



YOUR POLICY

DEFINITIONS

Certain words have been defined. These have the same meaning wherever they are used in the policy or schedule and are highlighted in the policy schedule by being shown in bold print. For example **You, Pet etc.**

Insured / You / Your: The policyholder who is named on the current Certificate of Insurance that is issued for this policy.

Pet: Your cat or dog as named and described on the Certificate of Insurance.

Policy Year: 12 months from the renewal date or cover from date stated on the Certificate of Insurance.

Sum Insured: The amounts shown on your current policy schedule or latest renewal invitation or amended schedule which you are insured under each section of this policy.

Excess: The amount or proportion of any claim that you will have to pay towards the agreed cost of any claim and which is specified on this policy schedule.

Company /Insurer/ We / Us / Our: Professional Practice Insurance Brokers as Scheme Promoter / Arab Orient Insurance Company PSC as Insurer

Clinical Signs: Any changes in **your pet's** normal healthy state, including adverse changes in mental or emotional condition

Treatment: Examinations, consultations, advice, tests, x-rays, medication, surgery, nursing and care provided by qualified vets and registered as such with the appropriate United Arab Health Authorities.

Administrator: Globemed Gulf FZ LLC

Illness: Sickness, disease or any changes in **your pet's** normal healthy state.

Policy start date: The cover from date stated on the Certificate of Insurance.

Market Value: The price applicable at the time **you** obtained **your pet** for a **pet** of the same age, breed and pedigree.

Certificate of Insurance: The Certificate detailing the Policyholder, insured, commencement and expiry date of insurance and forming and attaching to the Policy of Insurance and Schedule of Insurance.

GENERAL CONDITIONS

1. We will act in good faith in all our dealings with you. Equally the payment of claims is dependent on **Your observance of the following:**
 - a) **You** and **your** family must at all times provide your pet with appropriate care and attention
 - b) You arranging and paying for any dental checks your vet normally recommends preventing injury or illness
 - c) Your pet having had the following vaccinations:
 - Dogs must be vaccinated or boosted against distemper, hepatitis, leptospirosis and parvovirus.
 - Cats against Feline Infections Enteritis, Feline Leukaemia and Cat Flu.
 - d) Reporting to the Insurer in writing as soon as reasonably possible full details of any incident that may result in a claim under this policy
 - e) Giving all necessary assistance and information that the Insurer may require in connection with any claims.
 - f) You agreeing to any information relating to your pet being released to us by any vet who has seen or treated your pet at any time.
 - g) Not admitting liability or making an offer or promise of payment without the Insurers written consent
 - h) Notifying the police as soon as reasonably possible of the fact that your pet has gone missing and Obtaining a written report and reference number.
 - i) You must always give true and complete information about your pet. This includes all the information that you have provided with your application before you were issued with your Policy and in respect of any further information required enabling the Insurer to assess any claim. If any information provided by you is subsequently shown to have been incomplete or untrue we may seek to recover any monies paid in settlement of any claim and to cancel the Policy with immediate effect.

Your recognition of our rights:

- j) To take over and deal with in our name the defence or settlement of any claim.
- k) To take proceedings in your name but at our expense. To recover for our benefit the amount of any payment under this policy.
- l) To decline paying any claim that is in any respect fraudulent.
- m) To settle your claim on a proportionate basis if you have any other insurance covering the same loss, damage or liability.

Any other person entitled to claim the benefit of this policy must also observe its terms and conditions

2. Cancellation

You may cancel the policy at any time by notifying the Insurer in writing. We may cancel your policy by giving seven days notice in writing and sending this notice to the address as advised on the policy application or an updated address as advised by the policy holder. If you cancel the policy during the period of insurance, any refund premium will be calculated using the company's current short period rates. There will be no refund premium if any claim has been lodged throughout the term of the policy.

GENERAL EXCEPTIONS (To be applied to the whole policy)

DELIBERATE ACTS

This policy does not insure any destruction of or loss of or damage to any Pet or any consequential loss or any legal liability directly or indirectly caused by, or contributed to, by, or arising from deliberate acts by you or any other adult who permanently resides at your home.

Furthermore,

This policy does not insure:

1. Any **pet** that is less than twelve weeks old.
2. A two week waiting period will apply.
3. Any **pet** that is used in connection with a trade or business, breeding or racing purposes.
4. Any claim that is in any way linked to vicious tendencies or behavioural problems your **pet** showed signs of before cover started.
5. Any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting your pet to a vet, loss of earnings due to time off work or the cost of pet mobility aids.
6. Any loss where United Arab Emirates animal health or import laws have been broken.
7. Any claim where your pet is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so.
8. Any claim caused by or in a way related to a condition that is excluded either on your policy schedule or in a separate endorsement letter.
9. Any costs that we do not consider to be reasonable or necessary. To help us determine what is reasonable and necessary we may seek guidance from other veterinary practices or independent loss adjustors and will only pay for costs we feel to be reasonable and necessary.
10. Any claims as a result of the official actions of customs, any government or the authorities of any country, unless specifically covered.
11. Any incident, loss, damage or treatment occurring outside the United Arab Emirates.
12. Any claim as a result of a disease that should be reported to an authority such as, but not limited to Rabies.
13. Any claim after the insurer or policyholder cancels the policy.
14. Any claims until the receipt of the premium by the insurer.
15. Against any treatment costs that is in any way connected to a pre-existing condition.
16. Any claim as a result of a condition that a routine vaccination is available for, unless treatment is needed because the vaccine has not worked.
17. Any claim relating to a sexually transmitted disease.
18. Any claim as a result of radioactive contaminator, terrorism, war or riot.
19. Any claim arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
20. Any claim arising directly or indirectly out of transmissible spongiform encephalopathy (TSE) but not limited to bovine spongiform encephalopathy (BSE) or new variant Creutzfeldt-Jakob disease (vCJD).
21. Any claim arising directly or indirectly out of non-ionizing radiation including but not limited to Electro Magnetic Fields and/or Electro Magnetic Interference.

SECTION 1

VET'S FEES

We will pay:

Up to the **sum insured** for the **treatment** costs of **your pet** for each separately diagnosed condition which is incurred in any one period of insurance as a result of:

However, for claims relating to chronic conditions, we will pay a maximum of AED 3,750 per annum (subject to annual policy renewal), with a total maximum lifetime amount of AED 25,000

- a) Accident
- b) **Illness**

Sum insured:

AED 25,000 per policy year

Excess:

AED 300 per sickness

We will not pay for:

The amount of any **excess**.

Injury or **illness**, which occurs or shows clinical **signs** prior to the start date of the insurance.

Illness which first occurs or shows **clinical signs** Within 14 days of the start date of the insurance.

Preventative treatment that **your** vet recommended to safeguard **your pet** from injury or **illness**.

Any **treatment** in connection with your **pet's** pregnancy, post pregnancy complications, giving birth, artificial insemination, the control of flees prescription diets or other health improvers.

The spaying or castration of **your pet**, except for treating any complication that arise from either of these procedures.

Any behavioural problem, mental or emotional disorder.

Any charge for post mortem.

Treating **your pet** outside usual surgery hours unless a vet recommends that an emergency consultation is necessary.

Vets house calls unless **your pet's** health would be jeopardised by moving it or if you are unable to visit the surgery because of an infirmity.

Any dental treatment including cosmetic dentistry carried out on your pet by your vet, which is not directly related to any accident.

Any treatment for the control of worms, ticks or any illness related to the Pet having had ticks. Unapproved alternative medicine and / or complimentary medicine including but not limited to Acupressure and Acupuncture.

SECTION 2

THIRD PARTY LIABILITY

We will pay:

a) Up to the **sum insured** for legal liability and costs agreed between **us** in writing during any one period of insurance that you could become legally liable to pay for:

- Injury, **illness**, disease of any person.
- Loss or damage to property, livestock that neither belongs to, nor is in your charge.

Caused by **your pet** as described in the

Certificate of Insurance

- b) Solicitors fees for:
- Representation at any coroner's inquest or fatal accident enquiry
 - Defence in any court arising out of a possible claim

Sum insured:

AED 500,000 per policy year

Excess:

AED 500 each and every claim

Territorial Limits: United Arab of Emirates

We will not pay for:

The amount of any **excess**.

Loss of or damage to property, or injury, **illness** or disease:

- arising out of any business or profession involving the use of **your pet**
- Suffered by any member of **your** household, including anyone who is employed by **you**
- In connection with any contractual liability
- If **you** admit responsibility or offer to pay a settlement for a claim against **you**

JURISDICTION CLAUSE

The **insured** and the **insurer** agree that the Insurance shall apply only to judgment that are delivered by or obtained from a court within the Territory specified in the Schedule. Furthermore, the Insurance shall not apply in respect of any judgment or order obtained in the Territory for the enforcement of a judgment obtained elsewhere.

SECTION 3

ADVERTISING AND REWARDS

We will pay:

Up to the **sum insured** in total for:

- Advertisements if **your pet** either goes missing or is stolen
- The reward paid by **you** to any person who recovers **your pet**

Sum insured: AED 5,000 per policy year

Excess: 150 each and every claim

We will not pay for:

The amount of any **excess**.

Any reward or advertisement that has not been agreed to in advance by the **Insurer**.

Any reward that is not supported by a signed receipt with details of the person who recovered **your pet**.

Any reward, which **you** pay to a person who is residing at your home at the time **your pet**, is recovered.

SECTION 4

LOSS BY THEFT OR STRAYING

We will pay:

The **market value** up to the **sum insured** in the event of:

- The theft of **your pet**
- Your pet goes missing for a period in excess of (30) thirty days

Sum insured: AED 5,000 per policy year

Excess: AED 150 each and every claim

We will not pay for:

The amount of any **excess**

Any event where **you're pet** returns to **you** or **your pet** returns home.

SECTION 5A

ACCIDENTAL DEATH

We will pay:

The **market value** up to the **sum insured** if your **pet** dies as a direct result of an accident, or has to be put down as a result.

Sum insured: AED 5,000 per policy year

Excess: AED 150

We will not pay for:

The amount of any **excess**.

Death as a result of any accident or poisoning which happened prior to the start date of this insurance policy.

SECTION 5B

ACCIDENTAL DEATH (ILLNESS)

We will pay:

The **market value** up to the **sum insured** if **your** pet dies, or has to be put down as a result of illness.

Sum insured: AED 5,000 per policy year

Excess: AED 150

We will not pay for:

The amount of any **excess**.

When **your pet** has suffered any injury or **illness** or **clinical signs** prior to the commencement date of the insurance.

When **illness** first occurs or shows **clinical signs** Within (14) fourteen days of this policies start date. When death results from any excluded **illness**.

SECTION 6

CREMATION COSTS

We will pay:

Up to the **sum insured**:

For cremation costs if your **pet dies** or has to be put down by **your** vet as a result of accident or **illness** and where the **Insurer** has approved a valid claim under section 5A or 5B.

Sum Insured: AED 2000 per policy year

Excess: AED 150

We will not pay for:

The amount of **excess**.

BASIS OF CLAIMS SETTLEMENT

Section 4, 5A and 5B (Theft or straying, accidental death, or accidental death – illness).

We will pay the market price for **your pet**, (up to the **sum insured**), if **your pet** dies, is stolen or goes missing (and is not recovered or does not return).

Other Sections

We will pay up to the **sum insured** or any lower amount specified.

WHAT TO DO IN THE EVENT OF A CLAIM

1. Vets Fees (Section 1)

At the completion of any treatment that may result in a claim under the pet insurance policy, you should complete a claim form ensuring Section two is fully completed by the treating Veterinary Surgeon and return with the receipt (s) you are claiming and any supporting documentation within thirty (30) days of start of first treatment.

To enable us to process your claim you must allow us to contact your present or previous Veterinary Surgeon and provide us with the necessary authority to obtain whatever information we require including your pet's full clinical history if necessary.

Completed claim forms and receipts should be sent to us at:

Claims Dept., Pawsure, Globemed, PO Box 505102, Dubai. United Arab Emirates

2. Theft or straying. (Section 4)

Please notify the local police and authorities and dog kennels or cat catteries or other shelters that **your pet** has gone missing as soon as possible. You must immediately notify Claims Dept., Pawsure, Globemed, PO Box 505102, Dubai. United Arab Emirates. A claim form will be sent to **you** for completion and return to the **Insurer** in the event of **your pet** not being successfully recovered within 30 days of its disappearance.

3. Advertising and rewards. (Section 3)

You must contact Claims Dept., Pawsure, Globemed, PO Box 505102, Dubai. United Arab Emirates for approval to proceed before placing any advertisement or offering any reward.

4. Accidental death or illness (Section 5A / 5B)

You must request a claim form from Claims Dept., Pawsure, Globemed, PO Box 505102, Dubai. United Arab Emirates and complete with **your** vet all the details including the date and cause of death and in the case of euthanasia confirming that this was necessary on humane grounds to avoid the unnecessary suffering of **your pet**.

5. Third Party Liability (Section 2)

You must notify Professional Practice Insurance Brokers 203, Al Fattan Plaza, Airport Road, PO BOX 63973, Dubai, UAE as soon as practically possible of any potential or actual claim made or threatened to you regarding damage, injury, and **illness** to any other property, person or animal. **You** must supply full details of any incidents, other people, parties involved including police or local authorities.



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