


**On Receipt of Your Policy**

Please read this **policy** and **schedule** and should any of the details on **your policy schedule** be incorrect, or change is required, please advise us immediately.

Please read your policy and schedule carefully to make sure you understand:

- What is Covered
- What is Not Covered

**A Guide to Your Pet Insurance Policy**

Section Guide	Page No.
Your Duty to Inform Us - Duty of Disclosure.....	2
How Your Insurance Operates - What we insure and what makes up this policy.....	2
Definition of Words - An explanation of words used in this policy.....	2
Table of Benefits - List of benefits with sum insured or limit of liability .....	4
Description of Benefits	5
	6
General Exclusions - Those events we do not insure under the policy as a whole .....	7
General Conditions - Your rights and our rights under the policy.....	8
Claims Conditions - What you should do if you need to make a claim.....	9
Complaint Procedures - Who you should contact to make a complaint.....	9
Personal Data Protection - Access to and use of your Personal Data.....	10
Tax Clause - You are obligated to pay any applicable taxes.....	10

## Your Duty to Inform Us

### Duty of Disclosure - Information and Changes We Need to Know About

Pursuant to Schedule 9 of the Financial Services Act 2013, **you** are required by law to tell **us** all the facts that **you** know or are expected to know about the risk **we** are accepting from **you**.

In entering into this contract, **you** are under a duty to take reasonable care to provide complete and accurate answers to the questions **we** ask and should also disclose all relevant information which may influence **us** in the acceptance of this insurance. This includes anything that appears within **your policy, schedule** as well as any information relating to **your pet's** medical history. This duty shall continue until the time this **policy** is renewed.

If any of the information on which this insurance is based is incorrect, inaccurate or changes after **you** purchased **your policy** and during the period of **your policy**, please provide **us** with the details by contacting **your** Insurance Adviser or **our** nearest **MSIG** Branch.

If you fail to take reasonable care to avoid misrepresentation in relation to the information provided by **you**, **we** may:

- cancel **your policy**; or
- declare **your policy** void from inception; or
- revise the **premium** and/or terms and conditions of **your policy**; or
- not pay any claim that has been made or will be made under the **policy**.

**You** must observe and fulfil the Terms, Conditions, Endorsements, Clauses or Warranties of the **policy**.

## How Your Insurance Operates

Insurance does not cover **you** against everything that can happen.

The heading does not form part of the **policy** wording.

In consideration of **you** paying to **us** the **premium** as specified in the **schedule**, **we** agree to indemnify **you** in the manner and to the extent described in the **policy** and the **schedule**, in respect of the events occurring during the **period of insurance**, or any subsequent period for which **you** pay and **we** accept the required **premium**. The answers given in **your** proposal form (or when **you** applied for this insurance) and any other disclosures made by **you** between the time of submission of **your** proposal form (or when **you** applied for this insurance) and the time this contract is entered into shall form part of this contract of insurance between **you** and **us**. However, in the event of any pre-contractual misrepresentation made in relation to **your** answers or in any disclosures given by **you**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This **policy** reflects the terms and conditions of the contract of insurance as agreed between **you** and **us**.

This **policy** sets out what the **pet** is covered for as shown on the **schedule** and the circumstances where the **pet** is covered and not covered.

## Definition of Words

Certain words have been defined below. These have the same meaning wherever they are used in the **policy** or the **schedule/certificate of insurance** and are highlighted in the **policy** by being shown in bold print, eg. **policyholder, injury** and etc. Words in the singular shall include the plural and vice versa. Words referring to the masculine gender shall include feminine gender.

### Accident/Accidental

Any sudden or unforeseen and unintended incident which happens during the **period of insurance** which results in bodily **injury** or death to the **pet**.

### Adoption fee

The amount of money **you** paid to an animal shelter, rescue, or welfare organization as a fee or donation to adopt or own the **pet**.

### Commencement Date

The original inception date of cover under this **policy** as shown in the **schedule**.

### Condition

A sickness, disease, **illness** or the entire **injuries** arising out of a single or continuous series of causes.

### Congenital Conditions

An **illness**, disability or defect existing at or from the **Pet's** birth but not necessarily showing signs or symptoms.

### Elective Treatment

A **treatment** that is beneficial to the **pet** but is not essential for survival.

**Family**

The **policyholder's** spouse, children, parents, brother, sister or other relatives who are residing with the **policyholder**.

**Foreign Object**

Any non-food object located within the digestive tract of a dog or cat.

**Hereditary Conditions**

Any **condition** that is proven, thought or presumed by recognized literature or experts to be inherited or predisposed genetically.

**Illness**

Physical disease, sickness or infection suffered by **your pet** as diagnosed by the **veterinarian**.

**Injury**

A physical and bodily injury to the **pet** caused by an **accident** as a result of external, violent and visible means, solely, directly, and independently of any other cause. It does not include food poisoning, sickness, disease, gradual physical or mental wear, bacterial or viral infection (unless this is a direct result of any **accidental injury**).

**Maximum Benefit**

The amounts shown in the Table of Benefits in the **schedule** as the maximum and total amount payable under each section of this **policy** during the **period of insurance**.

**Medically Necessary**

Medical services, **supplies** or **treatments** provided by a **veterinarian** to treat the **pet** which is:

- (a) consistent with symptoms or diagnosis;
- (b) appropriate and meet generally accepted veterinary practice standards;
- (c) not primarily for the convenience of the **policyholder**, **your veterinarian** or other providers;
- (d) consistent with the most appropriate supply or level of services which can safely be provided to the **pet**; and
- (e) not of an experimental, investigational or research nature, preventive or screening nature.

**Period of Insurance**

The period for which the **pet** is covered.

**Pet**

The cat or dog as described and named in the **schedule**.

**Policy**

The insurance contract which consists of this **policy** wording and **schedule**.

**Policyholder**

The owner of the **pet** named in the **policy** and/or **schedule**.

**Policy Schedule/ Schedule**

A **schedule** attached to the **policy**, which sets out the particulars of **your pet**, **policy** details, **period of insurance** and coverage details.

**Pre-Existing Condition**

Any **condition**, symptom or sign of the **condition** occurring or existing in any form, or complication directly resulting from or relating to that **condition** prior to the **period of insurance**. A **condition** may be considered pre-existing whether or not:

- (a) medical advice, diagnosis, care or **treatment** has been recommended for the **pet** by a **veterinarian**;
- (b) it was treated or is receiving **treatment** from a **veterinarian**;
- (c) the **pet** has clear and distinct signs, symptoms, abnormalities or physical defects and/ or would have been apparent to the **policyholder** in the circumstances.

**Premium**

Any amount of money we require **you** to pay under the **policy**.

**Preventable Diseases**

Infectious diseases caused by viruses or bacteria that can be prevented with vaccinations or medications as per below:

For dogs: canine parvovirus, canine distemper and rabies.

For cats: feline parvovirus, feline distemper and rabies.

**Purchase Price**

The amount of money that **you** paid to purchase and own the **pet**.

**Renewal**

A **policy** which has been renewed without any lapse of time upon expiry of a preceding **policy** with the same **policyholder** and **pet**.

**Supplies**

Any item that is **medically necessary**, as determined by the **veterinarian**, that is safe and effective for its intended use, and that omission would adversely affect the **pet**.

**Surgery**

A medical procedure to treat **illness** and **injury** by operative manual and instrumental techniques. The procedure performed

on **your pet** by a **veterinarian** and done in an operating theatre with the use of anaesthetic during the admission to the veterinary clinic/ hospital as an inpatient or outpatient.

#### Surgical Fees

The reasonable and customary costs incurred for any **medically necessary surgery** performed by **your veterinarian** on **your pet** for **illness and injury**, including:

- (a) X-rays and laboratory tests fee;
- (b) operating theatre fee;
- (c) fees and charges for anaesthesia and oxygen to be administered;
- (d) miscellaneous expenses such as prescribed drugs, injections, dressings and other medical services and supplies related to a surgery.

#### Treatment

Any medically necessary examinations, consultations, hospitalisation, **surgery**, X-rays, medication, diagnostic tests, nursing and other care and procedures provided by a **veterinarian** to relieve or cure a disease, **illness** or **accidental injury** during the **period of insurance**, including euthanasia, only when the purpose of putting **your pet** to sleep is to relieve inhumane suffering following an insured **injury** or **illness**.

#### Veterinarian

A registered veterinary surgeon registered with Malaysia Veterinary Council in accordance with the Veterinarian Surgeons Act 1974 with a valid current Annual Practising Certificate or a temporary permit to practise in Malaysia, but excluding a **veterinarian** who is the **policyholder** himself.

#### Veterinary Fees

The reasonable and customary cost of **treatment** of **your pet** or services provided by a **veterinarian**. If the fees charged are considered to be excessive or unreasonable by **us**, the benefits shall then be adjusted and paid based on the reasonable, customary and normal fees typically charged for similar **treatment** or services for that medical **condition** in the locality where the charge is incurred.

#### Veterinary Specialist

A **veterinarian** who has completed additional training in a specific area of veterinary medicine and has passed an examination that evaluates his knowledge and skills in that speciality area.

#### Waiting Period

The first fourteen (14) days from the **commencement date** of the first **policy** period. This is applied only when the **pet** is first covered and shall not be applicable after the first year of cover. However, if there is a break in insurance, the **waiting period** will apply again.

#### We/Our/Us/MSIG/the Company

MSIG Insurance (Malaysia) Bhd.

#### Working Pet

Any **pet** involved in activities other than companionship or helping, including but not limited to racing, breeding, law enforcement, guarding or for other commercial use.

#### You/Your

The person named in the **schedule** and also the owner of the **pet**.

## Insuring Clause

In consideration of **you** paying to **us** the required **premium**, **we** agree to pay **you** up to the **maximum benefit** as described in this **policy** in respect of any **illness** or **injury** occurring during the **period of insurance**.

## Table of Benefits

BENEFITS		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Medical Benefit				
Section 1	Veterinary Fees and Surgical Fees	2,000	3,500	5,000
Other Benefits				
Section 2	Death from Injury or Illness	2,000	3,500	5,000
Section 3	Burial or Cremation Costs	1,000		
Section 4	Advertising and Reward Costs for Recovery of Missing Pet	1,000		

Section 5	Boarding Kennel & Cattery Fees for Pet	1,000	1,500	2,500
Section 6	Third Party Liability	50,000	75,000	100,000

## Description of Benefits

### Medical Benefit

#### Section 1 - Veterinary Fees and Surgical Fees

What is Covered	What is Not Covered
<p>We shall reimburse you for all <b>veterinary fees</b> and <b>surgical fees</b> incurred during the <b>period of insurance</b> for <b>illness</b> or <b>injury</b> up to the <b>maximum benefit</b> specified in the <b>policy schedule</b>.</p> <p>This section also covers any post-surgical <b>treatment</b> for your <b>pet</b>, up to sixty (60) days from the date of <b>surgery</b>, which includes follow-up consultations, diagnostic and laboratory services, examinations and investigations as required by your <b>veterinarian</b>.</p> <p><b>Special Conditions</b> The post-surgical <b>treatment</b> must have resulted directly from the <b>condition</b> which the <b>surgery</b> was performed and be recommended by the <b>veterinarian</b> who performed the <b>surgery</b>.</p>	<p>We will not be liable for any claim arising from:</p> <ol style="list-style-type: none"> <li>1. <b>Pre-existing condition</b>.</li> <li>2. An <b>illness</b> during the <b>waiting period</b>.</li> <li>3. Costs incurred to purchase any aids, implants, prosthesis including mechanical devices or otherwise (including but not limited to monitoring machinery, carts and diapers), any form of housing or bedding including cages and any palliative care.</li> <li>4. The costs of any <b>treatment</b> relating to: <ol style="list-style-type: none"> <li>(a) <b>congenital conditions</b>;</li> <li>(b) <b>hereditary conditions</b>;</li> <li>(c) training or therapy for behavioural <b>illness</b>;</li> <li>(d) cryptorchidism or ovariohysterectomy;</li> <li>(e) dentistry including but not limited to dental procedures, dental disease, gingivitis, <b>treatment</b> of teeth fractures, teeth cleaning/scaling, orthodontics, cosmetic dental restoration, temporomandibular joint (TMJ) disease, enamel hypoplasia, teeth hygiene or appearance, removal of deciduous or fractured teeth or gum and periodontal disease or any oral disease (except dental <b>treatment</b> due to an <b>accident</b>);</li> <li>(f) pregnancy, <b>treatment</b> pertaining to infertility, <b>treatment</b> related to impotence, birth or breeding and any complications thereof;</li> <li>(g) organ transplantation;</li> <li>(h) <b>elective treatment</b> and cosmetic <b>surgeries</b>.</li> <li>(i) <b>treatments</b> specifically for weight reduction or gain;</li> <li>(j) <b>preventable diseases</b> unless your <b>pet</b> has received up-to-date vaccinations against <b>preventable diseases</b>. If you fail to do so, we will not pay any claims that result directly or indirectly from any of the <b>preventable diseases</b>.</li> </ol> </li> <li>5. Non-essential boarding and hospitalisation, <b>treatment</b>, tests or diagnostic procedures.</li> <li>6. Hormone replacement therapy and alternative therapy such as <b>treatment</b>, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist <b>treatment</b>, physiotherapy, hydrotherapy, massage or aroma therapy or other alternative <b>treatment</b>.</li> <li>7. Costs relating to a second opinion if you decide to take your <b>pet</b> to seek subsequent <b>treatment</b> from a different <b>veterinarian</b> for the same <b>illness</b> or <b>treatment</b> from a <b>veterinarian specialist</b>.</li> <li>8. Routine and preventative <b>treatments</b> including and not limited to preventative vaccinations, spaying, castration, routine removal of dew claws, grooming and nail clipping or any complications arising thereof.</li> <li>9. Costs of any special diets, <b>pet</b> foods, vitamins, supplements, soaps, shampoos, bathing (including medicated baths). cleanser, vitamin creams, vitamin oilment, moisturizers, lubricants and any products</li> </ol>

	<p>with similar effect, whether recommended by a <b>veterinarian</b> or not.</p> <ol style="list-style-type: none"> <li>10. <b>Treatment</b> and complications arise from fleas, round worms and tapeworms, ticks and mites.</li> <li>11. Costs incurred to remove a <b>foreign object</b> or <b>treatment</b> in relation to complications arise from ingestion or removal of <b>foreign object</b>.</li> <li>12. <b>Treatment</b> incurred after the expiry of <b>policy</b> for which there has not been any subsequent <b>renewal</b>.</li> <li>13. More than the <b>veterinary fees maximum benefit</b> for the combined <b>treatment</b> costs of all <b>injuries</b> and <b>illnesses</b> during the <b>period of insurance</b>.</li> <li>14. <b>veterinarian</b> housecall services including but not limited to video consultation or teleconsultation.</li> </ol>
--	---

## Other Benefits

### Section 2 - Death from Injury or Illness

What is Covered	What is Not Covered
<p>We shall reimburse the <b>purchase price</b> or <b>adoption fee</b> of <b>your pet</b> up to the <b>maximum benefit</b> specified in the <b>policy schedule</b>, whichever is lower, if it dies or is put to sleep by a <b>veterinarian</b> following an <b>accidental injury</b> or as a result of an <b>illness</b> during the <b>period of insurance</b>. If you are unable to provide proof of the amount you paid, we will pay you a maximum amount of RM500 only.</p> <p><b>Special Conditions</b> You must provide us with a death certificate from your <b>veterinarian</b> if your <b>pet</b> has died as a result of an <b>injury</b> or <b>illness</b>.</p>	<p>We will not be liable for:</p> <ol style="list-style-type: none"> <li>1. Death of <b>your pet</b> caused by a <b>pre-existing condition</b>.</li> <li>2. Death of <b>your pet</b> caused by an <b>illness</b> which occurs during the <b>waiting period</b>.</li> <li>3. Having <b>your pet</b> put to sleep unless it is necessary for humane reasons to stop incurable suffering.</li> <li>4. Death arising from <b>elective treatment</b>, breeding pregnancy or giving birth.</li> </ol>

### Section 3 - Burial or Cremation Costs

What is Covered	What is Not Covered
<p>We shall reimburse you the cost up to the <b>maximum benefit</b> specified in the <b>policy schedule</b> for the burial or cremation and/or handling charges from the veterinary clinic/hospital or service providers in respect of the handling of the remains of <b>your pet</b> during the <b>period of insurance</b>.</p>	<p>We will not be liable for any costs if death of <b>your pet</b> arises from any of the exclusions under Section 1.</p>

### Section 4 - Advertising and Reward Costs for Recovery of Missing Pet

What is Covered	What is Not Covered
<p>In the event <b>your pet</b> is stolen or lost from the Pet's Location stated in the <b>schedule</b> during the <b>period of insurance</b>, we shall reimburse you up to the <b>maximum benefit</b> amount stated in the Table of Benefits for:</p> <ol style="list-style-type: none"> <li>a) the cost of advertising or printing notice for recovery of <b>pet</b>;</li> <li>b) reward to be offered for recovery of <b>your pet</b>.</li> </ol> <p><b>Special Conditions</b> We will need proof that a reward for finding <b>your pet</b> was advertised and written communication with full contact details from the finder claiming the reward, and that this has been paid to the finder by you. <b>Your pet</b> must be found within thirty (30) days from the date of loss or theft.</p>	<p>We will not pay for:</p> <ol style="list-style-type: none"> <li>1. Any reward to: <ol style="list-style-type: none"> <li>(a) a member of <b>your family</b>;</li> <li>(b) any one who lives and works for you;</li> <li>(c) any one who was looking after <b>your pet</b> at the time it was stolen or lost.</li> </ol> </li> <li>2. <b>Your pet</b> which is lost or stolen whilst outside the Pet's Location stated in the <b>schedule</b>.</li> <li>3. Any claim for expenses or reward after thirty (30) days from the date of loss or theft or upon expiry of the <b>policy</b> for which there has not been any renewal.</li> </ol>

## Section 5 - Boarding Kennel & Cattery Fees for Pet

What is Covered	What is Not Covered
<p>We shall reimburse <b>you</b> up to the <b>maximum benefit</b> specified in the <b>schedule</b> for the cost of having <b>your pet</b> looked after by a licensed kennel or cattery if <b>you</b> are hospitalised for a minimum of four (4) days during the <b>period of insurance</b>.</p> <p><b>Special Conditions</b></p> <ol style="list-style-type: none"> <li><b>You</b> must keep all receipts from the licensed kennel or cattery responsible for looking after <b>your pet</b>, showing the boarding dates and <b>your</b> costs.</li> <li><b>You</b> must get confirmation from <b>your</b> doctor or the hospital treating <b>you</b> of the dates of <b>your</b> hospital stay and the medical condition that led to this.</li> </ol>	<p>We will not be liable for boarding kennel or cattery fees if:</p> <ol style="list-style-type: none"> <li><b>Your</b> hospitalisation is related to elective or cosmetic surgery, pregnancy or giving birth.</li> <li><b>Your</b> hospitalisation as a result of a recurring medical condition <b>you</b> already have.</li> <li><b>You</b> being hospitalised due to alcoholism, drug abuse, attempted suicide or self inflicted injuries.</li> <li>As a result of hospitalisation of anyone other than <b>you</b>.</li> </ol>

## Section 6 - Third Party Liability

What is Covered	What is Not Covered
<p>We will pay <b>you</b> up to the <b>maximum benefit</b> specified in the <b>schedule</b> inclusive of all legal costs and expenses incurred with <b>our</b> written consent in the defense and settlement of any claims for any one <b>policy</b> period which <b>you</b> and <b>your family</b> shall become legally liable to pay as compensation for:</p> <ol style="list-style-type: none"> <li><b>Accidental injury</b> to third parties caused by <b>your pet</b>; and/or</li> <li><b>Accidental</b> damage to property belonging to third parties caused by <b>your pet</b></li> </ol> <p>during the <b>period of insurance</b> within Malaysia.</p> <p><b>Special Conditions</b></p> <ol style="list-style-type: none"> <li><b>You</b> must tell <b>us</b> about any incident that could result in a claim.</li> <li><b>You</b> must send <b>us</b> any writ, summons, legal documents or other communication <b>you</b> receive immediately.</li> <li><b>You</b> must not admit responsibility or make any offer or promise of payment or negotiate without <b>our</b> permission in writing.</li> <li><b>You</b> must not reply to any communication <b>you</b> receive without <b>our</b> permission.</li> </ol>	<p>We will not be liable for:</p> <ol style="list-style-type: none"> <li>The first RM1,000 for every claim.</li> <li>Loss or damage to property in <b>your</b> ownership, custody, care or control or of <b>your family</b> or of any person residing with <b>you</b> or under <b>your</b> service.</li> <li>Accidental injury to or illness contracted by <b>you</b>, <b>your family</b>, or any person residing with <b>you</b> or under <b>your</b> service.</li> <li>Any claim if a person catches a disease or virus directly or indirectly from <b>your pet</b>.</li> <li>Fines, penalty, surcharge or late payment.</li> <li>Punitive, aggravated or exemplary damages.</li> <li>Any claim arising from or involving <b>your pet</b> being at any place for which it is prohibited. This includes, but is not limited to contravention of any rule, regulation, deed of mutual covenant or legislation.</li> <li>Any claim arising from an occurrence in connection with <b>your</b> profession, occupation or business.</li> <li>Any liability assumed by <b>you</b> under any contract or agreement unless such liability would have attached in the absence of such agreement.</li> <li>Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia.</li> </ol>

## General Exclusions

The following exclusions are applicable to all sections of this policy.

We will not be liable for any claim arising from, or as a result of:

- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or;
  - Any act of terrorism including but not limited to
    - the use of threat of force, violence, and/or
    - harm or damage to life or to property (or the threat of such harm or damage) including, not but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
- Ionising radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or nuclear materials.

3. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear equipment.
4. Destruction of **your pet** that is banned or restricted or deemed dangerous or as a result of intentional slaughter by the Government or Public or Local Authority.
5. Mistreatment, malicious or willful **injury** to or **your neglect of your pet**, or by any member of **your household**, or anyone employed or contracted by **you**.
6. An **accident** relating to the use of **your pet** for commercial, occupational, professional or business purposes including but not limited to racing, breeding, law enforcement or guarding.
7. **Your pet** not named in the **schedule**.
8. **Pre-existing condition, congenital conditions and hereditary conditions**.
9. Any claims that occurred if **your pet** is less than twelve (12) weeks or over the age of nine (9) years at the **commencement date** of the **policy**.
10. Any claims that occurred outside Malaysia.
11. Any claims involving **your pet** that is not permanently and positively identifiable by means of a microchip.
12. Any claims for **treatment** provided by any person other than a **veterinarian**.

## General Conditions

The conditions which appear in the **policy** or in any endorsement are part of the contract and must be complied with. They are where their nature permits conditions precedent to the right to recover from **us**.

### 1. Eligibility

**Your pet** must:

- (a) be micro-chipped;
- (b) be duly licensed and not fall under banned or restricted breeds as prescribed by the Government or Public or Local Authority in respect of dogs;
- (c) be aged between twelve (12) weeks to nine (9) years at the **commencement date** of this **policy**;
- (d) not be a **working pet**;
- (e) be free from **injury** or physical disability at the **commencement date** of this **policy**; and
- (f) be at all times be under **your care** or **your family**.

The **policyholder** must:

- (a) be aged eighteen (18) years or older; and
- (b) be the owner of the **pet**.

2. This **policy** is not transferable to other **pets**. All new **pets** are subject to a new insurance application and **premium** rating.

### 3. Territorial Limit

A **pet** is covered under this **policy** only while the **pet** is in Malaysia.

### 4. Misstatement or Omission of Material Fact

If:

- a. any answer, disclosure or representation by **you**, before this contract of insurance is entered into, varied or renewed, in or to any proposal or declaration or query, has been deliberately or recklessly stated in any respect; or
- b. before this contract of insurance is entered into, varied or renewed, **you** have failed to disclose any fact **you** knew to be relevant to **our** decision on whether to accept this risk or not and the rates and the terms to be applied; or
- c. any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim.

then in any of the above cases, this **policy** shall be void.

### 5. Discharge

**We** will not pay more than the **maximum benefit** shown in each section including **tax** where this is applicable. **Your** receipt of any benefit payable shall in all cases effectively discharge **our** liability.

### 6. Protection, Reasonable Precaution and Material Changes

**You** shall provide proper care and attention at all times for **your pet** and shall take all reasonable and proper precaution to prevent and minimize any **accident, injury** or death. **We** must be informed immediately in writing of any material information or change of circumstances which may increase the possibility or likely quantum of a claim under this **policy**.

### 7. Free Look Period

If **you** wish to cancel **your policy** within fifteen (15) days from the date of delivery of **policy**, **you** may submit **your** cancellation request to **us** in writing. **We** shall provide full refund of premium paid if **you** have not made any claim. This is only for the first year of cover and shall not be applicable on **renewal**.

### 8. Cancellation

- a. **you** may cancel this **policy** at any time by giving written notice to **us**.
- b. **we** may at any time cancel this **policy** by sending seven (7) days notice in writing to **your** last known address by registered mail or electronic mail.



- c. any refund of **premium** for either (a) or (b) above will depend on how long the cover has been in force and provided always no claim has been made during the current **period of insurance** of this **policy**.
- 9. **Cash Before Cover**  
You must pay the **premium** before the coverage under this **policy** is effective.
- 10. **Residence**  
Your **pet** must reside permanently with **you** at the address within Malaysia stated in the **schedule** whilst the **policy** is in force.
- 11. **Limit of Compensation**  
You are entitled to purchase only one (1) Pet Insurance Policy for the same **period of insurance** including overlapping of **period of insurance** and shall not be covered under more than one such **policy**. In the event **your pet** is covered under more than one such **policy**, **we** will not be liable for the same claim under more than one (1) Pet Insurance Policy for the same **pet** relating to the same **period of insurance** issued by **us**. **We** will pay **you** under the **policy** first issued and will refund any duplicate **premium** which has been made.
- 11. **Applicable Law**  
This **policy** is governed by and shall be construed in accordance with the laws of Malaysia.

## Claims Conditions

- 1. **Condition Precedent**  
The payment of claims under this **policy** is dependent upon **your** observance of its terms and conditions.
- 2. **Advice of Loss**  
Written notice of any **condition** likely to give rise to a claim should be submitted to **us** as soon as reasonably possible and in any case not later than seven (7) days of the **accident** or **illness to your pet**.
- 3. **Proof of Claim**  
The following must be provided to **us**:
  - (a) completed claim form after **you** notify **us** of a claim;
  - (b) information, evidence and/or supporting document including receipts, medical certificates or medical reports which **we** may require to be supplied at **your** expense;
  - (c) **your** written consent to allow **us** to receive the results of any medical examinations and/or tests and/or the **pet's** medical history or records;
  - (d) **your pet's** microchip number must be listed by the **veterinarian** who treated **your pet** in the supporting document such as receipts, medical certificates and/or medical reports;
  - (e) such other information that **we** may reasonably require.
 Original of all relevant documents and bills must be submitted with the completed claim form.
- 4. **Medical Examinations**  
**We** shall have the right and opportunity through **our** appointed **veterinarian** to examine the **pet** within the duration of any claim.
- 5. **Contribution**  
If a claim under this insurance is covered by any other insurance **policy** except Section 2, **we** will not pay more than **our** proportionate share.
- 6. **Arbitration**  
All differences arising out of this **policy** shall be referred to the arbitration of some person to be appointed in writing by both parties, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed in writing by each party and in the case of disagreement between the Arbitrators, to the decision of an Umpire, who shall have been appointed in writing by the Arbitrators before entering on the reference. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an Award shall be a condition precedent to any right of action against **us**. If **we** shall disclaim liability to **you** for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to Arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## Complaint Procedures

**We** believe **you** deserve a courteous, fair and prompt service. If there is any circumstance when **our** service does not meet **your** expectations, please contact **us** using the appropriate contact details below and provide the **Policy Number/Claim Number** and **Insured Person's Name**:

- 1. Firstly, with the department or person **you** dealt with **us** on how **you** would like the problem to be solved.
- 2. Secondly, if the problem is not solved to **your** satisfaction, then make a formal written complaint to **our** Customer Service Department at:

Customer Service Hotline : 1 - 800 - 88 - MSIG (6744)  
Facsimile : +603 - 2026 8086

Email : [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)  
Website : [www.msig.com.my](http://www.msig.com.my)  
Address : Customer Service Department  
MSIG Insurance (Malaysia) Bhd  
Level 15, Menara Hap Seng 2  
Plaza Hap Seng  
No. 1, Jalan P. Ramlee  
50250 Kuala Lumpur

3. Thirdly, if you are not satisfied with our decision you can refer the matter to OMBUDSMAN FOR FINANCIAL SERVICES (OFS) or BANK NEGARA MALAYSIA through BNMTLELINK or BNMLINK:

a. **OMBUDSMAN FOR FINANCIAL SERVICES (OFS)**

Level 14, Main Block,  
Menara Takaful Malaysia,  
No.4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur.  
Telephone : +603 - 2272 2811  
Facsimile : +603 - 2272 1577  
Email : [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
Website : [www.ofs.org.my](http://www.ofs.org.my)

b. **LAMAN INFORMASI NASIHAT DAN KHIDMAT (BNMLINK)**

*(Walk-in Customer Service Centre)*  
Bank Negara Malaysia,  
4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur.  
Telephone : 1 - 300 - 88 - 5465 (BNMTLELINK) or  
+603 - 2174 1717 (for overseas calls)  
Facsimile : +603 - 2174 1515

c. **CONTACT CENTRE (BNMTLELINK)**

Laman Informasi Nasihat dan Khidmat (LINK)  
Bank Negara Malaysia,  
P.O.Box 10922,  
50929 Kuala Lumpur.  
Telephone : 1 - 300 - 88 - 5465 (1 - 300 - 88 - LINK)  
Overseas : +603 - 2174 1717  
Facsimile : +603 - 2174 1515  
Email : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

## Personal Data Protection

By giving Personal Data, you give us permission for its use as described below:-

1. To process your Personal Data with the intention of entering into the contract of Insurance.
2. You consent and allow us to retain the data and share the data with our service providers, which include but not limited to:
  - a. Registered licensed Adjuster,
  - b. Solicitors, and any other professional body(ies) for the purpose of fulfillment of the Insurance Contract,
  - c. Insurer and Reinsurer,
  - d. ISM Insurance Services Malaysia Berhad.
3. For further information about MSIG's commitment to protection of Personal Data, a list of service providers and business partners that we may disclose your Personal Data to, please refer to MSIG's Privacy Notice at [www.msig.com.my/privacy-notice/](http://www.msig.com.my/privacy-notice/) or scan QR Code below:



You may also request access to or correct your Personal Data by contacting our Customer Service Department. Such information will only be granted after verification. 'Personal Data' has a meaning assigned to it under the Personal Data Protection Act 2010.

## Tax Clause

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to this Policy.

**NOTICE**

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.

The **policyholder** shall read this **policy** carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the **policyholder**, advice should at once be given to **the Company** and the **policy** returned for attention.