Table of cover

Section	Benefit	Maximum benefit limit (S$) per pet
1	**Third party legal liability**	$50,000 **Deductible** per incident: $100

Policy Conditions
Pet Owners Third Party Liability Insurance

Your policy

This **master policy** sets out the terms, conditions and exclusions of a contract of insurance between **us** and the **policyholder**. Any endorsement to this **master policy** and the **certificate of insurance** shall be deemed to form part of this contract of insurance.

This **master policy** will form the basis on which **we** will settle all claims.

Any statement, information or declaration **you** or the **policyholder** have given, or that has been given on **your** behalf, including any declaration made over the phone, or by fax, email or the internet at the time of making the application, will form the basis of the contract.

Who is eligible?

Cover under this **master policy** is only available to **you** if:

- **you** are the owner of **your pet**;
- **your pet** is living with **you** in Singapore;
- **your pet** is micro-chipped;
- **your** pet is at least sixteen (16) weeks old and below nine (9) years old at the **start date** of the **period of cover**;
- **your pet** is not a **working pet** or a **racing dog**;
- **you** have enrolled or are enrolling **your dog in** training programmes or activities organized by the **policyholder;**
- **you** have been nominated by the **policyholder** to be covered under this **master policy**; and
- **your** application for cover under this **master policy** has been approved by **us**.

Things to remember

- **You** must reveal all facts **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, **your** cover under this **master policy** will not be valid.
- This **policy** is not transferrable to other pets. All new pets are subject to a new application.
- **Your** cover under this **master policy** will end once **we** have paid a valid claim by **you**.

Definitions

Act of terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. **We** do not consider robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. **We** consider using nuclear, chemical or biological substances or weapons as a means of force or violence and an **act of terrorism**.

Accident or **accidental** means a sudden, unexpected event which happens during the **period of cover** and which must be the only cause of **injury**.

Confirmation is the message sent to **you** confirming **your** cover and the details of **your** cover under this **master policy.**

Deductible means the fixed amount borne by **you** for any single event.

Endorsement means any amendment by **us** to this **master policy**.

Household means all members of **your** family and other persons permanently living with **you**.

Injury means damage or harm caused to the body by an external force suffered during the **period of cover**, which is caused only by an **accident** and not by sickness or gradual physical or mental wear and tear.

Known event means any situation or incident which may result in a claim, threatens or affects **your** pet, or any situation that **you** were aware of or could reasonably have been expected to know before **you** have cover under this **master policy**.

Master policy means this **master policy** document, including the **table of cover** and terms, conditions and exclusions.

Period of cover means the three-month period stated in the **confirmation** sent by **us** to the contact details which **you** have provided in **your** application form or in any other written form acceptable to **us**.

Period of insurance means the period shown in the

schedule of the **master policy** whereby **your pet** shall have a valid cover if the **start date** falls within this period of insurance.

Pet means a domestic cat or dog nominated by the **policyholder** to be insured under this **master policy**, that is owned for companionship or as a help dog, and not owned for commercial reasons. Commercial reasons include, but are not limited to, a **racing dog** or **working pet**.

Policyholder means the named party/entity in the schedule to this **master policy** registered in Singapore which nominates **you** and pays the premiums for the cover of **your pet** under this **master policy**.

Prohibited person means a person or entity who is, or who is **related** to a person or entity:

- subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this **master policy**, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

Racing dog means a dog which is owned and maintained for the purpose of competing in organized races or speed contests.

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Relevant person includes persons and entities such as the **policyholder**, insured person, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/**master policy**, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

Start date means the date of commencement of **your** cover under this **master policy** as shown in the **confirmation**.

Table of cover means the separate table showing the list of benefits **we** will pay for each benefit while **your** cover is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **master policy**.

Third party means any natural person or legal entity whom **you** do not know or have dealings with prior to the incident which gave rise to the claim. A third party does not include **your household** members (whether permanently or temporarily residing on the same premises), **your** relatives, **your** friends, the **policyholder** and its employees, or any governmental authority or public agency.

We, **our**, **us**, and **Income** means Income Insurance Limited.

Working pet means any **pet** involved in activities including, but not limited to racing, breeding, law enforcement, guarding or for other commercial use. This does not include pets owned for companionship, helping or assistance.

You, **your** and **yours** means the persons whose **pet(s)** are protected and covered under this **master policy** as nominated by the **policyholder** and approved by **us**.

What this policy covers

Your cover under this **master policy** will protect **you** financially for events described in the sections below which happen during the **period of cover**. The cover will depend on this **master policy** conditions and **we** will pay **you** up to the overall section limits and sub-limits as set out in the **table of cover**.

Section 1 – Third party legal liability		
When we will pay	**What we pay**	**What we do not pay**
A If **you** are legally responsible to a **third party** for the following which is accidentally caused by **your pet** in Singapore: **1** Bodily **injury** to any person; **2** Loss or damage to property	**1** **We** will pay: **a** The legal costs and expenses for representing **you**; and **b** The amount awarded against **you** by the court in Singapore. **2** The most **we** will pay for any one incident under this section is the limit as shown in the **table of cover.**	Besides the general exclusions listed in part 1 of the general conditions, **we** will also not pay for the following: 1 Claims related to bodily **injury** to any person who is not a **third party**. 2 Claims for damage to property belonging to or in the charge of or under the control of anyone who is not a **third party**. 3 Claims for damage to property belonging to or in the charge of any governmental authority or public agency. 4 Claims for liability to pets belonging to any member of **your household**. 5 Claims for liability as a result of any deliberate, repeated or preventable act. 6 Claims for liability as a result of **your** negligence or carelessness. 7 Claims for fines, penalty, punitive, aggravated or exemplary damages. 8 Claims for liability as a result of **your** non-compliance to the relevant regulations imposed on **pet** owners. 9 Claims resulting from legal services **we** have not approved beforehand in writing. 10 Any court judgement which is not delivered by a court in Singapore.

General conditions which apply to the whole policy

1 General exclusions

This **master policy** does not cover claims directly or indirectly caused by or arising from:

- **a** any intentional, neglectful or preventable act by **you** or a member of **your household**, such as not muzzling **your** dog who has shown aggressive behaviour, or has biting tendencies;
- **b** any loss due to **your** or **your** family members' deliberate, malicious, unlawful or criminal act or failure to act;
- **c** elective procedures, cosmetic procedures, preventive procedures such as: tail docking, ear cropping, de-clawing, micro-chipping; dew claw removal or ear cleaning;
- **d** any declared worldwide pandemic or local epidemic diseases that causes widespread sickness in animals and which affects **your pet**;
- **e** lack of use and/or implementation of preventive healthcare products and/or methods when such products and/or methods would generally be accepted in accordance with the veterinary standards. Routine healthcare includes: vaccinations, flea control, heartworm medication, de-worming, dental care, ear plucking, grooming and prudent regular care.
- **f** diseases preventable by vaccines and prophylactic medications (such as heartworm, lice, internal parasites and fleas);
- **g** special diets, pet foods, vitamins, supplements, grooming, nail trims, shampoo and bathing (including medicated baths);
- **h** any **known event**.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

2 Premium payment warranty

Any premium due under this **master policy** must be paid by the **policyholder** and received in full by **us** within 60 days of the **start date** of **your** cover**.**

In the event that any premium due is not fully paid and actually received in full by **us** within the 60-day period, then **your** cover under this **master policy** is automatically terminated after the expiry of the 60-day period from the **start date** of **your** cover.

3 Cancellation

- **a** **We** can cancel **your** cover under this **master policy** by giving **you** or the **policyholder** seven days' notice by post to **your** last-known address. **We** will consider that **you** have received this cancellation notice on the same day if **we** deliver the notice by hand or email.
- **b** **We** and the **policyholder** can cancel this **master policy** by giving each other at least 3 months prior written notice. In such event, **your** cover will automatically end upon cancellation of this **policy**.

4 Paying benefits

We will pay the benefits listed in this **master policy** only to the person **you** are legally responsible to if **you** have given **us** satisfactory proof of the claim.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

Despite anything **we** have said to the contrary, **we will** not pay any claim if the laws of Singapore prevent **us** from doing so.

5 Misrepresentation

We will treat **your** cover under this **master policy** as void if **you** or the **policyholder** misrepresent any information which may affect **our** decision to accept **your** application.

6 Fraud

You and the **policyholder** must not act in a fraudulent way. **We** will take the action shown below if **you,** the **policyholder,** or anyone acting for **you** or the **policyholder**:

- **a** makes a claim under this **master policy** knowing the claim to be false or fraudulently exaggerated in any way;
- **b** makes a statement to support a claim knowing the statement to be false in any way;
- **c** sends **us** a document to support a claim knowing the document to be forged or false in any way; or
- **d** makes a claim for any loss or damage caused by the **policyholder's** or **your** deliberate act or with each respective party's knowledge.

We can do any or all of the following.

- **a** **We** will not pay the claim.
- **b** **We** will not pay any other claim which has been

or will be made under this **master policy**.

c **We** can recover from **you** or any other person the amount of any claim **we** have already paid to **you** under this **master policy**.

d **We** will not refund any premium.

e **We** may not allow the party who has committed fraud to buy other policies from **us**.

f **We** may report the party who has committed fraud to the police.

g **We** may cancel **your** cover under this **master policy**.

7 Reasonable care

You must take all reasonable precautions and take all practical steps to minimize claims and comply with all statutory or other obligations and regulations.

8 Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in **your** name or the **policyholder'**s name to enforce **your** or **our** rights against any other person.

9 Claims conditions

a **You** must tell **us** as soon as possible, and in any case within 30 days, about any loss or damage which may give rise to a claim under this **master policy**. **We** have the right to reject **your** claim and **we** will not be liable if **you** tell **us** later than 30 days from the date of loss or damage.

b If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.

c **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.

10 What you need to provide when you send us your claim

You or **your** legal personal representatives must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary. **We** may need these before **we** assess **your** claim. **We** will not refund any expense which **you** cannot provide original receipts or invoices for.

11 Ending your cover

Your cover under this **master policy** will end immediately when:

a **your** cover under this **master policy** is cancelled under general conditions 2, 3 or 6;

b **you** no longer meet any of the eligibility requirements set;

c **your** nomination under this **master policy** is withdrawn by the **policyholder;**

d **you** fail to reveal all material facts **you** know or ought to know which may affect when **you** apply for cover under this **master policy**; or

e **you** have made a valid claim for which **we** have paid.

12 Excluding third-party rights

A person who is not a party to or covered under this **master policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **master policy**.

13 Currency and interest

All dollar amounts shown in this **master policy** are in Singapore dollars (S$). **We** will not add interest to any amount **we** pay.

14 Dealing with disputes

If **you** are not satisfied with **our** final decision on **your** claim, **you** may refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg

Should any difference arise between the **policyholder** and **us** as to the terms of this **master policy**, the same shall be referred to arbitration in accordance with the Arbitration Act (Chapter 10) in force in the Republic of Singapore and the obtaining of an award by the **policyholder** shall be condition precedent to any liability to **us** under this **policy**.

15 Prohibited persons

If the **policyholder**, **you** or any **relevant person** is found to be a **prohibited person**:

- **we** are entitled not to accept **your** application; and
- if any **master policy** is issued, **we** are entitled to end the **master policy**, not pay any benefit or not allow any transaction to be carried out under the **master policy**. **We** will not refund

any unutilised premium when the **master policy** is ended.

Our decision in every respect of the above will be final.

The **policyholder** or **you** will need to inform **us** immediately if there is any change in any **relevant person's** identity, status or identity documents.

16 Inspection of accounts

If **we** ask, the **policyholder** will need to provide **us** with proof that the nomination of persons whose **pets** are covered under this **master policy** is done in accordance with the eligibility requirement set.

17 Insurable interest

We and the **policyholder** agree not to at any time raise any legal objection as to the validity of the insurance coverage provided under this **master policy** on the ground of the absence of insurable interest.

18 Duplication of cover

If at the time of any incident which results in a claim under this **master policy**, **you** or **your pet** is insured under more than one insurance policy covering the same loss, damage or liability, **you** must first seek recovery from the other policy(ies). The coverage of this **master policy** shall be limited to the balance of the expenses or liability which are not covered under such other policy(ies), subject to the terms and conditions of this **master policy**.

19 Governing law

Singapore law will apply to this **master policy**.

Feedback procedure

The information below is not legally binding and is just for **your** information.

Making yourself heard
We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to: www.income.com.sg/enquiry

Our promise to you

We will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint.