



Pawfect Care
毛價保

Pet Insurance Policy
寵物保險保單



INTRODUCTION

This Policy Wording specifies the general coverage, terms and conditions of Your Pet’s Insurance policy (“Your Policy” / “Policy”) underwritten and issued by OneDegree Hong Kong Limited (“We / Us / Our”). This document together with the Policy Schedule and any amendments or endorsements subsequently issued form a complete contract between You and Us. It is important to read them together.

Please note that the online application completed and declaration agreed by You is the basis of this contract. If any answers or statements are not made truthfully or upon any breach of the aforesaid obligations, We shall be entitled to decline Your claims and terminate this Policy.

If there are any changes that may affect the Policy, please inform Us immediately. Don’t hesitate to contact Us if You have any questions.





DEFINITIONS

This section helps You understand the key terms We use in the Policy Wording. Unless otherwise stated, capitalized words or terms that appear in this Policy shall have the meaning as defined below:

Accident(s)

An unexpected and unintended event of external and visible nature, causing Injuries to Your Pet during the Period of Insurance.

Annual Coverage

The maximum Hong Kong dollar amount of reimbursement You can get under this Policy for Conditions covered within the Period of Insurance.

Grace Period

A period after the Premium Due Date during which premium payment may be made without interrupting the Period of Insurance.

Illness(es)

Physical diseases, sickness, abnormalities or infections suffered by Your Pet which are not directly or indirectly caused by an Accident.

Injury(ies)

Physical harm or trauma to Your Pet arising from an Accident and not by Illness or gradual physical or mental wear and tear.

Material Fact(s)

A Material Fact is any information which could influence Our assessment of Your application.

Medical Condition(s) / Condition(s)

Any manifestations of Symptoms consistent with a diagnosis or diagnoses, regardless of the number of incidents or areas of the body affected.

Medically Necessary

Medical services, supplies or treatments to treat Your Pet which are:

- consistent with Your Pet's Medical Conditions;
- appropriate and meet generally accepted veterinary practice standards; and
- consistent with the most appropriate supply or level of service which can be safely provided to Your Pet.

Neutering

Neutering refers to surgical removal of testicles.





Period of Insurance

The period shown in the Policy Schedule during which Your Pet is covered under this Policy.

Policy Start Date

Inception date of coverage under this Policy; the first day of the first Period of Insurance.

Pre-Existing Conditions

One or more of the following Medical Conditions that showed clinical signs or Symptoms, occurred, diagnosed or treated before the Policy Start Date or during the Waiting Periods.

- Arthritis (Non-septic)
- Osteochondral disease
- Chronic colitis
- Chronic gastritis
- Chronic liver disease
- Chronic pancreatitis
- Chronic eye disease
- Inflammatory bowel disease
- Endocrine disease
- Cancer (Malignant)
- Neoplasia (Benign)
- Allergies
- Cardiovascular disease
- Chronic renal disease
- Asthma or chronic tracheobronchial disease
- Urinary blockage
- Permanent neurological damage
- Incurable infections
- Joint dysplasia



**Premium Due Date**

Date when the annual or monthly premium should be paid and received by Us.

Reimbursement Rate

The percentage of the amount that We will reimburse You for the treatments for covered Conditions.

Spaying

Spaying refers to surgical removal of both ovaries and uterus.

Symptom(s)

Any manifested anomaly in, or deviation from the regular healthy state of a pet, including behavioral traits.

Waiting Period(s)

Waiting Period is the period of time after Policy Start Date that must pass before Your coverage comes into effect.

We / Us / Our

OneDegree Hong Kong Limited

You / Your

The policyholder named in the Policy Schedule.

Your Pet / The Pet

Your dog or cat with the microchip number specified in the Policy Schedule.





GENERAL CONDITIONS

Below are general conditions applicable to Your Policy.

Pet Age Requirement

The entry age limit is based on the underwriting rules applicable at the time of Policy application and may change from time to time. There is no age limit in the renewal years.

Companion Pet

Your Pet must be either a companion dog or cat that is not used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes.

Pet Ownership

You must be the owner and the main caretaker of The Pet. You must be a Hong Kong SAR resident with a valid Hong Kong identity card and is 18 years old or above.

Microchipping

Your Pet must be microchipped on the Policy Start Date and during the Period of Insurance. You need to provide the correct microchip number to Us during the online application process. We will issue only one policy for each Pet with a unique microchip number.

Premium Billing Option

If You choose the yearly billing option, You have to pay the annual premium at the Policy Start Date. The renewal Premium Due Date is the anniversary dates of the Policy Start Date. If You choose the monthly billing option, You have to pay premium of the first month at the Policy Start Date. The monthly Premium Due Date is the mensiversary dates of Policy Start Date, which refers to the same date of each month. The Grace Period is 30 days after the Premium Due Date. If we have not received your premium by the end of the Grace Period, we will terminate the Policy with retroactive effect from the Premium Due Date.

Waiting Period(s)

We impose Waiting Periods to prevent claims from illnesses or injuries that may exist on the Policy Start Date, but the Symptoms have not manifested.

A Waiting Period of 180 days is applicable to orthopedic conditions, cancer, chronic renal disease and hereditary conditions. For other Illnesses and Injuries, the Waiting Period is 28 days.

There are no Waiting Periods after the first Period of Insurance.

If one or more of the following Medical Conditions occur within the Waiting Period, it will be considered as Pre-Existing Conditions and be excluded from the coverage.





Waiting period 28 days

- Arthritis (Non-septic)
- Osteochondral disease
- Chronic colitis
- Chronic gastritis
- Chronic liver disease
- Chronic pancreatitis
- Chronic eye disease
- Inflammatory bowel disease
- Endocrine disease
- Neoplasia (Benign)
- Allergies
- Cardiovascular disease
- Asthma or chronic tracheobronchial disease
- Urinary blockage
- Permanent neurological damage
- Incurable infections
- Joint dysplasia

Waiting period 180 days

- Cancer (Malignant)
- Chronic renal disease

For orthopedic conditions and hereditary conditions, they will not be considered as Pre-Existing Conditions even they occur before or within the Waiting Period.

Claim Procedures

You can start filing claims for covered Medical Conditions after the Waiting Period, through Our website by logging into Your personal account, filling in claim information and uploading the required claim documents. A medical claim must be filed within 30 days after Your Pet's visit to a clinic.

During claim processing, We may request You to submit the original itemised receipt of payment, and / or Your Pet's complete medical records and examination or diagnostic test reports of Your Pet's previous visits to all veterinarians; You may obtain such information from previous clinics. These materials are used to speed up the claim investigation and reimbursement. We may delay the claim processing or decline the claim if these documents are not sent to Us promptly.

If there are other insurers who have already reimbursed You expenses for the same visit, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurances.

Your Right to Cancellation





You may cancel the Policy only if no claims have been paid during the current Period of Insurance. If You cancel the Policy within the first 7 days of the current Period of Insurance, We will refund to You the premiums paid for the current Period of Insurance.

If You cancel the Policy after the 7th day of the current Period of Insurance, and You have chosen the yearly billing option, We will offer You a premium refund equal to the unused premium net of a 10% cancellation charge. Unused premium is the portion of premium paid but not used, which is calculated based on a pro-rata monthly basis. A partial month used is taken as a full month in the determination.

For example, if You paid HKD 1,200 at the beginning on January-1, and You chose to cancel this Policy on February-1, the unused premium is equal to 10 months of premium counting from March, which is HKD 1,000. Cancellation charge is 10% of the annual premium which is HKD 120. You will then get a cancellation refund of HKD 1,000 - HKD 120 = HKD 880.

If You cancel the Policy after the 7th day of the current Period of Insurance, and You have chosen monthly billing option, there will be no premium refund and cancellation charge.

Once the cancellation is confirmed, Your Policy coverage ends immediately and the cancelled policy cannot be recovered. You can no longer make any claims under the Policy. The refund, if any, will be paid back to Your credit card that You used for premium payment or bank account provided by You.

Our Right to Cancellation

In rare occasions, We may cancel this Policy and notify You at least 7 days in advance by email or phone message. We may choose to do so for the following reasons:

- if there is any misrepresentation, wrong description, or failure to disclose Material Facts;
- if You have committed any fraudulent claims;
- if You fail to provide material information as requested, which is directly related to the cover provided under the Policy or any claims;
- if You use threat of violence, foul or abusive language or aggressive behavior against Us, Our staff, contractors and properties; or,
- if You have other fraudulent and disruptive behavior.

Upon these cancellations, no premium paid will be refunded.

Policy Termination

This Policy will be automatically terminated when one of the following happens:

- The Pet passes away;
- This Policy is not renewed; or,
- Any premium not paid at the end of the Grace Period of 30 days since the last Premium Due Date.

Policy Renewal





The Policy will be automatically renewed, to avoid gaps in Your Pet's coverage. We will remind You 30 days before the renewal date via email or phone message. If there are any changes in terms and conditions at renewal, We will specify and explain in the renewal reminder, and will not proceed the auto-renewal without Your confirmation.

Premium may be adjusted at policy renewal. We will disclose reasons for such adjustment to You. Factors We will consider for pricing adjustments include:

- Collective claim experience in the preceding years by Hong Kong pet owners;
- Your Pet's age and health condition at renewal; and,
- Veterinarian treatments' price inflation;

In rare occasions, We may decide not to renew the Policy with You. We will notify You of such decision at least 30 days in advance via email or phone message with clear explanations.

Coverage Change

Coverage cannot be changed during the Period of Insurance. You can apply to switch to other plans at Policy renewal. We reserve the right to approve or disapprove such application and determine the new Policy terms.





Arbitration

If there is any dispute over Policy terms and claim amount to be paid under this Policy, the dispute shall be referred to arbitration in accordance with the prevailing Arbitration Ordinance (Cap. 341). You and Us shall jointly appoint an arbitrator, or if that cannot be agreed upon, You and Us will appoint different arbitrators and in case of disagreement between arbitrators, an umpire is to be appointed by them before entering on the reference. Making of an award shall be a condition precedent to any liabilities of or rights of action against Us.

If We ever disclaim liability for any disputes on policy terms and claim, and You have not referred the dispute to arbitration under these provisions within 12 months from the date of the disclaimer, the dispute will be deemed abandoned and will not thereafter be recoverable.

Exclusivity to Hong Kong jurisdiction

This Policy shall be subject to the exclusive jurisdiction of Hong Kong SAR and construed in accordance with the laws of Hong Kong SAR.

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claims or provide any benefits hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the People Republic of China.





COVERAGE TERMS

Benefit Terms

I. Reimbursement Benefit

All reimbursement benefits are paid as reimbursement for covered medical treatments that:

- are Medically Necessary for treating a covered Condition that incurred within the Period of Insurance; and
- prescribed and performed by a registered veterinary surgeon

The reimbursement amount is subject to Reimbursement Rate and Annual Coverage specified in the Policy Schedule. For example, if the Reimbursement Rate is 90% and the Annual Coverage is HKD 25,000, We will reimburse You 90% of Your medical expenses, and the maximum reimbursement within the Period of Insurance is HKD 25,000.

Surgery

This benefit covers the cost for surgeries and associated surgical expenses, including:

- Surgeon's fees;
- Operating theatre's fees;
- Anaesthesia fees;
- Euthanasia;
- Oxygen, Dressings and Surgical implants; and,
- Any reasonable and necessary expenses for prescribed drugs, injections, dressings and other medical services and supplies related to a Surgery or confinement. Excludes any consumptions or expenses incurred after the discharge of confinement or during any follow-up treatments.

Overnight Hospitalization

This benefit covers the costs of an overnight confinement at a clinic. Overnight means The Pet has to be hospitalized or boarded in a clinic for a time period spanning across the midnight. A boarding for several hours within the same day does not count as overnight hospitalization and is not covered.

X-ray and Ultrasound

This benefit covers the cost for X-ray and Ultrasound. Other imaging tests such as MRI scan and CT scan are not covered.

Lab test

This benefit covers the cost for:

- Blood tests;
- Urine tests;
- Fecal tests;
- Biopsy; and,
- Fine needle aspiration cytology

Other laboratory tests that do not belong to the above 5 categories are not covered.

Prescribed Medication

This benefit covers the cost of prescribed drugs, dressings and injections dispensed by a registered veterinary surgeon.

General Consultation

This benefit covers the consultation fee of a general veterinarian.

Specialist Consultation

This benefit covers the consultation fee of a specialist veterinarian and emergency consultation.





II. Cash Benefit

Cancer Lump-sum Cash Benefit

This benefit pays You a lump-sum cash of the amount specified in the Policy Schedule when Your Pet is diagnosed with cancer for the first time. The payment is in addition to the reimbursement to Your Pet's medical treatments and is not subject to Reimbursement Rate and Annual Coverage specified in Your Policy Schedule.

Please note the following conditions:

- Your Pet is not eligible for this benefit if The Pet is diagnosed with cancer of any kind before the end of 180-day Waiting Period.
- When filing a claim for this benefit, You need to submit clear copies of relevant biopsy reports for cancer diagnosis.
- We may request at Our own expense to conduct additional examinations or diagnostic tests for Your Pet to confirm such diagnosis. We may request You to bring Your Pet to a designated clinic on a specified time for the examinations.
- This benefit can only be claimed once in Your Pet's lifetime. Upon a successful claim, the benefit is no longer effective in the subsequent occurrence of cancer in the current or subsequent Period of Insurance, or in another pet insurance plan issued by Us.

Covered Medical Conditions

Injuries

We cover any injuries caused by Accidents to Your Pet within Hong Kong SAR during the Period of Insurance. Coverage for injuries has a 28-day Waiting Period.

Illnesses

We cover any diseases, sickness or infections suffered by Your Pet and diagnosed by a registered veterinary surgeon. Coverage for illnesses has a 28-day Waiting Period except for cancer, orthopedic conditions, chronic renal disease and hereditary conditions which are specified in the section below.

Severe Illnesses

We also cover the following severe diseases, with a 180-day Waiting Period:

- Cancer;
- Orthopedic conditions;
- Chronic renal disease; and,
- Hereditary conditions





Chronic Illness

Please note that, if Your Pet is age 5 or above on the Policy Start Date, and is diagnosed of one or more of the following chronic illnesses within the Period of Insurance, the specific chronic illness(es) will be covered within the Period of Insurance, but will be regarded as Pre-Existing Conditions for the subsequent Period of Insurance upon renewal and will no longer be covered.

- Cancer (Malignant)
- Osteochondral disease
- Joint dysplasia
- Cardiovascular diseases
- Chronic renal disease
- Chronic liver disease
- Chronic eye disease
- Allergies (Food and environmental ultra-sensitivity)
- Urinary blockage (Obstructive uropathy or urinary stones before 6 years old)
- Endocrine disease includes Hypothyroidism, Hyperthyroidism, Hyperadrenocorticism (Cushing's Disease), Hypoadrenocorticism, Diabetes Insipidus, Hypoparathyroidism, Hyperparathyroidism, Diabetes mellitus and Pituitary disease
- Incurable Infections including FeLV (Feline Leukemia Virus), FIV (Feline Immunodeficiency Virus), Feline Aids, Aujeszky's Disease





Exclusions

Conditions related to pregnancy or breeding activities

We do not cover any conditions associated with pregnancy and breeding.

Congenital conditions

Conditions developed in utero or present from birth.

Pre-Existing Conditions

We do not cover one or more of the following Medical Conditions that showed clinical signs or Symptoms, occurred, diagnosed or treated before the Policy Start Date or during the Waiting Periods.

- Arthritis (Non-septic)
- Osteochondral disease
- Chronic colitis
- Chronic gastritis
- Chronic liver disease
- Chronic pancreatitis
- Chronic eye disease
- Inflammatory bowel disease
- Endocrine disease
- Cancer (Malignant)
- Neoplasia (Benign)
- Allergies
- Cardiovascular disease
- Chronic renal disease
- Asthma or chronic tracheobronchial disease
- Urinary blockage
- Permanent neurological damage
- Incurable infections
- Joint dysplasia

Conditions caused by Your negligence or intentions

Please always take care of Your Pet. We do not cover any conditions caused by Your intentional harm or negligence of Your Pet's safety.

Diseases preventable by vaccinations

We do not cover the following diseases which are preventable by vaccinations

- Rabies;
- Canine distemper;
- Hepatitis (Infections canine hepatitis);
- Canine parvovirus;
- Canine parainfluenza;
- Feline panleukopenia; and,
- Heartworm





Periodontal diseases

We do not cover the following dental diseases:

- Acquired oronasal fistulae;
- Feline Lymphocytic Plasmacytic Gingivitis / Pharyngitis;
- Gingivitis / Periodontitis;
- Stomatitis;
- Tooth infection, cavity or abscess; and
- Tooth resorption

Conditions caused by Extreme events

We do not cover injuries and illnesses caused by the following extreme events:

- Any declared pandemic disease;
- War and terrorism: war (whether declared or not); invasion; acts of foreign enemies; civil war; revolution; civil unrest; performing duties as a member of armed forces, or police, or a law enforcing agencies; and,
- Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons

Preventive / Elective Treatments

We do not cover elective treatments that are generally not deemed as Medically Necessary, including:

- Cosmetic procedures;
- Spaying and Neutering;
- Preventive procedures or routine health care including vaccinations, routine examinations, microchipping, removal of dew claws, grooming and nail clipping or any complications arising from these treatments;
- Dental health care procedures such as brushing, scaling, polishing, extractions and reconstructions;
- Diet foods, pet foods, vitamins, supplements, grooming, nail trims, shampoo and bathing (including medicated baths), housing and exercise;
- Anal gland expression;
- Purchase or rental of prosthetics;
- Training or behavioral modifications; and,
- Any other treatments are not Medically Necessary to treat Your Pet's Condition

Excluded Therapies

We do not cover any therapies that may be experimental in nature or may pose additional medical risks or strong side effects to Your Pet, which includes:

- Chemotherapy
- Immunotherapy
- Homeopathic remedies
- Herbal medicines
- Acupuncture
- Osteopathy
- Laser therapy
- Physiotherapy
- Hydrotherapy
- Any experimental procedures such as stem cell therapy, gene therapy and organ transplant

Non-medical expenses

We do not cover non-medical expenses such as:

- Transportation expenses;
- Costs following death (e.g. burial / cremation);
- Clinic administration fees including the cost of completing a claim form; and,
- Any other non-medical expenses.





~ END OF THIS POLICY ~





引言

本文件是 OneDegree Hong Kong Limited（以下簡稱「我們／我們的／本公司」）為你訂立的寵物保險合約（以下簡稱「本保單」）。本保單內容包括保障範圍及條款等重要資料，請詳細閱讀本保單、承保表及任何附加文件，確保你清楚明白有關本保單的寵物保障內容。本保單的內容是按你在網上投保時所提供的資料及聲明而設，若有關資料及聲明有任何虛假陳述或欺詐成份，我們有權拒絕有關索償個案及取消本保單。若你對有關資料及聲明有任何更改，或有任何查詢，請即時聯絡我們。





定義

本保單所使用的字詞定義如下：

意外

在保障期內，在外在及可見因素下，不可預計及非蓄意造成的事故，最終引致你的寵物受傷。

年度保障金額

根據你的保障條款，於保障期內可獲的最高賠償金額（以港幣計算）

保費寬限期

指保單到期後的指定時段，若於該時段內繳交逾期保費，期間保障不會中斷。

疾病

寵物出現身體上的不適，如因受細菌感染、機能衰退等引致的病症，並不是因意外直接或間接導致。

受傷

因意外而非其他原因所導致身體上的損傷。

重要資料

你提交的資料中會影響我們審批你的保單／賠償的部份。

病況

與症狀一致的診斷結果，不論症狀的數目或是否影響多個身體部位。

必要的醫療程序

獸醫所提供的醫療服務、檢查、用品或治療必須：

- 針對你的寵物的病況，
- 合適及符合一般獸醫的醫療標準，
- 提供安全及合適的醫療服務水平。





雄性絕育

睪丸切除手術

保障期間

於保單附表內列明的保單生效時期

保單生效日

本保單第一個保障期的第一天

已存在的病況

於保單生效日期前或等候期內，如有以下症狀或診斷，會被列為已存在的病況。

- 非化膿性關節炎
- 骨軟骨疾病
- 慢性腸炎
- 慢性胃炎
- 慢性肝病
- 慢性胰腺炎
- 慢性眼疾
- 炎症性腸病
- 內分泌疾病
- 癌症（惡性腫瘤）
- 腫瘤（良性）
- 過敏
- 心血管疾病
- 慢性腎病
- 哮喘或慢性氣管支氣管疾病
- 尿道閉塞
- 永久性神經損傷
- 無法治癒的感染
- 關節發育不良

保費到期日

你須繳交保費的指定日期





賠償比率

當你的寵物於獸醫診所接受受保範圍的治療後，我們承擔醫療費用的百分比。

雌性絕育

卵巢及子宮切除手術

症狀

身體出現任何異於正常的狀態，包括行為異常。

等候期

由保單生效日起計的指定時期，保單超過該時期保障才正式生效。

我們／我們的／本公司

OneDegree Hong Kong Limited

你／你的

保單持有人

寵物／你的寵物

受保的貓或狗，其微型晶片號碼須登記在本保單。





一般條款

以下的一般條款適用於本保單。

寵物年齡要求

寵物首次投保年齡限制根據當時核保規定；續保時沒有年齡限制。

陪伴寵物

你的寵物貓或狗不能用作任何商業用途，包括但不限於比賽、搜索、救援、海關、檢疫、實驗測試、配種及其他商業活動等。

寵物擁有權

你必須持有有效的香港身份證及年滿 18 歲或以上，及為主要照顧寵物貓或狗的主人。

寵物微型晶片

在保單生效日及保障期內，你的寵物貓或狗必須已植入微型晶片，並於網上投保時提供正確的微型晶片號碼。在同一時間內，我們只會對同一隻寵物發出一張保單。

繳交保費

若你選擇每年繳交保費，須在保單生效日繳交全年保費，而續保保費到期日會是保單生效的週年日。

若你選擇每月繳交保費，須在保單生效日繳交第一個月的保費，之後每月的同一日為保費到期日。

任何逾期保費須於 30 日的保費寬限期內繳交，否則本保單會由保費到期日起失效。

等候期

本保單設有等候期，以避免在保單生效日前已存在、但未有症狀的疾病或受傷所導致的索償。

骨科疾病、癌症、慢性腎病、遺傳性疾病的等候期為 180 日；其他疾病、受傷的等候期為 28 日。

續保不設等候期。

於保單生效日期前或等候期內，如有以下症狀或診斷，會被列為已存在的病況。

等候期為 28 日





- 非化膿性關節炎
- 骨軟骨疾病
- 慢性腸炎
- 慢性胃炎
- 慢性肝病
- 慢性胰腺炎
- 慢性眼疾
- 炎症性腸病
- 內分泌疾病
- 腫瘤（良性）
- 過敏
- 心血管疾病
- 哮喘或慢性氣管支氣管疾病
- 尿道閉塞
- 永久性神經損傷
- 無法治癒的感染
- 關節發育不良

等候期為 180 日

- 癌症（惡性腫瘤）
- 慢性腎病

如在保單生效日前、或在等候期內，有骨科疾病、遺傳性疾病的症狀或診斷，不會被列為已存在的病況。

索償程序

你可於等候期完結後，在我們的網站登入你的個人帳戶，然後提交索償申請。你必須於求診日期或出院日後 30 天內提交索償申請。於審核過程中，我們可能要求你提供正本收據及過往於其他獸醫求診的病歷記錄、化驗、檢測報告、診斷測試報告等，若你未能及時提供我們要求的文件，你的索償申請可能會有延誤或被拒絕。若有關醫療費用已由其他保險公司作出全部或部份賠償，我們只會對餘額作出賠償審核。





你取消保單的權利

若你在保障期間內未曾獲得保險索償，你可取消本保單。

若你在保障期首 7 天取消保單，已繳交之保費將會全數退回。

若你在保障期第 8 天或以後取消保單，保費退款將按以下方式計算：

- 每年繳交保費：我們會將未用的保費以每月按比例計算，扣減總保費之 10% 作行政費用後退回。例子：若你於 1 月 1 日繳交年度總保費共港幣 1,200 元，於 2 月 1 日取消本保單，那由 3 月至 12 月的未用保費共港幣 1,000 元，扣減行政費用港幣 120 元（相等於總保費之 10%）後，我們將會將餘下港幣 880 元退回給你。
- 每月繳交保費：沒有任何可退回之保費及行政費用。

本保單一經確認取消，保障會即時失效，我們將無法恢復保單。同時我們亦不會接納任何索償申請。有關保費退款將會退回你用以繳交保費的信用咭或提供的銀行戶口。

我們取消保單的權利

我們可因應特殊情況下取消本保單，我們會提前 7 天以電郵或手機短訊通知你。特殊情況如下：

- 若有誤報、錯漏或隱瞞的重要資料；
- 若你作出欺詐賠償行為；
- 若你不能提供我們所要求、作本保單或索償審核之用的有關文件；
- 若你對我們公司、人員、承包商及財產作出任何威脅性行為如暴力、出言侮辱／粗言穢語或攻擊性行為等；
- 若你有其他欺詐及擾亂行為。

若因上述情況而取消保單，你所繳交之保費將不會退回。

保單終止

本保單會因下列其中一個原因而自動終止：

- 受保寵物過身；
- 本保單未能成功續保；
- 你未能在 30 日的保費寬限期內繳交逾期保費。





保單續保

本保單會在保障期終止時自動續保，我們會於保障期終止前 30 天以電郵或手機短訊提醒你有關事宜。若本保單之條款有任何更改，我們會於提醒信息內清楚解釋及列明有關更改，並在你確認接受有關更改條款後，才會進行續保程序。

於續保時本保單的保費有機會調整，我們會於續保時向你說明有關原因。以下是有機會影響保費的因素：

- 過往一年香港寵物的賠償情況；
- 你的寵物年齡及身體狀況；
- 獸醫醫療成本的上漲。

於特殊情況下，我們或不為本保單續保，並於保障期終止前 30 天以電郵或手機短訊向你清楚解釋不續保的原因。

保障更改

保障期內不可更改現有的保障計劃，你可於續保時更改保障計劃。我們保留計劃更改的最終決定權。

仲裁

若你對我們的保單條款或賠償金額有任何爭議，有關爭議必須依據現時仲裁條例（第 341 章）裁決，若雙方未能於仲裁員的協商下達成協議，有關爭議會轉介到其他仲裁員作出裁決。

若我們拒絕對本保單條款及索償有關的任何爭議承擔責任，而你未能於我們拒絕後 12 個月內提出仲裁爭議，你會被視作放棄有關爭議權利，日後不能重新提出有關索償爭議。

限於香港司法管轄區

本保單是受香港特別行政區司法管轄及根據香港特別行政區法律作解釋。

制裁限制和不保事項

若就所提供的保險及支付任何賠償或利益可能使（再）保險人違反聯合國決議的任何制裁、禁令或限制、或中國的貿易制裁、經濟制裁、法規，（再）保險人不得視為提供任何保險，及不會承擔任何賠償或利益。





計劃條款

保障條款

I. 實報實銷醫療費用保障

此保障包括以下有關的醫療費用：

- 於保障期內針對受保病況所採取的必要醫療程序
- 所有治療必須由註冊獸醫提供

實報實銷保障之賠償比率及年度保障金額已列於保障項目表內。例子：若年度保障金額是港幣 25,000 元，而賠償比率是 90%，我們將承擔你保障期內的總醫療費用的 90%，最高賠償金額是港幣 25,000 元。

手術費用

此保障包括以下手術費用：

- 手術
- 手術室
- 麻醉
- 安樂死
- 氧氣、包紮、手術植入用品
- 其他費用包括住院及手術期間合理和必須的醫療費用，如藥物、注射劑、包紮及其他醫療用品；出院後所有門診跟進及治療除外。

過夜住院費用

此保障是若你的寵物需要在獸醫診所過夜，所產生的住院費用。過夜指住院時間跨越午夜 12 時；若住院時間只有數小時及不超過午夜 12 時，則不屬保障範圍內。

X 光及超聲波費用

此保障包括 X 光及超聲波的費用。磁力共振、電腦掃描等影像檢測技術不屬保障範圍內。

化驗費用

此保障包括以下的化驗費用：

- 驗血
- 尿液測試
- 糞便檢驗
- 活體組織切片檢測
- 細針採樣檢測

其他化驗測試不屬保障範圍內。





處方藥物費用

此保障包括由獸醫診所註冊獸醫處方的藥物、包紮及注射劑等費用。

普通科診金

此保障包括普通科獸醫診金。

專科診金

此保障包括專科獸醫診金及緊急診症費用。

II. 現金保障

一次性癌症現金保障

此保障是當你的寵物首次確診癌症時，我們會為你提供承保表所列的一次性現金賠償，此一次性癌症現金保障是額外的保障，不受賠償比率所限，亦不會影響本保單實報實銷的年度保障金額。

此保障必須附合以下條件：

- 首次確診癌症日期，必須超過 180 日之保障等候期；
- 必須提供活體組織切片檢測副本作核實；
- 我們可能要求你進行額外檢查或診斷測試，費用由我們應承擔。我們會通知你相關的檢查日期，請帶同你的寵物到我們的指定診所進行有關檢查或測試。
- 此保障每隻寵物一生只可獲賠償一次，當成功索償後，此保障會即時終止。

受保病況

受傷

保障包括你的寵物於保障期內在香港因意外而受傷所產生的醫療費用。受傷保障的等候期是 28 日。

一般疾病

保障包括由註冊獸醫確診你的寵物患上一般疾病或感染所產生的醫療費用。一般疾病不包括癌症、骨科病、慢性腎病及遺傳病等嚴重疾病，一般疾病保障的等候期是 28 日。

嚴重疾病

以下嚴重疾病的等候期是 180 日：

- 癌症
- 慢性腎病
- 骨科病
- 遺傳病

慢性疾病

若購買本保單時你的寵物年滿 5 歲或以上，若於保障期內確診以下慢性疾病，有關慢性疾病會在保障期內受到保障，但有關慢性疾病會在續保時被視為已存在的病況而不受保。





- 癌症（惡性腫瘤）
- 骨軟骨疾病
- 關節發育不良
- 心血管疾病
- 慢性腎病
- 慢性肝病
- 慢性眼疾
- 過敏
- 尿道閉塞（6歲前病發的阻塞性尿路病或泌尿系統結石）
- 內分泌疾病包括甲狀腺機能低下症、甲狀腺功能亢進、腎上腺皮質功能亢進（庫欣症候群）、腎上腺皮質功能低下、副甲狀腺機
- 能底低下症、尿崩症、副甲狀腺功能亢進症、甲狀旁腺功能亢進症、糖尿病和腦垂體疾病
- 無法治癒的感染，如貓白血病病毒、貓免疫不全病毒感染症、假性狂犬病

不保事項

有關懷孕或配種行為的病況

因懷孕或配種導致的病況

先天性疾病

在子宮發育或出生時已存在的病症

已存在的病況

於保單生效日期前或等候期內，如有以下症狀或診斷，會被列為已存在的病況。

- 非化膿性關節炎
- 骨軟骨疾病
- 慢性腸炎
- 慢性胃炎
- 慢性肝病
- 慢性胰腺炎
- 慢性眼疾
- 炎症性腸病
- 內分泌疾病
- 癌症（惡性腫瘤）
- 腫瘤（良性）
- 過敏
- 心血管疾病
- 慢性腎病
- 哮喘或慢性氣管支氣管疾病





- 尿道閉塞
- 永久性神經損傷
- 無法治癒的感染
- 關節發育不良

疏忽照顧或人為故意造成的病況

請小心照顧你的寵物，我們不會保障因疏忽照顧或人為故意造成的病況。

疫苗可預防的疾病

保障不包括可透過疫苗預防的疾病，包括：

- 狂犬病
- 犬瘟熱
- 肝炎（犬傳染性肝炎）
- 犬細小病毒
- 犬副流感病毒
- 貓的泛白血球減少症
- 心絲蟲病

牙科疾病

保障不包括以下牙科疾病：

- 後天性口鼻瘻管
- 貓淋巴球性漿細胞性牙齦炎、咽喉炎
- 牙齦炎、牙周炎
- 口腔炎
- 牙齒感染、齲齒、牙膿腫
- 齒根吸收

特別情況

保障不包括因以下原因而導致的病況：

- 已宣佈的大型傳染病（瘟疫）；
- 戰爭和恐怖主義（不論宣戰與否），包括侵略、敵對交戰、內戰、革命、內亂；履行作為武裝部隊、警察、其他執法成員的職責；
- 放射性污染、化學、生物、生化及電磁脈衝武器

預防性及選擇性療程

保障不包括非必要的選擇性醫療療程，包括：

- 美容；
- 絕育；





- 預防性或定期保健，包括疫苗、身體檢查、植入微型晶片、拔除爪、梳洗、修甲及任何有關療程；
- 牙齒保健療程，如刷牙、洗牙、拔牙、重整牙齒；
- 減肥食品、處方糧、寵物食品、維他命、補充品、梳洗品、指甲修剪、洗頭及洗澡（包括藥浴）、住宿及運動；
- 清理肛門腺；
- 購買或租借義肢；
- 行為訓練或矯正；
- 任何其他非必要的醫療選擇性療程

不受保障的治療方式

保障不包括任何實驗性治療法，或任何可能對你的寵物提升風險或有嚴重副作用的治療，包括：

- 化療
- 免疫治療
- 順勢療法
- 草藥
- 針灸治療
- 整骨療法
- 激光治療
- 物理治療
- 水療
- 任何實驗性治療，如幹細胞、基因治療、器官移植等

非醫療費用

保障不包括以下非醫療費用：

- 交通費用
- 死亡費用（如葬禮／火葬）
- 診所的行政費用，如獸醫填寫醫療報告所收取的費用
- 任何其他非醫療費用

若本保單的中、英文版本有任何差異，請以英文版本為準。

-完-

