



PetCare

Arranged by Marsh Singapore, Underwritten by Liberty Insurance



Safeguarding our best companions because they are family too

PetCare is Singapore's first pet insurance policy that provides comprehensive coverage to you and your pet dog or cat. It offers financial protection should you incur medical and surgical expenses due to illness or accidents that may befall your beloved pet. As devoted pet owners, it is comforting to know this policy covers up to 70% of eligible vet bills, giving you and your furry friend peace of mind.

Benefits at a glance



Vet bills coverage



No medical
examination required



Third party liability



Freedom of vet choice



No claim discount



Wellness Cover

Summary of Benefits

| Description of Benefits | Co-insurance percentage to be borne by the insured (per incident) | Deductible per incident | Benefit limit (per incident and in the aggregate) | | |
|--|---|-------------------------|--|--------------------|------------------------------|
| | | | Essential Plan | Comprehensive Plan | Comprehensive Wellbeing Plan |
| Accident | | | | | |
| Accidental Death Death of the Insured Pet due to accidental injury | N.A | N.A | S\$1,000 | S\$2,000 | S\$3,000 |
| Accidental Injury Vet expenses arising from accidental injury | N.A | S\$50 | S\$600 | S\$800 | S\$3,000 |
| Theft Loss due to reported theft (Not applicable to Cats) | N.A | N.A | S\$300 | S\$500 | S\$1,000 |
| Final Expenses Benefits | N.A | N.A | S\$100 | S\$200 | S\$200 |
| Medical | | | | | |
| Illness Vet expenses for non-surgical treatment | 50% | N.A | S\$500 | S\$700 | S\$3,000 |
| Illness Vet expenses for surgical treatment | 20% (Dogs/cats enrolled before age of 4) 30% (Dogs/cats enrolled before age of 10) | N.A | S\$2,000 | S\$2,500 | S\$11,000 |
| Liability | | | | | |
| Third Party Liability arising from owning the Insured Pet | N.A. | S\$500 | S\$150,000 | S\$300,000 | S\$500,000 |

Summary of Benefits

| Description of Benefits | Co-insurance percentage to be borne by the insured (per incident) | Deductible per incident | Benefit limit (per incident and in the aggregate) | | |
|---|---|-------------------------|---|---|---|
| | | | Essential Plan | Comprehensive Plan | Comprehensive Wellbeing Plan |
| Wellness Cover | | | | | |
| - Routine check-up and vaccination - Teeth cleaning or polishing - Spaying/neutering | N.A. | N.A. | N.A. | S\$50 | S\$200 |
| Emergency Boarding | | | | | |
| Emergency Boarding for Insured's Pet if Insured is hospitalised for more than four (4) consecutive days | N.A. | N.A. | Maximum limit per day: S\$50 | Maximum limit per day: S\$80 | Maximum limit per day: S\$100 |
| | | | Maximum no. of days per Period of Insurance: 3 days | Maximum no. of days per Period of Insurance: 4 days | Maximum no. of days per Period of Insurance: 5 days |
| | | | Maximum limit per Period of Insurance: S\$150 | Maximum limit per Period of Insurance: S\$320 | Maximum limit per Period of Insurance: S\$500 |

Annual Premium

| | Essential Plan | Comprehensive Plan | Comprehensive Wellbeing Plan |
|---|----------------|--------------------|------------------------------|
| Annual Premium (including prevailing GST) | S\$414.20 | S\$654.00 | S\$926.50 |

No Claim Discount

| No Claim Period | Discount Applicable |
|----------------------------|---------------------|
| 1st Renewal | 5% |
| 2nd Renewal | 10% |
| 3rd and Subsequent Renewal | 15% |

Notes

Eligibility

The Insured Pet must:

- Be microchipped & licensed
- Be residing regularly in the same premise as You
- Be at least 8 weeks old and not more than 9 years old at the enrolment date
- Be an approved dog breed or cat by relevant authority in Your usual residential address
- Not be a working dog e.g. guide dog, guard dog
- Not be dog or cat used for breeding purposes

Major Exclusions

- Theft arising from any intentional, neglectful or preventable act
- Liability arising from any intentional or preventable act
- Pre-existing, Hereditary, Congenital and Skin Conditions
- Day to day care e.g. vitamins, supplements, training, grooming
- Damage to teeth and gums unless as a result of an Accident
- Illness related to endoparasites or ectoparasites, hip dysplasia, rabies
- Elective procedures and treatments e.g. nail clipping, tail docking, debarking

The information provided here is a summary and not a contract of insurance. Please refer to the actual policy wordings for the terms and conditions.

To learn more about this product, please email to petcare@marsh.com or call +65 6922 8179 during office hours (Mondays to Fridays 9am to 5pm, excluding Public Holidays).

PetCare is arranged by Marsh Singapore and underwritten by Liberty Insurance Pte Ltd (Registration No. 199002791D)

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