PET Travel
Assurance

Master Policy Number:

PNX-07-B2B-108-24-71

Underwritten by



For Internal Use Only

PET Travel
Assurance

Phoenix
of Zambia Assurance Co. (2009) Ltd

Tune Protect Travel Pet Assurance

INTRODUCTION

This Policy Wording applies in accordance to the plan You have purchased. It contains details of the coverage, conditions, restrictions and exclusions and shall form the basis on the Policy. Please read the Policy Wording carefully to understand the coverage and applicable sections based on the plan purchased to ensure that the same suits Your requirements and needs best.

1. Your travel insurance Policy

1.1. This travel insurance provides coverage for specified events that occur during and in connection with **Pet's Trip**.

1.2. **You** are covered up to a maximum of ninety (90) days (the start and end dates are set out in **Your Certificate of Insurance**). All **Trips** must begin and end in the **Country of Departure**. **You** must purchase this travel insurance before **You** travel out of **Country of Departure.**

1.3 If **You** are travelling one way, the coverage will cease after three (3) days following the start date mentioned on **Your Certificate of Insurance**.

1.4 **24-hour Emergency Medical Assistance** - Please let **Us** know immediately about any serious **Illness** or injury that **You** may suffer from while abroad, requiring **You** to go to the hospital for medical treatment, to return **Home** early or to extend **Your** stay due to such incident. If **You** are unable to inform **Us** immediately because the condition is life threatening, **You** should contact **Us** as soon as **You** are able to. **You** must also inform **Us** if **Your** medical expenses exceed US$250 (USD Two Hundred and Fifty only). **You** can call **Us** 24-hours a day, 365 days a year or email **Us** as below:-

Middle East: +97145711000
Indian Subcontinent**:** +911244688488
Europe / North Africa: +441786310605
United States of America and Canada: +17864727700
Email: petassurance@tuneprotect.com

2. Premiums and Payments

2.1 This **Policy** cannot be cancelled upon payment of premiums. Premiums paid are not refundable.

2.2 **Confirmation of payment** - **We** will contact hospitals or doctors abroad and provide a guarantee to pay their fees, provided **Your** claim falls within the scope and coverage of this **Policy**.

3. Law

3.1 This **Policy** will be governed by the law and regulations of the **Country of Departure** as stated in the **Certificate of Insurance**.

3.2 The Company issuing the insurance **Policy** may vary from one country to another country. For full details of the issuing insurance Company please refer to **Your** Certificate of Insurance.

4. Contact Us

4.1 For **Claims** and **Enquiries**, **We** are happy to assist **You** at:

Zambia	Indian Subcontinent	Europe / North Africa	US & Canada
Phoenix of Zambia Assurance Company Plot No.251/F44A, Zambezi Road Roma,Lusaka, Zambia P.O. Box 36880	Asia Medical Assistance Pvt. Ltd. C/o Private Hospital complex DLF City,Phase-2,M.G. Road, Gurgaon - 122002,Haryana, India	AMA Assistance GmbH Vienna Le Palais Herrengasse 1-3, 2nd floor 1010 Wien, Austria	AMA GLOBAL ASSISTANCE USA 667 Madison Avenue, 5th floor, New York City, NY 10065
Telephone: +97145711000	Telephone: +911244688488	Telephone: +441786310605	Telephone: +17864727700
Email: petassurance@tuneprotect.com			
Assistance Company: AMA GLOBAL UAE Level 41, Emirates Towers Sheikh Zayed Road,Dubai, UAE P.O Box 31303		Company Phoenix of Zambia Assurance Company Plot No.251/F44A, Zambezi Road Roma,Lusaka, Zambia P.O. Box 36880 Phone - +260 211233956 /238 435	

4.2 **You** may contact **Us** at any time for assistance. Please provide **Us** all relevant information and **our** experienced co-ordinators will assist **You** accordingly. Please make sure **You** have details of **Your Policy** before **You** contact **Us** to ensure that **We** can assist **You** effectively.

GENERAL INFORMATION

1 Contract of Travel Insurance

The Terms and Conditions of this **Policy** together with the **Certificate of Insurance** shall form the basis of **Your** contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. **You** must meet these conditions, or **We** may not accept **Your** claim. **The Policy, once purchased, cannot be cancelled and there shall be no refund applicable**.

2 Eligible Pet

Pets aged from four (4) months to eight (8) years at the commencement date of the Policy.

All **Pets** must:

1. Be microchipped within one hundred and eighty (180) days before the departure date, with the latest announcement by International Organization for Standardization (ISO) standards. For example, ISO 11784 and ISO 1178 a5 announced in 2019. Microchip must be ISO certified and done by either one of these parties:
   - a **Vet**
   - a vet nurse, student vet or student vet nurse (directed by a **Vet**)
2. Receive vaccination against rabies.
3. Have its blood tested at least six (6) months prior to the **Trip.**
4. Receive treatment against tapeworm
5. Have a valid **Pet** passport per the entry requirement by **Country of Departure** and **Country of Arrival**.

You should take **Your** previous **Pet** passports with **You** during Your Trip, including any vaccination and medical history for **Your Pet**.

Prior to Your **Trip**, **You** must ensure to:

1. Obtain a **Pet** passport for your **Pet**;
2. Obtain an ISO certified microchip;
3. Ensure that **Your Pet** receives the necessary vaccinations applicable to obtain a fit to fly certificate and the necessary regulatory approvals and import permits from the **Country of Departure** and **Country of Arrival.**

You are recommended to upload these documentations into PetDOC Mobile Application for **Your** ease of reference during **Trip** and for claims submission.

4. Abide by the regulations of the transportation of **Pet** by the **Airlines** and International Air Transport Association (IATA), either **Your Pet** is boarded as cargo or checked baggage or any method provided by **Airline**.

Excluded Breed of dogs as follows:

1. Pit Bull Terrier (also known as American Pit Bull, American Pit Bull Terrier, American Staffordshire Terrier and Staffordshire Bull Terrier)

2. Rottweiler, Chows, Doberman Pinscher, Wolf hybrids, German Shepherd, Alskanmalamute, Siberian husky
3. American Bulldog
4. Neapolitan Mastiff Japanese Tosa Akita
5. Dogo Argentino
6. Fila Brazilliero
7. Other breeds that may be banned by the relevant authorities from the **Country of Departure** and **Country of Arrival** in future.

Excluded Breed (Cats):

1. American Short Hair
2. British ShortHair cat
3. cornish rex
4. Manx
5. Burmese
6. Exotic shorthair
7. Himalayan cat
8. Persian
9. Chausie
10. Keetso
11. Other breeds that may be banned by the relevant authorities from the **Country of Departure** and **Country of Arrival** in future.

3 Health

This insurance contains conditions relating to **Pet** health and the health of another pet which may not be traveling with the **Pet** but its medical information may be of importance to **Us**. **We** also do not cover medical problems that the **Pet** has or had before the commencement of this coverage.

4 Rejection of Claim

If a theft occurs resulting in the claim as a result from **Your** carelessness, **We** may not pay **Your** claim.

5 Excess

There are sections of this insurance where **You** are required to pay the first part of any claim ("**Excess**"). This **Excess** amount is shown in the **Certificate of Insurance** under the Policy Terms & Conditions below.

6 No Liability/Restriction

We are not liable to make any payment for any liability under the Benefits Section of this **Policy** or make any payment under any extension for losses or claims arising in, or where **You** or any of **Your** beneficiary under the **Policy** is a citizen or instrumentality of the government of, any country against which any laws and/or regulations governing this **Policy** and/or **Us**, its parent **Company** or its ultimate controlling entity have established an embargo or other form

of economic sanction which have the effect of prohibiting **Us** to provide insurance coverage transacting business with or otherwise offering economic benefits to **You** or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments will be made to any beneficiary who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or **Us**.

7. More information

If **You** have any questions about this **Policy** or **You** would require more information, please email **Us** at petssurance@tuneprotect.com. **We** are committed to respond to **Your** enquiry as soon as possible.

8. Data Disclosure

By executing this application or by entering into this contract of Insurance, **You** consent to the **Company** processing data relating to the **You** and **Your Pet** for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to **You.**

You consent to the **Company** making such information available to the authorised third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside **Your** country of domicile.

PET Travel Assurance

Phoenix of Zambia Assurance Co. (2009) Ltd

Tune Protect Pet Travel Assurance (Outbound)

Policy Terms & Conditions

This insurance plan is offered exclusively to the customers of **Phoenix of Zambia Assurance Company** via http://b2b.tune2protect.com (hereinafter referred to as the "***Policyholder, You, Your***").

Schedule of Benefits
Coverage is afforded as follows:

	Platinum Plan/Limit	Gold Plan/Limit	Silver Plan/Limit	Excess
Section 1: Death from Injury or Illness				
1A. Death and Repatriation	USD 1,200	USD 800	USD 500	USD 100
Section 2: Medical Benefits				
2A. Vet Fees for Emergency Treatment	USD 6,000	USD 3,000	USD 1,000	USD 100
2B. Quarantine Fees (up to 60 days)	USD 3,000	USD 2,000	USD 1,000	USD 200
Section 3: Travel Inconvenience Benefits				
3A. Loss of Travel Documents	USD 350	USD 250	USD 150	N/A
3B. Travel Rearrangement	USD 3,000	USD 2,000	USD 1,000	USD 75
Section 4: Other Benefits				
4A. Third party liability	USD 3,000	USD 2,000	USD 1,000	USD 100
Section 5: 24/7 Emergency Assistance	**Included**	**Included**	**Included**	**Included**

Tune Protect Travel Pet Assurance (Outbound)

Whereas **You** have applied for the insurance hereinafter contained and have paid the premium as consideration for such insurance and a copy of the **Tune Protect Travel Pet Certificate of Insurance** has been issued, the **Insurers** agree to insure the **Pets** under **Tune Protect Travel Pet** (hereinafter referred to as the "**Pet/Insured Pet/Your Pet**") from **Company** against loss covered by this Master Policy (hereinafter referred to as the "**Policy**") as set out herein and subject always to the exclusions, provisions and terms contained in the **Policy**.

Definitions and Interpretations

Wherever the following words or phrases appear in this **Policy**, they will always have the meanings shown under them.

1. **Accident** mean sudden and unexpected event which happen during the **Period of Insurance** which results in death and/or **Injury** to **Your Pet**.

2. **Airline** means any Airline operated under a license for the regular transportation of **Pet** over fixed scheduled flying routes between established licensed commercial airports.

3. **Certificate of Insurance** means certificate which is issued by **Us** to **You** after payment of the applicable premium has been made and received by **Us**.

4. **Condition** means an **Illness** or **Injury** that **Your Pet** contracts or incurs. All clinical signs or symptoms of an **Illness** or **Injury** constitute one condition.

5. **Chronic condition** means a condition that can be treated or managed but not cured.

6. **Congenital Defects or Abnormalities** means any condition(s) or disorder(s) present at and existing from the birth of **Pet** , and which is abnormal with reference to form, structure orposition of **Pet**.

7. **Country of Departure** means the country **You** and **Your Pet** depart from.

8. **Country of Arrival** means the destination where **You** brought **Your Pet** to travel into.

9. **Cured** means eliminated and having no effect on the pet so that the pet is fully restored to normal health without any treatment or management.

10. **Diagnostic Expenses** means any costs incurred in order to diagnose the Illnesses for the Insured dog which is covered under this Policy.

11. **Excess** shall mean the first amount of each and every claim which you must pay, as shown on the Schedule and/or Certificate of Insurance.

12. **Family** shall mean your spouse, children, parent and other relatives normally living with you

13. **Incident** means a specifically identifiable accident, injury, disease or condition. Recurring and/or chronic conditions shall be considered as one loss. Such condition being defined as:-

a. Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which Your pet has an on-going predisposition or susceptibility related in any way to the original claim; or
b. Conditions that is incurable and likely to continue for the remainder of Your pet's life.

14. **Injury** shall mean physical bodily injury to part of a pet's body caused by an unforeseen physical action or force outside the pet's body caused by an accident.

15. **Illness** shall mean disease, sickness or infection which is not caused by injury.

16. **Home** means means **Your** usual place of residence in Country of Departure.

17. **Lost** shall mean that the Insured pet dog is separated from insured and / or his family member(s) / servants / its handler(s) as a result of some external event; unable to be found or recovered

18. **Maximum Benefit/Maximum Sum Insured** shall mean the most We will pay during the Policy Year as set out in the Schedule and/or Certificate of Insurance in this policy document.

19. **Medically Required** means any treatment which is directly and materially required to provide relief from covered Illness or Injury, as certified by the treating Veterinary Practitioner.

20. **Period of Insurance** shall mean the date shown on the Schedule and/or Certificate of Insurance.

21. **Pet/Insured Pet/Your Pet** shall mean your cat or dog named and described in the Schedule and/or Certificate of Insurance.

22. **Pre-existing Medical Condition** shall mean any condition that began or was contracted, manifested or incurred before the effective date of your policy, whether or not the condition was discovered, diagnosed or treated. A condition is not pre-existing if it was cured before theeffective date of your policy and there has not been a recurrence or manifestation of the condition for at least 6 (six) months, unless it is a chronic condition. A chronic condition contracted, manifested or incurred before the effective date of your policy is a pre-existing condition, whether or not the condition was discovered, diagnosed or treated.

23. **Quarantine** means Your Pet is advised to be isolated in a designated quarantine site upon reaching the **Country of Arrival** due to a potential spread of disease.

24. **Quarantine Fees** means the fees imposed by the any authorities in **Country of Arrival** due to malfunction of **Pet** microchip at the point of entry into **Country of Arrival**.

25. **Straying** shall mean that the Insured pet dog has gone missing on its own from its usual place or fled from insured's premises and is unable to be traced

26. **Surgery or Surgical Procedure** means manual and / or operative procedure(s) required for treatment of Insured dog for an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a Veterinary Hospital by a Veterinary Practitioner.

27. **Travel Document** means passport, identification card, ISO certified microchip, fit to fly statement issued by **Vet**, medical and/or **Vet** certificate including tick certificate, vaccination list booklet required during **Pet Trip**.

28. **Trip** means **Pet**'s journey overseas for the purpose of accompanying **You** during your travel for leisure and / or business. The trip shall start at the time that Your Pet check-in with the **Airline** or from the start date shown on **Your** Certificate of Insurance, whichever is later and end on the date **Your Pet** return to the Country of Issuance or at the end of the period shown on Your Certificate of Insurance, whichever is earlier.

29. **Treatment** means any examination, consultation, advice, tests, x-rays, medication, surgery, nursing or care which is required to treat an **Illness** or **Injury** and is provided by a legally licensed Registered Veterinary Surgeon recognized by the approved Veterinary Association at **Country of Arrival.**

30. **Therapy Dogs** means a dog that is trained to provide affection, comfort and support to people, often in settings such as hospitals, retirement homes, nursing homes, schools, libraries, hospices, or disaster areas.

31. **Vet or Veterinary Practitioner** shall mean a legally licensed Registered Veterinary Surgeon recognized by the approved Veterinary Association at **Country of Arrival**.

32. **Veterinary Clinic** means a place where a registered Veterinary Practitioner renders services for treatment, prophylaxis, diagnosis, or advice on request of a client.

33. **Veterinary Hospital** means an institution under the charge of a registered Veterinary Practitioner where Veterinary services are available at all times and wherein examination, diagnostic, prophylactic, medical, surgical and extended accommodation services for hospitalized animals are provided. The hospital shall have facility for indoor patients 24x7 & at least minimal facilities for **Pet** accommodation.

34. **Vet Fees** means the standard, customary and reasonable sums incurred to treat an incident suffered by **Pet** and normally charged by a **Vet** practicing in the area in which the **Pet** suffers the incident, including but not limited to:
    a. any consultation, examination, advice, test, diagnostic procedure, Surgery and/or nursing carried out by a **Vet**, a Veterinary nurse or another member of the Veterinary Practice under the supervision of a Vet Surgeon; and/or
    b. any medication or therapy legally prescribed by a **Vet**.

35. **Volunteer Dogs** are classed as Working Dogs and are in the course of volunteering activities.

36. **Waiting Period** means the first 15 days from the effective date of **Your** Policy. This shall not be applicable if the next Policy is bought prior to the current Policy expiry date. However, if there is any gap in between policy expiry date and new policy date, the Waiting Period shall apply again.

37. **We/Us/Our/The Company** shall mean refers to the Company providing the insurance coverage as stated in the **Certificate of Insurance**.

38. **Working Dogs** means dogs which are being used or trained for commercial use, guarding, security, farming, hunting, racing, volunteering etc.
39. **You/Your/Yourself** shall mean the person specified in the Schedule and/or Certificate of Insurance as the Policyholder and owner of your pet.

SECTIONS OF INSURANCE

SECTION 1: DEATH FROM INJURY OR ILLNESS

1A. DEATH AND REPATRIATION

We will pay:

a) Expenses incurred for **Your Pet** burial or cremation in the event of death due to **Accident** or **Illness** or the **Vet** has put **Your Pet** to sleep in order to alleviate its incurable and inhumane suffering.
b) Repatriation of **Your Pet** to **Home**.

Conditions:

a) Emergency Travel Assistance must be contacted immediately to organize the repatriation of **Your Pet** mortal remains back to **Home** or burial in the locality.

We will not pay:

a) For any expenses not supported by a signed receipt of a registered/recognized burial or cremation parlour.
b) If the **Pet** is put to sleep due to aggression unless this can be attributed to an **Illness** and can be certified by a **Vet**.
c) If the **Pet** is put to sleep from an **Illness** it has not been vaccinated against despite the requirement to do so.
d) If death results due to kidney failure.
e) Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority orany person having jurisdiction in the matter.

SECTION 2: MEDICAL BENEFITS

2A. VET FEES FOR EMERGENCY TREATMENT

We will pay:

All customary charges made for treatment carried out by a **Vet** due to an **Accident** or **Illness** of **Your Pet**, subject to the maximum sum insured as specified in the Schedule of Benefits.

Waiting Period of fifteen (15) days from the effective date of this **Policy** applies.

Conditions:

b) Expenses incurred on the advice of a **Vet**.
c) **You** must make every effort to keep the expenses to a minimum.

We will not pay for:

a) The **Excess** amount of each and every claim where applicable and as specified in the Schedule of Benefits.
b) Any treatment after the policy has lapsed or expired or upon return to **Country of Departure**.
c) Any expenses not supported by a signed receipt by a **Vet**.
d) **Vet Fees** in connection with:
   i. Any **Pre-existing Medical Conditions**.
   ii. Dental Care including dental procedures; dental disease; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; cosmetic dental restoration; temporomandibular joint (TMJ) disease; enamel hypoplasia; teeth hygiene or appearance; removal of deciduous or fractured teeth or any oral disease Preventativeand elective treatments, vaccination, routine examinations and treatment, whelping, kittening and any treatment in connection with pregnancy or parturition.
   iii. Kidney failure.
   iv. Organ transplant.
   v. Behavioral problems and training unless caused as a direct result of an insured incident occurring during the **Period of Insurance**.
   vi. Non-essential hospitalisation and/or house calls.
   vii. All supplements, diet foods, vitamins of all kinds and all pet grooming products, including shampoo, body care and the like.
   viii. Any claim for any form of special diet, housing, or bedding needed for the treatment or original well-being of the **Pet**.
   ix. Any claim for cryptorchism.
   x. Any claim as a result of a 'notifiable' disease (vicious or aggressive behaviour) e.g. Rabies.
   xi. Skin disease of any kind
   xii. Diseases due to tick and fleas.
   xiii. Pick bone disease of any kind
   xiv. Any treatment for Congenital Disorders or development defects or hereditary Disorders

2B. QUARANTINE FEES

We will pay:
Quarantine Fees at the **Country of Arrival** airport up to sixty (60) days due to microchip failure at the **Country of Arrival**, unavoidable delay causing parasitic treatment to be outdated, loss of the **Pet** documents or **Pet Illness**.

Conditions:

a) You have complied with all pre-travel requirements imposed by the **Airline** and regulations imposed by **Country of Departure** and **Country of Arrival**.
b) You are able to provide documentation that **Pet** microchip is ISO certified, readable and in good condition prior to **Trip**.
c) **You** have booked an authorized quarantine carrier and transit license during transit from one **Airline** to another.

We will not pay for:

a) Mandatory quarantine at **Country of Departure** or **Country of Arrival** imposed by respective Governments or Ministry of Health or International Air Transport Association (IATA).

b) **Your** negligence to abide to all pre-travel requirements and failure to provide documentationsrequired by **Country of Departure** or **Country of Arrival**.

SECTION 3: TRAVEL INCONVENIENCE BENEFIT

3A. LOSS OF TRAVEL DOCUMENTS

We will pay:
Reasonable and necessary expenses incurred due to the loss of **Your Pet**'s **Travel Documents** during **Trip** as a result of theft, robbery or burglary, including:

a) Replacement cost of **Pet** Travel Documents.
b) **Your** travel and accomodation expenses incurred for the purpose of obtaining replacement of **Travel Document**.

Condition:

a) **You** exercised reasonable care for the safety and supervision of **Your Pet**'s **Travel Documents**
b) **Pet**'s **Travel Document** are not left unattended.
c) Such loss is reported to the police having jurisdiction at the place of loss immediately no later than 24 hours after the incident. Any claim must be accompanied by written confirmation from the Police.

3B. TRAVEL REARRANGEMENT

We will pay:
Additional charges for transportation, accommodation and **Quarantine** of **Your Pet** if the **Trip** is rearranged or reroute.

Condition:

a) Aircraft breakdown
b) Strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason.

We do not pay for any loss due to:

a) **Your** failure to check-in and board **Your Pet** into the scheduled flight.
b) **Your** failure to provide sufficient documentation to the **Airline**, immigration officer or agents handling **Pet**'s **Trip**.
c) **Immigration** detention or communicable disease at **Country of Departure** or **Country of Arrival**.

SECTION 4: OTHER BENEFIT

4A. THIRD PARTY LIABILITY

We will pay:

Legal cost and compensation caused by **Your Pet** at law for damages and any Third Party's cost and expenses which **You** are legally liable for, up to the maximum limit in the Summary of Benefits specified during the **Trip** for: -

a) Accidental Bodily Injury to other persons.
b) Accidental damage to others' property.

Condition:

a) **You** must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
b) **You** agree to provide **Us** with any information we reasonably ask for.
c) **You** must allow **Us** to take charge of Your claim and allow Us to prosecute in your name for our benefit
d) **You** must immediately send **Us** any writ, summons or legal documents You receive and You must never send any replies to any of these documents.

We do not pay for any loss due to:

a) An agreement or contract unless liability would have existed otherwise.
b) **Your** negligence or **Your Family**'s negligence in handling **Pet** resulting in damages to a third party.
c) Loss or damage to the property in the ownership, custody or control of **You** or **Your Family** or household arising from **Your Pet**'s behavior.
d) Accidental bodily injury to or disease contracted by **Your Pet** resulting in damages to a third party.
e) Loss or damage which takes place when **Your Pet** is in the care of a business or a professional and **You** are paying for their services. For example, but not limited to, when **Your Pet** is in the care of a pet minder, a pet sitter or at a grooming parlor.
f) Loss or damage if the property damaged is **Your** responsibility or it belongs to **You**, any person who lives with **You**, **Your Family**.
g) Loss or damage if the incident happens in the area or place where pets are specifically prohibited, unless **Your Pet** escapes and enters the area outside of your control.

GENERAL EXCLUSIONS

We will not be liable for:

1. Any animal less than 4 months old and more than 8 years old.
2. For claims resulting from **Pre-existing Medical Conditions.**
3. Congenital abnormalities or deformities including hereditary conditions.
4. For death or injury to **Your Pet** as a result of **Illness** or disease resulting from the failure to vaccinate the **Pet** in accordance with the practice recommended by Veterinary Association at Country of Departure or **Country of Arrival** or any other relevant authorities.
5. Any claims as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, military or usurped power.
6. Any claim or liability directly caused or contributed to, by or arising from:
   a. Ionization radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
   b. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
7. Any claim resultant from confiscation, intentional slaughter or destroyed by the Government or Public Authority or any person having jurisdiction in the matter or because it was worrying livestock.

8. Any amount resulting from diseases transmitted from animals to humans. Any amount if the **Pet** suffers from a notifiable disease as defined by the Veterinary Association at **Country of Departure** or **Country of Arrival** at the time of notification of the claim.
9. Any costs incurred because the Government or Public Authority have put restriction on **Your Pet**.
10. Any animal that is banned by local authority within the **Country of Arrival.**
11. Malicious or willful injury or gross negligence to **Your Pet** caused by **You**, **Your** agents, employees or members of **Your Family**.
12. Any claims where medication has not been recommended by a **Vet**.
13. The use of your **Pet** in connection with any trade commercial and business purposes.
14. Any loss arising directly or indirectly out of infringement of animal health and importation regulation.
15. Any **Pet** sold or where any financial interest is parted with **You**, whether temporarily or permanently.
16. **Accident** occurring and/or disease contracted prior to commencement of risk.
17. Any claims for diseases for which preventive medicines/vaccines has not been taken.
18. Any claims for costs or fees for experimental procedures, alternate treatments.
19. Any claim for treatment of disease or accidental **Injury** to **Working Dogs** unless as **Therapy Dogs**.
20. Any loss or damage caused willfully or knowingly by the Insured, or any loss or damage in which the **You** or any person, acting on his behalf, is involved or implicated.
21. Any consequential loss.
22. Any claims for **Pet** not identified in the Policy Schedule.
23. The Insured breaking any laws, or regulations, including those relating to animal health or importation.
24. Any medication or treatment not recommended by a **Vet**.
25. Where fraud has been committed against the **Company** or where false information has been provided to the **Company**.
26. Any loss where the Insured is entitled to indemnity under any other insurance.
27. If the **Pet** is sold or where any financial interest whatsoever is parted with by the Insured, whether temporarily or permanently.
28. Any endemic disease as declared by the local governments where the policy is issued from.
29. Legal expenses, fines and penalties connected with, or resulting from, a Criminal Case during travel.
30. Any claim for treatment of a third party as a result of the disease transmitted from animals to humans. Malicious or willful **Injury** or neglect, or gross negligence to **Pet** caused by the **You**, **Your** agent, employees or **Your Family** and unskillful treatment.
31. Any charges or fees billed by the treating **Vet** to complete a claim form or to provide information to support **Your** claim.
32. Any cost directly or indirectly arising or resulting from, or contributed to or by chemical, biological, biochemical or electromagnetic weapon, device, agent or material, whether controlled or uncontrolled, accidental or otherwise.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of your **Policy**.
If **You** do not comply, **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. It is warranted that **Your Pet** is free from any **Injury, Illness** or physical disability whatsoever atthe commencement date of this insurance. It is further warranted that **Your Pet** has received, at the appropriate time, initial and booster vaccinations against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis and feline influenza in the case of cats or as advised by a **Vet**. All vaccinations must be administered under **Vet**'s supervision.
2. It is a condition precedent to liability that you will provide proper care and attention at all times for **Your Pet**.
3. **You** agree that **Your** current or previous **Vet**(s) may release information or records regarding your **Pet** to us.
4. In relation to any third party liability claims, **We** may pay up to the limit of indemnity or lesser compensation
   and shall be released from any further liability under this policy. (Except for cost or expenses of litigation recoverable or incurred with our consent prior to the date of such payment).
5. If the proposal or declaration of **Your Pet** is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom or concealed or if this Insurance thereof shall have been obtained through misstatement, misrepresentation, suppression or concealment 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.
6. **Fraud:** If **You** or **Your Family** or any one acting on **You/Family**'s behalf shall make misrepresentation, mis-description or non-disclosure of any material fact for obtaining the risk cover under the Policy, or make or advance any claim for **Pet**, which is in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devicesare used or forged and or fabricated claim supporting documents are received by the **Company** from **You/Your** representative, to obtain any claim/benefits/indemnities for the **Pet** under the Policy or for moral hazard or if the Loss or damage be occasioned by the willful act, or with the connivance of/conspiracy or for non-cooperation by the Insured, then the Policy and all benefits under the Policy shall be null and void and all claims or premium paid thereunder shall be forfeited. Provided however in case of non- cooperation by the Insured, the premium paid willnot be forfeited.
7. Cancellation: This Certificate of Insurance once issued is NOT cancellable or nonrefundable.
8. **Your Pet** must not have previously displayed vicious or aggressive behavior
9. **Your Pet** must be microchip embedded for identification purposes.
10. **Your Pet** must not be a breed that is banned in **Country of Departure** or **Country of Arrival**.

CLAIMS CONDITIONS

1. In the event of any **Accident** likely to give rise to a claim under this Policy, **You** shall within fourteen (14) days after the happening of the **Accident** give notice to the **Company** and furnish full particulars of the **Accident** and **Injury.**
2. If any liability under this insurance is covered by any other insurance Policy we will not pay more than our ratable proportion.
3. **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in **Your** name on any claim, damages or liability.
4. **Vet Fees** - **You** should obtain at **Your** own expense the original receipts from the **Vet Fees** detailing dates and expenses incurred. **You** must also obtain at **Your** own expense confirmation of the period your **Pet** was hospitalised and any additional information requested by **Us**.

5. Burial and Cremation Expenses - **You** should obtain at **Your** own expense the original receiptfrom the registered/recognised burial or cremation parlour detailing dates and expenses incurred.

TERRORISM OF EXCLUSION COVER

This insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any act of terrorism.

For this purpose, 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 organisations(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 any section of the public in fear.