

POLICY DEFINITIONS

Certain words or expressions in YOUR policy and policy schedule have a particular meaning whenever they appear.

These are explained below and are highlighted in the policy and schedule

We, our, us - Salama Islamic Arab Insurance Company P.S.C. and Amnly FZE who administrates this Policy on behalf of the Takaful operator

YOU, YOUR - The person named on the schedule who is responsible for the pet

YOUR FAMILY - YOUR husband, wife, partner, children, parents or other relatives who normally live with YOU

ACCIDENTAL INJURY - A sudden, unexpected, unintended event resulting in physical harm or damage. (subject to a 48 hours waiting period from the commencement of the cover)

BEHAVIORAL CONDITION - Any change(s) to YOUR pet's normal behavior that is caused by a mental or emotional disorder which could not have been prevented by training

BILATERAL CONDITION - Any condition affecting body parts of which YOUR PET has two, one each side of the body such as (but not limited to) ears, eyes, cruciate ligaments, hips and patella. When applying a benefit limit or exclusion bilateral CONDITIONS are considered as one condition

CASTRATION - Orchiectomy or surgical removal of testicles, ovaries

CLINICAL SIGN(s) - Changes in YOUR pet's normal healthy state, its bodily functions or behavior

COMPLEMENTARY/ALTERNATIVE THERAPY - The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an ILLNESS:

1. Acupuncture and homeopathy carried out by and herbal medicine prescribed by a Veterinary practice
2. Chiropractic manipulation carried out by a Veterinary practice or a qualified animal chiropractor who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists
3. Hydrotherapy carried out:
 - a. In a pool which has full Canine Hydrotherapy Association membership or
 - b. By a Veterinary practice, providing the hydrotherapy is carried out in a pool they own
4. Osteopathy carried out by a Veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists

PREVENTATIVE CARE - Vaccination, deworming, incl. fleas and tick, regular check-up, blood tests, dental prevention (dental check and tartar removal), microchip

implant if it was provided in the past 12 months, sterilization, castration, hormonal treatment

CONDITIONS - Any injury, ILLNESS, disease or any symptoms or signs of injury, ILLNESS or disease, including related problems, no matter where these are noticed or happen in or on YOUR pet

CONGENITAL DISORDER - A condition existing at birth or before birth or that develops during the first month of life, regardless of causation

CO-PAY - a percentage of the covered costs that YOU are responsible for paying

DENTAL HEALTHCARE - The regular care required to maintain dental hygiene for the pet, including brushing, scaling, polishing, extractions and reconstructions

EMERGENCY - Sudden, unexpected, or impending situation that may cause injury, loss of life which therefore, requires immediate attention and remedial action

DEDUCTIBLE - The specified amount or proportion that YOU will have to pay each year for eligible claim(s) before We begin sharing the cost of YOUR eligible claims which is specified on this policy schedule and may be referred to as yearly deductible.

EXCLUSION - A restriction from coverage placed on a policy. These can be specific ILLNESS, injuries or events which are normally covered by this policy but for which we will not pay a claim due to the restriction on the policy

GENETIC DISORDER - All ILLNESS or disease caused by abnormalities in genes or chromosomes

HEREDITARY DISORDER - Any abnormalities that are genetically transmitted from parent to offspring and may cause ILLNESS or disease ILLNESS - Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities YOUR PET was born with or were passed on by its parents, subject to a 24 days waiting period

IN PATIENT TREATMENT - Any occasion where YOUR PET is kept overnight at a Veterinary hospital in order to facilitate TREATMENT will be classified as inpatient

TREATMENT LUMP - Any growth, tumor, cyst or LUMPS that have the same diagnosis will be treated as one condition no matter how many times the condition comes back or how many areas of the body are affected

MAXIMUM BENEFIT SUB LIMIT - Benefit Sub Limit means the total amount payable under YOUR policy for each specific condition.

MAXIMUM ANNUAL LIMIT - The amount that we pay within the POLICY PERIOD for all sections

WAITING PERIOD - The amount of time YOU must wait before some or all of the coverage comes into effect which is 24 days for illnesses and 48 hours on accidental injuries.

OUTPATIENT - Any occasion when YOUR PET is examined or treated by a VET, but not admitted for an overnight stay in the facility will be classed as OUTPATIENT TREATMENT

PET - The animal or animals named in the policy schedule

POLICY PERIOD - A period continuing for 12 calendar months beginning on the start date of the insurance as specified in the Schedule. Each 12-month POLICY PERIOD begins on the anniversary of the start date of the Takaful policy

PRE-EXISTING CONDITION - Any condition or symptoms, or signs of injury, ILLNESS or disease, that happened or existed in any form before the start of this Takaful, including, but not limited to congenital disorders or genetic disorders

RECURRING CONDITION - A condition that may come back or that the PET is prone to, no matter how many times the condition comes back or how many areas of the body are affected

SPAYING - Ovariohysterectomy or resection of the ovaries and uterus

TREATMENT - Any necessary examination, consultation, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care provided by a VET during a period of Takaful

UNDERWRITER, UNDERWRITTEN, insurer - The company providing the Takaful cover under this policy

UNITED ARAB EMIRATES - Abu Dhabi, Dubai, Sharjah, Ras Al Khaimah, Ajman, Umm Al Quwain and Al Fujairah

VET - A qualified Veterinary surgeon currently registered to practice in the country in which TREATMENT is received

VET'S FEES - Reasonable and necessary fees charged by a VET to provide TREATMENT of a condition

VET VISIT - Each occasion that YOUR PET is attended by a VET for the TREATMENT, assessment or monitoring of a recognized condition on an OUTPATIENT basis will be classed as a VET visit

ZOONOTIC DISEASES - Any diseases or infection that are naturally transmissible from vertebrate animal to humans and vice-versa

GENERAL CONDITIONS (I've highlighted conditions of cover that need to be made explicit to customers)

We will act in good faith in all our dealings with YOU. The payment of any claims under this policy is dependent on YOUR observance of the following:

- a) YOUR PET must not be less than eight weeks old or older than 10 years on the start date of the Takaful
- b) YOUR PET must be in good health on the start date of the Takaful
- c) YOU and YOUR pet's main home must be in the United Arab Emirates
- d) YOU and YOUR FAMILY must at all times provide YOUR PET with appropriate care and attention
- e) YOU must arrange and pay for YOUR PET to have a yearly dental examination and any TREATMENT normally recommended by a VET to prevent ILLNESS or injury
- f) YOUR PET having had the following vaccinations:
 - a. Dogs must be vaccinated or boosted against Distemper, Hepatitis, Bordetella, Leptospirosis, Parvovirus & Rabies
 - b. Cats must be vaccinated or boosted against Feline Distemper, Feline Leukemia, Feline Calicivirus & Rabies
- g) YOU must report to us in writing as soon as reasonably possible full details of any incident that may result in a claim under this policy
- h) Giving all necessary assistance and information that we may require in connection with any claims
- i) YOU agree to any information relating to YOUR PET being released to us by any VET who has seen or treated YOUR PET at any time
- j) YOU will not admit liability or make an offer or promise of payment without the insurers written consent
- k) Within 72 hours from the time YOU lose YOUR pet, YOU will notify the police of the fact that YOUR PET has gone missing and will obtain a written report and reference number from them
- l) YOU must always give true and complete information about YOUR pet. This includes all the information that YOU have provided with YOUR application before YOU were issued with YOUR policy and in respect of any further information required enabling the Insurer to assess any claim
- m) Any other person entitled to claim all or part of the benefit of this policy must also observe these terms and CONDITIONS
- n) PET must have a microchip
- o) YOU agree that any Veterinarian has YOUR permission to release any information we ask about YOUR pet. If the Veterinarian charges for this, YOU will be responsible for the cost

Cancellation

YOU may cancel this policy at any time by contacting us at the address shown on YOUR schedule.

YOU will be refunded for the remaining months of YOUR policy if you paid for the policy in one annual premium.

YOU will be covered until the end of the month that you paid for if YOUR policy is paid on monthly basis.

A AED 100 administration fee will be applied to all refunds of contribution.

Unless a claim has been made against the policy, in which case there will be no refund of contribution. YOUR recognition of our rights:

- a) To take over and deal with in our name the defense or settlement of any claim
- b) To take proceedings in YOUR name but at our expense
- c) To recover for our benefit, the amount of any payment under this policy
- d) If any information provided by YOU is subsequently shown to have been incomplete or untrue we may seek to recover any monies paid in settlement of any claim and to cancel the policy with immediate effect
- e) To decline paying any claim that is in any respect fraudulent
- f) To settle YOUR claim on a proportional basis if YOU have any other Takaful covering the same loss, damage or liability
- g) We will not make any payment for any claim that results from an incident covered by other Takaful
- h) It is YOUR responsibility to check the accuracy of all information provided on or with a claim from by a VET or anyone else
- i) We reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. We will give YOU one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If YOU do not wish to continue YOUR cover following an alteration YOU may cancel this policy by notifying us in writing at the address shown on YOUR schedule.
- j) We may end this Takaful by sending YOU at least 21 days' written notice to YOUR last known address

GENERAL CONDITIONS

Monthly Payment: If you are paying your premium on a monthly basis, the full balance of the **annual policy premium** must be settled before you can claim.

Yearly Deductible: Inpatient and /or outpatient will be subject to YOUR plan's yearly deductible before WE start covering the cost of eligible claims detailed in the policy schedule

Co-Pay: Inpatient and /or outpatient – CO-PAY of 20% will be applicable on total amount of each and every bill, whether for a single condition or not with the minimum of AED 50 per claim

GENERAL EXCLUSIONS (To be applied to the whole policy)

We will not pay for the following:

- a) Any claims under any section of the policy where the contribution has not been paid
- b) Any claim for or in connection with any ILLNESS, injury or disease arising during the first 14 days of YOUR PET being covered
- c) Any claim that is in any way connected with a pre-existing condition
- d) Any claim as a result of a condition that a routine vaccination is available for unless TREATMENT is needed because the vaccine has not worked
- e) Any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting YOUR PET to a VET, loss of earnings due to time off work or the cost of PET mobility aids
- f) Any claim as a result of malicious act, deliberate injury or negligence by YOU, YOUR FAMILY or any person having care, custody or control of YOUR PET with YOUR permission
- g) Any claim where YOU PET has been used for commercial, guard, breeding, security or working purposes or for racing
- h) Any loss where the laws of the United Arab Emirates, including animal health or import laws, have been broken
- i) Any claim where YOUR PET is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so
- j) Any claim as a result of radioactive contamination, terrorism, war or riot
- k) Any claim caused by or in any way related to a condition that is excluded either on YOUR policy schedule or in a separate endorsement letter
- l) Any costs that we do not consider reasonable or necessary; to help us determine what is reasonable and necessary we may seek guidance from other Veterinary practices or independent loss adjusters and we will only pay for costs that we consider reasonable or necessary
- m) Any claim as a result of the official actions of any government authority or the authorities of any country unless specifically covered
- n) Any claim as a result of a disease that is listed as a Reportable or Notifiable disease under the Public Health Laws of the UNITED ARAB EMIRATES
- o) Any claim as a result of travel outside of the United Arab Emirates
- p) More than the maximum amounts shown in each section, including any taxes where payable
- q) Any cost incurred after the death of the PET including but not limited to post mortem examination, burial cost, cremation and any financial loss.
- r) Any claim related to zoonotic diseases

SECTION 1 – VET’S FEES

If YOUR PET is undergoing Veterinary TREATMENT for a condition at the expiry of this policy and provided that, YOU renew YOUR policy with us, we will pay for continued TREATMENT for the lesser of:

- a) The resolution of the condition or
- b) The maximum benefit payable under the expiring policy or

c) 60 days

WE WILL NOT PAY FOR:

- a) For any TREATMENT or complementary / alternative therapy YOUR PET receives when we have not received the agreed contribution for that period of Takaful or that arise after a period of Takaful for which the contribution has not been paid
- b) The amount of any CO-PAY applicable
- c) Any unrelated prescription or medicine decision fees and administration fees such as (but not limited to) completion of a claim form
- d) ILLNESS or injury which occurs or shows CLINICAL SIGNS prior to the start date of the Takaful
- e) ILLNESS or injury which first occurs or shows CLINICAL SIGNS within 14 days of the start date of the Takaful
- f) Any TREATMENT in connection with YOUR pet's pregnancy, post pregnancy complications, giving birth and artificial insemination
- g) The spraying or CASTRATION of YOUR PET & any related complication
- h) Any BEHAVIORAL CONDITION, mental or emotional disorder
- i) Treating YOUR PET outside usual surgery hours unless it is an EMERGENCY case
- j) The costs of house calls by YOUR VETs, unless YOUR pet's health would be jeopardized by moving it or if YOU are unable to visit the surgery because of an infirmity
- k) Any dental TREATMENT carried out on YOUR PET by YOUR VET, which is not directly related to any ILLNESS/disease
- l) The cost of dental TREATMENT unless YOUR PET had a routine dental checkup and necessary TREATMENT carried out by a VET in the 12 months prior to CLINICAL SIGNS of the dental ILLNESS were first noted
- m) Any TREATMENT for the control of internal or external parasites or any ILLNESS related to YOUR PET having had worms, ticks, mites or fleas
- n) Elective and cosmetic procedures
- o) Any claim related to congenital and hereditary condition (Brachycephalic problems including Brachycephalic Obstructive Airway Syndrome, Brachycephalic Gastrointestinal Syndrome (BGS), nasal fold surgery, skin fold surgery, stenotic nares and soft palate resection, enlarged tongue (macroglossa), or everted laryngeal saccules separate point - Hip Dysplasia, Elbow Dysplasia)
- p) Unapproved alternative medicine and / or complementary medicine unless we have agreed to pay for such TREATMENT
- q) For any referral, second opinion or specialist TREATMENT or fees, unless we have specifically agreed to pay for this referral, second opinion or specialist TREATMENT
- r) For any TREATMENT of a condition if claim documents have not been submitted to us within (15) days start of first TREATMENT
- s) TREATMENT as a direct result of Poisoning.
- t) TREATMENT / or medication not directly related to disease condition
- u) For cremation or disposing of YOUR pet's remains

SECTION 2 – THIRD PARTY LIABILITY

We will pay up to AED 20,000 in the aggregate in any one POLICY PERIOD for dogs where this cover is shown on YOUR policy schedule.

a) Towards compensation and costs awarded against YOU by a court or other competent authority, if as a result of an accidental incident involving YOUR PET during a period of insurance:

- i. property is damaged or
- ii. a person suffers an injury or dies

b) Legal representation fees for:

- i. representation at any coroner's inquest or fatal accident enquiry
- ii. defense in any court arising out of a possible claim

DEDUCTIBLE: AED 500 for each and every claim for property damage

AED 1,500 each and every claim for injury or death

TERRITORIAL LIMITS: United Arab Emirates

WE WILL NOT PAY FOR

a) The amount of any DEDUCTIBLE

b) The amount of any CO-PAY applicable

c) Loss of or damage to property or injury, ILLNESS or disease:

- i. arising out of any business or profession involving the use of YOUR pet
- ii. suffered by any member of YOUR household, including anyone who is employed by YOU

d) In connection with any contractual liability

e) If YOU or any member of YOUR FAMILY admit responsibility or offer to pay a settlement for a claim against YOU unless we have expressly authorized YOU to do so

f) For any compensation, costs or expenses for injury or death to YOU, any member of YOUR FAMILY, anyone who lives with YOU or anyone working with YOU or for YOU

g) For any compensation, costs or expenses that result because of damage to property belonging to YOU or any member of YOUR FAMILY or anyone who lives with YOU, works with YOU or works for YOU

h) For any compensation, costs or expenses if YOU, any member of YOUR FAMILY, person living with YOU, working with YOU or working for YOU is either responsible for or is looking after the property that is damaged

i) For any incidence where YOUR PET is not accompanied by owner or was walked without a leash when in public area

j) death, injury, loss or damage to any of your family, your domestic employees who normally live with you, anyone employed under contract of service by you or anyone looking after your dog with your permission;

k) liability accepted by any of your family under any agreement, unless the liability would exist without the agreement;

l) fines, penalties or breach of quarantine restrictions or import or export regulations.

m) anything detailed in the conditions or exclusions shown on this policy.

JURISDICTION CLAUSE The insured and insurer agree that this Takaful shall apply only to judgments that are delivered by or obtained from a court or other competent authority, including (but not limited to) a court appointed arbitrator, within the United Arab Emirates. Furthermore, this Takaful shall not apply in respect of any judgment or order obtained in the UNITED ARAB EMIRATES for the enforcement of a judgment obtained elsewhere

SECTION 3 – ADVERTISING AND REWARDS

We will pay up to AED 750 for both dogs & cats in total in any one POLICY PERIOD for:

- a) Advertisements if YOUR PET either goes missing or is stolen
- b) The reward paid by YOU to the person who recovers YOUR pet

WE WILL NOT PAY FOR:

- a) Any reward or advertisement that has not been agreed to in advance by the insurer
- b) Any advertisement that is not supported by a receipt
- c) Any reward that is not supported by a signed receipt containing the details of the person who recovered YOUR pet
- d) Any reward, which YOU pay to any member of YOUR FAMILY, anyone who lives with YOU, anyone working with YOU or for YOU, or anyone having care, custody and control of YOUR PET with YOUR permission
- e) The amount of any CO-PAY applicable

Note: Please call for pre-approval before YOU advertise

We will pay the cost of euthanasia of YOUR PET provided that the euthanasia is carried out at one of the Veterinary Hospitals / Clinics. We will on receipt of the invoice from the facility, pay up to AED 750 for both dogs & cats towards the cost of their service

WE WILL NOT PAY FOR:

- a) Euthanizing YOUR PET unless recommended by YOUR Veterinarian as the direct result of an Accident or ILLNESS
- b) The amount of any CO-PAY applicable

BASIS OF CLAIMS SETTLEMENT

SECTIONS 1 AND 2 - We will pay up to the policy limits as stated in the relevant section of any lower amount specified

SECTION 3 - We will pay up to AED 750 for both dogs & cats

SECTION 4 - We will pay up to AED 750 for both dogs & cats towards the cost of euthanasia of YOUR PET provided that the euthanasia is carried out at one of the Veterinary Hospital / Clinics.

WHAT TO DO IN THE EVENT OF A CLAIM

SECTION 1 – VET’S FEES

- a) Visit a Veterinarian.
- b) Obtain a claim form.
Log onto the xxxxx customer portal to download a pre-filled claim form or YOU can download a blank claim form
- c) Complete the relevant section of YOUR claim form and request YOUR Veterinarian to do the same where applicable
- d) Attach YOUR receipt(s) and original itemized invoice(s) and complete medical history signed & stamped to the claim form and send it to us within (15) days of start of the first TREATMENT
- e) To enable us to process YOUR claim YOU must allow us to contact YOUR present or previous Veterinary Surgeon and provide us with the necessary authority to obtain whatever information we require including YOUR pet’s full clinical history if necessary
- f) Completed claim form and original receipt(s) should not be sent to us at: claims@salamalife.ae

SECTION 2 – THIRD PARTY LIABILITY

- a) YOU must notify us within (24) hours of incidence date of any potential or actual claim made or threatened against YOU regarding damage, injury and ILLNESS to any other property, person or animal
- b) All TPL claims should be submitted to us along with all supporting documentation with (30) days of incidence date
- c) YOU can notify us on Claim Helpline:
+9714 4079999 or 800-SALAMA (800-725262)
- d) YOU will be asked for and must supply, full details of any incidents, other people and the parties involved, including the details of any police or local authorities who are or might be investigating the matter
- e) We will require a copy of police report and / or court judgement in order to process YOUR claim
- f) Completed claim form and original receipt(s) should be sent to us at: claims@salamalife.ae

SECTION 3 – ADVERTISING AND REWARDS

- a) YOU must contact us for approval before placing any advertisement or offering any reward
- b) YOU can notify us on Claims Helpline:
+9714 4079999 or 800-SALAMA (800-725262)
- c) We will require all receipts for advertising costs
- d) We require that receipts for rewards contain the contact details of the person receiving the reward

e) Completed claim form and original receipt(s) should be sent to us at:
claims@salamalife.ae