

## PAWer Insurance

### WHAT MAKES UP THIS POLICY

Insurance does not cover You against everything that can happen.

The heading does not form part of the Policy wording.

This Policy is issued in consideration of the payment of Premium as specified in the Schedule and pursuant to the answers given in Your Application Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Application Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You 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 Your Pet is covered for as shown on the Schedule and the circumstances where Your Pet is covered and not covered.

To help preserve the environment, We will send You one Policy booklet only. Please keep this Policy booklet in a safe place. In case of renewal and/or Policy condition amendment, We will send You the renewal Schedule and/or Endorsement only. If at any time You would like a replacement for this document, please contact Us and We will be happy to provide one.

### YOUR DUTY TO INFORM US

#### 1. Communication

All communication to Us must be in writing or You may contact Our Etiqa Online at 1300 13 8888.

#### 2. Duty of disclosure before this insurance is granted

- i) Where You have applied for this insurance wholly for purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when You applied for this insurance) i.e. You should have answered fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You are also required to disclose any other matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.
- ii) If You do not fully and faithfully provide this information, the insurance may not be valid or the Policy may not cover You fully.

#### 3. Duty of disclosure during this insurance

You are required to inform Us immediately if at any time after this contract of insurance or any other Policies effected on or by You has been entered into, varied or renewed with Us on any information given in the Application Form (or when You applied for this insurance or other Policies) is inaccurate or has changed including but not limited to of any changes in Your occupation, work duties, sporting activities, or any relevant information that may increase the risk including any disease, physical or mental defect or infirmity. We may:

- i) require You to pay an additional Premium for the increase risk;
- ii) make changes to the terms and conditions of this Policy; or
- iii) leave the Policy terms, conditions and Premium unaltered.

You will only be covered for any increased risk if agreed in writing by Us.

### DEFINITIONS

Unless indicated or defined otherwise, the definitions with interpretation as set out below, will apply to this Policy.

**Accident and Accidental** means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which will, independently of all other causes, be the sole cause of Injury to the Pet.

**Benefit** means the respective benefit(s), as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms, exclusions and conditions of this Policy in respect of each event or loss covered by this Policy.

**Commencement Date** means the original inception date of cover under this Policy as shown in the Schedule.

**Condition** means any accidental Injury or any manifestation of an Illness.

**Congenital Condition** means a condition that is present from birth, whether inherited or caused by the environment, involving any organ system or any part of the body not necessarily showing signs or symptoms that may cause or contribute to an Illness.

**Co-Payment and Excess** means the portion of the claim amount which You need to pay for each claim.

**Effective Date of Insurance** means the effective date on the Schedule.

**Elective Treatment** means a treatment that is beneficial to the Pet but is not essential for survival.

**Endorsement** means a written alteration or amendment to the information, terms and conditions of this Policy. Endorsement to this Policy must be issued by Us.

**Family** means Your spouse, children, parents, brother, sister or any other persons who are permanently residing with You.

**Illness** means a physical disease, sickness or infection suffered by Your Pet as diagnosed by the Veterinarian.

**Injury** means a physical and bodily injury suffered by the Pet during the Period of Insurance 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).

**Medically Necessary** means 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 You, Your Veterinarian or other providers; and
- (d) consistent with the most appropriate supply or level of services which can safely be provided to the Pet.

**Ombudsman for Financial Services, or OFS** means an independent body set up to help settle disputes between a Claimant and Us, as an alternative to the courts.

**Period of Insurance** means the period for which Your Pet is covered.

**Pet** means the cat or dog as described and named in the Schedule.

**Policy** means Your insurance contract which consists of this policy wordings, schedule and any endorsement issued thereunder.

**Personal Data** means any information that relates directly or indirectly to You and extends to any individual whose personal data has been provided by You, who is identified or identifiable from that information or from that and other information in Our possession, including any sensitive personal data and expression of opinion about You and the individual. For clarity purposes, Your personal data may have otherwise been provided to Us by an authorised third party.

**Policyholder** means the owner of the Pet named on the Schedule who has full rights on the Policy.

**Pre-Existing Condition(s)** means any sickness or condition occurring or existing in any form, or complication directly resulting from or relating to that Condition before the start of Your first policy. A condition may be considered pre-existing whether or not:

- a) the Pet had received or is receiving treatment from a Veterinarian;
- b) medical advice, diagnosis, care or treatment has been recommended for the Pet by a Veterinarian;
- c) the Pet has clear and distinct signs, symptoms, abnormalities or physical defects and/ or would have been apparent to You in the circumstances.

**Premium(s)** means any amount We require You to pay under this Policy and includes Government charges.

**Renewal** means a policy which has been renewed without any lapse of time upon expiry of a preceding policy with the same Policyholder and Pet.

**Schedule** means a schedule attached to the policy, where the particulars of Your Pet, Period of Insurance, benefit and sum insured are stated.

**Supplies** mean 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(ies)** mean medical procedure to treat diseases, sickness or injuries by operative manual and instrumental treatment. The procedure(s) performed on Your Pet, by a Veterinarian, must be invasive and done in an operating theatre with the use of general anaesthetic.

**Surgical Fees** means any 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.

**Terrorism** means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Act of Terrorism shall also include any act which is verified or recognised by the (relevant) government as an act of Terrorism and/or regulated under any relevant laws.

**Treatment** means any reasonable and customary 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 a covered Injury or Illness.

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

**Waiting Period** means the first fourteen (14) days from the Commencement Date of the first policy period during which an Illness that occurs or shows symptoms or signs. 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.

**Working Pet** means any Pet involved in activities including, but not limited to racing, breeding, law enforcement, guarding or for other commercial use. This does not include pets owned for companionship, helping or assistance.

**You** and **Your** means the policyholder named on the Schedule who is at least eighteen (18) years of age on the Effective Date of Insurance and must be a Malaysian, permanent resident of Malaysia or residents legally employed in Malaysia.

**We, Us** and **Our** means Etiqa General Insurance Berhad.

## WHAT DOES YOUR POLICY COVERS

### TABLE OF BENEFITS

Benefit Sections		Benefit Amount in Ringgit Malaysia (RM)		
		Silver	Gold	Platinum
Section 1	Veterinary Fees and Surgical Fees	Up to 3,500 per year 10% Co-payment is applicable	Up to 5,000 per year 10% Co-payment is applicable	Up to 8,000 per year 10% Co-payment is applicable
	<u>Includes:</u>			
	a) Clinic Overnight Stay After Surgery	Up to 3 nights	Unlimited nights	Unlimited nights
	b) Post-surgical Treatment	Up to 30 days	Up to 60 days	Up to 60 days
Section 2	Burial or Cremation Expenses	Not applicable	Up to 500	Up to 1,000
Section 3	Third Party Liability – applicable to cats only	Not applicable	Up to 10,000 per year Excess 1,000	Up to 30,000 per year Excess 1,000
	Third Party Liability – applicable to dogs only	Up to 5,000 per year Excess 500	Up to 30,000 per year Excess 1,000	Up to 50,000 per year Excess 1,000

## DESCRIPTION OF BENEFITS

### SECTION 1 – VETERINARY FEES AND SURGICAL FEES

We shall reimburse You for the Veterinary Fees and Surgical Fees incurred during the Period of Insurance as a result of any Treatment of an Injury or Illness which sustained by Your Pet up to the maximum benefit specified in the Schedule.

We will also cover any clinic overnight stay and post surgical Treatment for Your Pet, up to the number of nights/days based on the plan selected from the date of Surgery, which includes follow-up consultations, diagnostic and laboratory services, acupuncture, examinations and investigations as required by Your Veterinarian.

#### Special Conditions

The post-surgical Treatment must have resulted directly from the condition which the Surgery was performed and be recommended by the Veterinarian who performed the Surgery.

#### Exclusions applicable to Section 1

Besides the general exclusions listed under What Is Not Covered, We will also not be liable for any claims arising from or caused by the following:

1. a Co-Payment stated in Table of Benefit above.
2. Pre-existing Condition.
3. Any Illness during the Waiting Period.
4. Costs incurred to purchase any aids, 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.
5. The costs of any Treatment relating to:
  - a) Congenital Conditions;
  - b) training or therapy for behavioural Illness;
  - c) cryptorchidism or ovariohysterectomy;
  - d) dentistry (except dental Treatment due to an Accident);
  - e) pregnancy, birth or breeding and any complications thereof;
  - f) surgical implants;
  - g) organ transplantation;
  - h) Elective Treatment and cosmetic surgeries.
6. Non-essential boarding and hospitalisation, Treatment, tests or diagnostic procedures.
7. Costs relating to a second opinion if You decide to take Your Pet to seek subsequent Treatment from a different Veterinarian for the same Illness or Treatment from a Veterinary Specialist.
8. Routine and preventative Treatments including and not limited to the cost of any pet food and/or supplements, vitamins, shampoo and bathing, preventative vaccinations, spaying, neutering, castration, routine removal of dew claws, killing and controlling fleas, treating round worms and tapeworms, ticks, mites, tail docking, ear cropping, grooming and nail clipping or any complications arising from these Treatments.
9. Costs incurred to remove a foreign object swallowed by Your Pet.
10. Treatment incurred after the expiry of Policy for which there has not been any subsequent renewal.

### SECTION 2 – BURIAL OR CREMATION EXPENSES

We shall reimburse You the expenses up to the maximum benefit specified in the Schedule for the burial or cremation and/or handling charges from the veterinary clinic/hospital or funeral service providers in respect of the handling of the remains of Your Pet during the Period of Insurance.

#### Exclusions applicable to Section 2

We will not be liable for any costs if death of Your Pet arises from any of the exclusions under Section 1 – Veterinary Fees and Surgical Fees.

### SECTION 3 – THIRD PARTY LIABILITY

We will indemnify You up to the maximum benefit specified in the Schedule inclusive of all legal costs and expenses incurred with Our written consent in the defense and settlement of any claims for any one Period of Insurance which You and Your Family shall become legally liable to pay as compensation for:

1. Accidental Injury to third parties in Malaysia caused by Your Pet; and/or
2. Accidental loss or damage to property in Malaysia belonging to third parties caused by Your Pet.

#### Special Conditions

1. You must tell Us about any incident that could result in a claim.
2. You must send Us any writ, summons, legal documents or other communication you receive immediately.
3. You must not admit responsibility or make any offer or promise of payment or negotiate without Our permission in writing.
4. You must not reply to any communication You received without Our permission.

#### Exclusions applicable to Section 3

Besides the general exclusions listed under What Is Not Covered, We will also not be liable for any claims arising from or caused by the following:

1. The first RM500 or RM1,000 for every claim, based on the plan selected, if applicable.
2. Loss or damage to property in Your ownership, custody, care or control or of Your Family or of any person residing with You or is employed by You.
3. Accidental Injury to or Illness contracted by You, Your Family, or any person residing with You or is employed by You.
4. Any claim if a person catches a disease or virus directly or indirectly from Your Pet.
5. Fines, penalty, surcharge or late payment.
6. Punitive, aggravated or exemplary damages.
7. Any claims arising from or involving Your Pet 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.
8. Any claims arising from an occurrence in connection with Your profession, occupation or business.
9. Any liability assumed by You under any contract or agreement unless such liability would have attached in the absence of such agreement.
10. Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia.

## CONDITIONS

### 1. Eligibility

The Benefit under this Policy is only available if Your Pet:

- a) aged between twelve (12) weeks to ten (10) years at the Commencement Date of this Policy. Provided the Pet is enrolled before that age and has remained continuously covered thereafter, cover for the Pet may be granted up to the maximum age of thirteen (13) years;
- b) not be a Working Pet;
- c) be free from Injury or physical disability at the Commencement Date of this Policy; and
- d) reside permanently with You at the address within Malaysia stated in the Schedule.

Where Your Pet is a dog, it must be:

- a) micro-chipped; and
- b) duly licensed and not fall under the banned or restricted breeds as stipulated by the Government or Public or Local Authority.

Where Your Pet is a cat, You must provide medical card certification from a registered Veterinarian with details of the Pet and its owner including their names and photographs of the Pet unless it has been micro-chipped.

### 2. Territorial Limit

A Pet is covered under this Policy only while the Pet is in Malaysia.

### 3. Records

You agree to furnish records that a Veterinarian has in respect to the eligibility of Your Pet within fourteen (14) days from taking out this Policy. Failure to provide records within the stipulated period will render the Policy invalid and you shall be entitled to a Premium refund.

We will only pay a claim that occurred after You have submitted Your Pet's record to Us.

### 4. Protection and Reasonable Precaution

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 or Injury.

### 5. A duty to comply with the Conditions

We will only be liable to make any payment under this Policy if You have at all times complied with the terms, provisions and conditions of this Policy.

### 6. Fraud

If any claim is fraudulent or of any fraudulent means, including inflating or exaggerating of the claim or submission of forged or falsified documents, are used to obtain Benefits by You or anyone acting on Your behalf, all Benefits under this Policy shall be forfeited.

### 7. Claims Notification, Procedure and Settlement

- a) Written notice of any event 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 from the date of the Accident or Illness to Your Pet.
- b) We will only pay the Benefits if medical report, medical certificates, police report, original invoices/quotations and receipts (for all reimbursement benefit) and other information/ evidence / supporting document which We may require are provided on request at Your expenses.
- 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 dog's microchip number must be listed by the Veterinarian who treated Your Pet in the supporting documents such as receipts, medical certificates and/or medical reports or provide a copy of Your cat's medical card certification according to the Eligibility Condition;
- e) Such other information that we may reasonably require. Original of all relevant documents and bills must be submitted together with the completed claim form / e-notification of claim.

### 8. Termination of Policy

- a) **Termination by the Policy Holder**

If You gives notice in writing to Us to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. We will refund the Premium for the unexpired portion of the Period of Insurance on pro-rated basis provided no claim has been submitted to Us in relation to that Period of Insurance.

**b) Termination by Us**

We may give notice of termination hereof (provided it is necessary, reasonable and justifiable) by registered post to You at Your last known address or by electronic mail. Such termination shall become effective after thirty (30) days following the date of such notice. We will refund the Premium for the unexpired portion of the Period of Insurance on pro-rated basis provided no claim has been submitted to Us in relation to that Period of Insurance.

**c) Termination after a claim has been made**

If You terminate Your Policy after having made a claim, no Premium refund are payable.

**d) Effective Time of Termination**

This Policy shall terminate at 12:01am Malaysian time on the relevant date of termination.

**9. Payment of Premium – Cash Before Cover**

You must pay the Premium before the coverage under this Policy is effective.

**10. Policy Renewal**

This Policy shall be effective as of the date stated in the Schedule. This Policy renewal shall be one year after the effective date and will be renewable annually. This Policy is renewable at Our option. Policy will cease when Your Pet attains age of fourteen (14) years.

**11. Change of Plan**

You may change the plan at Your next Policy renewal.

**12. Arbitration Clause**

Any dispute, controversy or claim arising out of or relating to this Policy shall be referred to the decision of an Arbitrator. The Arbitrator shall be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators one to be appointed in writing by each of the parties. Appointment shall be within one calendar month after having been required to do so by either of the parties. In the case the parties do not agree on a single Arbitrator, an Umpire will be appointed in writing by the the Arbitrators in accordance with the Asian International Arbitration Centre (AIAC) for i-Arbitration Rules. 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. The place of arbitration shall be Kuala Lumpur, Malaysia.

If We shall disclaim liability to You for any claim hereunder, and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim for all intents and purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

**13. Legal Actions**

No action shall be brought to recover on this Policy before the expiration of sixty (60) days after written Proof of Loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought more than three (3) years after the time written Proof of Loss is required to be furnished.

**14. Alteration and Changes**

We reserve the right to renew, cancel or amend the terms and provisions of this Policy (provided it is necessary, reasonable and justifiable) by giving thirty (30) days prior notice in writing by ordinary post to Your last known address or electronic mail in Our records, and such amendment will be applicable from the next renewal of this Policy.

No alteration to this Policy shall be valid unless authorised by Us and such approval is endorsed thereon.

**15. Other Coverages**

You are allowed to purchase only one (1) PAWer Insurance Policy issued by Us for the same Period of Insurance. In the event that Your Pet is covered under more than one such policy, We shall consider that the Pet to be covered under the Policy which was issued first or provides the greatest amount of Benefit (where applicable) and We shall refund any duplicated Premium payment which may have been made by You or on Your behalf.

If at the time of any claims under this Policy is covered by other insurance policy, either with Us or other companies covering the same risk or any part thereof, We will only pay Our ratable proportion.

**16. Notice of Trust or Assignment**

We shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other, dealing with or relating to this Policy.

**17. Sanction Limitation Clause**

This Policy shall not provide cover and We shall not 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 to any sanction, prohibition or restriction under the United Nations resolutions, or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**18. Right to Terminate due to Anti-Money Laundering and Counter Financing of Terrorism**

If We discover, or have justified suspicion, that this Policy is exploited for money laundering activities or to finance Terrorism, We reserve the right to terminate this Policy immediately. We shall deal with all Premiums paid and all Benefits or sums payable in respect of this Policy in any manner which We deem appropriate, including but not limited to handing it over to the relevant authorities.

**19. Currency for all Payments**

All payments under this Policy shall be made in the legal currency of Malaysia.

**20. Applicable Law**

This Policy shall be governed by and interpreted in accordance with the laws of Malaysia.

**21. Subrogation**

If We shall become liable for any payment under this Policy, We shall be subrogated to the extent of such payment to all the rights and remedies You have against any party, and shall be entitled at Our own expense to sue under Your name. You shall give or cause to be given to Us all such assistance in Your power as We shall require to secure the rights and remedies, and at Our request shall execute or cause to be executed all documents necessary to enable Us to effectively sue under Your name.

## 22. Changes in Taxation, Regulations and Legislation

We may vary the terms of this Policy as We consider appropriate and equitable, if there are changes in taxation, regulations or legislation that affect this Policy. We will notify You in writing three (3) months prior when terms in this Policy need to be changed.

If any such tax applies, it shall be Your obligation to pay such chargeable tax (where applicable).

In the event You do not pay such all value added tax, goods and services tax or any other tax of a similar nature, We may, but is not obliged to pay such tax on Your behalf, and You shall reimburse or indemnify Us for all of such tax upon demand by Us.

## 23. Data Protection Obligations and Rights

We shall be able to process Personal Data according to the Section 4 of the Personal Data Protection Act 2010. We shall be able to disclose Personal Data provided by You, as the context may require to:

- a) Etiqa General Insurance Berhad, Etiqa General Takaful Berhad, Etiqa Life Insurance Berhad, Etiqa Family Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd;
- b) Other entities within the Maybank Group;
- c) Our authorised agents and service providers with whom we have contractual agreements for some of our functions, service and activities;
- d) Other insurance companies or takaful operators and distribution partners (such as, banks, Islamic banks, insurance brokers, takaful brokers, reinsurance companies and retakaful operators);
- e) Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) & Malaysian Takaful Association (MTA);
- f) Our merchants and strategic partners;
- g) Any parties authorised by You (from time to time); or
- h) Enforcement regulatory and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities.

You will keep Us updated in respect of all such Personal Data as soon as is practicable.

We shall not be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the Personal Data provided to Us.

We may from time to time request that You provide other Personal Data required for the purposes of this Policy.

Prior to providing Us with the Personal Data of a Covered Person, or another individual, You must inform that individual of Our privacy notice.

For detailed privacy notice on how We collect, use, process, protect and disclose Personal Data, please visit Our branches, contact Etiqa Online at 1300 13 8888, or refer to Our website at [www.etiqa.com.my](http://www.etiqa.com.my).

## WHAT IS NOT COVERED

We will not pay You for any consequence whatsoever which is the direct or indirect result of any of the following:

1. 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;
2. Any act of Terrorism;
3. Ionisation, radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or nuclear weapons materials;
4. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear equipment;
5. 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;
6. Mistreatment, malicious or willful Injury to or Your neglect of Your Pet, or by Your Family, or anyone employed or contracted by You;
7. 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;
8. Any claims that occurred if Your Pet does not fall within the eligibility;
9. Any claims that occurred outside Malaysia;
10. Any claims involving Your Pet that is not permanently and positively identifiable by means of a microchip in the case of a dog or identifiable record in the case of a cat;
11. Any claims that occurred if You have not yet submitted Your Pet's record to Us after purchased the Policy;
12. Any claims for Treatment provided by any person other than a Veterinarian; and
13. Any worldwide pandemic or local epidemic diseases that causes widespread illness affecting Pets, declared by any applicable and relevant authority or body from time to time.

## POLICY INFORMATION STATEMENT

1. In case of any changes to Your address, please inform Us immediately.
2. If You have any enquiries other than claims, please contact Us at:  
Etiqa General Insurance Berhad  
Level 13, Tower B, Dataran Maybank  
No. 1, Jalan Maarof  
59000 Kuala Lumpur, Malaysia  
Telephone Number: +603 2297 3888  
Facsimile Number: +603 2297 3800  
Etiqa Online: 1300 13 8888  
E-mail: [info@etiqa.com.my](mailto:info@etiqa.com.my)  
Homepage: [www.etiqa.com.my](http://www.etiqa.com.my)
3. In the event of claims under the Policy, please call Our Claims Assist at 1300 88 1007.

## COMPLAINT PROCEDURES

If You feel that Our service to You needs improvement, please let Us have Your feedback by contacting Us by post at:

Complaint Management Unit  
Etiqa General Insurance Berhad  
Level 6, Tower B, Dataran Maybank  
No. 1, Jalan Maarof  
59000 Kuala Lumpur, Malaysia;

Or by telephone number 1300 13 8888 or +603 2780 4500 (Overseas)  
Facsimile Number: +603 2297 1919  
E-mail: [complaint\\_cmu@etiqa.com.my](mailto:complaint_cmu@etiqa.com.my)

We assure You that Your feedback will be looked into.

The Ombudsman for Financial Services (OFS) and Bank Negara Malaysia's Laman Informasi, Nasihat & Khidmat (BNMLINK) provide alternative avenues for members of the public to seek redress against unfair market practices.

### **PROCEDURE FOR COMPLAINT TO OFS**

The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Policy Holder, in the event that the Claimant or Policy Holder is dissatisfied with Our decision to a dispute, or Our failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:

E-mail: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
or  
Facsimile Number: +603-2272 1577  
or  
Postal address:

Chief Executive Officer  
Ombudsman for Financial Services  
Level 14, Main Block  
Menara Takaful Malaysia  
No.4, Jalan Sultan Sulaiman  
50000, Kuala Lumpur

Alternatively, the Claimant or Policy Holder may file the dispute in person at the OFS office.

The OFS must be contacted within six (6) months from the date of the final decision from Us to the dispute of the Claimant or Policy Holder.

For further details on the OFS, please obtain the information pamphlets from Us or visit the OFS website at [www.ofs.org.my](http://www.ofs.org.my).

Engagement of the OFS is subject to the terms of reference pursuant to Section 126 of the Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Policy Holder's right to take legal action against Us should they be dissatisfied with the outcome by the OFS.

### **PROCEDURE FOR COMPLAINT TO BNMLINK**

Any Policy Holder or Claimant who is not satisfied with the conduct of the Insurance Company may write to BNMLINK, giving details of the complaint, the name of the Insurance Company and the Policy number or the claim number.

Copies of the correspondence (if any) between the Policy Holder or the Claimant and the Insurance Company may be sent to facilitate tracing the case file kept by the Insurance Company.

The contact details are as follows:

Director, Jabatan LINK dan Pejabat Wilayah  
Bank Negara Malaysia  
Jalan Dato' Onn  
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