

PAWer Insurance FAQ (General)

Section A: Product Features

1. Why does my pet require insurance?

Having a pet comes with a lot of responsibilities. Your pet dog or cat may experience some unexpected incidents, become ill from medical conditions or be involved in an accident. These occurrences may result in an unexpectedly expensive vet medical expense.

An insurance policy will protect you from these unexpected increases in vet costs and relieve some of the pressure of being a pet parent.

2. What does PAWer Insurance policy cover?

The policy limit and coverage are determined by the type of plan you select: Silver, Gold, or Platinum. Here is an overview of the main benefits:

(1) Vet Medical Benefits* (Limit varies from RM 3,500 to RM 8,000):

- Veterinary and surgical fees: consultation and surgical fees for your pet.
- Diagnosis and Blood Test: the cost of determining what is ailing your pet.
- Overnight Clinic Stay: We will pay for your pet's veterinary boarding(as advised by the vet).
- Prescribed Medication: Your pets prescribed medication is covered.
- Ultrasound / X-ray
- Follow-up Care: The cost of follow-up care (up to 60 days) is also covered!

**T&C: In the case of illness (after the first 14 days of the policy's effective date) or accidental injury*

(2) Burial and Cremation Coverage (Reimbursement of up to RM 1,000)

- This covers the cost of burial or cremation and handling fees charged by the veterinarian clinic/hospital or service providers when processing your poor pet's remains.

(3) Third Party Liability Coverage (Injury and Property Damage to Others – Reimbursement of up to RM 50,000)

This covers the cost of your pet causing injury or damage to others.

3. Is the plan going to cover euthanasia and burial expenses?

It certainly does. However, this only applies when the decision to put down your pet is made to lessen inhumane suffering caused by your pet's injury or sickness.

You will also be reimbursed for the burial or cremation fees charged by the veterinarian clinic/hospital for processing your pet's remains.

4. What is covered by third-party liability insurance?

Third-party liability refers to the possible expense of your pet's actions that cause bodily harm or property damage to others. The insurance covers you for any accidental physical harm or property damage caused by your pet.

This covers all legal costs and expenses incurred (with Etiqa General Insurance Berhad's written consent in the defense and settlement of any claims) that you will be legally obligated to pay as compensation for:

- (a) accidental injury to third parties caused by your pet; and/or
- (b) accidental damage to third-party property caused by your pet during the period of insurance within Malaysia.

5. Why choose PAWer Insurance?

With PAWer Insurance, pets are at the forefront of our mind. Etiqa understands that pets have unique needs and require specialized care when it comes to their health and well-being.

Here is why PAWer Insurance is best suited for your pet:

- **10% co-payment:** Etiqa pays 90% of eligible medical bills incurred due to your pet illnesses & injuries. This means you'll only have to contribute 10% of your pet's eligible medical claim, which saves you the worry of unexpected expenses.
- **14-day waiting period:** With a 14-day waiting period for all illnesses, your pet will be covered as early as 14 days after securing your plan.
- **Quick and easy billing:** We offer the convenience of paying your panel veterinarian directly which means that you won't have to worry about submitting claims or waiting for reimbursement.

Overall, PAWer Insurance offers comprehensive coverage and exceptional service to ensure that your pets receive the best possible care. By insuring with us, you can have peace of mind knowing that your pets are protected and well taken care of.

Section B: Eligibility & Criteria

1. What are the requirements for my pet to be covered by pet insurance?

Before we provide coverage for your pet, you must meet the following criteria:

- Pet Type: Only Cats and Dogs

- Pet Age: Must be between the ages of twelve (12) weeks and ten (10) years at the commencement date of your insurance coverage. However, you can continue to renew your pet insurance until age thirteen (13).
- Pet Health Conditions: Must be free of injury or physical disability at the start of your insurance.
- Location: Stays in Malaysia at all times under your care or the care of your family.
- Breeds: be officially licenced and not fall within any banned or restricted breeds as stipulated by the government, public or local authority, or other entities (for dogs)
- Identification: dogs have to be microchipped. As for cats, medical card/certification with details of the pet and its owner is required.
- Job: not be a working dog (guard dog, etc)

2. Is a medical examination required before I can purchase a policy for my pet?

A medical examination is required if you are purchasing a pet insurance policy for your dog. A medical examination is not required for your cat. However, we do require some documents to establish that you are the legal owner of the pet

3. What is a pre-existing condition?

A pre-existing condition is any condition, symptom, or indicator of the condition that existed prior to receiving insurance.

A condition may be considered pre-existing if, prior to purchasing the policy,

- (a) a veterinarian recommended medical advice, diagnosis, care, or treatment for the pet;
- (b) it was treated or is being treated by a veterinarian; or

(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.

Pre-existing conditions are exempted from the insurance. This is why it is critical to insure your pets while they are still healthy. Any qualifying conditions that arise later in their lives will be fully covered by the policy!

4. What are my pet insurance policy exclusions?

Any loss or damage not covered by PAWer's insurance coverage is considered an exclusion. This implies you cannot file a claim on their behalf.

Here are the key exclusions; please see our complete product disclosure document for the full list of exclusions and additional information on the reasons for these exclusions.

Key Exclusions

- Pre-existing Medical Conditions
- An Illness that occurs during the waiting period (14 days)
- Any non-essential boarding and hospitalization, treatment, tests, or diagnostic procedures. Any second opinion treatment of expenses.
- Any expert vet treatment expenses
- Any routine and preventative care expenses
- Treatment beyond the policy's expiration
- Treatment above the maximum benefit

5. Can I get insurance for animals other than cats and dogs?

For the time being, we can only insure pet cats and dogs. Coverage for other lovely animals is not available yet and we will keep you updated as things change.

6. What should I do if I need to know my pet's exact age?

You could ask your veterinarian about your pet's age. Choose a birth date that is closest to the vet's estimate.

7. Can I include my pet's microchip number after I buy the policy?

You certainly can! Within 14 days of purchasing for your pet insurance coverage, please update your pet's valid microchip ID on your PAWer Insurance Pet Profile. If we do not receive a valid document by the deadline, the policy may be immediately terminated.

Section C: Purchasing PAWer Insurance Policy

1. Is PAWer Insurance Shariah compliant?

PAWer Insurance is a conventional insurance product that is not subject to Shariah laws.

2. Can I create a PAWer Insurance account even if I am not ready to purchase pet insurance yet?

Without a doubt! When you click "Insure Now," you will be prompted to provide your email address to create an account with us. When you're ready to buy the insurance, you can always log back in and finish the transaction.

3. Who will I pay my insurance premium to, and how will it be processed?

PAWer Insurance insurance premiums will be processed and transferred to our insurance partner Etiqa General Insurance Berhad.

We do not keep your insurance premium as an authorized Etiqa agent, and we are not responsible for any claims payments under your policy.

Having said that, we will assist you in submitting your claims request to Etiqa as well as any following claims follow-up. Rest assured, we are here to help you with any claims you may have if your pet becomes ill or injured.

4. When will my pet's insurance coverage begin?

For vet care claims related to illness, the PAWer Insurance coverage has a 14-day waiting period.

A waiting period is the amount of time that passes after you purchase the coverage before your pet is eligible for vet or burial claims due to illness. When you renew your insurance, this is waived. However, if there is a lapse in coverage, the waiting period will be restored.

5. Why is there a "waiting period"?

The waiting period is designed to protect all responsible PAWer Insurance customers. It prevents someone from abusing the pet coverage and attempting to buy insurance after there is a vet medical claim.

6. Do I get a referral reward if I recommend PAWer Insurance to a friend or family member?

A reward of RM10 cash from Petotum is presented to consumers who successfully refer their friends or family to us.

7. What is the cost of the insurance (premium)?

The cost of the premium is determined by the type of pet (dog/cat) and the amount of medical coverage selected. Please **check here (insert link to sales page)**.

8. Can I get multiple pet insurance policies if I have more than one pet?

Yes! There is no limit to the number of pets you can insure with us. All other terms and conditions of the policy will remain in place.

9. Can I get a discount since I am purchasing multiple pet insurance policies for many pets?

Unfortunately, there are no discounts for multiple purchases. However, do follow us via our social media channels to stay updated on limited-time promotions

Section D: Claims & Reimbursements

1. What exactly is a co-payment?

A co-payment is a proportion of the veterinarian fees you must pay for each claim. For PAWer Insurance, your co-payment proportion is 10% of the total medical bill incurred.

2. How does the co-payment system work?

Let's have a look at an example:

Miow (your cat), requires minor surgery. You file a claim for RM 100 for the clinic visit. Your coverage requires a 10% co-payment.

Once your claim is granted, the following is how your claim payout will be calculated:

- $100\% - 10\%$ (your co-payment) = 90%
- $RM100 - RM10$ (ten percent of total claim) = RM 90

In other words, the reimbursement rate for vet medical claims is 90%.

3. Can I make a claim for my visit to any veterinary facility in Malaysia?

Yes, you can submit claims from any licensed veterinarian practice in Malaysia.

In Malaysia, a vet clinic is defined as a registered veterinary surgeon who is registered with the Malaysia Veterinary Council in line with the Veterinarian Surgeons Act 1974 and who has a valid current Annual Practicing Certificate or temporary authorization to practice in Malaysia.

Unfortunately, if you are a veterinarian, you will not be allowed to claim insurance for your pets under your medical care. To be qualified for your claim, you must visit another veterinarian.

4. What is the claim process like?

In the filing of vet medical claims, we will reimburse you for 90% of the cost of your pet's medical fees. Don't worry, we'll take care of everything. Simply upload your vet medical fee receipt or invoice to the PAWer Insurance portal.

After you file your claim online, it will be evaluated and authorized by our insurer, Etiqa General Insurance Berhad (EGIB). EGIB will make the payment immediately to your bank account (same legal name as policy) on your PAWer Insurance User Profile.

You can expect your funds to appear in your bank account within 7 working days of approval.

5. How do I file a claim for vet medical expenses? What documents must I prepare?

Please ensure that these facts are included in your vet's medical bill, receipt or invoice when the treatment is completed. These are the pertinent information from your pet insurance policy.

- Name of the pet and its owner
- Itemized bill with a detailed breakdown of medical costs, diagnosis and treatment.
- Microchip identification (for pet dog)
- Treatment date

Once you have the completed medical bill in hand, go to your PAWer Insurance dashboard and submit your claim under the "Claim" button. To file your claims with us, fill out the form and click submit.

6. How do I file a claim for burial expenses?

Please save the receipt from your veterinarian or any undertaker service provider for the cost of your pet's burial or cremation.

Log in to your user dashboard, then fill out the Claim part of your user profile. Remember to check the "Burial and Cremation Costs" box under the type of claims.

7. What happens if my claim is rejected or if I want to contest the amount of my claim?

EGIB may reject claims owing to insufficient paperwork or claims that fall outside of the area of coverage. Send us an email at support@petotum.com with your policy number, and we'll look into it for you.

8. How will I be reimbursed?

EGIB will transfer the value of the authorized claims immediately to the bank account information specified in your user profile.

To avoid delays, please update your accurate bank details (Same Legal Name as Policy) and proper bank information before submitting your claim.

9. Why do you want my bank account details?

EGIB pays all claims immediately to your bank account. There are no cheques or physical forms necessary to file your claim.

As a result, we will give EGIB your bank information so that they can pay you. Please ensure that your bank information is valid (has the same name as the policyholder) to avoid payment delays.

Not to worry, all of your data is subject to our Privacy Data Policy, which is in accordance with Malaysia's PDPA Act 2010.

10. How will EGIB and Petotum use and store my data?

We will do our utmost to protect the privacy of your data, be it in physical or digital form.

This includes having in place procedures and security measures that meet best international security practices. These measures are regularly reviewed to ensure that they are effective and adequate.

All our staff members and authorized third parties will be required to comply with these measures and practices. You can refer to our extensive terms and policies here (<https://www.petotum.com/privacy-policy>)

11. My pet is now injured or ill. Can I purchase the insurance now and then make a claim?

PAWer Insurance's pet insurance, like all types of insurance, is designed to protect your pets from unexpected accidents and illnesses.

If your pet is already sick or injured before purchasing insurance, these are called pre-existing conditions and, sadly, will not be covered.

12. What is the deadline for filing claims with PAWer Insurance?

You have seven days from the first visitation date to submit your reimbursements. Make sure you have all of the necessary documentation and have updated your bank information to ensure a smooth and timely claim payout.

13. How long will it take for my claim to be reimbursed?

EGIB will assess and handle your claim once the documents you submit are complete. If all information is correct and the claim is approved, Etiqa will attempt to send the claim amount (after adjusting for reimbursement rate) directly to your bank account within 10 working days.

Section E: Guarantee Letter (GL)

1. What is Vet Direct Pay?

Petotum offers you the option of having us pay your panel vet directly for any claim reimbursement amount as an optional claims reimbursement feature. This helps you to concentrate even more on your pet's care and worry less about paying for costly unexpected vet costs by depleting a savings account or maxing out credit cards.

We send any applicable reimbursement amount directly to your panel vet's office once your claim has been completed. It's the simplest method to handle costly vet bills without breaking the bank!

2. How does Vet Direct Pay work?

Vet direct pay can save your pet's life. Besides, it relieves the burden of having to drain your savings, max up your credit cards, or not be able to get your pet the treatment she requires due to a lack of funds.

3. Which vet clinics have Petotum Vet Direct Pay?

We plan to be visible at all Malaysian vet clinics and animal hospitals. If your veterinarian is not on the list, please refer us to them and contact us for more information.

PAWer Insurance (for Dogs)

1. Can all breeds of dogs be insured?

We are unable to insure all pet dog breeds that are restricted or banned by Malaysia's Ministry of Agriculture and Food Services' Department of Veterinary Services.

Restricted Breed of Dogs

- Bull Mastiff
- Bull Terrier
- Doberman
- German Shepherd/Alsatian including Belgian Shepherd and East European Shepherd
- Perro de Presa Canario (also known as Canary Dog)
- Rottweiler

Banned Breed of Dogs

- Akita
- American Bulldog

- Dogo Argentino
- Fila Brasileiro
- Japanese Tosa
- Neapolitan Mastiff
- Pit Bull Terrier / Pit Bull (also known as American Pit Bull, American Pit Bull Terrier, American Staffordshire Terrier and Staffordshire Bull Terrier)

If you currently own a pet dog that is not on the coverage list, please email us at support@petotum.com and we will contact you as soon as the policy changes!

2. Why do I need to microchip my dog to be insured?

A microchip is a type of identification that gives each pet a unique identifying number. It is required information during claims submission (ID must be listed on your vet bill) to verify that the same dog insured is the same dog asking for insurance.

A microchip provides a secure, dependable, and permanent form of identification for your pet. If you ever lose your pet, this will help you find him or her again!

Within 14 days of acquiring your pet insurance, all dogs must be microchipped.

3. What if my dog isn't microchipped and there is a claim?

Pet dogs must be microchipped to qualify for PAWer Insurance. Unfortunately, EGIB will reject your claim if it does not include a microchip ID.

4. Is the microchip process harmful to my pet dog?

The microchipping method involves injecting a small microchip into your pet (which is administered by a veterinarian). The injection may cause temporary discomfort. When your pet leaves the vet, he or she will most likely have forgotten about the microchipping procedure!

Your pet will feel no pain or discomfort after receiving the microchip. In fact, they might not even notice it's there!

PAWer Insurance (for Cats)

1. Do I need to microchip my cat to get insured?

Cats do not need to be microchipped. This is only applicable to a pet dog. Instead, cat owners must submit their cat's vaccination card as proof of ownership.

2. What exactly is a vet vaccination card?

A vet vaccination card is a document (typically in the form of a physical card) that serves as a confirmation of ownership for your pet cat.

A vet doctor would often provide it after vaccinating your cat, and you will be expected to fill out the essential information on your card for your vet clinic's record.

Simply photograph this card and upload it to our website during the buying process.

Please ensure that the following information is visible in the photo:

- The pet's and owner's names must match in the online submission.
- The vet clinic's stamp must be visible.

Otherwise, we may be unable to continue with the policy in the absence of clear proof of ownership.

3. Why do I need to submit my cat's vet vaccination card and photo to be eligible for insurance?

This is to ensure that you are the legal owner of the insured pet cat. We can validate ownership with the name of the owner (as per your official IC/Passport) and your pet cat's name appearing on the official receipt using the paperwork from your vet.

4. What documentation must I give to verify that I am the legal owner of my cat?

Any of the following can be used as formal documentation to be presented to PAWer Insurance when purchasing your cat insurance policy:

- Vet vaccination card (with your legal name and the name of your pet)
- Receipt/Report of Vaccination

5. Can I provide vet medical documents and a photo of my pet cat after I acquire the policy?

You certainly can! Within 14 days of paying for your pet insurance coverage, please submit your pet's valid vet medical ID (or Vet Neuter / Vaccination Receipt) to your PAWer Insurance Pet Profile.

If we do not receive a valid document by the deadline, the policy may be automatically cancelled. However, if you require additional time to submit your paperwork, please let us know and we will gladly communicate with our insurer to extend the deadline for you!

6. Can all cat breeds be insured?

Yes, all breeds of cats are welcome to be insured with us as long as they meet the other insurance terms.

Policy Information and Guide

1. What happens to my pet insurance coverage if I relocate?

You must notify us at hello@petotum.com so that our care team can amend the address on your policy. We hope you don't forget about your pet! For the policy to be effective, your pets must continue to live with you at your new residence.

2. Where can I find a copy of my official policy or insurance certificate?

A copy of your insurance certificate will be emailed to you once you have completed the payment on our website. If you have not received your policy certificate, please check your 'Spam' folder. If you are still unable to find it, please contact us at support@petotum.com!

3. How do I renew my coverage when it expires after a year?

We will send you an email one month before your policy ends reminding you to renew it. You can renew your insurance on your user profile's policy overview section until the last day of your policy's coverage date.

4. Is it possible to transfer my policy to the new pet owner?

You will not be able to transfer an existing pet insurance policy to another owner. However, you have the option of cancelling your insurance policy and receiving a pro-rated return. The new pet owner can then purchase a new pet insurance policy for the pet.

To resolve this, please contact us at support@petotum.com.

5. Is it possible for me to modify my plan before the end of my one-year insurance period?

Unfortunately, after you have paid for your pet insurance plan, you cannot change it. You can, however, change your mind when it comes time to renew your coverage the following year.

6. Is it possible to terminate my annual premium plan?

You certainly can. However, if there has ever been a claim history, we will be unable to give a pro-rated refund (whether it is a pending claim or a paid claim).

We can reimburse a pro-rated amount of the premium you paid for your pet insurance policy if you have never made a claim during the policy period. Please notify us of your request by emailing support@petotum.com.

7. Can I renew my pet insurance policy when it expires in a year? Will my premium go up or down?

Yes! You may renew your pet's plan with us up to the age of 13 years.

Many factors are considered when determining the renewal premium. This includes, but is not limited to, your pet's age at renewal, claims history and kind of claims, health issues, and other factors.

Furthermore, because PAWer Insurance is an insurance pool, we must ensure that our overall pool of premiums and claims paid are sustainable.

EGIB, our insurance partner, considers all of these characteristics before determining the renewal premium for PAWer Insurance customers, and this will vary from pet owner to pet owner because no two pets are the same.

Rest assured that we will strive to treat each of you equally and will consider your overall history and connection with us when calculating your renewal premium.

We will email you a renewal reminder one month before your insurance ends. This notification will also be sent to your PAWer Insurance account.

8. What exactly is a policy period?

A policy period is the time period during which your insurance stays active..

9. Can I transfer my current pet's coverage to a new pet?

You cannot transfer an existing pet insurance policy to another pet. You might instead get a new insurance policy for your new pet.

10. What exactly is a policy's effective date?

The effective date is the precise date and time when your insurance policy will go into effect. This is the date on which you pay for your pet insurance.

11. What happens to my policy if my pet passes away unexpectedly?

If the unfortunate happens, where you find your pet passing away unexpectedly; rest assured that we will be there for you. The cost of the burial will be covered by the insurance policy. If you have any other queries, do send an email to support@petotum.com

12. What should I do if my pet passes away?

If the unfortunate should occur, please send us an email at support@petotum.com for us to take you through the process.