



CEBUANA LHUILLIER PET INSURANCE

I. DESCRIPTION

Pet Care Insurance is Individual Insurance specifically designed for Cebuana Lhuillier's client's dogs. It covers Medical Reimbursement, Owner's Liability, Burial Assistance (*Euthanasia*) and Personal Accident for the Pet Owner.

Pet Care Insurance is underwritten by Malayan Insurance

II. TABLE OF BENEFITS

SECTION 1 – MEDICAL REIMBURSEMENT		
	Option 1	Option 2**
Per Occurrence	₱10,000.00	₱17,500.00
Annual Aggregate	₱10,000.00	₱75,000.00
Additional Cover: Burial Assistance (Euthanasia)	₱5,000.00	₱5,000.00

SECTION 2 – OWNER'S LIABILITY		
	Option 1	Option 2**
Per Occurrence	₱10,000.00	₱17,500.00
Annual Aggregate	₱10,000.00	₱75,000.00

SECTION 3 – PERSONAL ACCIDENT INSURANCE FOR THE PET OWNER		
	Option 1	Option 2**
Accidental Death		
Total Permanent Disability	₱10,000.00	₱25,000.00
Disablement or Dismemberment*	₱10,000.00	₱25,000.00
	Up to ₱10,000.00	Up to ₱25,000.00

*Subject to schedule of benefits relative to extent of injury

**Options are limited to Pedigreed Dogs only. Increase in coverage for Non-Pedigreed dogs shall be reviewed upon renewal and subject to additional premium and satisfactory review of Malayan Insurance's underwriting team.

Aggregate

AnnualDeductible : Section 1: PHP2,500.00
Section 2: 5% of loss amount minimum of PHP 2,500.00 whichever is higher, each and every loss

III. GENERAL PROVISIONS

- a. Target Market is clients of Cebuana Lhuillier branches, corporations, institutions, and organizations outside Cebuana network.
- b. Owner Age eligibility is not less than eighteen (18) years old nor more than sixty-four (64) years old
- c. Pet eligibility is not less than six (6) months nor more than eight (8) years which are not used as:
 - Stunt Pets;
 - Police, Military or Security services such as bomb sniffers and drug sniffers;
 - Pets raised and used for fighting (e.g. dog-fighting);
 - Pets raised and used for sports (e.g. hunting and racing).
- d. Non-Pedigreed dogs shall be referred to Malayan Insurance underwriting team for review if acceptable.
- e. Maximum of one (1) Policy per Pet at any given time.
- f. Policy Period: One (1) year from 12:01 AM of the next day after the product is purchase (Philippine Standard Time)
- g. One (1) declared owner per Pet
- h. Death due to Euthanasia is covered
- i. Pre-existing Conditions are not covered in within the six (6) months prior to the effective date of the Policy
- j. Any person other than the **Insured** and shall also exclude a member of the household, or a member of the family within the third (3rd) degree of consanguinity and/or affinity ora member of the Insured's employ
- k. All coverage is annual aggregate
- l. Other coverages are still covered even one benefit is already exhausted
- m. One (1) declared owner per Pet

Conditions to Section 1: Medical Reimbursement

Section 1 of this Policy for expenses that are medically necessary (**Medication**) to treat or diagnose (**Treatment**) the **Insured Pet** arising from an **Accident** or **Illness**

- a. Laboratory Tests;
- b. X-rays, ultrasound, MRI and CAT Scan
- c. Surgery;
- d. Hospitalization;
- e. **Medication** that is prescribed by a veterinarian;
- f. Extractions of permanent broken teeth due to an **Accident**; and

- g. Euthanasia when advised by a veterinarian to alleviate suffering (subject to provisions of R.A. 8485 otherwise known as The Animal Welfare Act of 1998 and R.A. 9482 otherwise known as Anti-Rabies Act of 2007); and
- h. Costs of Veterinarian professional fees or charges which are directly and solely in relation to **Medication** and **Treatment** as defined and as covered under this policy.

Conditions to Section 2: Owner's Liability

- a. The **Insured** must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident without the consent and approval from the Insurer.
- b. The **Insured** must immediately send the Company any writ, summon or legal document the **Insured** received and the **Insured** must never send any replies to them without the Company's consent.

Conditions to Section 3: Personal Accident Insurance for the Pet Owner

- a. Accidental Food Poisoning (presence of deleterious matter on food and drinks and not as a result of spoilage/expiration)
- b. Accidental Gas Poisoning
- c. Acts of Nature
- d. Amateur and Social Sports
- e. Animal Bites including mosquito bites (except viral infections/disease following animal/mosquito bites)
- f. Commercial flying as fare paying passenger
- g. Drowning
- h. Motorcycling cover including pillion riding excluding whilst engaged in any form of racing, riding exhibition, motocross racing, etc.
- i. Pyogenic infections acquired through accidental cut or wound
- j. Riot, Strikes and Civil Commotion (not as an active participant)
- k. 24/7 worldwide coverage; on and off the job.
- l. Death Benefit covers Accidental death Only

IV. EXCLUSIONS

1. With respect to Section 1: Medical Reimbursement the Company shall not pay for:

- a. more than the Maximum Benefit specified under this section;
- b. any amount less than the Annual Aggregate Deductible as stated in the Policy schedule;
- c. any incident that happened before the Insured Pet's Coverage started as defined in the Pre-existing Condition under the General Exclusions Section of this Policy; and
- d. any claim related to the death/Killing of the Insured Pet other than Euthanasia
- e. Pre-existing Conditions
- f. This Policy does not cover Injury and loss of life of the Insured Pet which resulted from

intentionally inflicted Injury by the Insured or any of the Insured's family members, whether sane or insane;

- g. This Policy does not cover the Killing of the Insured Pet through any means, including poisoning whether intentional or unintentional, other than Euthanasia under section 1 of this Policy;
- h. This Policy does not cover theft, robbery, or mysterious disappearance of the Insured Pet or any disappearance of the Insured Pet which resulted from Terrorism and all convulsions of nature such as earthquakes, typhoons, and the likes;
- i. This Policy does not cover the death of the Insured Pet when the death is due to pregnancy or birth-related causes;
- j. Veterinary exams;
- k. Inherited and Congenital Conditions;
- l. Elective, cosmetic, grooming, bathing and nail clipping;
- m. Fees to diagnose or treat any Illness or Injury related to breeding, pregnancy, whelping, and nursing;
- n. The cost of dental care or to spay or neuter the Insured Pet regardless of the reason;
- o. Preventive care
- p. All diets, pet food, vitamins and nutritional supplements, whether prescribed or not;
- q. Alternative Treatments
- r. Any diagnostics or Treatment associated with anal glands;
- s. More than one Illness or Injury per Coverage period arising from a repetitive and specific activity or similar activity that has previously occurred and displayed the propensity for this activity to happen again and clause Injury or Illness to the Insured Pet.
- t. Diagnostic or Treatment for internal or external parasites
- u. Illnesses for which a vaccine is available, unless a veterinarian has recommended that the Insured Pet to not receive such vaccine.
- v. Injuries caused by the Insured Pet being attacked or attacking another pet in the Insured's household;
- w. Treatment or diagnostics related to behavior;
- x. Any Conditions related to teeth (except medically necessary extractions of permanent broken teeth due to an Accident);
- y. The cost of Treatment or diagnostic for bilateral Conditions presenting on one side of the body, if that Condition was a Pre-existing Condition on the other side of the body.
- z. Always excluded:
 - Obesity or overweight, if not due to an underlying medical Condition;
 - Osteoarthritis, Spondylosis, Luxating Patella and Diabetes;
 - Necropsy or autopsy of the Insured Pet.

2. With respect to Section 2: Owner's Liability, the Company shall not be liable to pay for:

- a. more than the maximum amount specified under this section;
- b. any damages, costs or expenses that the Insured admits responsibility to anybody or offers to pay or settle a claim without the consent and approval from the Company;

- c. any costs or expenses in defending the Insured which the Company has not agreed to beforehand;
- d. exemplary or punitive damages; and
- e. any damages, costs and expenses:
 - resulting from an incident that took place as a result of the Insured's profession, occupation or business;
 - if the Insured is legally responsible only because of a contract the Insured entered into;
 - if the person who is killed, injured or falls ill lives with the Insured or is employed by the Insured or is a relative of the Insured up to the third (3rd) degree of consanguinity and/or affinity;
 - if the property damaged belongs to the Insured or any person who lives with the Insured or is employed by the Insured or is a relative of the Insured up to the third (3rd) degree of consanguinity and/or affinity;
 - if the Insured is deemed responsible under the law for committing an intentional act which caused damage to another involving the Insured Pet;
 - if the Insured is responsible for air, water and soil pollution, unless it can be proved that the pollution took place immediately after and as a result of an Accident involving the Insured Pet; and
 - any costs or expenses for anti-rabies injections or any medications administered to a Third Party arising from a biting incident involving the Insured Pet which occurred:
 - i. prior to policy inception or
 - ii. to which a doctor did not recommend to administer anti-rabies injection or any medication;
 - iii. to which the claim against the Insured was not made and was not reported to the Company during the policy period.

3. Exclusions with respect to Section 3 – Personal Accident Insurance for the Pet Owner:

The insurance with respect to the above hazards shall not apply to:

- a. loss caused directly or indirectly, wholly or partly by:
 - i. bacterial infections, viral infections, sickness or disease (except pyogenic infections which shall occur through an accidental cut or wound); or infections caused by parasites;
 - ii. medical or surgical treatment (except such as may be necessary solely by reason of injuries covered by this policy);
 - iii. miscarriage or pregnancy;
- b. suicide or any attempt thereat;
- c. murder and assault or any attempt thereat
- d. loss occasioned by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, strikes, riots, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, terrorism, military or usurped power, martial law or state of

siege, seizure, quarantine, or customs regulations or naturalization by or under the order of any government or public or local authority. This exclusion shall not be affected by any endorsement which does not specifically refer to it, in whole or in part. The application of the exclusion referring to martial law or state of siege is hereby waived for any territorial jurisdiction of the Republic of the Philippines.

- e. nuclear radiation or radioactive contamination;
- f. injury sustained while participating in amateur or professional athletics, local sports leagues or international tournaments, or any organized and scheduled amateur physical contact sport;
- g. injury sustained while engaging in but not limited to mountaineering requiring the use of ropes or guides, skin diving employing the use of compressed cylinders, racing on wheels or horseback, skydiving from device for aerial navigation, hanggliding;
- h. cave-in of mines;
- i. loss of life or injury sustained as a direct result of, in connection with or attributable to the insured being under the influence of drug or alcohol.
- j. loss of life or injury sustained as a direct result of, in connection with or attributable to:
 - i. a commission of a crime or any attempt thereat;
 - ii. violation of rules and regulations on traffic and/or road use;
 - iii. avoiding arrest or any unlawful act (civil or criminal)

4. Under any section of this Policy, the Company shall not pay for:

- 1. costs resulting from infringement of any law, by-law or importation legislation;
- 2. costs the Insured incurred while the Policy is not in force even if for a claim for an Injury, Illness or condition for which a claim payment has previously been made;
- 3. costs to complete a claim form or obtain medical records or necessary information;
- 4. costs of routine physical or any other examination;
- 5. costs of any veterinarian professional fees or charges;
- 6. costs of having the Insured Pet temporarily unconscious or put to sleep either for purposes of sedation or in order to perform any kind of procedure.;
- 7. costs resulting from an Injury, Illness or Condition specified as excluded or generally not covered within the terms and Conditions of this Policy;
- 8. any Injury, Illness or Condition of the Pet resulting from the following while
 - Stunt Pets;
 - Pets used for Police, Military or Security services such as bomb sniffers and drug sniffers;
 - Pets raised and used for fighting (e.g. dog-fighting);
 - Pets raised and used for sports (e.g. hunting and racing)
- 9. claims which resulted from any dog aged under six (6) months or over eight (8) years, or any cat aged under six (6) months or over eight (8) years, unless the Company expressly stipulates to the contrary through an endorsement, signed by an Authorized Officer;
- 10. Claims notified or received by the Company more than three (3) months from the date of death of the Insured Pet or from the date an incident occurred with respect to third persons, for which a claim is being made; and

11. claims the Company received more than sixty (60) days after the date of cancellation of this Policy.

5. War and Terrorism Exclusion

6. The Company shall not pay for any claims caused by any nuclear incident, nuclear explosion or contamination by radioactive material.

7. Treatment or diagnostics for cruciate ligament injuries over the lifetime limit as specified in the Schedule reimbursement for each leg.

8. Treatment or diagnostics of an illness, injury, or service excluded by the Policy as well as secondary complications from such excluded illness, injury, or service.

9. Intentional, neglectful, or preventable acts, caused by the Insured or a member of your household, that result in injury or illness to the Insured Pet.

10. Experimental, investigational treatment, organ and tissue transplants, or prosthesis.

11. Sales tax, medical waste, veterinary administrative, shipping, and postage fees.

12. House calls, travel time, boarding and/or transportation

13. Conditions resulting from activities related to training or participating in track or sled racing, guard security, working, or organized fighting.

14. Injury or illness caused directly or indirectly by: a) enemy attack by armed forces, with or without a state of war, including actions taken in resisting the attack; b) insurrection; c) rebellion; d) revolution; e) invasion; f) civil war; g) illegal acts; h) usurped power; i) nuclear radioactive contamination; j) pandemic.

15. Infectious/ Contagious Diseases or illnesses

16. Cyber Attack Exclusion

17. Electromagnetic Field Exclusion

18. War and Terrorism Exclusion

19. Internet Liability Exclusion

20. Information Technology Clarification Clause

21. Sanction Limitation Exclusion Clause

22. Documentary Stamp Clause

23. Subject to semi-annual review of portfolio performance in terms of loss ratio. Malayan reserves its right to cancel program or amend the terms and conditions for upcoming enrollees if the following condition is not met:

Loss Ratio* = should not exceed 45%

Subject to 15-day notice of cancellation or amendment of terms and conditions.

***Computed as Losses Incurred (Outstanding and Paid including Claim Adjustment Expenses) divided by Premium net to Malayan.**

V. CLAIMS REQUIREMENTS

Written notice of any possible claim must be given to the Company within thirty (30) days after the date of the incident. In the event of death of the Insured Pet, immediate notice thereof must be given to the Company.

Required Claim Documents to be submitted within seven (7) days from date of notification:

- a. Pet Baby Book/Veterinarian's Records and Certification from the attending Veterinarian on the illness or nature of treatment undertaken
- b. Pedigree Certificate and/or RFID or microchip scanned serial number
- c. Incident Report for third party claim.
- d. Original Receipts of Medical Treatment on the pet/ the third party claimant
- e. Prescription of the Veterinarian/ Physician for Medical Treatment of the dog or third party claimant, respectively.
- f. Veterinarian's Certification on health condition
- g. Necropsy Report (if death claim)
- h. In case of Euthanasia, veterinarian's certification and reason for euthanizing the pet. For Burial Assistance claims, original receipts of burial expenses
- i. Other document as may be deemed necessary by Malayan Insurance.

For Section 3:

General Requirements

1. Confirmation of Cover (Filled-out and signed)
2. Government issued I.D./Company or School I.D. showing complete home address and signature of Insured, with photo

Additional Requirements for Accidental Dismemberment and/or Disablement

1. Certified true copy of Certificate of Confinement or Medical Certificate
2. Statement of account / hospital billing and records of confinement (original copy)

3. Operating room report (if an operation was done)
4. Certification from the attending physician if total disability
5. Picture of claimant with the affected part

Additional Requirements for Accidental Death

1. Valid I.D. of assured and beneficiary
2. PSA Death Certificate (original and authenticated)
3. Affidavit of how accident happened or duly notarized police report
4. Certified true copy of Post mortem exam if claimant died in the hospital
5. PSA Marriage Certificate (original and authenticated) – if beneficiary is spouse
6. PSA Birth Certificate of claimant (original and authenticated) – if beneficiary is parent/child
7. PSA Birth Certificate of claimant and beneficiary (original and authenticated)
– if beneficiary is brother/sister
8. Filled out Client Information Sheet of beneficiary