy)

We will not pay for the following:

- a) Any claims under any section of the policy where the premium has not been paid
- b) Any claim for, or in connection with, any illness or disease arising during the first 14 days of your pet being covered
- c) Any claim that is in any way connected with a pre-existing condition
- d) Any claim as a result of a condition that a routine vaccination is available for, unless treatment is needed because the vaccine has not worked
- e) Any costs related to routine vaccination
- f) Any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting your pet to a vet, loss of earnings due to time off work or the cost of pet mobility aids
- g) Any claim as a result of a malicious act, deliberate injury or negligence by you, your family or any person having care, custody or control of your pet with your permission
- h) Any claim where your pet has been used for commercial, guard, breeding, security or working purposes, or for racing
- i) Any loss where the laws of the United Arab Emirates, including animal health or import laws, have been broken
- j) Any claim where your pet is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so
- k) Any claim as a result of radioactive contamination, terrorism, war or riot
- l) Any claim caused by or in any way related to a condition that is excluded either on your policy schedule or in a separate endorsement letter
- m) Any costs that we do not consider reasonable or necessary; to help us determine what is reasonable and necessary we may seek guidance from other veterinary practices or independent loss adjusters and we will only pay for costs that we consider reasonable or necessary
- n) Any claim as a result of the official actions of any government authority or the authorities of any country, unless specifically covered
- o) Any claim as a result of a disease that is listed as a Reportable or Notifiable disease under the Public Health Laws of the United Arab Emirates

GENERAL EXCLUSIONS (To be applied to the whole policy)

- p) Any claim as a result of travel outside of the United Arab Emirates
- q) More than the maximum amounts shown in each section, including any taxes where payable
- r) Any claim as a result of post mortem
- s) Any claim made outside the network will not be covered

SECTION I – VET'S FEES

We will pay up to AED 25,000 for the treatment costs of your pet for each separately diagnosed condition that is incurred in any one policy period as a result of a disease or illness, up to a maximum of AED 50,000 in any one policy period

If two or more claims are first believed to be separate conditions but we later recognise them to be a recurring condition, bilateral condition, lump or related condition, we will add up the amounts we have paid for all these claims and not make any more payments during the life of your pet once we have paid up to the limits described above

We will pay up to AED 1,000 for complementary/alternative therapy in any one policy period, provided such treatment is recommended by a vet to treat a recognized condition and that you obtain our approval before such treatment commences

If your pet is undergoing veterinary treatment for a condition at the expiry of this policy and provided that you renew your policy with us, we will pay for continued treatment for the lesser of:

- a) The resolution of the condition
- b) The maximum benefit payable under the expiring policy, or
- c) 60 days

Co-Pay:

Inpatient and /or Outpatient – Co-Pay of 10% will be applicable on total amount of each and every bill, whether for a single condition or not with the minimum of AED 50 per claim

WE WILL NOT PAY FOR:

- a) For any treatment or complementary/alternative therapy your pet receives when we have not received the agreed premium for that period of insurance or that arise after a period of insurance for which the premium has not been paid
- b) Any injury caused by any type of accident

SECTION I – VET'S FEES

- c) The amount of any Co-Pay applicable
- d) Any unrelated prescription or medicine decision fees and administration fees such as (but not limited to) completion of a claim form
- e) Illness, which occurs or shows clinical signs prior to the start date of the insurance
- f) Illness which first occurs or shows clinical signs within 14 days of the start date of the insurance
- g) For any preventative or non-essential treatment, tests or diagnostic procedures, prescribed general health supplements, diet supplement, routine examinations or tests, bathing or de-matting, boarding or transporting expenses and grooming costs
- h) Any treatment in connection with your pet's pregnancy, post pregnancy complications, giving birth and artificial insemination
- i) The spaying or castration of your pet
- j) Any behavioural condition, mental or emotional disorder
- k) Treating your pet outside usual surgery hours unless a vet recommends that an emergency consultation is necessary
- l) The cost of house calls by your vet, unless your pet's health would be jeopardized by moving it or if you are unable to visit the surgery because of an infirmity
- m) Any dental treatment including cosmetic dentistry carried out on your pet by your vet, which is not directly related to any illness / disease
- n) The cost of dental treatment unless your pet had a routine dental checkup and necessary treatment carried out by a vet in the 12 months prior to clinical signs of the dental illness were first noted
- o) Any treatment for the control of internal or external parasites, or any illness related to your pet having had worms, ticks or fleas
- p) Any costs related to post mortem
- q) Elective and cosmetic procedures
- r) Expression or removal of anal glands or anal sacculitis
- s) Any claim related to congenital and hereditary condition

SECTION 1 – VET'S FEES

- t) Unapproved alternative medicine and / or complementary medicine unless we have agreed to pay for such treatment
- u) For any referral, second opinion or specialist treatment or fees, unless we have specifically agreed to pay for this referral, second opinion or specialist treatment
- v) For any treatment of a condition if claim documents have not been submitted to us within (15) days start of first treatment
- w) Treatment as a direct result of poisoning
- x) Treatment / or medication not directly related to disease condition will not be covered

SECTION 2 – THIRD PARTY LIABILITY

We will pay to AED 50,000 any one claim/event and up to AED 500,000 in the aggregate in any one policy period

- a) Towards compensation and costs awarded against you by a court or other competent authority, if as a result of an accidental incident involving your pet during a period of insurance:
 - i. property is damaged or
 - ii. a person suffers an injury or dies
- b) Legal representation fees for:
 - i. representation at any coroner's inquest or fatal accident enquiry
 - ii. defence in any court arising out of a possible claim

EXCESS: AED 500 for each and every claim for property damage
 AED 1,500 each and every claim for injury or death

TERRITORIAL LIMITS: United Arab Emirates

WE WILL NOT PAY FOR:

- a) The amount of any excess
- b) Loss of or damage to property, or injury, illness or disease:
 - i. arising out of any business or profession involving the use of your pet
 - ii. suffered by any member of your household, including anyone who is employed by you
- c) In connection with any contractual liability
- d) If you, or any member of your family admit responsibility or offer to pay a settlement for a claim against you unless we have expressly authorized you to do so
- e) For any compensation, costs or expenses for injury or death to you, any member of your family, anyone who lives with you or anyone working with you or for you
- f) For any compensation, costs or expenses that result because of damage to property belonging to you or any member of your family, or anyone who lives with you, works with you or works for you
- g) For any compensation, costs or expenses if you, any member of your family, person living with you, working with you or working for you is either responsible for or is looking after the property that is damaged
- h) For any incidence where your pet is not accompanied by owner or was walked without a leash when in public area

SECTION 2 – THIRD PARTY LIABILITY

JURISDICTION CLAUSE

The insured and the insurer agree that this insurance shall apply only to judgments that are delivered by or obtained from a court or other competent authority, including (but not limited to) a court appointed arbitrator, within the United Arab Emirates. Furthermore, this insurance shall not apply in respect of any judgment or order obtained in the United Arab Emirates for the enforcement of a judgment obtained elsewhere.

SECTION 3 – ADVERTISING AND REWARDS

We will pay up to AED 1,500 in total in any one policy period for:

- a) Advertisements if your pet either goes missing or is stolen
- b) The reward paid by you to the person who recovers your pet

WE WILL NOT PAY FOR:

- a) Any reward or advertisement that has not been agreed to in advance by the Insurer
- b) Any advertisement that is not supported by a receipt
- c) Any reward that is not supported by a signed receipt containing the details of the person who recovered your pet
- d) Any reward, which you pay to any member of your family, anyone who lives with you, anyone working with you or for you, or anyone having care, custody and control of your pet with your permission

Note: Please call for pre-approval before you advertise

SECTION 4 – LOSS BY THEFT OR STRAYING

We will pay AED 7,500 in the event of:

- a) The theft of your pet
- b) Your pet goes missing for a period in excess of (30) thirty days

WE WILL NOT PAY FOR:

Any event where your pet is returned to you or your pet returns home

SECTION 5A – ACCIDENTAL DEATH

We will pay AED 7,500 if your pet dies as a direct result of an accident, or has to be put down as a result of an accidental injury

WE WILL NOT PAY FOR:

- a) Death as a result of any accident which happened prior to the start date of this insurance policy
- b) Death caused by your actions, or the actions of any member of your family, anyone who lives with you, anyone working with you or for you, or anyone having care, custody and control of your pet with your permission
- c) Injury as a direct result of accident
- d) Death as a direct result of poisoning

SECTION 5B – DEATH FROM ILLNESS OR DISEASE

We will pay AED 7,500 if your pet dies, or has to be put down as a result of illness or disease

WE WILL NOT PAY FOR:

- a) Death from an illness or disease which manifested clinical signs prior to the commencement date of this insurance
- b) Death from an illness or disease which first occurs or shows clinical signs within (14) fourteen days of this policy's start date
- c) When death results from any excluded illness, as stated in the policy schedule

SECTION 6 – EUTHANASIA

We will pay the cost of euthanasia of your pet provided that the euthanasia is carried out at one of the Veterinary Hospitals / Clinics covered within our network.

We will on receipt of the invoice from the facility, pay up to AED 1,500 towards the cost of their service

WE WILL NOT PAY FOR:

- a) Euthanizing your pet unless recommended by your Veterinarian as the direct result of an Accident or Illness

IMPORTANT NOTICE

Sections 3, 4, 5A, 5B and 6 are subject to an overall limit of AED 7,500 in any one policy period

This means that we will add up all claims made under these sections, and the maximum amount of the combined claim will be limited to AED 7,500

BASIS OF CLAIMS SETTLEMENT

SECTIONS 1 and 2

We will pay up to the policy limits as stated in the relevant section or any lower amount specified

SECTION 3

We will pay up to AED 1,500

This section is subject to the maximum combined limit: in combination with any claims paid under SECTION 3, 4, 5A, 5B and 6 benefits may not exceed AED 7,500 in any one policy period

SECTIONS 4, 5A and 5B

We will pay the amount stated in the relevant section

These sections are subject to the maximum combined limit: which limits: in conjunction with any claims paid under SECTION 3, the maximum benefit payable to a total of AED 7,500 in any one policy period

SECTION 6

We will pay AED 1,500 towards the cost of euthanasia of your pet provided that the euthanasia is carried out at one of the Veterinary Hospital / Clinics covered within our network

WHAT TO DO IN THE EVENT OF A CLAIM

SECTION 1 – VET'S FEES

- a) Visit a Veterinarian within our network. List of our network members is available on our website
- b) Obtain a claim form. Log onto the PetSecure customer portal to download a pre-filled claim form or you can download a blank claim form
- c) Complete the relevant section of your claim form and request your Veterinarian to do the same where applicable
- d) Attach your receipt(s) and original invoice(s) to the claim form and send it to us within (15) days of start of the first treatment
- e) To enable us to process your claim you must allow us to contact your present or previous Veterinary Surgeon and provide us with the necessary authority to obtain whatever information we require including your pet's full clinical history if necessary
- f) Completed claim form and original receipt(s) should be sent to us at:
PetSecure Pet Insurance / Claims Department, Al Wathba National Ins. Co.,
Al Maktoum Street, RAK Bank Bldg, Dubai - UAE, Tel: +971 4 2522 570

SECTION 2 – THIRD PARTY LIABILITY

- a) You must notify us within (24) hours of incidence date of any potential or actual claim made or threatened against you regarding damage, injury and illness to any other property, person or animal
- b) All TPL claims should be submitted to us along with all supporting documentation within (30) days of incidence date
- c) You can notify us on our Claims Helpline: +971 4 2522 570
- d) You will be asked for; and must supply, full details of any incidents, other people and the parties involved, including the details of any police or local authorities who are or might be investigating the matter
- e) We will require a copy of police report and / or court judgement in order to process your claim
- f) Completed claim form and original receipt(s) should be sent to us at:
PetSecure Pet Insurance / Claims Department, Al Wathba National Ins. Co.,
Al Maktoum Street, RAK Bank Bldg, Dubai - UAE, Tel: +971 4 2522 570

WHAT TO DO IN THE EVENT OF A CLAIM

SECTION 3 – ADVERTISING AND REWARDS

- a) You must contact us for approval before placing any advertisement or offering any reward
- b) You can notify us on our Claims Helpline: +971 4 2522 570
- c) We will require all receipts for advertising costs
- d) We require that receipts for rewards contain the contact details of the person receiving the reward
- e) Completed claim form and original receipt(s) should be sent to us at:
PetSecure Pet Insurance / Claims Department, Al Wathba National Ins. Co.,
Al Maktoum Street, RAK Bank Bldg, Dubai - UAE, Tel: +971 4 2522 570

SECTION 4 – LOSS BY THEFT OR STRAYING

- a) Immediately notify the local police and authorities that your pet has gone missing, as well as local kennels or catteries and other shelters where your pet may be taken if found or recovered
- b) Notify us within (3) days of your pet goes missing and submit all documents after (30) days of pet disappearance
- c) You can notify us on our Claims Helpline: +971 4 2522 570
- d) We will require a copy of the Police Report in order to process your claim
- e) Completed claim form and original receipt(s) should be sent to us at:
PetSecure Pet Insurance / Claims Department, Al Wathba National Ins. Co.,
Al Maktoum Street, RAK Bank Bldg, Dubai - UAE, Tel: +971 4 2522 570

WHAT TO DO IN THE EVENT OF A CLAIM

SECTION 5A – ACCIDENTAL DEATH & SECTION 5B – DEATH FROM ILLNESS OR DISEASE

- a) You must notify us within (24)hours of death. All death claims should be submitted to us with all supporting documentation within (30) days of death
- b) You can notify us on our Claims Helpline: +971 4 2522 570
- c) You must complete Section 1, 2 and section 3 fully, giving all the details including the date and cause of death and in the case of euthanasia, confirming that euthanasia was necessary on humane grounds to avoid the unnecessary suffering of your pet
- d) To enable us to process your claim you must allow us to contact your present or previous Veterinary Surgeon and provide us with the necessary authority to obtain whatever information we require including your pet's full clinical history if necessary
- e) Completed claim form and original receipt(s) should be sent to us at:
PetSecure Pet Insurance / Claims Department, Al Wathba National Ins. Co.,
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