income
made yours

Happy Tails Pet Insurance

The Protector your furry friend deserves.

GENERAL INSURANCE

More than just your best friend, your furry companion is also your family. Welcoming you with kisses and cuddles after a tough day and sharing in your happiness and challenges, you can do your part to pawtect them with Happy Tails Pet Insurance (Happy Tails).

Tailored with both dog and cat owners' needs in mind, Happy Tails has the purrfect plan to suit your preferred coverage and budget. As vet expenses due to surgery can quickly add up and dip into your savings, Happy Tails supports you with the comfort that you are financially protected, allowing you to focus on taking care of your pet.

You are their everything. Pawtect your furry companion, just like how you would for a family member.

Key Benefits	
1	Protect against costs of unexpected medical treatment for cats and dogs, with **coverage for both injuries and sickness**.
2	**Coverage for specified congenital and hereditary conditions**[1], giving you peace of mind.
3	**No Claim Discount**, increasing savings for you when you do not make a claim.
4	**Third party legal liability benefit**[2] for accidents caused by your pet in Singapore.
5	**Lifetime medical expenses**[3] coverage for clinical and surgical benefit[4], and chemotherapy benefit.
6	**Coverage for outpatient medical expenses**, due to accidental injury (applicable to Furrific plan only).

Be at ease financially and mentally while giving your pet the best treatment

If your pet needs surgery, you can make sure your pet gets the best treatment when the medical expenses are supported by Happy Tails. This includes your furry companion's needs to seek treatment arising from accidental injuries, sicknesses, emergencies, specified hereditary and congenital conditions[1] and more.

- Up to $22,000[5] in clinical and surgical benefit[4] (per policy year).
  - Sub-limit to the above: Up to $2,000[5] for room and board expenses per incident.
  - Sub-limit to the above: Up to $1,000[5] for pre-surgical and post-surgical treatments per incident. This includes acupuncture and physiotherapy performed by a veterinarian for post-surgical treatment.
- Up to $2,500 for outpatient medical expenses (per accident) without surgery, due to accidental injury (applicable to Furrific plan only).

Relieve financial stress with coverage for specified hereditary and congenital conditions[1]

Your furry companion's breed might come with a track record of specified hereditary and congenital conditions. Happy Tails provides you the financial assurance to seek medical treatment for your pet if it is diagnosed with these specific conditions. The insurance covers the following:

- Hip and Elbow Dysplasia
- Luxating patella
- Glaucoma
- Cherry Eye
- Intervertebral disc disease (IVDD)
- Conditions which require femoral head and neck excision

Increase savings with No Claim Discount

Enjoy extra savings of up to 15% with Happy Tails' No Claim Discount (NCD). The discount is reflected in the following year's policy renewal premiums if you have not made any claims during the period of insurance as shown in the table below:

Period of insurance	Discount on premiums in next policy renewal
The preceding year	5%
The preceding two consecutive years	10%
The preceding three consecutive years or more	15%

Relief financial stress and focus on your pet's recovery with chemotherapy benefit

Cancer can be both a mentally and financially stressful illness. Happy Tails helps to ease some of your burdens with chemotherapy coverage of up to $5,000[5] per policy year if your pet is diagnosed with cancer.

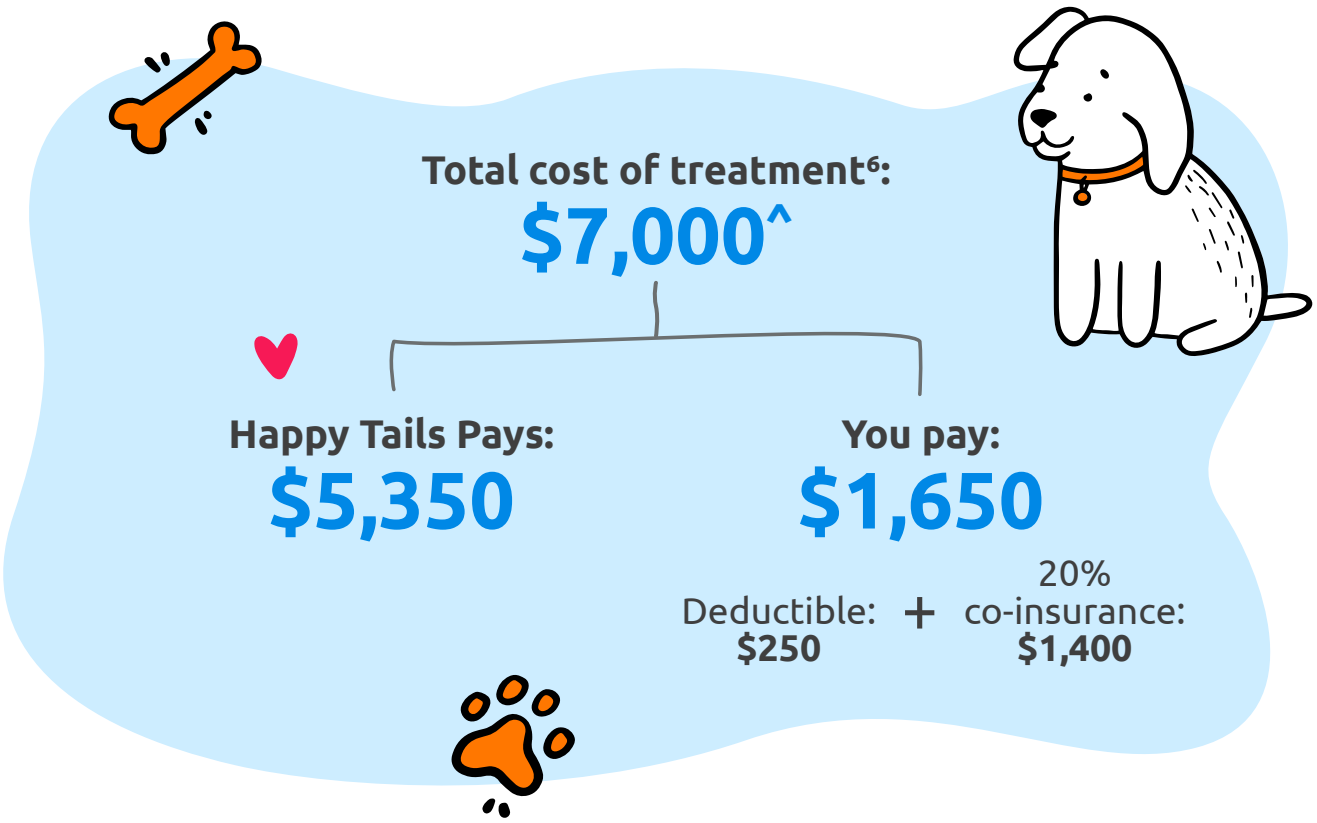
Protection against liability costs for your pet's misdoing

If your pet accidentally injured someone or destroyed properties, Happy Tails' third-party legal liability benefit[2] provides up to $1,000,000[5] per policy year, in coverage.

How can Happy Tails help to cushion your out-of-pocket expenses when your furry companion requires surgery?

Happy Tails is here to help soften your out-of-pocket expenses with reimbursement of cost of treatment. Here are some common conditions that your pet might face and how they are covered by Happy Tails:

Intervertebral disc disease (IVDD): Your 3-year-old dog is insured with the **Furry plan** and the cost of treatment amounts to $7,000. Here is an overview of your out-of-pocket expenses and how Happy Tails can help:



Your total payment for your pet's treatment comes up to $1,650 for a $7,000 bill. Happy Tails takes care of the other $5,350.

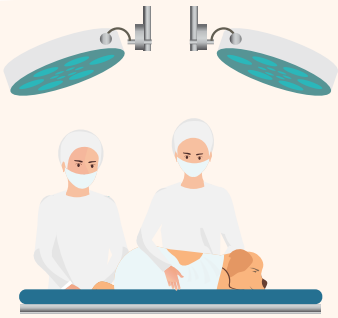
^ Treatment cost vary based on severity. The above example is for illustrative purposes only and assumes that the bill is not limited or excluded by policy terms and conditions.

Deductible:	The fixed amount borne by you in a claim after your pet's co-insurance portion has been applied.
Co-insurance:	The portion of the claim amount which you need to pay before any deductible is applied.

Understanding how Happy Tails works for you and your pet

Like their owners, pets fall sick too. Here is an example of how Happy Tails works:

Jane noticed her golden retriever puppy, Bella, has been limping over the past week. She also observed that Bella has stiffness in her front legs.



Bella was diagnosed with **Elbow Dysplasia** at the vet and surgery is recommended.

A month after surgery, Bella had follow-up x-rays and rehabilitation to help in her recovery. Jane received the **total bill of $4,000** from the vet.

Thankfully, Jane purchased Happy Tails for Bella prior to discovering her illness. **Happy Tails paid $2,950^** of the total bill, helping to cushion Jane's out-of-pocket expenses.

^ This illustration is based on a dog enrolled into Furry plan before age 4, along with 20% co-insurance and $250 deductible.

Did you know?

Pet-related illnesses, accidents and inherited conditions are more common than you think. A trip to the vet can easily create a dent in your savings. Here are some conditions that will require medical care and the cost of these treatments:

- Cherry Eye: Treatment costs are approximately $300 to $800[6].
- Foreign Body Obstruction: Treatment costs, with surgical removal, are approximately over $5,000[6].
- Elbow Dysplasia: Treatment costs are approximately $3,000 to $5,000[6].

Is my pet eligible?

You can sign up for Happy Tails to protect your dog/puppy or cat/kitten if,

1. Your pet is at least 16 weeks old and below 9 years old at the start date of insurance.
2. Your pet is micro-chipped.
3. You are the policyholder and are also the owner of the pet.
4. You hold a valid Singapore identification document such as a Singapore national registration identification card, employment pass, work permit, long-term visit pass or student pass.
5. Your pet is living with you in Singapore.
6. Your pet undergoes an enrolment clinical examination before or within 30 days from start date of policy and the examination result is submitted to Income Insurance.
7. Your pet completes all required vaccinations.
8. Your pet is not a working pet or a racing dog.

Enjoy greater savings! Sign up when your pet is young.

Enroll your pet into Happy Tails before it is 4 years old to lock in a 20% co-insurance for your pet's whole lifetime, as long as your pet remains continually covered with Happy Tails.

Co-insurance	20% - Dogs/cats enrolled before age 4
	30% - Dogs/cats enrolled before age 7
	40% - Dogs/cats enrolled before age 9

Table of cover

Benefits		Maximum benefit (S$)		
		Per insured dog or cat		
		Furry	Furbulous	Furrific
Maximum annual coverage#		**$8,500**	**$15,000**	**$27,000**
Section 1	**Clinical and surgical benefit** (per policy year)	$6,000	$12,000	$22,000
	Limit for room and board expenses per incident	$800	$1,200	$2,000
	Limit for pre and post-surgical treatment benefit per incident	$300	$500	$1,000
Section 2	**Chemotherapy benefit** (per policy year)	$2,500	$3,000	$5,000
Section 3	**Final expenses benefit** (per policy year)	$750	$1,500	$2,500
Section 4	**Third party legal liability** (per policy year)	$250,000	$500,000	$1,000,000
Section 5	**Medical expenses due to accidental injury** (per accident)	-	-	$2,500
Co-insurance and deductible				
Co-insurance (applicable to Sections 1 and 2) per incident		20% - Dogs / cats enrolled before age 4 30% - Dogs / cats enrolled before age 7 40% - Dogs /cats enrolled before age 9		
Deductible (applicable to Sections 1, 2 and 5) per incident		$250		

The total claim amount incurred in a policy year for sections 1 to 3 should not exceed the amount stated under maximum annual coverage indicated above.

For detailed information on the plan, please refer to Policy Contract for the full policy terms, conditions and exclusions.

IMPORTANT NOTES

1 If your pet is below six years of age at the start of the first policy year, we shall cover the following specified hereditary and congenital conditions after a 12-month waiting period from the start date of the policy, provided they are not pre-existing medical conditions:

(i) Hip and elbow dysplasia
(ii) Luxating patella
(iii) Glaucoma
(iv) Cherry eye
(v) Intervertebral disk disease (IVDD)
(vi) Conditions which require femoral head and neck excision

2 We will pay for this benefit if you are legally responsible for the following which is accidentally caused by your pet in Singapore:

- Bodily injury to any person
- Loss or damage to property

We will pay:

- The legal costs and expenses for representing you; and
- The amount awarded against you by the court in Singapore.

Exclusions apply.

3 Policy terms and conditions apply.

4 For treatment involving surgery as advised by your veterinarian that is invasive and done in an operating theatre under general anaesthetic. Treatments that do not involve surgery are not covered.

5 Based on Income's Happy Tails Pet Insurance Furrific plan.

6 Income Insurance, Happy Tails Pet Insurance claims statistics 2025.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

This is for general information only and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this policy at income.com.sg/forms/policy-conditions/happy-tails-policy-conditions. All our products are developed to benefit our customers, but not all may be suitable for your specific needs. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this policy is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this policy. The premiums for this plan include distribution costs, if any.

Information is correct as at 29 September 2026.

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Financial planning, made for the moments that matter to you.

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

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