

MAPFRE Middlesea p.l.c. (C-5553) is authorised by the Malta Financial Services Authority (MFSA) to carry on both Long Term and General Business under the Insurance Business Act. MAPFRE Middlesea p.l.c. is regulated by the MFSA.

This document is designed to provide you with a generic overview of the main features and benefits of this insurance policy. Due to its nature, it is not personalised to your individual needs. Complete pre-contractual and contractual information can be found in your quotation and the policy documentation, which is available upon request.

### What is this type of insurance?

This insurance policy provides protection for pets and their owner, covering veterinary care in case of illness or accident, theft or loss and expenses associated with the death of the animal.



#### What is insured?

- ✓ Accident, Death and/or Veterinary fees following an accident to the insured domestic pet and/or pets.
- ✓ Caesarean or dystocial delivery, including heatstroke and gastric dilation or torsion complex
- ✓ Veterinary Fees following sickness or illness only if this is mentioned in the schedule.
- ✓ Theft and Straying of the pet/s.
- ✓ Putting down of pet/disposal of carcass due to old age and sickness.
- ✓ Pet/s stay at a kennel or cattery.
- ✓ Bodily injuries derived from traffic accidents
- ✓ Kennel or cattery fees whilst you are hospitalised
- ✓ Legal Expenses.
- ✓ Your Liability to others.

#### Optional Cover

- ✓ Travel Insurance for your pet/s.
- ✓ Veterinary fees arising from sickness and illness.

- ✗ Surgical operations of a cosmetic type.
- ✗ Routine tests and vaccinations.
- ✗ Poisoning or intoxication for the first 12 months of cover in force.



#### Are there any restrictions on cover?

- ! An Excess (deductible) as shown in your insurance schedule, being the part of a claim you are responsible for may apply.
- ! Damages are only paid up to the limits shown in the schedule.
- ! This Policy will be void in the event of misrepresentation, misdescription or non-disclosure in any way and if any false or fraudulent claim is made.
- ! If you purchased another insurance policy covering the same risk, we will only pay our rateable proportion of the claim
- ! Your cover may contain other restrictions, please refer to your policy document.



#### What is not insured?

This represents a non-exhaustive selection of some of the policy exclusions.

- ✗ Costs, expenses or fees for preparing any claim.
- ✗ Pet/s other than those specified in the Schedule.
- ✗ Loss or damage occurring or arising from an event which happens before this Policy commences.
- ✗ Fines, penalties, punitive or exemplary damages.
- ✗ Claim resulting from deception by you.
- ✗ Claim arising from the owner's deliberate or malicious acts.
- ✗ Claim arising from a pre-existing medical condition of the insured pet.
- ✗ Insured pet trained to guard or for working purposes except guide dogs and those whilst used for hunting or any kind of sport.
- ✗ Cost of any treatment if a claim has not been submitted within 1 year of the pet receiving treatment.



#### Where am I covered?

- ✓ Within the territorial limits described in the policy schedule.
- ✓ This policy applies in accordance with Maltese Jurisdiction.
- ✓ The MAPFRE Middlesea p.l.c policy is a Maltese contract and is governed by Maltese Law.



## What are my obligations?

- The answers in any proposal and declaration for this insurance or any information you have provided must be true and complete as far as you know. This obligation will continue to apply throughout the currency of the policy including at renewal stage.
- All changes in any of the declared facts, including any changes in your criminal record as well as any changes in the property insured are to be communicated to us without delay as the contract could become void and claims refused if we are not notified of these changes.
- You must immediately notify us and submit a completed claim form along with the necessary reports and claim amounts in the event of any claim.
- You must do all that you reasonably can to prevent loss of and damage caused by the insured pet under this Policy and to maintain the pet in a healthy state of well-being.



## When and how do I pay?

- You must promptly pay the insurance premium as soon as it is due.
- You may settle your premium by debit/credit card, by cheque, via internet banking or in cash.



## When does the cover start and end?

- The contract will commence from the start date and cease on the expiry date shown in the policy schedule unless cancelled before.



## How do I cancel the contract?

- You may cancel the contract (cover) at any time and a return premium will be given to you unless a claim has been made during the current period of insurance.
- We may cancel this policy by sending you a registered letter giving you 7 days' notice to your last known address and will refund the appropriate proportion of your premium worked out on a pro-rata basis from the date of our letter as long as no claim has been lodged during the current policy period.
- We may also cancel the policy immediately at our discretion and without notice if you do not pay the premium. You will not get a refund for any part payments already made.