









Because They're Family Too

PetCare is Singapore's first pet insurance policy which provides comprehensive coverage to you and your pet dog or cat. It provides financial protection should you incur medical and surgical expenses due to illness or accidents that may befall your beloved pet. As devoted pet owners, it is comforting to know this policy covers up to 70% of vet bills and a range of common events during the life of your pet.



Benefits at a Glance

-  Covers up to 70% of eligible vet bills arising from illness or accidents, up to S\$10,000 each year
-  No medical examination required
-  Freedom to use any vet, anywhere in Singapore
-  Covers third party liability arising from owning the pet
-  Covers loss due to theft or accidental death
-  Toll-free Helpline 1800-LIBERTY (5423 789)
-  No Claim Discount of up to 15% to reward healthy pets
-  Cover starts from less than a S\$1 a day

About Us

Liberty Insurance is a leading general insurer championing responsible living and behaviour in Singapore. In offering a full range of both personal and commercial insurance products, Liberty Insurance enables the protection and security of one's personal and commercial property, assets and legal liabilities. At Liberty Insurance Singapore, we are responsible to help you live safer, more secure lives.

Liberty Insurance Singapore is a 100% owned strategic business unit of Liberty Mutual Insurance. Headquarter in Boston, Liberty Mutual Insurance, a diversified global insurer, ranks 78th on the Fortune 500 list of largest U.S. corporations based on 2014 revenue. As of 31 December 2014, Liberty Mutual Insurance Group had US\$124.3 billion in consolidated assets, US\$104 billion in consolidated liabilities and US\$39.6 billion in annual consolidated revenue. Liberty Mutual Insurance Group operates with a global view across five continents and employs more than 50,000 employees in approximately 900 offices throughout the world.



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Safeguarding Our Best Companions



PetCare



Summary of Benefits

| Description of Benefits | Co-Insurance percentage to be borne by the Insured (per Incident) | Deductible per Incident | Benefit Limit (per Incident & in the aggregate) | | |
|---|---|-------------------------|---|---------------|---------------|
| | | | Standard Plan | Enhanced Plan | Superior Plan |
| Accident | | | | | |
| Accidental Death Death of the Insured Pet due to Accidental Injury | N.A. | N.A. | \$1,000 | \$2,000 | \$3,000 |
| Accidental Injury Vet expenses arising from Accidental Injury | N.A. | \$50 | \$500 | \$750 | \$3,000 |
| Theft Loss due to reported Theft (Not Applicable to Cats) | N.A. | N.A. | \$300 | \$500 | \$1,250 |
| Medical | | | | | |
| Illness Vet expenses for non-surgical Treatment | 50% | N.A. | \$500 | \$750 | \$3,000 |
| Illness Vet expenses for surgical Treatment | 30% | N.A. | \$1,500 | \$2,000 | \$10,000 |
| Liability | | | | | |
| Third Party Liability Third Party Liability arising from owning the Insured Pet | N.A. | \$500 | \$100,000 | \$250,000 | \$500,000 |



Annual Premium

| | Standard Plan | Enhanced Plan | Superior Plan |
|--|---------------|---------------|---------------|
| Annual Premium (including prevailing GST) | \$350 | \$450 | \$750 |

No Claim Discount

| No Claim Period | Discount Applicable |
|-------------------------|---------------------|
| One year | 5% |
| Two consecutive years | 10% |
| Three consecutive years | 15% |

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

Notes

Eligibility

The Insured Pet must:

- Be micro-chipped
- Be residing regularly in the same premise as you
- Be at least 8 weeks old and not more than 9 years old at the enrolment date
- Not be a working dog
Example: guide dog, guard dog
- Not be a dog or cat used for breeding purposes

Major Exclusions

- Theft arising from any intentional, neglectful or preventable act
- Liability arising from any intentional or preventable act
- Pre-existing, Hereditary, Congenital and Skin Conditions
- Day to day care
Example: vitamins, supplements, vaccinations, training, grooming
- Damage to teeth and gums unless as a result of an Accident
- Illness related to endoparasites or ectoparasites, hip dysplasia, rabies
- Elective procedures and treatments
Example: nail clipping, tail docking, debarking

