

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to take up the PAWer Insurance. Be sure to also read the general terms and conditions.	PAWer Insurance Date: <dd/mm/yyyy>

1. What is this product about?

This product offers financial protection should you incur veterinary bill and covers surgical treatment arising from injuries, sicknesses due to illness or accidents that may befall your beloved pet. We will also reimburse you for the expenses incurred related to the death of your pet and compensate for third party liability cover caused by your pet.

2. What are the covers / benefits provided?

The covers / benefits are summarised below:

Benefit Sections		Benefit Amount in Ringgit Malaysia (RM)		
		Silver	Gold	Platinum
Section 1	Veterinary & Surgical Fees due to accident and/or illness Includes: a) Clinic Overnight Stay after surgery b) Post-Surgical Treatment	Up to 3,500 per year 10% co-payment is applicable Up to 3 nights Up to 30 days	Up to 5,000 per year 10% co-payment is applicable Unlimited nights Up to 60 days	Up to 8,000 per year 10% co-payment is applicable Unlimited nights Up to 60 days
Section 2	Burial or Cremation Expenses – covers veterinary clinic/hospital or funeral service providers handling charges	Not Covered	Up to 500	Up to 1,000
Section 3	Third Party Liability – applicable to cats only	Not Covered	Up to 10,000 per year Excess: 1,000	Up to 30,000 per year Excess: 1,000
	Third Party Liability – applicable to dogs only	Up to 5,000 per year Excess: 500	Up to 30,000 per year Excess: 1,000	Up to 50,000 per year Excess: 1,000

Notes:

- Eligible veterinary and surgical fees incurred by your pet shall be subject to a 10% co-payment. You shall bear 10% and we shall reimburse you up to 90% for each and every eligible claim you make during the period of insurance, subject to the maximum amount of your selected plan as shown in the benefit table.
- Burial or Cremation Benefits are based on actual costs incurred from the death of your pet and cost up to the maximum amount of your selected plan as shown in the benefit table.
- If your pet causes injury to third parties or damage properties belonging to third parties and you become legally liable, we will cover you for legal costs and expenses incurred under the Third Party Liability benefit, if applicable, based on the plan you select, subject to the applicable excess that you have to bear.
- The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

Duration of cover is for one year and you need to renew your policy contract annually. The premium can be paid on a yearly basis.

Note: Please refer to the policy contract for further details of the above benefits.

3. How much premium do I have to pay?

The premium that you have to pay may vary depending on the plan selected below:

Pet Type	Basic Annual Premium (RM)		
	Silver	Gold	Platinum
Cat	290	390	490
Dog	540	640	790

All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

4. What are the fees and charges that I have to pay?

Type	Amount
Commission paid to the intermediaries	25% of the premium
Service Tax	6% of the premium
Stamp Duty	RM10.00

5. What are some of the key terms and conditions that I should be aware of?

Importance of disclosure

- a. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when you apply for this insurance). You must answer the questions fully and accurately.
- b. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- c. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- d. In addition to answering the questions in the application form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- e. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the application form (or when you applied for this insurance) is inaccurate or has changed.

Eligibility

- a) You as a pet owner must be at least eighteen (18) years and hold a valid Malaysia identification document such as a national registration identification card, employment pass, work permit, long-term visit pass or student pass.
- b) Your pet must be age between twelve (12) weeks to ten (10) years at the commencement date of this policy and cover for the pet may be granted up to the maximum age of thirteen (13) years. Your pet must be free from injury/physical disability, at all times under your care or your family who are residing with you in Malaysia, and not as a working pet (used for racing, breeding, law enforcement, guarding or for other commercial use).
- c) For dog – it must be microchipped and duly licensed and not fall under the banned or restricted breeds as stipulated by the Government or Public or Local Authority.
- d) For cat – you must provide medical card certification from a registered veterinarian with details of the pet and its owner including their names and photographs of the pet.

Records – You are required to furnish records that a veterinarian has on the eligibility of the pet within fourteen days (14) days from taking out the policy. Failure to provide records within this period will render the policy invalid and you shall be entitled to a premium refund. No claims will be payable if you have not yet submitted your pet records after taking out the policy.

Territorial limit – Your pet is covered while the pet is in Malaysia.

Cash before cover – The premium due must be paid before the cover is effective.

Waiting Period – Your pet shall not be covered for any illnesses during the first fourteen (14) days from the time you take up the policy.

Co-Payment and Excess – The portion of the claim amount which you need to pay for each claim.

Claims – All claims must be notified to us as soon as possible but not later than seven (7) days after any event which may entitle you to claim under the policy. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?

- a. Pre-existing conditions;
- b. Illness which occurs during the first fourteen (14) days from the commencement date of your first policy;
- c. Any claims involving your pet that is not permanently and positively identifiable by means of a microchip in the case of a dog or identifiable record in the case of a cat;
- d. Pregnancy, birth or breeding and any complications thereof;
- e. Congenital conditions, training or therapy for behavioural illness;
- f. Organ transplant, surgical implants, aids and prosthetics;
- g. Routine and preventative treatments;
- h. Banned or restricted breed of pets or destruction of your pet that is banned or restricted or deemed dangerous or as a result of intentional slaughter by the Government or Public or Local Authority;
- i. Mistreatment, malicious or willful injury to your pet;
- j. An accident relating to the use of your pet for commercial, occupational, professional or business purposes including but not limited to racing, breeding, law enforcement or guarding;
- k. An event that occurred outside Malaysia.

Note: This list is non-exhaustive. Please refer to the policy contract the full list of exclusions.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to us. Upon cancellation, we shall refund the premium based on pro-rata basis of the unexpired period of insurance provided you have not made a claim during the period of insurance.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information or you have any enquiries about this insurance, please contact us at:

Etiqa General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia.

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etiqa Online: 1300 13 8888

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

10. Other types of insurance cover available

Please refer to us for other cover offered.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.