

Pet Care Insurance Policy

The Policyholder and Bolttech Insurance (Hong Kong) Company Limited agree that:

This Policy document, schedule and any endorsement to this Policy shall be read together as one contract.

The application, proposal and declaration that have been completed and provided to the Company are the basis of this contract and are deemed to be incorporated herein.

This Policy comes into force on the condition that the Policyholder has paid the premium specified in the insurance Certificate in full and the application has been approved by the Company.

The Company shall provide insurance coverage subject to the limits, terms, conditions and exclusions of this Policy.

The due observance of the terms, conditions, exclusions and endorsements of this Policy relating to anything to be done or to be complied with by the Policyholder or the Insured Person or any other person claiming to be indemnified; and the truth of the contents of the application, proposal and declaration, shall be conditions precedent to any liability of the Company.

In case of discrepancies between the English and Chinese versions of this Policy, the English version shall apply and prevail.

Important Notice

1. Please examine this Policy carefully. For enquiry, please contact the Company or Your Insurance Broker/Agent immediately.
2. According to the Cancellation Condition in PART VII – GENERAL CONDITIONS of this Policy, the Company will charge a minimum premium of HK\$500 if the Policy is terminated at Your request.

請注意

1. 請貴保戶詳細查閱此保單之內容，如有任何查詢，請從速與本公司或閣下之保險經紀 / 代理人聯絡。
2. 根據第七部份一般條款內之取消保險單條款，若投保人終止保單，本公司將收取不少於港幣五百元正保費。

Part I - Definitions

The definitions below apply to the following words and phrases wherever they appear in this Policy, the Insurance Certificate or any subsequent endorsements attached to this Policy:

1. **"Accident"** or **"Accidental"** means an unforeseen, sudden and unintended event which happens during the Period of Insurance, causing bodily Injury to the Insured Pet.
2. **"Clinical Signs"** means any changes to the Insured Pet's normal healthy state.
3. **"Co-insurance"** shall mean a percentage of eligible expenses the Policyholder must contribute after paying the deductible (if any) in a Policy year. For the avoidance of doubt, Co-insurance does not refer to any amount that the Policyholder is required to pay if the actual expenses exceed the benefit limits under the terms and benefits in this Policy.
4. **"Euthanasia"** means terminating the life of Insured Pet with the intention of reducing pain, illness or an incurable condition, as by lethal injection or medicine or suspension of medical treatment that is certified, recommended and administered by a Vet.
5. **"Family"** means Your spouse, children, parents or relatives normally living with You.
6. **"Hong Kong"** means Hong Kong Special Administrative Region of the People's Republic of China.
7. **"Illness"** means sickness, disease or abnormality to the Insured Pet's normal healthy state during the Period of Insurance which is not caused by Injury.
8. **"Injury"** means any physical harm to the Insured Pet caused directly, solely and independently of any other cause by violent, accidental, external and visible means occurred during the Period of Insurance.
9. **"Insured Pet"** means any dog or cat which is specified as the "Insured Pet" under this Policy with name and microchip number printed in the Policy Schedule or by way of subsequent endorsement to this Policy.
10. **"Miscellaneous Expenses"** means any reasonable and necessary expenses for medication, procedures and other medical services and supplies solely for the cure or relief of the particular medical condition(s) other than any consumable items or any related expense after discharge of confinement or during any follow-up treatment.
11. **"Period of Insurance"** The period specified on the Policy Schedule and any subsequent period which You shall have paid, and We shall have accepted renewal premium.
12. **"Policy"** means this "Pet Insurance" insurance Policy underwritten and issued by the Company, which refers to the entire contract between You and the Company including but not limited to this Policy document, application, proposal, declaration, Policy Schedule herein, and any endorsements attached thereto.
13. **"Policy Effective Date"** means the commencement date of the first Period of Insurance.
14. **"Policy Schedule"** means the document which describes You, the Insured Pet and the coverage details and attaching to and forming part of this Policy.
15. **"Pre-existing Condition"** means any Illness, physical condition, degenerative process, which existed prior to the Policy Effective Date in regards to the Insured Pet, which presented to signs or symptoms whether or not You are aware.

16. **"Renewal Date"** means the anniversary of the start date of the Policy.
17. **"Territorial Limit"** means the area(s) referred to in the Territorial Limit Clause of this Policy.
18. **"Vet"** means a legally licensed Veterinarian or specialist Veterinarian duly qualified and legally registered and practicing in according with the applicable laws of the country where the medical treatment took place, but in no circumstance shall include the Policyholder, an insurance intermediary, an employer, employee, immediate family member or business partner(s) of the Policyholder.
19. **"Vet Expenses"** means the reasonable and customary fees incurred and paid in respect for the treatment provided by a Vet or Vet clinic. The Company has an absolute discretion to adjust the benefits when the fees charged by the Vet or Vet clinic are considered to be excessive or unreasonable when compared with the normal fees typically charged for similar medical treatment or medical services in respect of the medical condition in the locality where the fees are incurred.
20. **"Waiting Period"** means the first 30 days from the Policy Effective Date (inclusive). The benefits of this Policy shall be available only after the expiry of the aforesaid 30 days period.
21. **"We", "Us", "Our" or "Company"** means Bolttech Insurance (Hong Kong) Company Limited.
22. **"You", "Your", "Yourself" or "Policyholder"** means the person named on the Policy Schedule as "Policyholder" or by way of subsequent endorsement to this Policy.

Part II – Insured Benefits

You may claim for reimbursement of the costs and expenses incurred as set out in this Part II up to the relevant maximum limit shown on Your Policy Schedule, subject to the stated level of excess, Co-insurance and any exclusions in this Policy.

Section 1 - Medical Coverage

A) Veterinary Consultation Fee

The Vet Expenses incurred for the consultation to the Insured Pet as a result of Illness or Injury occurred during the Period of Insurance.

B) Prescribed Medication

The cost of any prescribed drugs, dressings and injections dispensed by a Vet clinic during the Period of Insurance for Illness and Injury but excluding drugs related to surgery or any expenses covered under Section 1(D) (Clinical and Surgical Expenses) of this Policy.

C) Room and Board (Benefits available under Plan 2 and 3 only)

The cost for a confinement in a Vet clinic of no less than 12 consecutive hours as a result of Illness or Injury occurred in the Period of Insurance.

D) Clinical and Surgical Expenses (Benefits available under Plan 2 and 3 only)

The following expenses related to surgery or confinement in a Vet clinic as the results of Illness and Injury occurred in the Period of Insurance, subject to the maximum limits and sub-limits stated in the Policy Schedule:

- Surgical fee
- Operating theatre fee
- Anaesthetist's fee
- Euthanasia fee
- Miscellaneous Expenses

- X-rays and laboratory tests fee
- Chemotherapy treatment expenses
- Post-surgical treatment expenses (up to 90 days following the day of surgery)

E) Top-up Medical Expenses (Optional benefits available under Plan 2 and 3 only)

This benefit shall be payable for surgery or confinement in a Vet clinic during the Period of Insurance only if the amount payable under relevant benefit item D under Section 1 – Medical Coverage is exhausted. Subject to the maximum payable amount as stated in the Policy Schedule.

Exclusions Applicable To Section 1

We shall not be liable for any:

- (a) Pre-existing Conditions;
- (b) claims for expenses incurred during the Waiting Period including:
 - (1) all Illness that first showed Clinical Signs during the Waiting Period;
 - (2) all Illness which is the same as, or has the same diagnosis or Clinical Signs as an Illness that first showed Clinical Signs during the Waiting Period;except for those incurred as a result of Injury caused by accident;
- (c) charges incurred in respect of disposal, cremation or burial of the Insured Pet;
- (d) diet foods, special diet foods, pet foods, vitamins, mineral supplements, housing, bedding and bathing need for the treatment or general well-being of the Insured Pet;
- (e) fees for treatment relating to hereditary, congenital abnormality or congenital Illness declared or judged by a Vet;
- (f) fees for treatment or training therapy for behavioral problems, mental or emotional disorder;
- (g) fees for the treatment for cryptorchidism;
- (h) costs of any treatment related to
 - dentistry (except dental treatment due to an accident);
 - pregnancy, birth or breeding and any complications thereof;
 - organ transplantation;
 - elective procedures and cosmetic surgeries;
- (i) Vet Expenses incurred during the confinement for any period in excess of 30 days beyond the expiry of the Period of Insurance;
- (j) costs of any routine physical examinations, X-Ray, laboratory tests, chemotherapy treatment expenses, post-surgical treatment expenses (other than related to surgery or confinement in a Vet clinic), preventative treatments, preventative vaccinations, spaying, neutering, castration, routine removal of dew claws, killing and controlling fleas, treating round worms and tapeworms, grooming and nail clipping or any complications arising from these treatments;
- (k) administrative fees charged by the Vet for the purpose of processing Your claims including but not limited to any charges for completing the claim forms and/or providing reports, certificates, supporting documents or other information.

Section 2 - Third Party Liability

Sums for which You shall become legally liable to pay as compensation in respect of any:

- (a) Accidental bodily Injury or Illness to third parties caused by the Insured Pet; and/or
- (b) Accidental loss or damage to property belonging to third parties caused by the Insured Pet

during the Period of Insurance within the Territorial Limit.

For the avoidance of doubt, the maximum limit stated in the Policy Schedule is inclusive of all legal costs and expenses incurred in the defense and settlement of any claims.

Exclusions Applicable to Section 2

We shall not be liable for:

- (a) the first HK\$3,000 of each and every claim;
- (b) loss or damage to property in the ownership, custody, care or control of Yourself, the Family, or any person residing with or in the service of You;
- (c) Accidental Injury to or Illness contracted by You, the Family, or any person living with or in the service of You;
- (d) fines, penalty, surcharge or late payment;
- (e) punitive, aggravated or exemplary damages;
- (f) any claim arising from or involving the Insured Pet being present at any place where it is prohibited to be present, including without limitation, where the Insured Pet is present at a place in contravention of any rule, regulation, deed of mutual covenant, or legislation;
- (g) any claim arising from an occurrence in connection with Your profession, occupation or business;
- (h) any liability assumed by You under any contract or agreement unless such liability would have attached in the absence of such agreement.

Section 3 - Funeral Service (Benefits available under Plan 2 and 3 only)

Cost for the cremation, funeral service and/or handling charges from the Vet or funeral service providers in respect of the handling of the remains of the Insured Pet during the Period of Insurance.

Exclusions Applicable to Section 3

We shall not be liable for:

- (a) transportation fee not arranged by the Vet or funeral service provider;
- (b) the cost of the cremation niche or ground burial space of the remains of the Insured Pet.

Section 4 - Holiday Cancellation (Benefits available under Plan 2 and 3 Only)

Non-recoverable pre-paid holiday cancellation and curtailment costs during the Period of Insurance, if

- (a) Such reason for cancellation occurs less than 7 days before the scheduled departure date; or
- (b) You voluntarily curtail part of the holiday to return to Hong Kong before the scheduled return date,

in the event that in the Vet's opinion in writing, the Insured Pet requires emergency life-saving surgery, which necessitates cancellation or curtailment.

Exclusions Applicable to Section 4

This benefit shall not cover any loss (including but not limited to any non-recoverable pre-paid holiday cancellation and curtailment costs) as a result of or pertaining to:

- (a) non-life-saving surgery of the Insured Pet;
- (b) any pre-existing or foreseeable condition or disease prior to departure (This exclusion only applies to loss as a result of curtailment);
- (c) any cancelled holiday booked less than 15 days prior to the scheduled departure date;
- (d) any loss which has been compensated by any other insurance and/or sources;
- (e) any loss of other persons who are or will be on holiday with You.

Section 5 - Advertising Expenses (Benefits available under Plan 2 and 3 only)

The cost of advertising in the local newspaper, magazine or mass media to help find the Insured Pet if it is stolen or lost during the Period of Insurance, provided that the cost of advertising is incurred within 30 days of the date on which the Insured Pet is stolen or lost.

Section 6 - Overseas Cover (Benefits available under Plan 2 and 3 only)

We shall extend to the cover of the above-mentioned Sections 1, 2 and 3 for the Insured Pet whilst it is:

- (a) travelling or
- (b) temporarily located to any country outside Hong Kong

with You or the Family up to maximum 90 days per trip from the date of departure including the quarantine period provided that the maximum liability of the Company under this section shall not exceed the respective limits stated in the Policy Schedule under Sections 1, 2 and 3.

Exclusions Applicable To Section 6

We shall not be liable for:

- (a) any claims of Vet Expenses not supported by a receipt endorsed by the Vet who provides the treatment with the address and telephone number of the Vet;
- (b) any expenses incurred during the trip which is intentionally arranged for medical or surgical treatment for the Insured Pet;
- (c) any expenses incurred during a trip which is undertaken against the Vet's recommendation.

Section 7 – Emergency Boarding Expenses (Benefits available under Plan 2 and 3 only)

We shall cover the cost of pet sitting expenses at a suitable boarding kennel in Hong Kong (commonly known as pet hotel) necessarily incurred for the Insured Pet if You are hospitalized in any hospital in Hong Kong for more than 4 consecutive days during the Period of Insurance. Provided that such pet sitting expenses shall commence on or after the date of Your admission to the hospital.

Exclusions Applicable To Section 7

We shall not be liable for:

- (a) any expenses if the boarding kennel does not obtain a valid licence under the Laws of Hong Kong;
- (b) any claim if the Insured Pet has not received vaccinations against common diseases before its visit to a boarding kennel in Hong Kong;
- (c) any claim if Your hospitalization:
 - is not medically necessary (e.g. cosmetic surgery, preventive test or treatment);
 - is arising from pregnancy; or
 - You fail to provide any valid documentary proof of Your hospitalization issued by the hospital in Hong Kong where You are hospitalized.

Part III – Territorial Limit

The cover under this Policy is subject to the following Territorial Limit:-

- (a) Anywhere within Hong Kong only; and
- (b) (Where the Overseas Cover under Section 6 is applicable) worldwide only for the extended cover of the Insured Pet whilst it is:
 - (1) travelling; or
 - (2) temporarily located outside of Hong Kongwith You and/or the Family up to maximum of 90 days per trip.

Part IV – General Exclusions

The following Exclusions are applicable to all sections in this Policy unless otherwise stated below. We shall not cover the following:

- (a) Any pet less than 6 months old or 9 years old and above on the Policy Effective Date.
- (b) Any claims involving any pet not specified in the Policy Schedule.
- (c) Any claims involving a pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or being used in connection with any trade or business.
- (d) Any claims involving any pet that is not permanently and positively identifiable by means of a microchip prior to receiving treatment which results in a claim.
- (e) Any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the laws of Hong Kong.
- (f) The recurrence or continuation of Illness, disease or any condition from which the Insured Pet previously suffered prior to the Policy Effective Date.
- (g) Any consequential loss.
- (h) Any claims for treatment and services provided by any persons other than a Vet.
- (i) Any claims for Illness, Injury or legal liability caused by any willful, malicious, unlawful, reckless or deliberate act or gross negligence of You, the Family, or any person residing with or in the service of You.
- (j) Any loss or liability covered under any other insurance or sources, except for any excess beyond the amount payable under such other insurance or sources.
- (k) Liability directly or indirectly occasioned by or through or in consequence of:
 - (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power: or
 - (2) any act of terrorism.
For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.
- (l) Loss, damage, cost or expense directly or indirectly arising out of
 - (1) biological or chemical contamination
 - (2) Missiles, bombs, grenades, explosives
due to any act of terrorism.
For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.For the purpose of (1), "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.
If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Policyholder.
- (m) Liability directly or indirectly caused by, resulting from or in connection with nuclear energy or radioactivity of any kind including but not limited to any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (1) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

- (2) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- (3) any weapon or other device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

(n) Sanction Exclusion

Notwithstanding anything to the contrary in this Policy the following shall apply:

If, by virtue of any law or regulation which is applicable to the Company at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Policyholder is or would be unlawful because it breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or The People's Republic of China/Hong Kong SAR, that the Company shall provide no coverage or benefit or have no liability whatsoever to the Policyholder, to the extent that it would be in breach of such law or regulation.

(o) Communicable Disease Exclusion (LMA 5396 rev) (applicable to Section 2)

1. Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, Injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, Injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten bodily Injury, illness, emotional distress, damage to human health, human welfare or property damage.

All other terms, conditions and exclusions of the Policy remain the same.

(p) COVID-19/Pandemic Exclusion (applicable to Section 1, 3-6)

Notwithstanding any provision to the contrary, this Policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived :

- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Part V – Volume Discount

When Plan 2 or 3 is shown as being operative in the Policy Schedule, You are entitled to a discount on the premium payable for any Period of Insurance of this Policy based on the total number of Insured Pets owned by You on the Policy Effective Date or the subsequent Renewal Date of this Policy (as the case may be). Provided all Insured Pets are insured under same benefit plan. The discount percentages are set out in the table below:

Volume Discount Table

Total number of the Insured Pets	Discount Percentage on the premium payable
1	0%
2	5%
3	7.5%
4	10%
5 or more	15%

PART VI – No Claim Discount (“NCD”)

When Plan 2 or 3 is shown as being operative in the Policy Schedule, if there is no claim made or arising within the Policy year prior to the concurrent anniversary of this Renewal Date, the next renewal premium shall be reduced by the discount as specified hereunder:

Period of Insurance without any claim payable or paid	NCD (On Renewal Premium for the next Policy year)
One year	5%
Two consecutive years	10%
Three or more consecutive years	15%

The maximum percentage of NCD for three or more consecutive years shall be no more than 15% notwithstanding the number of subsequent renewals. The entire NCD shall be forfeited if a claim for any benefit, which has been made or has arisen in any previous Policy year(s) prior to the concurrent anniversary of this Renewal Date, is payable by the Company. For the avoidance of doubt, no NCD will be offered if a claim for any benefit is payable or has been paid by the Company for the original Insured Pet if there has been any change of Insured Pet as set out in Part VII (f) below during the same Period of Insurance.

If there is more than one Insured Pet under this Policy, NCD shall be applied as if a separate Policy had been issued in respect of each such Insured Pet. This means that the Insured Pet not relating to any claim payable made or arisen from any previous Period of Insurance will be eligible for NCD in the coming Period of Insurance even if the other Insured Pet(s) originally under the same Policy are not eligible for NCD.

Part VII – General Conditions

The following terms and conditions are applicable to all sections in this Policy:

- (a) The Insured Pet must be at least 6 months old but less than 9 years old upon application for insurance. Subject to the Company’s discretion, pets aged 9 years old or above may be accepted for Policy renewal.
- (b) You must be the sole owner of the Insured Pet. In any circumstance, the Company will only treat the Policyholder named in the Policy Schedule as the sole owner of the Insured Pet, regardless of whether the Insured Pet may be jointly owned by any other persons.
- (c) The Insured Pet must at all times be under the care of Yourself or the Family at the physical address as declared in the application form or written notice of change of address.
- (d) Insured dogs must be micro-chipped and licensed according to the statutory requirement from the Policy Effective Date, and remain so, throughout the entire Period of Insurance.
- (e) Insured cats are recommended to be micro-chipped prior to the expiry of the Waiting Period and remain so, for the entire Period of Insurance.
- (f) Change of the Insured Pet of same species due to the death of the original Insured Pet is allowed once during the Period of Insurance subject to the following conditions:
 - (1) application of Waiting Period to the new Insured Pet (The effective date of change will be deemed to be the Policy Effective Date for the purposes of determining any Pre-existing Condition for the new Insured Pet);

- (2) written confirmation of the Company with respect to the change;
 - (3) exclusion for any Pre-existing Condition (The effective date of change will be deemed to be the Policy Effective Date for the purposes of determining any Pre-existing Condition for the new Insured Pet);
 - (4) subject to all other terms and conditions applicable to the original Insured Pet, provided that the total maximum liability of the Company for both of the Insured Pets added together shall not exceed the original maximum limits stated in the Policy Schedule.
- (g) Coverage cannot be changed during the Period of Insurance.
 - (h) The coverage provided by this Policy shall not apply in respect of judgments which are not delivered by or obtained from a court of a competent jurisdiction within Hong Kong.
 - (i) The Company may cancel this Policy by giving 7 days' written notice by registered letter to You at Your last known correspondence address provided that the Company shall in that event return to You the unearned portion of premium on pro-rata basis.
 - (j) This Policy may also be cancelled at any time by You by giving 7 days' written notice to the Company, provided that no claim has incurred during the Period of Insurance. You shall be entitled to the difference (if any) between premium paid and the premium charge calculated at the Company's short period rate table as shown below according to the respective period of which the Policy has been in force during a Period of Insurance.

Short Period Rate Table

In-force period of the Policy		Premium charge*	
Not exceeding	1 month	20%	of annual premium
	2 months	30%	
	3 months	40%	
	4 months	50%	
	5 months	60%	
	6 months	70%	
Above 6 months		Full annual premium	

* The minimum premium charge per Insured Pet is HK\$500 after discount (if any). This applies even if the Policy is terminated at Your request.

- (k) If the application, proposal or declaration or part thereof is untrue, inaccurate or omitted in any material way affecting the risk, or if this Policy or any renewal thereof is obtained through any misstatement, misrepresentation, omission or suppression, or if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof, then in any of these cases, this Policy shall be void.
- (l) Policy Renewal

The Company will send You a renewal notice with the renewal terms (the terms may be different from this Policy) if the Company desires to renew this Policy at least 30 days before the relevant Renewal Date.

- i) When You have not opted to pay premiums by credit card or other automatic payment method, Your Policy will be renewed if the required premium is received by the Company in accordance with the renewal terms before the relevant Renewal Date.
- ii) When You have opted to pay premiums by credit card or other automatic payment method, We will continue to collect these in that way for any subsequent period of cover. Your Policy will be renewed automatically at each Renewal Date and the premium for the subsequent period of cover will be charged to the credit card or by the automatic payment method You originally chose. If You wish to cancel the auto-renewal option under the Policy, You must give written notice to the Company at least 14 days before the relevant Renewal Date.

If Your payment details or circumstances have changed since Your original application or Your last Renewal Date of this Pet insurance, You must notify Us of this when prompted to do so by Your renewal notice. Otherwise, if We are unable to collect the premium due from Your account within 30 days after the Renewal Date, Your Policy will be cancelled as from the Renewal Date at the Company's absolute discretion.

The Company reserves the right to change the terms and conditions of this Policy, including, but not limited to, the premiums payable and the exclusions of this Policy. The renewal of this Policy shall not constitute any waiver of the Company's rights under this clause and/or the renewed Policy.

- (m) Unless renewed or otherwise specified in this Policy, the benefits under this Policy shall terminate from the last date of the Period of Insurance.
- (n) Coverage under this Policy is provided only if You pay the premium by the due date.
- (o) You and the Family shall take all reasonable precautions to prevent accidents that may endanger the Insured Pet and comply with all statutory and/or other obligations and regulations.
- (p) You and the Family must provide reasonable care to the Insured Pet at all times and ensure that it is kept in good health and is not knowingly exposed to situations that may result in Injury or Illness. If any Injury or Illness does occur, then You must take all reasonable steps to mitigate the extent of Injury or Illness, to facilitate prompt treatment and recovery, to minimise complications, to prevent recurrence of such condition, and to prevent any aggravation of the Injury, Illness or condition of the Insured Pets. Failing to comply with Your duty of care may result in denial of claims for medical treatment.
- (q) All amounts payable either to or by the Company shall be payable in the currency specified in the Policy Schedule. Should the payment of any benefit be requested by You in a currency other than the currency stipulated in the Policy Schedule, such payment may be made at the Company's election at the selling rate of exchange for the alternative currency effective at the time the Company makes such payment.
- (r) All differences arising out of this Policy shall be determined by arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of arbitrators or umpires, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company 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.
- (s) This Policy shall be subject to the exclusive jurisdiction of Hong Kong and construed in accordance with the laws of Hong Kong.
- (t) The Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) does not apply to this Policy, and the only parties who may enforce the terms of the Policy are the Policyholder and the Company (or their authorised representatives).
- (u) In case of discrepancies between the English and Chinese versions of this Policy, the English version shall apply and prevail.

Part VIII – Claims Conditions and Procedures

(a) The following terms and conditions are applicable to all sections of this Policy unless otherwise specified:

- (1) You must not make any admission, promise of payment or make or accept any offer without Our written consent and We shall be entitled, if We do so desire, to take over, exercise any right, and conduct in Your name the defence or settlement or handling of any claim and You shall provide all such information and assistance as We may require.
- (2) All claims must be made by filing Our Company's claim form (including pet information, such as pet's name, breed, microchip number and pet's date of birth) which is available on request from Us.
- (3) You must allow the Company to access all medical records in respect of the Insured Pet that may be kept or stored by the Insured Person, Vet(s) or Vet clinic(s), including medical records before the Policy Effective Date.
- (4) We or Our representatives will deal with You directly regarding settlement of the claim.
- (5) If, at the time any claim arises under this Policy, there be any other insurance or sources covering the same risk, loss or liability, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance or sources.

(b) For Claims under Sections 1, 3, 4, 5, 6 and 7 of Part II of the Policy

In addition to the conditions in Paragraph (a) above, You must comply with the following:

- (1) All claims must be notified to Us in writing within thirty (30) days of the Illness or Injury.
- (2) The original itemised invoice and receipt of payment must accompany the completed claim form.
- (3) Both You and the attending Vet must sign and complete the claim form.

- (4) For claims under Section 1 of Part II of the Policy,
 - all costs and expenses for services rendered by a Vet shall be first settled by You to the Vet direct at the time the service is rendered to the Insured Pet.
- (5) For the theft or loss of the Insured Pet, You must
 - at Your own expenses provide Us with all certified information and evidence as the Company may request;
 - report the loss or theft of the Insured Pet to the police immediately.

(c) For Claims under Section 2 of Part II of the Policy

In addition to the conditions in Paragraph (a) above, You must comply with the following:

- (1) In the event of any occurrence which may give rise to a claim under this Policy, You shall immediately give notice thereof in writing to the Company with full particulars.
- (2) You shall send to the Company all letter of claim, writ of summons or legal documents immediately upon receipt without responding to such letters, writs or documents.
- (3) You shall notify the Company immediately when You have knowledge of any impending prosecution, inquest or fatal Injury.
- (4) You shall not make any admission, promise of payment, make or accept any offer without Our prior written consent.
- (5) You shall provide all such information and assistance as the Company may request or require.

Note:

- We shall be entitled to decline to take over, exercise any rights and conduct in Your name the defence or settlement or handling of any claim if You have breached the Policy terms and conditions.
- Incomplete claim forms may result in delays in processing the claim.

Personal Information Collection Statement (“PICS”)

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 3123 3344.



English

毛孩寵物保險保單

保單持有人及保特保險 (香港) 有限公司同意：

本保單文件、承保表及對本保單所作出的任何批單，均須視為單一合約一併閱讀。

已填妥並提供予本公司的申請書、投保書及聲明書，均為本合約的基礎，並須視為本保單的一部分。本保單將於保單持有人全額繳付保險憑證所列之保費，以及申請得到本公司批准後生效。

本公司將會根據本保單的限制、條款、細則及不承保事項提供保險服務。

保單持有人或受保人或任何其他聲稱獲得賠償的人士就應做或應遵守的任何事情，而適當地遵守有關條款、細則、不承保事項及批單；以及申請書、投保書及聲明書內容之真實性，乃本公司承擔任何責任的先決條件。本保單的中英文本如有歧異，概以英文本為準。

Important Notice

1. Please examine this Policy carefully. For enquiry, please contact the Company or Your Insurance Broker/Agent immediately.
2. According to the Cancellation Condition in PART VII – GENERAL CONDITIONS of this Policy, the Company will charge a minimum premium of HK\$500 if the Policy is terminated at Your request.

請注意

1. 請貴保戶詳細查閱此保單之內容，如有任何查詢，請從速與本公司或閣下之保險經紀 / 代理人聯絡。
2. 根據第七部份一般條款內之取消保險單條款，若投保人終止保單，本公司將收取不少於港幣五百元正保費。

第 I 部分 - 定義

以下定義適用於下列在本保單、保險證明書或本保單隨附的任何隨後批單中出現的詞語和片語：

1. 「**意外**」或「**意外的**」是指在保險期內發生的不可預見、突發及意外事件，導致受保寵物的身體受傷。
2. 「**臨床症狀**」是指受保寵物的正常健康狀態所出現的任何變化。
3. 「**共同保險**」是指保單持有人在某保單年度支付免賠額（如有）後，必須為符合條件的費用中繳納其中的百分比。為免生疑問，共同保險並非指若實際費用超過本保單條款及保障訂明的保障限額，保單持有人需要支付的任何金額。
4. 「**人道毀滅**」是指為了減輕受保寵物的痛楚、疾病或無法治癒的狀況而終結其生命，包括在獸醫認可、建議及施行下，透過給予致命的注射或藥物，或暫停提供醫學治療。
5. 「**家人**」是指您的配偶、子女、父母或一般與您同住的親屬。
6. 「**香港**」是指中華人民共和國香港特別行政區。
7. 「**疾病**」是指受保寵物在保險期內因受傷以外的原因，而導致生病、患病或正常健康狀態出現異常。
8. 「**受傷**」是指在保險期內直接、唯一且不存在任何其他原因下，因暴力、意外、外在及可見的方式而對受保寵物造成的任何身體傷害。
9. 「**受保寵物**」是指在本保單中訂明為「受保寵物」的任何狗隻或貓隻，其名稱和晶片編號已印在本承保表中或隨後透過對本保單進行批單而有所列明。
10. 「**雜項費用**」是指因僅為治療或緩解特定醫療狀況而提供的藥物、程序及其他醫療服務和用品而涉及的任何合理和必要的費用，但出院後或任何跟進治療期間所涉及的任何消耗品或任何相關費用除外。
11. 「**保險期**」是指承保表中訂明的時期，以及您已支付保費，並且我們已接受續期保費的任何後續時期。
12. 「**保單**」是指由本公司承保並簽發的本「毛孩寵物保險」保險保單，其乃您與本公司之間的整份合約，包括但不限於本保單文件、申請書、投保書、聲明書、本文中的承保表，以及其中隨附的任何批單。
13. 「**保單生效日期**」是指首段保險期的開始日期。
14. 「**承保表**」是指列明您、受保寵物及承保詳情的文件，其隨附於本保單並構成本保單的一部分。
15. 「**投保前已存在的傷患**」是指在保單生效日期之前已存在於受保寵物身上的任何疾病、身體狀況、退化過程，不論您是否察覺到其中的跡像或症狀。
16. 「**續保日期**」是指保單開始日期的年度日。
17. 「**地域限制**」是指在本保單的地域限制條款中列明的地區。
18. 「**獸醫**」是指在提供醫療服務的地點，根據其國家／地區的適用法律具有適當資格且合法地註冊和執業的合法執業獸醫或專科獸醫，但在任何情況下均不包括保單持有人、保險中介人、僱主、僱員、直系親屬或保單持有人的商業夥伴。
19. 「**獸醫費用**」是指因接受獸醫或獸醫診所提供的治療而產生及需支付的合理和慣常費用。對於獸醫或獸醫診所收取的費用，假如其與於當地因該醫療狀況所涉及的類似醫學治療或醫療服務所一般收取之正常費用比較下，被視為過高或不合理時，本公司擁有絕對酌情權調整保障。
20. 「**等待期**」是指保單生效日期（包含當日）起的首 30 日。本保單的保障只有在上述 30 日時期屆滿後方會提供。
21. 「**我們**」、「**我們的**」或「**本公司**」是指保特保險（香港）有限公司。
22. 「**您**」、「**您的**」、「**您本人**」或「**保單持有人**」是指在承保表上指明為「保單持有人」或隨後透過對本保單進行批單而指定的人士。

第 II 部分— 保障範圍

在根據本保單中列明的自負額等級、共同保險及任何不承保事項下，您可以要求報銷本第 II 部分中訂明的費用和開支，最高可達承保表中所列的相關最高限額。

第 1 節 — 醫療保障

A) 獸醫診金

在保險期內，受保寵物因疾病或受傷而產生的獸醫診金。

B) 處方藥物

在保險期內，因受保寵物疾病和受傷而由獸醫診所配發任何處方藥物、敷料及注射所涉及的費用，但不包括與手術相關的藥物或本保單第 1(D) 節（門診及手術費用）所承保的任何費用。

C) 住房費用（此保障僅在計劃 2 及 3 下提供）

在保險期內，因受保寵物疾病或受傷而在獸醫診所連續住院不少於 12 小時所涉及的費用。

D) 門診及手術費用（此保障僅在計劃 2 及 3 下提供）

在按照承保表中列明的最高限額及分項限額下，以下為在保險期內受保寵物因疾病和受傷而在獸醫診所接受手術或住院所涉及的費用：

- 手術費用
- 手術室費用
- 麻醉師費用
- 人道毀滅費用
- 雜項費用
- X 光檢查及化驗費用
- 化學治療費用
- 手術後治療費用（最長為手術後 90 日）

E) 附加醫療費用（自選保障並僅在計劃 2 及 3 下提供）

僅在「第 1 節 — 醫療保障範圍」中相關保障項目 D 下的應付金額耗盡後，才會在保險期內因在獸醫診所接受手術或住院而支付此保障。以承保表所列的最高應付金額為準。

適用於第 1 節的不承保事項

我們不會對以下任何事項承擔責任：

- (a) 投保前已存在的傷患；
- (b) 在等待期內產生的費用索償，包括：
 - (1) 所有在等待期內首次顯現臨床症狀的疾病；
 - (2) 所有與在等待期內首次出現臨床症狀的疾病相同，或具有相同診斷或臨床症狀的疾病；因意外造成的受傷則除外；
- (c) 因處理、火化或埋葬受保寵物而產生的費用；
- (d) 因應受保寵物的治療或整體健康而需要的健康食品、特別健康食品、寵物食品、維他命、礦物質補充劑、住處、床上及沐浴用品；
- (e) 為治療獸醫宣布或判斷出現之遺傳性、先天性異常或先天性疾病所涉及的費用；
- (f) 針對行為問題、精神或情緒障礙的治療或培訓治療費用；
- (g) 治療隱瞞症的費用；
- (h) 與以下任何治療相關的費用
 - 牙醫（因意外導致的牙科治療除外）；
 - 懷孕、分娩或繁殖及其任何併發症；
 - 器官移植；
 - 選擇性的手術及整容手術；
- (i) 在保險期屆滿後超過 30 日的任何住院時期內所產生的獸醫費用；
- (j) 任何常規身體檢查，X 光、化驗的費用、化學治療費用、手術後治療費用（與在獸醫診所接受手術或住院相關的費用除外），預防性的治療、預防性的疫苗接種、卵巢切除、絕育、閹割、常規去除露爪、殺滅和控制跳蚤、治療蛔蟲和條蟲、美容及修剪指甲，或因這些治療而導致的任何併發症；
- (k) 獸醫為處理您的索償而收取的行政費用，包括但不限於填寫索償表格及／或提供報告、證書、證明文件或其他資料的任何收費。

第 2 節 — 第三者責任保障

在保險期內，於該地域限制的地區中，就以下任何情況您根據應承擔的法律責任而需支付以作為賠償的費用：

- (a) 受保寵物對第三者造成的意外人身傷害或疾病；及／或
- (b) 受保寵物對第三者財物造成的意外損失或損壞。

為免生疑問，承保表中列明的最高限額，包括在辯護和解決任何索償時所產生的所有法律成本和費用。

適用於第 2 節的不承保事項

我們不會對以下事項承擔責任：

- (a) 每項索償中首筆港幣 3,000 元；
- (b) 由您本人、家人或與您同住或為您服務的任何人士擁有、保管、看管或控制的財產所遭受的損失或損壞；
- (c) 您、家人或與您同住或為您服務的任何人士所遭遇的意外受傷或生病；
- (d) 罰金、罰款、附加費或逾期付款；
- (e) 懲罰、加重或懲戒性的損害賠償；
- (f) 因受保寵物出現在任何禁止其出現的地點，而導致或涉及的任何索償，包括但不限於受保寵物出現在違反任何規定、法規、公契或法例的地點；
- (g) 因與您的專業、職業或業務有關的事件而導致的任何索償；
- (h) 您在任何合約或協議下必須承擔的任何責任，惟沒有該協議下仍須承擔之責任除外；

第 3 節 — 身故服務（此保障僅在計劃 2 及 3 下提供）

在保險期內，為處理受保寵物的遺體而由獸醫或殯葬服務供應商進行火化、殯葬服務及／或處理所涉及的成本。

適用於第 3 節的不承保事項

我們不會對以下事項承擔責任：

- (a) 並非由獸醫或殯葬服務供應商安排的交通費用；
- (b) 受保寵物遺體的火化龕位或埋葬地的費用。

第 4 節 — 假日行程取消（此保障僅在計劃 2 及 3 下提供）

假如獸醫以書面方式表示受保寵物需要接受緊急手術以拯救其性命，導致您需要取消或縮短出外旅遊的行程，在符合下列條件下，於保險期內其已預先支付但無法取回的有關旅遊費用便可獲承保：

- (a) 有關之取消原因是在預定出發日期前少於 7 日內發生；或
- (b) 在預定回程日期前縮短行程返回香港的安排為自願性質。

適用於第 4 節的不承保事項

此保障並不承保因以下原因所造成的或與以下情況相關的任何損失（包括但不限於任何已預先支付，並且當取消及縮短出外旅遊的行程時無法收回的費用）：

- (a) 受保寵物接受非拯救其性命的手術；
- (b) 出發前受保寵物出現任何投保前已存在的傷患或可預見的狀況或疾病（此不承保事項僅適用於因縮短行程而導致的損失）；
- (c) 取消任何在預定出發日期前少於 15 日預訂的假期；
- (d) 已透過任何其他保險及／或來源得到賠償的任何損失；
- (e) 在目前或將會與您一起出外旅遊的行程的其他人士所遭受的任何損失。

第 5 節 — 廣告費用（此保障僅在計劃 2 及 3 下提供）

在保險期內，如因受保寵物被盜或丟失，而在當地報紙、雜誌或公眾媒體上刊登尋回受保寵物的廣告所涉及的費用，前提是該廣告費用是在受保寵物被盜或丟失當日起的 30 日內產生。

第 6 節 — 海外保障（此保障僅在計劃 2 及 3 下提供）

受保寵物與您或家人一起出外旅行，而每次的旅程由出發當日起包括檢疫時段不超過 90 日，只要符合以下情況，我們將擴展至上述第 1、2 及 3 節的保障範圍：

- (a) 旅程期間，或
- (b) 暫時身處香港以外的任何國家／地區

前提是本公司在本節下的最大責任，不會超過第 1、2 及 3 節下承保表中列明的相應限額。

適用於第 6 節的不承保事項

我們不會對以下事項承擔責任：

- (a) 未能提供得到主治獸醫認可的收據（連同該獸醫的地址及電話號碼）以證明獸醫費用的任何索償；
- (b) 在目的是為受保寵物安排醫療或手術治療的旅程中，於旅程期間所產生的任何費用；
- (c) 在不遵守獸醫建議而前往旅行下，於旅程期間所產生的任何費用。

第 7 節 — 緊急寄養費用（此保障僅在計劃 2 及 3 下提供）

假如您在保險期內在香港的任何一間醫院連續住院超過 4 日，我們將承擔受保寵物在香港合適的寵物寄養所（一般稱為寵物酒店）中所產生的寵物寄養費用，前提是此等寵物寄養費用必須在您入院當日或之後開始產生。

適用於第 7 節的不承保事項

我們不會對以下事項承擔責任：

- (a) 在並未根據香港法例獲得有效牌照的寵物寄養所中所產生的任何開支；
- (b) 如受保寵物在入往香港寵物寄養所前，因未曾接種常見疾病疫苗而產生的任何索償；
- (c) 如您是因下列住院原因而提出的任何索償：
 - 並非醫學上需要（例如整容手術、預防性的檢查或治療）；
 - 懷孕；或
 - 您未能提供任何您在香港入住的醫院所開具的有效住院證明文件。

第 III 部分 — 地域限制

本保單的承保範圍受制於以下地域限制：-

- (a) 只限香港境內任何地點；及
- (b) （適用於第 6 節下的海外保障圍）僅當受保寵物處於以下情況時，全球的擴展承保範圍方適用：
 - (1) 旅程期間，或
 - (2) 暫時身處於香港境外其中受保寵物每次最多可與您或家人一起旅行 90 日。

第 IV 部分 — 一般不承保事項

除非下文另有列明，否則下列不承保事項適用於本保單的所有章節。我們並不承保以下事項：

- (a) 任何於保單生效日期當日，年齡為 6 個月以下或 9 歲及以上的寵物。
- (b) 任何涉及在承保表中未有列明的任何寵物而提出的索償。
- (c) 任何涉及用於商業護衛、競賽、搜救、海關及檢疫、化驗或實驗、商業配種或用於任何貿易或業務的寵物而提出的索償。
- (d) 任何涉及在接受產生索償的治療前，無法透過晶片永久和確切地識別的任何寵物而提出的索償。
- (e) 任何涉及香港法律《危險狗隻規例》（第 167D 章）所指的任何已知危險狗隻、鬥犬或大型狗隻而提出的索償。
- (f) 受保寵物在保單生效日期前，曾經遭受過的疾病、病症或任何狀況復發或一直持續。
- (g) 任何結果性損失。
- (h) 由獸醫以外的任何人士所提供的治療和服務而提出的任何索償。
- (i) 因您、家人或與您同住或為您服務的任何人士的任何蓄意、惡意、非法、魯莽或故意行為或嚴重疏忽，而導致因應受保寵物的任何疾病、受傷或法律責任而提出的索償。
- (j) 任何其他保險或來源所承保的任何損失或責任，但超出此等其他保險或來源的應付金額則除外。
- (k) 由下列原因直接或間接導致的責任：
 - (1) 戰爭、侵略、外敵行為、敵對局面或類似戰爭的行動（不論是否宣戰）、內戰、叛亂、革命、反叛、或程度上有如或相當於起義、軍事或篡權行動的內亂；或
 - (2) 任何恐怖主義活動。就本不承保事項而言，恐怖主義活動是指任何個人或團體，不論是以單獨還是代表任何組織或政府或與之相關的方式，因政治、宗教、意識形態或類似目的，而作出包括但不限於使用武力或暴力及／或威脅使用武力的行為，包括意圖影響任何政府及／或使公眾或任何部分公眾感到恐慌。本不承保事項亦不承保直接或間接因控制、防止、壓制或以任何方式與上述 (1) 及／或 (2) 相關而造成、導致或與之相關的任何性質的損失、損害、費用或開銷。

- (l) 直接或間接因下列原因而造成的損失、損害、開銷或費用 因任何恐怖主義活動而出現的
- (1) 生物或化學污染
 - (2) 導彈、炸彈、手榴彈、爆炸品
- 就本不承保事項而言，恐怖主義活動是指任何個人或團體，不論是以單獨還是代表任何組織或政府或與之相關的方式，因政治、宗教、意識形態，或種族目的或理由，而作出包括但不限於使用武力或暴力及／或威脅使用武力的行為，包括意圖影響任何政府及／或使公眾或任何部分公眾感到恐慌。
- 就 (1) 而言，「污染」是指受到化學及／或生物物質的影響而造成的污染、中毒或令物體的使用受阻及／或受限。
- 若本公司聲稱由於此不承保事項，而令任何損失、損害、開銷或費用被排除於本保單的承保範圍之內，則證明相反情況的責任由保單持有人負責。
- (m) 由任何種類的核能或放射性物質直接或間接造成、導致或與之相關的責任，包括但不限於以下任何一項，不論該損失是否由任何其他原因或事件同時或以任何前後次序間接導致：
- (1) 任何核燃料或任何核廢料或燃燒核燃料所產生的電離子輻射或放射性污染
 - (2) 任何核子裝置、反應堆或其他核機組或其核元件的放射性、毒性、爆炸性或其他危險或污染特性
 - (3) 任何使用原子或核裂變及／或核聚變或其他類似反應，或放射性能量或物質的武器或其他裝置。
- (n) 屬制裁的不保事項
- 不論本保單內是否有相反規定，下列條款將適用：
- 倘根據於本保單開始生效時適用於本公司或於其後任何時間適用於本公司的任何法律或法規，向保單持有人提供保障或將會因違反聯合國決議下的任何制裁、禁令或限制，或歐盟、英國、美國或中華人民共和國／香港的貿易或經濟制裁、法律或法規而屬違法，則本公司無論如何將不會向保單持有人提供會導致其違反上述法律或法規的保障或利益或承擔任何責任。
- (o) 有關傳染病的不承保事項 (LMA 5396 rev) (適用於第 2 節)
1. 即使本保單中存有任何相反的規定，本保單不保障直接或間接地（不論是因任何其他原因同時或以任何次序促成）源自、造成、產生、促成、導致或以其他方式與傳染病或傳染病的恐慌或傳染病的威脅有關的所有實質或聲稱的損失、責任、損害、賠償、傷害、患病、疾病、死亡、醫療費用、辯護費用、開銷或任何其他金額。
 2. 就本批單而言，損失、責任、損害、賠償、傷害、患病、疾病、死亡、醫療費用、辯護費用、費用、開銷或任何其他金額，包括但不限於清理、解毒、清除、監測或測試傳染病的任何費用；
 3. 如本保單所引用，傳染病是指可以透過任何物質或媒介，從任何生物體傳播到另一種生物體的任何疾病，其中：
 - 3.1. 該物質或媒介包括但不限於病毒、細菌、寄生蟲或其他生物體或其任何變異，不論是否被視為活體，及
 - 3.2. 該傳播方法（不論是直接或間接傳播）包括但不限於空氣傳播、體液傳輸、透過任何表面或物體、固體、液體或氣體或生物體之間傳播，及
 - 3.3. 疾病、物質或媒介可能造成或威脅人身傷害、生病、情緒困擾、對人類健康、人類福祉或財物造成損害。

本保單中所有其他條款、細則及不承保事項維持不變。
- (p) 2019 冠狀病毒病 (COVID-19) / 流行病 除外條款 (適用於第 1、3-6 節)
- 即使存在任何相反的規定，本保單不包括因以下任何一項，其中包括任何恐慌或威脅（不論是實際的還是感覺到的恐慌或威脅），而直接或間接造成、與之相關，或以任何方式涉及或引起的任何損失、損害、責任、費用、罰金、罰款或任何其他金額：
- 2019 冠狀病毒病 (COVID-19)，包括其任何突變或變異後的病毒；或
 - 世界衛生組織 (WHO) 或任何政府機關宣布的全球性或高傳染性的流行病。

第 V 部分— 數量折扣

當保障範圍計劃 2 或 3 於承保表內訂明為有效，您可以在本保單生效日期或本保單隨後的續保日期（視乎情況而定），根據您所擁有的受保寵物總數目，於本保單的任何保險期內在應付保費上享有折扣。前提是所有受保寵物均在相同的保障計劃下受保。下表列出了您可享有的折扣百分比：

數量折扣表

受保寵物的總數目	應付保費的折扣百分比
1 隻	0%
2 隻	5%
3 隻	7.5%
4 隻	10%
5 隻或以上	15%

第 VI 部分 — 無索償折扣 (「NCD」)

當保障範圍計劃 2 或 3 於承保表內訂明為有效，您於續保日期前的一個保單年度並無提出或產生索償，則可在下一次續保時享有下列訂明的保費折扣：

未有任何應付或已支付索償的保險期	NCD (為下一個保單年度的續期保費提供)
一年	5%
連續兩年	10%
連續三年或以上	15%

不論隨後續保多少次，連續三年或以上的最大 NCD 百分比將不會超過 15%。假如在續保日期的周年日前的任何一個保單年度提出或產生的索償，以及由本公司支付，則整個 NCD 將被沒收。為免生疑問，當受保寵物有任何轉變 (如下文第 VII (f) 部分所述) 時，假如本公司應對或已對原先受保寵物支付任何保障索償，則在同一保險期內不會提供任何 NCD。

假如本保單有超過一隻受保寵物，則所提供的 NCD 須按照為每隻此等受保寵物而簽發的獨立保單來計算。換言之，與過往任何保險期內曾經提出或產生的任何應付索償無關的受保寵物，即使原先在同一保單下的其他受保寵物不符合 NCD 資格，其仍將合資格在下一個保險期享有 NCD。

第 VII 部分 — 一般條款

以下條款及細則適用於本保單的所有章節：

- (a) 受保寵物必須年滿 6 個月但未滿 9 歲。本公司可酌情決定接受年滿 9 歲或以上的寵物續保。
- (b) 您必須是受保寵物的唯一擁有人。在任何情況下，不論受保寵物是否可能由任何其他人士共同擁有，本公司均只會視承保表中列明的保單持有人為受保寵物的唯一擁有人。
- (c) 受保寵物必須時刻在申請表格或地址更改書面通知中所宣稱的實際地址中，由您本人或家人照顧。
- (d) 自保單生效日期起，受保狗隻必須按照法定要求植入晶片並且獲得許可，並在整個保險期內維持這項條件。
- (e) 建議受保貓隻在等待期屆滿前植入晶片，並在整個保險期內維持這項條件。
- (f) 如因原有受保寵物死亡，而將另一相同品種的寵物更改成保單中的受保寵物，在保險期內只可更改一次，惟必須符合以下條件：
 - (1) 等待期適用於新的受保寵物 (就確定新受保寵物的任何既有狀況而言，更改的生效日期將視為保單的生效日期)；
 - (2) 得到本公司對此更改的書面確認；
 - (3) 任何投保前已存在的傷患的不承保事項 (就確定新受保寵物的任何投保前已存在的傷患而言，更改的生效日期將視為保單的生效日期)；
 - (4) 受到適用於原有受保寵物的所有其他條款及細則約束，前提是本公司對原有及新的受保寵物的最大責任的總和，將不會超過承保表中列明的原有最高限額。
- (g) 保險期內不得更改保障範圍。
- (h) 本保單所提供的保障範圍，不適用於並非由在香港內具有管轄權的法院所作出或取得的判決。
- (i) 本公司可透過發送掛號信件至您最後的已知地址，以在給予您 7 日預先通知的情況下取消本保單。在這種情況下，我們將向您退還所有未曾使用的部分保費。
- (j) 您也可以隨時向本公司發出提早 7 日的書面通知以取消本保單，前提是在保險期內沒有產生任何索償。您可以根據保險期內本保單生效的相應時期，就繳付保費與根據本公司短期費率表 (如下所示) 而計算的收取保費之間，獲取當中的差額 (如有)。

短期費率表

本保單的有效時期		收取保費 *	
不超過	1 個月	年度保費的	20%
	2 個月		30%
	3 個月		40%
	4 個月		50%
	5 個月		60%
	6 個月		70%
6 個月以上		全年保費	

* 本保單每隻受保寵物收取的最低保費為折扣後 (如有) 港幣 500 元。即使本保單是按照您的要求終止，上述情況亦適用。

- (k) 如申請書、投保書或聲明書或其中部分存在不真實、不準確或遺漏而以任何方式對風險造成嚴重影響，或如本保單或其任何續期是透過任何錯誤陳述、失實陳述、遺漏或壓制而獲得，或所提出的任何索償涉及欺詐或誇大，或透過任何虛假聲明或陳述作為該索償的證明，則在任何這些情況下本保單均屬無效。
- (l) 本保單之續期
如本公司希望為本保單續期，本公司將在相關續保日期前至少 30 日，向您發送包含續保條款（其條款可能與本保單不同）的續保通知書。
- i) 在您未有選擇以信用卡或其他自動繳費方式支付保費下，如本公司在相關續保日期前根據續保條款收到所需保費，您的保單將獲續期。
- ii) 如您選擇透過信用卡或其他自動繳費式支付保費，我們將繼續以此方式在任何隨後的保險期收取這些費用。您的保單將在每個續保日期自動續保，隨後保險期的保費將透過信用卡或您原先選擇的自動繳費方式收取。如您希望取消保單下的自動續保選項，您必須在相關續保日期前至少 14 日向本公司發出書面通知。
假如您的付款詳情或情況，於您在此寵物保險的原先申請或最後續保日期後有所更改，您必須在收到提示時於您的續保通知中通知我們有關更改。否則，假如我們無法在續保日期後的 30 日內從您的帳戶收取應付的保費，本公司將在絕對的酌情決定權下從續保日期起取消您的保單。
本公司保留更改本保單條款及細則的權利，包括但不限於本保單的應付保費及不承保事項。本保單的續期將不構成本公司放棄本條款及／或續期保單項下的權利。
- (m) 除非續保或本保單另有訂明，否則本保單項下的保障將從保險期的最後日期起終止。
- (n) 本保單下的保障，只有您在繳款到期日前繳付保費方獲提供。
- (o) 您和家人必須採取一切合理的預防措施，以防止出現可能危害受保寵物的意外，並且遵守所有法例及／或其他義務和規定。
- (p) 您及家人必須時刻為受保寵物提供合理的照顧，確保其保持良好的健康狀況，並且不會故意讓其遭遇可能導致受傷或疾病的情況。一旦受保寵物遭遇任何受傷或疾病，您必須採取一切合理措施以減輕受傷或疾病的程度，從而有助盡快得到治療和康復，盡量減低出現併發症，避免此等情況再度發生，以及防止受保寵物的損傷、疾病或狀況惡化。如您未能遵守照顧受保寵物的義務，我們可能會拒絕您的醫療索償。
- (q) 應支付予本公司或應由本公司支付的所有金額，均須以承保表中訂明的貨幣支付。如您要求以承保表訂明之貨幣以外的貨幣支付任何保障，本公司可選擇按照本公司付款時該另一貨幣有效的賣出價進行支付。
- (r) 由本保單引起的所有異議，均必須根據現行的《仲裁條例》透過仲裁解決。若雙方未能就仲裁員或裁判員的選擇達成共識，則必須交由香港國際仲裁中心的主席作出選擇。在此明確規定，對於依據本保單而提出法律行動或訴訟的權利，先決條件是必須先取得仲裁裁決。若本公司就本保單項下的任何索償不對您承擔任何責任，同時該索償不得在該免責聲明當日起十二個日曆月內根據本保單所列之條款提交仲裁，則該索償在任何情況下均須視為已被放棄，此後不得根據本保單追討。
- (s) 本保單受香港專屬管轄，並根據香港法律解釋。
- (t) 《合約（第三者權利）條例》（香港法例第 623 章）不適用於本保單，可強制執行保單條款的立約方只有您和我們（或您或我們的授權代表）。
- (u) 本保單的中英文本如有歧異，概以英文本為準。

第 VIII 部分 — 索償條款及程序

(a) 除非另有訂明，以下條款及細則適用於本保單的所有章節：

- (1) 在未經我們同意下，您不得作出任何承認、付款承諾或提出或接納任何要約，若我們願意，我們有權接管、行使任何權利，以及以您的名義對任何索償進行辯護或和解或處理，同時您必須提供我們可能要求的所有資料和協助。
- (2) 所有索償必須透過提交本公司的索償表格（包括寵物資料，例如寵物名稱、品種、晶片號碼及寵物的出生日期）而提出，該表格可向我們索取。
- (3) 您必須容許本公司存取可能由受保人、獸醫或獸醫診所保存或儲存有關受保寵物的所有醫療記錄，包括在保單生效日期前的醫療記錄。
- (4) 我們或我們的代表將會就解決索償而直接與您接洽。
- (5) 任何時候當在本保單下產生任何索償時，假如有任何其他保險或來源為相同的風險、損失或責任提供保障，我們將不會承擔本保單下的責任，但超出此等其他保險或來源的應付金額則除外。

(b) 對於本保單第 II 部分第 1、3、4、5、6 及 7 節下的索償

除上述第 (a) 段的條款外，您亦必須遵守以下事項：

- (1) 所有索償必須在受保寵物生病或受傷後三十 (30) 日內，以書面形式通知我們。
- (2) 必須將列明各細項的發票正本和付款收據，連同填妥的索償表格一併提交。
- (3) 您和主治獸醫均必須簽署並填妥索償表格。
- (4) 對於本保單第 II 部分第 1 節下的索償
 - 對於由獸醫提供的服務所涉及的所有開銷和費用，均須在受保寵物接受該服務時，先由您直接向獸醫支付。
- (5) 如受保寵物被盜或丟失，您必須
 - 根據本公司可能提出的要求，您自費向我們提供所有經認證的資料和證據；
 - 就受保寵物的丟失或被盜立即報警。

(c) 對於本保單第 II 部分第 2 節下的索償

除上述第 (a) 段的條款外，您亦必須遵守以下事項：

- (1) 如發生任何可能導致根據本保單提出索償的情況，您必須立即以書面形式通知本公司，並提供所有細節。
- (2) 您必須在收到所有索償信件、傳票或法律文件後，在無需回覆此類信件、傳票或文件下立即將其發送給本公司。
- (3) 在您知悉任何即將發生的起訴、審訊或致命傷害時，您必須立即通知本公司。
- (4) 未經我們事先的書面同意，您不得作出任何承認、付款承諾，或提出或接納任何要約。
- (5) 您必須提供本公司可能要求或需要的所有此等資料和協助。

註：

- 若您違反本保單之條款及細則，我們有權拒絕接管、行使任何權利及以您的名義對任何索償進行辯護或和解或處理。
- 未有填妥的索償表格，可能會令索償的處理出現延誤。

收集個人資料聲明

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



中文