



Oyen Pet Insurance Policy

On Receipt of Your Policy

Please read this **policy** and **schedule** should any of the details on **your policy** be incorrect, or change is required, please advise **us** immediately.

Please read **your policy** carefully to make sure **you** understand:

- What is Covered
- What is Not Covered

A Guide to Your Pet Insurance Policy

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Your Duty to Inform Us

Duty of Disclosure – Information and Changes We Need to Know About

Pursuant to Schedule 9 of the Financial Services Act 2013, **you** are required by law to tell **us** all the facts that **you** know or are expected to know about the risk **we** are accepting from **you**.

In entering into this contract, **you** are under a duty to take reasonable care to provide complete and accurate answers to the questions **we** ask and should also disclose all relevant information which may influence **us** in the acceptance of this insurance. This includes anything that appears within **your policy, schedule** as well as any information relating to **your pet's** medical history. This duty shall continue until the time this **policy** is renewed.

If any of the information on which this insurance is based is incorrect, inaccurate or changes after **you** purchased **your policy** and during the period of **your policy**, please provide **us** with the details by contacting Oyen Sdn Bhd or **our** nearest **MSIG** Branch.

If you fail to take reasonable care to avoid misrepresentation in relation to the information provided by **you, we** may:

- cancel **your policy**; or
- declare **your policy** void from inception; or
- revise the **premium** and/or terms and conditions of **your policy**; or
- not pay any claim that has been made or will be made under the **policy**.

You must observe and fulfil the Terms, Conditions, Endorsements, Clauses or Warranties of the **policy**.

How Your Insurance Operates

Insurance does not cover **you** against everything that can happen.

The heading does not form part of the **policy** wording.

In consideration of **you** paying to **us** the **premium** as specified in **the schedule**, **we** agree to indemnify **you** as named in the **schedule** subject to and in accordance with the terms, conditions and exclusions in the manner and to the extent described in the **policy** and the **schedule** in respect of the events occurring during the **period of insurance**, or any subsequent period for which **you** pay and **we** accept the required **premium**. The answers given in **your** proposal form (or when **you** applied for this insurance) and any other disclosures made by **you** between the time of submission of **your** proposal form (or when **you** applied for this insurance) and the time this contract is entered into shall form part of this contract of insurance between **you** and **us**. However, in the event of any pre-contractual misrepresentation made in relation to **your** answers or in any disclosures given by **you**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This **policy** reflects the terms and conditions of the contract of insurance as agreed between **you** and **us**.

This **policy** sets out what the **pet** is covered for as shown on the **schedule** and the circumstances where the **pet** is covered and not covered.

Definition of Words

Certain words have been defined below. These have the same meaning wherever they are used in the **policy** or the **schedule** and are highlighted in the **policy** by being shown in bold print, eg. **policyholder, injury** and etc. Words in the singular shall include the plural and vice versa. Words referring to the masculine gender shall include feminine gender.

Accident/Accidental

Any sudden or unforeseen and unintended incident which happens during the **period of insurance** which results in bodily **injury** to the **pet**.

Co-Payment

Is a percentage of the **veterinarian** fees **you** are responsible for from each claim and stated on **your schedule**.

Commencement Date

The original inception date of cover under this **policy** as shown in the **schedule**.

Condition

A sickness, disease, **illness** or the entire **injuries** arising out of a single or continuous series of causes.

Congenital Conditions

An **illness**, disability or defect existing at or from an Insured **Pet's** birth but not necessarily showing signs or symptoms.

Deductible (applicable only if specified in the schedule)

Is an amount borne by **you** for each claim and stated on **your schedule**.

The **deductible** shall be applicable on a per claim basis and applied after your **pet's co-insurance** payment in a claim.

Elective Treatment

A **treatment** that is beneficial to the **pet** but is not essential for survival.

Family

The **policyholder's** spouse, children, parents, brother, sister or other relatives who are residing with the **policyholder**.

Foreign Object

Any non-food object located within the digestive tract of a dog or cat.

Hereditary Conditions

Any **condition** that is proven, thought or presumed by recognized literature or experts to be inherited or predisposed genetically.

If your **pet** is below six (6) years of age at the commencement date of the first policy period, we shall cover the following specified **hereditary conditions** after a twelve (12) months period from the commencement date of the **policy**, provided they are not **pre-existing conditions**:

- (a) Hip and elbow dysplasia;
- (b) Luxating patella;
- (c) Glaucoma;
- (d) Cherry eye;
- (e) Intervertebral disk disease (IVDD); and
- (f) Conditions which require femoral head and neck excision.

Other **hereditary conditions** not stated above are not covered.

Illness

Physical disease, sickness or infection suffered by **your pet** as diagnosed by the **veterinarian**.

Injury

A physical and bodily injury to the **pet** caused by an **accident** as a result of external, violent and visible means, solely, directly, and independently of any other cause. It does not include food poisoning, sickness, disease, gradual physical or mental wear, bacterial or viral infection (unless this is a direct result of any **accidental injury**).

Maximum Benefit

The amounts shown in the Table of Benefits in the **schedule** as the maximum and total amount payable under each section of this **policy** during the **period of insurance**.

Medically Necessary

Medical services, **supplies** or **treatments** provided by a **veterinarian** to treat the **pet** which is:

- (a) consistent with symptoms or diagnosis;
- (b) appropriate and meet generally accepted veterinary practice standards;
- (c) not primarily for the convenience of the **policyholder**, **your veterinarian** or other providers;
- (d) consistent with the most appropriate supply or level of services which can safely be provided to the **pet**; and
- (e) Not of an experimental, investigational or research nature, preventive or screening nature.

Period of Insurance

The one year period for which the **pet** is covered. This includes the effective date of commencement of insurance and immediately following that date, or the one year period following the **renewal** or renewed **policy**.

Pet

The cat or dog as described and named in the **schedule**.

Policy

Your insurance contract which consists of this policy wordings, **schedule** and any endorsement issued thereunder.

Policyholder

The owner of the **pet** named in the **policy** and/ or **schedule**.

Schedule

A **schedule** attached to the **policy**, which sets out the particulars of **your pet**, **policy** details, **period of insurance** and coverage details.

Portal

A website providing information of products and services maintained by Oyen Sdn Bhd.

Pre-Existing Condition

Any **condition**, symptom or sign of the **condition** occurring or existing in any form, or complication directly resulting from or relating to that **condition** prior to the **period of insurance**. A **condition** may be considered pre-existing whether or not:

- (a) medical advice, diagnosis, care or **treatment** has been recommended for the **pet** by a **veterinarian**;
- (b) it was treated or is receiving **treatment** from a **veterinarian**;

- (c) the **pet** has clear and distinct signs, symptoms, abnormalities or physical defects and/ or would have been apparent to the **policyholder** in the circumstances.

Premium(s)

Any amount of money **we** require **you** to pay under the **policy**.

Renewal

Is a **policy** which has been renewed without any lapse of time upon expiry of a preceding **policy** with the same **policyholder** and **pet**.

Supplies

Any item that is **medically necessary**, as determined by the **veterinarian**, that is safe and effective for its intended use, and that omission would adversely affect the **pet**.

Surgery

A medical procedure to treat **illness** and **injury** by operative manual and instrumental techniques. The procedure performed on **your pet** by a **veterinarian** and done in an operating theatre with the use of anaesthetic during the admission to the veterinary clinic/ hospital as an inpatient or outpatient.

Surgical Fees

The reasonable and customary costs incurred for any **medically necessary surgery** performed by **your veterinarian** on **your pet** for **illness** and **injury**, including:

- (a) X-rays and laboratory tests fee;
- (b) operating theatre fee;
- (c) fees and charges for anaesthesia and oxygen to be administered;
- (d) miscellaneous expenses such as prescribed drugs, injections, dressings and other medical services and supplies related to a surgery.

Treatment

Any **medical necessary** examinations, consultations, hospitalisation, **surgery**, X-rays, medication, diagnostic tests, nursing and other care and procedures provided by a **veterinarian** to relieve or cure a disease, **illness** or **accidental injury** during the **period of insurance**, including euthanasia, only when the purpose of putting **your pet** to sleep is to relieve inhumane suffering following an insured **injury** or **illness**.

Veterinarian

A registered veterinary surgeon registered with Malaysia Veterinary Council in accordance with the Veterinarian Surgeons Act 1974 with a valid current Annual Practising Certificate or a temporary permit to practise in Malaysia, but excluding a **veterinarian** who is the **policyholder** himself.

Veterinary Fees

The reasonable and customary cost of **treatment** of **your pet** or services provided by a **veterinarian**. If the fees charged are considered to be excessive or unreasonable by **us**, the benefits shall then be adjusted and paid based on the reasonable, customary and normal fees typically charged for similar **treatment** or services for that medical **condition** in the locality where the charge is incurred.

Veterinary Specialist

Is a **veterinarian** who has completed additional training in a specific area of veterinary medicine and has passed an examination that evaluates his knowledge and skills in that speciality area.

Waiting Period

The first thirty (30) days from the **commencement date** of the first policy period during which an **illness** that occurs or shows symptoms or signs except for **accidental injury**. This is applied only when the **pet** is first covered and shall not be applicable after the first year of cover. However, if there is a break in insurance, the **waiting period** will apply again.

We/Our/Us/MSIG/the Company

MSIG Insurance (Malaysia) Bhd.

Working Pet

Any **pet** involved in activities other than companionship or helping, including but not limited to racing, breeding, law enforcement, guarding or for other commercial use.

You/Your

The customer named in the **schedule** and also the owner of the **pet**.

Insuring Clause

In consideration of **you** paying to **us** the required **premium**, **we** agree to pay **you** up to the **maximum benefit** as described in this **policy** in respect of any **illness** or **injury** occurring during the **period of insurance**.

Table of Benefits

BENEFITS		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Medical Benefit				
Section 1	Veterinary Fees and Surgical Fees (per annum) including :	3,500	5,000	8,000
	a) Clinic Overnight Stay (per annum)	3 nights	Unlimited Nights	Unlimited Nights
	b) Post-surgical Treatment (per surgery)	30 days	60 days	60 days
	c) Non-surgical Follow-up Treatment	30 days	30 days	30 days
Other Benefits				
Section 2	Burial or Cremation Costs	Nil	500	1,000
Section 3	Third Party Liability (per annum) - applicable to cats only	Nil	10,000	30,000
	Excess	Nil	1,000	1,000
	Third Party Liability (per annum) - applicable to dogs only	5,000	30,000	50,000
	Excess	500	1,000	1,000

Description of Benefits

Medical Benefit

Section 1 - Veterinary Fees and Surgical Fees

What is Covered	What is Not Covered
<p>We shall reimburse you for:</p> <p>(a) all veterinary fees and surgical fees incurred during the period of insurance for illness or injury up to the maximum benefit specified in the schedule.</p> <p>(b) any clinic overnight stay as stated in the Table of Benefits and post-surgical treatment for your pet, up to the number of nights/days based on the plan selected from the date of surgery, which includes follow-up consultations, diagnostic and laboratory services, examinations and investigations as required by your veterinarian.</p> <p>(c) medically necessary follow-up treatment for your pet by the same attending veterinarian up to thirty (30) days from the date of the first consultation for a covered condition which does not require surgical treatment.</p> <p>Special Conditions The post-surgical treatment must have resulted directly from the condition which the surgery was performed and be recommended by the veterinarian who performed the surgery.</p>	<p>We will not be liable for any claim arising from:</p> <ol style="list-style-type: none"> 1. a co-payment stated on your schedule. 2. Pre-existing condition. 3. An illness during the waiting period. 4. Costs incurred to purchase any aids, implants, prosthesis including mechanical devices or otherwise (including but not limited to monitoring machinery, carts and diapers), any form of housing or bedding including cages and any palliative care. 5. The costs of any treatment relating to: <ol style="list-style-type: none"> (a) congenital conditions; (b) hereditary conditions unless specified in definition; (c) training or therapy for behavioural illness; (d) cryptorchidism or ovariohysterectomy; (e) dentistry including but not limited to dental procedures, dental disease, gingivitis, treatment of teeth fractures, teeth cleaning/scaling, orthodontics, cosmetic dental restoration, temporomandibular joint (TMJ) disease, enamel hypoplasia, teeth hygiene or appearance, removal of deciduous or fractured teeth or gum and periodontal disease or any oral disease (except dental treatment due to an accident); (f) pregnancy, treatment pertaining to infertility, treatment related to impotence, birth or breeding and any complications thereof; (g) organ transplantation; (h) elective treatment and cosmetic surgeries; (i) treatments specifically for weight reduction or gain; (j) rabies; (k) canine distemper; and (l) parvovirus. 6. Non-essential boarding and hospitalisation, treatment,

	<p>tests or diagnostic procedures.</p> <p>7. Hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, physiotherapy, hydrotherapy, massage or aroma therapy or other alternative treatment.</p> <p>8. Costs relating to a second opinion if you decide to take your pet to seek subsequent treatment from a different veterinarian for the same illness or treatment from a veterinarian specialist.</p> <p>9. Routine and preventative treatments including and not limited to preventative vaccinations, spaying, castration, routine removal of dew claws, grooming and nail clipping or any complications arising thereof.</p> <p>10. Costs of any pet food and/ or supplements.</p> <p>11. Treatments and complications arise from fleas, round worms and tapeworms, ticks and mites.</p> <p>12. Costs incurred for removal of foreign object or treatment in relation to complications arise from ingestion or removal of foreign object.</p> <p>13. Treatment incurred after the expiry of policy for which there has not been any subsequent renewal.</p> <p>14. More than the veterinary fees maximum benefit for the combined treatment costs of all injuries and illnesses during the period of insurance.</p> <p>15. We will not be liable for any claim arising from vet housecall services including but not limited to video call consults or tele consulting.</p>
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Other Benefits

Section 2 – Burial or Cremation Costs

What is Covered	What is Not Covered
<p>We shall reimburse you the cost up to the maximum benefit specified in the schedule for the burial or cremation and/or handling charges from the veterinary clinic/hospital or service providers in respect of the handling of the remains of your pet during the period of insurance.</p>	<p>We will not be liable for any costs if death of your pet arises from any of the exclusions under Section 1.</p>

Section 3 – Third Party Liability

What is Covered	What is Not Covered
<p>We will pay you up to the maximum benefit specified in the schedule inclusive of all legal costs and expenses incurred with our written consent in the defense and settlement of any claims for any one policy period which you and your family shall become legally liable to pay as compensation for:</p> <p>(a) Accidental injury to third parties caused by your pet; and/or</p> <p>(b) Accidental damage to property belonging to third parties caused by your pet</p> <p>during the period of insurance within Malaysia.</p> <p>Special Conditions</p> <ol style="list-style-type: none"> You must tell us about any incident that could result in a claim. You must send us any writ, summons, legal documents or other communication you receive immediately. 	<p>We will not be liable for:</p> <ol style="list-style-type: none"> The first RM500 or RM1,000 for every claim, based on the plan selected, if applicable. Loss or damage to property in your ownership, custody, care or control or of your family or of any person residing with you or under your service. Accidental injury to or illness contracted by you, your family, or any person residing with you or under your service. Any claim if a person catches a disease or virus directly or indirectly from your pet. Fines, penalty, surcharge or late payment. Punitive, aggravated or exemplary damages. Any claim arising from or involving your pet being at any place for which it is prohibited. This includes, but is not limited to contravention of any rule, regulation, deed of mutual covenant or legislation.

3. You must not admit responsibility or make any offer or promise of payment or negotiate without our permission in writing.	8. Any claim arising from an occurrence in connection with your profession, occupation or business.
4. You must not reply to any communication you receive without our permission.	9. Any liability assumed by you under any contract or agreement unless such liability would have attached in the absence of such agreement.
	10. Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia.

General Exclusions

The following exclusions are applicable to all sections of this **policy**.

We will not be liable for any claim arising from, or as a result of:

1. (a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or;
(b) Any act of terrorism including but not limited to
 - i. the use of threat of force, violence, and/or
 - ii. harm or damage to life or to property (or the threat of such harm or damage) including, not but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
2. Ionising radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or nuclear materials.
3. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear equipment.
4. Destruction of **your pet** that is banned or restricted or deemed dangerous or as a result of intentional slaughter by the Government or Public or Local Authority.
5. Mistreatment, malicious or willful **injury** to or **your** neglect of **your pet**, or by any member of **your** household, or anyone employed or contracted by **you**.
6. An **accident** relating to the use of **your pet** for commercial, occupational, professional or business purposes including but not limited to racing, breeding, law enforcement or guarding.
7. **Your pet** not named in the **schedule**.
8. **Pre-existing condition** and **congenital conditions**.
9. Any claims that occurred if **your pet** does not fall within the eligibility.
10. Any claims that occurred outside Malaysia.
11. Any claims involving **your pet** that is not permanently and positively identifiable by means of a microchip in the case of a dog or identifiable record in the case of a cat.
12. Any claims for **treatment** provided by any person other than a **veterinarian**.
13. Any declared pandemic disease that causes widespread illness affecting pets.

General Conditions

The conditions which appear in the **policy** or in any endorsement are part of the contract and must be complied with. They are where their nature permits conditions precedent to the right to recover from **us**.

1. **Eligibility**
Your pet must
 - (a) be aged between twelve (12) weeks to ten (10) years at the **commencement date** of this **policy**. Provided the **pet** is enrolled before that age and has remained continuously covered thereafter, cover for the **pet** may be granted up to the maximum age of thirteen (13) years;
 - (b) not be a **working pet**;
 - (c) be free from **injury** or physical disability at the **commencement date** of this **policy**; and

- (d) be at all times be under **your** care or **your family**.

Where **your pet** is a dog, it must be:

- (a) micro-chipped; and
- (b) duly licensed and not fall under the banned or restricted breeds as stipulated by the Government or Public or Local Authority.

Where **your pet** is a cat, **you** must provide medical card certification from a registered **veterinarian** with details of the **pet** and its owner including their names and photographs of the **pet** unless it has been micro-chipped.

The **policyholder** must:

- (a) be aged eighteen (18) years or older; and
- (b) be the owner of the **pet**.

2. This **policy** is not transferable to other **pets**. All new **pets** are subject to a new insurance application and **premium** rating.

3. **Premium**

- (a) **You** must pay the **premium** before the coverage under this **policy** is effective. **Premium** is payable when **you** take out a new **policy** and when **you** renew **your policy**.
- (b) The amount **you** pay is printed on **your schedule** and includes the prevailing service tax and stamp duty.
- (c) **You** may choose to pay the **premium** annually or by instalments. When **premiums** are paid by instalment, claims are paid subject to **you** agreeing to pay the remaining **premiums** for that policy period.
- (d) **We** reserve the right to terminate the **policy** in the event there is a default in instalment payments.

Instalment Payment

- (a) If **you** have elected to pay the **premium** by instalments, **your policy** will not operate until **you** have paid **your premium** for **your** first instalment.
- (b) **Your premium** must be paid on or before its due date
- (c) Where **you** have elected to pay the **premium** by instalment and **we** have not successfully debited **you**, **we** will send **you** a written notice regarding **your** non-payment and cancel **your policy** for non-payment.
- (d) When **we** cancel **your policy** due to non payment of an instalment premium, no benefits shall be paid under the **policy**.

4. **No Claim Discount ("NCD") (applicable to policies with annual premium payment only)**

In the event of no claim being made or arising under this **policy** during a **period of insurance** specified below immediately preceding the renewal of this **policy** the renewal premium shall be reduced as follows:

Period of Insurance	Discount
The preceding year	5%
The preceding two consecutive years	10%
The preceding three consecutive years or more	15%

In the event of a claim, the NCD shall be reduced to zero at the next renewal of the **policy**. If there are more than one pet described in the **schedule** or insured with **us** under a separate **policy**, the NCD shall be applied as if a separate **policy** has been issued in respect of each such **pet**.

If a claim is received after the NCD has been applied, **we** shall be entitled to recover the NCD given from **You**.

5. **Upgraded Policies**

If the eligible benefits to any **Pet** under the terms of this **Policy** be increased while it is in force or at the time of **Renewal** or replacement and if such **Pet** shall have been afflicted with a **Condition** prior or at the time the Benefits were increased, the **Maximum Benefit** payable in respect of such **Condition** shall not exceed the **Maximum Benefit** prior to the date the Benefits were upgraded.

6. **Territorial Limit**

A **pet** is covered under this **policy** only while the **pet** is in Malaysia.

7. **Records**

You agree to furnish records that a **veterinarian** has in respect to the eligibility of **your pet** within seven (7) days from taking out this **policy**. Failure to provide records within the stipulated period will render the **policy** invalid and **you** shall be entitled to a **premium** refund.

8. **Misstatement or Omission of Material Fact**

If:

- a. any answer, disclosure or representation by **you**, before this contract of insurance is entered into, varied or renewed, in or to any proposal or declaration or query, has been deliberately or recklessly stated in any respect; or
- b. before this contract of insurance is entered into, varied or renewed, **you** have failed to disclose any fact **you** knew to be relevant to **our** decision on whether to accept this risk or not and the rates and the terms to be applied; or
- c. any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim.

then in any of the above cases, this **policy** shall be void.

9. **Discharge**

We will not pay more than the **maximum benefit** shown in each section including **tax** where this is applicable. **Your** receipt of any benefit payable shall in all cases effectively discharge **our** liability.

10. **Protection, Reasonable Precaution and Material Changes**

You shall provide proper care and attention at all times for **your pet** and shall take all reasonable and proper precaution to prevent and minimize any **accident** or **injury**. **We** must be informed immediately in writing of any material information or change of circumstances which may increase the possibility or likely quantum of a claim under this **policy**.

11. **Renewal**

When **we** invite **you** to renew **your policy**, **we** may alter the **premium**, cover, terms and conditions as **we** deem necessary for reasons that may include **your pet's** age, medical history and increased cost of care for **your pet**. **We** shall inform **you** with a written notice of at least thirty (30) days in advance of the renewal date. **Your** continued payment of premium after **we** give such notice will mean **you** accept the change.

12. **Cancellation**

11.1 Cancellation by **you**

You may cancel **your policy** at any time by giving written notice to **us**.

Cancellation where no claims have been made

- (a) Provided no claim has been made, if **you** cancel the **policy** and **you** have paid the annual **premium** in full, **we** will refund the **premium** less the amount covering the **period of insurance** **your pet** was insured for.
- (b) If **you** have been paying **your premium** by instalments, there is no **premium** refund (including any remaining days of a current instalment period).

Cancellation after a claim has been made

If **you** cancel **your policy** after having made a claim, no **premium** refunds are payable and the remaining **premium** for that **policy** period must be paid if it has not already been paid. Any outstanding **premium** shall be charged to **your** nominated bank account. This clause survives the termination of this contract.

11.2 Cancellation by **us**

- a. **We** may at any time cancel your **policy** by sending fourteen (14) days notice in writing to **your** last known address by registered mail or electronic mail.
- b. any refund of **premium** for either (a) or (b) above will depend on how long the cover has been in force and provided always no claim has been made during the current **period of insurance** of this **policy**.
- c. If **we** cancel this **policy** due to fraud, **we** may not refund any **premium** to **you**.

13. **Residence**

Your pet must reside permanently with **you** at the address within Malaysia stated in the **schedule** whilst the **policy** is in force.

14. **Limit of Compensation**

You are entitled to purchase only one (1) Pet Insurance **policy** for the same **period of insurance** including overlapping of **period of insurance** and shall not be covered under more than one such **policy**. In the event **your pet** is covered under more than one such **policy**, **we** will not be liable for the same claim under more than one (1) Pet Insurance **policy** for the same **pet** relating to the same **period of insurance** issued by **us**. **We** will pay **you** under the **policy** first issued and will refund any duplicate **premium** which has been made.

13. **Applicable Law**

This **policy** is governed by and shall be construed in accordance with the laws of Malaysia.

Claims Conditions

1. **Condition Precedent**
The payment of claims under this **policy** is dependent upon **your** observance of its terms and conditions.
2. **Advice of Loss**
Written notice of any **condition** likely to give rise to a claim should be submitted to **us** as soon as reasonably possible and in any case not later than seven (7) days of the **accident** or **illness** to **your pet**.
3. **Proof of Claim**
The following must be provided to **us**:
 - (a) completed claim form / e-notification of claim via the **portal**;
 - (b) information, evidence and/or supporting document including receipts, medical certificates or medical reports which **we** may require to be supplied at **your** expense;
 - (c) **your** written consent to allow **us** to receive the results of any medical examinations and/or tests and/or the **pet's** medical history or records;
 - (d) **your dog's** microchip number must be listed by the **veterinarian** who treated **your pet** in the supporting document such as receipts, medical certificates and/or medical reports or provide a copy of your cat's medical card certification according to the Eligibility Condition;
 - (e) such other information that **we** may reasonably require.Original of all relevant documents and bills must be submitted together with the completed claim form / e-notification of claim.
4. **Medical Examinations**
We shall have the right and opportunity through **our** appointed **veterinarian** to examine the **pet** within the duration of any claim.
5. **Contribution**
If a claim under this insurance is covered by any other insurance policy, **we** will not pay more than **our** proportionate share.
6. **Arbitration**
All differences arising out of this **policy** shall be referred to the arbitration of some person to be appointed in writing by both parties, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed in writing by each party and in the case of disagreement between the Arbitrators, to the decision of an Umpire, who shall have been appointed in writing by the Arbitrators before entering on the reference. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an Award shall be a condition precedent to any right of action against **us**. If **we** shall disclaim liability to **you** for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to Arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

Complaint Procedures

We believe **you** deserve a courteous, fair and prompt service. If there is any circumstance when **our** service does not meet **your** expectations, please contact **us** using the appropriate contact details below and provide the **policy number/claim number** and **policyholder's name**:

1. Firstly, with the department or person **you** dealt with **us** on how **you** would like the problem to be solved.
2. Secondly, if the problem is not solved to **your** satisfaction, then make a formal written complaint to **our** Customer Service Department at:

Customer	Service	:	1 - 800 - 88 - MSIG (6744)
Hotline			
Facsimile		:	03 - 2026 8086
Email		:	myMSIG@my.msig-asia.com
Website		:	www.msig.com.my
Address		:	Customer Service Department MSIG Insurance (Malaysia) Bhd Level 15, Menara Hap Seng 2 Plaza Hap Seng No. 1, Jalan P. Ramlee 50250 Kuala Lumpur
3. Thirdly, if **you** are not satisfied with **our** decision **you** can refer the matter to OMBUDSMAN FOR FINANCIAL SERVICES (OFS) or BANK NEGARA MALAYSIA through BNMTELELINK or BNMLINK:
 - a. **OMBUDSMAN FOR FINANCIAL SERVICES (OFS)**
Level 14, Main Block,
Menara Takaful Malaysia,
No.4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.

Telephone : 03 - 2272 2811
Facsimile : 03 - 2272 1577
Email : enquiry@ofs.org.my
Website : www.ofs.org.my

b. LAMAN INFORMASI NASIHAT DAN KHIDMAT (BNMLINK)

(Walk-in Customer Service Centre)
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.

Telephone : 1-300-88-5465 (BNMTELELINK) or
+603 21741717 (for overseas calls)

c. CONTACT CENTRE (BNMTELELINK)

Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia,
P.O.Box 10922,
50929 Kuala Lumpur.

Telephone : 1 - 300 - 88 - 5465 (1 - 300 - 88 - LINK)
Fax : 03 - 2174 1515
Email : bnmtelelink@bnm.gov.my

Personal Data Protection

By giving Personal Data, you give us permission for its use as described below:-

1. To process **your** Personal Data with the intention of entering into the Contract of Insurance.
2. **You** consent and allow **us** to retain the data and share the data with **our** service providers, which include but not limited to:
 - (a) Registered licensed Adjuster,
 - (b) Solicitors, and any other professional body(ies) for the purpose of fulfillment of the Insurance Contract,
 - (c) Insurer and Reinsurer,
 - (d) ISM Insurance Services Malaysia Berhad.
3. For further information about **MSIG's** commitment to protection of Personal Data, a list of service providers and business partners that **we** may disclose **your** Personal Data to, please refer to **MSIG's** Privacy Notice at www.msig.com.my.

You may also request access to or correct **your** Personal Data by contacting **our** Customer Service Department. Such information will only be granted after verification. 'Personal Data' has a meaning assigned to it under the Personal Data Protection Act 2010.

Tax Clause

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to this **policy**.

"NOTICE

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail."