

## Hong Leong Pet Insurance

### Coverage Outline

Section	Coverage	Maximum Limit Per Period of Insurance (HK\$)		
		Plan 1	Plan 2	Plan 3
1	<b>Medical Expenses</b>	<b>60,000</b>	<b>40,000</b>	<b>20,000</b>
		<b>Sub-limit</b>		
	A) Clinical and Surgical Expenses Cover the following expenses incurred for the Insured Pet in a licensed Vet clinic or hospital (“Veterinary Facility”) <ul style="list-style-type: none"> <li>• Surgical Fee</li> <li>• Operation Theatre Fee</li> <li>• Anaesthetist Fee</li> <li>• Euthanasia Fee</li> <li>• Prosthesis or Wheelchair Expenses</li> <li>• Miscellaneous Expenses</li> <li>• X-Ray, Ultrasound and Lab Tests Fee (including CT and MRI scans)</li> </ul>	60,000	40,000	20,000
	B) Veterinary Consultation Consultation expenses and cost of any prescribed drugs, dressings and injections dispensed by a Veterinary Facility	15,000	7,500	3,000
	C) Room and Board Expenses incurred for the confinement of no less than 12 consecutive hours in a Veterinary Facility	7,000	3,500	2,000
	D) Chemotherapy Benefit Cost of chemotherapy treatment incurred in a Veterinary Facility as recommended by a Vet	15,000	7,500	3,000
E) Behavioral and Emotional Disorder Treatment Reasonable and necessary expenses for prescribed drugs or behavioral training or therapy services provided by a licensed training center or qualified behavioral specialist, if the Insured Pet is diagnosed as suffering any mental or emotional disorder by a Vet as a direct result of Injury - Per visit and per day limit	2,000  400	1,000  200	500  100	
	<b>Co-Payment per claim for Section 1</b>	<b>Insured Pet’s attained age from 0 – 8: 30% Insured Pet’s attained age from 9 or above: 40%</b>		
2	<b>Liability Protection</b> Cover the legal liability to a third party caused by the Insured Pet: A) Accidental death, bodily injury or illness to a third party; and/or B) Accidental loss of or damage to third party’s property	<b>3,000,000</b>	<b>2,000,000</b>	<b>1,000,000</b>
	<b>Excess (per claim)</b>	<b>3,000</b>	<b>3,000</b>	<b>3,000</b>
3	<b>Final Farewell Assistance</b> Costs for cremation, funeral services, and/or related handling charges from the Vet or funeral service providers in respect of the handling of the remains of the Insured Pet	<b>4,000</b>	<b>2,000</b>	<b>1,000</b>

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4	<b>Temporary Care Support</b> Reimbursement of pet sitting expenses incurred at pet sitting facility if the Insured: A) is hospitalized for more than 4 consecutive days; or B) experiencing overseas travel delay due to terrorist attack, natural disaster or mechanical/structural defect of aircraft/railways for over 4 consecutive days - Per day limit / max. no. of days per Period of Insurance	500 / 6 days	250 / 6 days	100 / 6 days
	<b>Co-payment per claim for Section 4</b>			
5	<b>Extended Overseas Protection</b> Extended coverage under Sections 1, 2, and 3 for the Insured Pet whilst travelling or temporarily located outside of Hong Kong with the Insured or the Family, up to a maximum of 90 consecutive days per trip from the date of departure, including any quarantine period	Included	Included	Included

### Overview

<b>Eligible Pet</b>	Cats and dogs
<b>Eligible Cat Breeds</b>	All breeds of cats
<b>Eligible Dog Breeds</b>	All breeds of dogs*
<b>Age Limit</b>	<b>Enrolment Age:</b> From 6 months to 8 years <b>Renewal Age:</b> Renewal up to 13 years
<b>Territorial Limit</b>	Anywhere within Hong Kong only (except to Section 5)
<b>Premium Payment Mode</b>	Annual
<b>Minimum Policy Premium</b>	HK\$500
<b>Waiting Period</b>	Waiting Period (from the Effective Date) is applicable for any claim under Section 1 which arising from the following conditions: <ul style="list-style-type: none"> <li>• Cancer or chronic renal disease: 90 days</li> <li>• Injury: 7 days</li> <li>• Other conditions not included above: 30 days</li> </ul>
* Except the following dog breeds: Bull Terrier, Pit Bull Terrier, Fila Brazillier, Antarctic Husky, Dogo Argentino, Japanese Tosa and Tibetan Mastiff	

## Hong Leong Pet Insurance

### Major Exclusions

- Pre-existing conditions diagnosed or treated before the Effective Date.
- Any claims involving a pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes.
- Any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the laws of Hong Kong.
- Any claims for treatment and services provided by any persons other than a Vet.
- Hereditary and congenital conditions, spaying and neutering.
- Any claim involving pregnancy, dentistry (except dental treatment due to an Accident), medical conditions that can be prevented by vaccinations.
- Any treatments that are not medically necessary and recommended by a Vet.
- Vaccination, routine examinations, microchipping, routine removal of dew claws, killing and controlling fleas, treating round worms and tapeworms, grooming and nail clipping.
- Any charges in respect of Chinese medicine, acupuncture, chiropractor sessions, animal communication.
- Any third party legal liability claims arising from Communicable Disease.
- War and kindred risks, nuclear hazard and radioactive contamination.

Note: 1. We will collect from you levies payable to the Insurance Authority along with the premium payments.

2. Whenever there is any discrepancy between the English and Chinese version, the English version shall prevail.

3. This leaflet is for reference only. Please refer to the original policy for the exact terms and conditions.