

## About Aon

Aon Singapore Pte Ltd (“**Aon Singapore**”) is a licensed insurance broker and forms part of the Aon group of entities worldwide with our ultimate parent company being Aon plc (NYSE: AON) (“**Aon Group**”). The Aon Group is the leading global provider of risk management, insurance and reinsurance brokerage, human resource solutions and outsourcing services.

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## About MSIG Insurance

MSIG Insurance (Singapore) Pte. Ltd. (“**MSIG Singapore**”), a member of the MS&AD Insurance Group, is one of Singapore’s leading general insurers. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor’s.

Contact us



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Happy Tails Pet Insurance Singapore

## Frequently Asked Questions

### 1. What are the fees and expenses covered?

Happy Tails® covers the surgical treatment of illnesses, injuries or accidents including post surgical follow-up during the policy term. Covered expenses include:

- Diagnostic tests such as x-rays and blood tests resulting in surgery
- Surgery fees
- Prescribed medications
- Chemotherapy charges
- Room and Board charges
- Post-surgery follow-up treatment
- Surgical implants

### 2. What are the factors affecting the annual premium?

The premium is dependant upon these factors:

- Age of your pet
- Breed of your pet
- Plan chosen

### 3. What are the expenses not covered?

The following fees and expenses are not covered:

- Costs and expenses related to a pre-existing condition
- Clinical examination for insurance enrolment, spay or neuter procedures
- Non-surgical treatment or preventative care

For full details of what is not covered, please refer to the Happy Tails® insurance policy.

### 4. What is a pre-existing condition?

A pre-existing condition refers to a condition that first occurred or showed clinical signs or symptoms or the recurrence of any illness or condition (whether diagnosed or not) before the insurance starts. It includes an injury or its recurrence or complications from an illness or injury. Pre-existing conditions are not covered and such exclusion is typical with health insurance.

### 5. Please explain what is Co-Insurance, Deductible, and how they work.

*Co-Insurance* refers to the portion of a claim amount you have to bear. The level of Co-insurance depends on the age at entry of your pet.

*Deductible* is the fixed sum of \$250 you have to bear for a claim, after taking into account the Co-insurance.

See the illustration below:

Age at entry of pet	: 2 years old
Co-insurance	: 20%
Claim amount	: \$3,000
Your share of claim	: \$600 (20% X \$3,000)
Claim payable	: \$2,400 before application of Deductible
Deductible	: \$250
Final Claim payable	: \$2,150

### 6. Are there any conditions on enrolment to have cover for specified hereditary and congenital conditions?

As long as your pet is enrolled before age 6 with no pre-existing conditions, he/she can enjoy coverage for specified hereditary and congenital conditions. This is on the condition that a clinical examination by a registered vet is undertaken within 30 days of enrolment and a waiting period of 12 months from the policy commencement for the benefits to take effect, applies.

*The 6 Specified Hereditary and congenital conditions include: Hip and Elbow Dysplasia, Luxating Patella, Glaucoma, Cherry Eye, Invertebral Disk Disease (IVDD), and Femoral Head & Neck Excision.*

### 7. What is a waiting period?

The period from the first commencement date of the policy during which claims for illness are not payable. There are 2 waiting periods to take note of:

- 1) 90 days for illness
- 2) 12 months for specified hereditary and congenital conditions

### 8. How do I file a claim?

Follow these simple steps to file a claim:

- Download the Claim Form at [www.aonhappytails.com/sg](http://www.aonhappytails.com/sg)
- Complete the section on your insurance details and request the treating Vet to complete the “Medical” section of the form.
- Send the completed form together with the necessary supporting documents to MSIG Singapore within 30 days of the treatment.

### 9. What payment methods do you accept?

For online purchase, payment is by VISA or MasterCard credit cards. You can also opt to pay by the 12-month interest free instalment payment plan for DBS or POSB VISA or Mastercard credit cards provided your annual premium is \$300 or more.

*This brochure is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and available for download from [aonhappytails.com/sg](http://aonhappytails.com/sg). You should consider all information relating to Happy Tails® before deciding whether it is suitable for your risks and needs.*

# Happy Tails

Pet Insurance

From \$1^ a day!



## Like You, Your Furry Friend Can Be Covered Too!

You know that owning a pet is like having an additional member of the family. But what happens if your dog or cat becomes sick or injured? The veterinary bills can be significant, not to mention the emotional stress.

With premiums from as low as \$1<sup>^</sup> a day, **Happy Tails**<sup>®</sup> is an accident and illness insurance for dogs and cats that takes care of the big bills. Designed by pet lovers for pet lovers, **Happy Tails**<sup>®</sup> is the only online pet insurance in Singapore that provides lifetime coverage for your pets including specified hereditary and congenital conditions.

Signing up is easy – you can get cover from your desktop or mobile!

<sup>^</sup> Fur Plan



## What kinds of pets are covered?

Over 200 breeds of dogs and more than 100 cats are eligible for **Happy Tails**<sup>®</sup> cover. Dogs and cats whose breeds are not identifiable can be covered as mixed or cross breeds.

## Enrolment Eligibility

To be eligible, your dog or cat:

- 1 Is aged between 16 weeks and below 9 years old
- 2 Is micro-chipped
- 3 Has completed all required vaccinations
- 4 Is not a working pet eg. involved in racing, law enforcement, breeding, guarding or other commercial use
- 5 Must be clinically examined by a licensed vet within 30 days from the commencement date of the insurance

## Enrol Early to Enjoy Greater Cover

Enjoy 80%\* reimbursements of your expenses when you enrol your pet between the ages of 16 weeks to less than 4 years old. This sum applies throughout the lifetime of the pet as long as you continue cover with **Happy Tails**<sup>®</sup>.

## Why Happy Tails<sup>®</sup>?

- 1 **Happy Tails**<sup>®</sup> is the only pet insurance in Singapore that provides:
  - Lifetime coverage for your pets
  - Cover for specified hereditary and congenital conditions subject to a waiting period of 12 months
  - A dedicated online portal for pet parents to obtain insurance and access a library of pet related information
- 2 Covers up to 80%\* of medical and surgical expenses arising from accidents and illness
- 3 High annual limit of up to \$12,500 for dogs
- 4 Covers cancer surgery and chemotherapy
- 5 Covers legal liabilities of up to \$500,000
- 6 Eligibility for No Claim Discount up to 15%

Underwritten by MSIG Singapore, one of the top general insurers and arranged by Aon Singapore, a leading insurance broker, **Happy Tails**<sup>®</sup> guards you from the big bills to give you peace of mind should the unexpected happen to your precious furry ones.

Protecting your furry friend has never been easier. Visit [aonhappytails.com/sg](https://aonhappytails.com/sg) to get your **Happy Tails**<sup>®</sup> quote today!

\*before application of the Deductible

BENEFITS	DOG & PUPPY PLANS			CAT & KITTEN PLAN
	FUR	FURRY	FURBALL	PURRFECT
<b>Total Annual Coverage</b>	\$3,500	\$7,500	\$12,500	\$5,000
<b>1. Clinical and Surgical Benefit</b> Pays for Medically Necessary Surgery which includes diagnostic tests, Veterinarian's fee, operating theatre fee, drugs, dressings and miscellaneous expenses related to a Surgery.	\$2,500	\$6,000	\$10,000	\$3,800
<b>Room and Board Expenses</b> Cost of boarding at a licensed veterinarian clinic or hospital following a Surgery.	\$250	\$600	\$1,000	\$380
<b>Post Surgical Treatment Benefit</b> Follow-up consultations, diagnostic and laboratory services, examinations including acupuncture up to 90 days following Surgery	\$150	\$300	\$500	\$200
The total aggregate limit of all benefits combined shall not exceed the Clinical and Surgical Benefit limit.				
<b>2. Chemotherapy Benefit</b> Cost of chemotherapy treatment incurred in a licensed veterinary clinic or hospital	\$1,000	\$1,500	\$2,500	\$1,200
<b>3. Final Expenses Benefit</b> Cost and expenses incurred for euthanasia, cremation, funeral service and handling charges following death of the Pet	Not Covered	\$250	\$250	\$250
<b>4. Third Party Legal Liability</b> Legal liability due to accidental bodily injury and/or loss or damage to property of third parties caused by Your Pet	\$100,000	\$250,000	\$500,000	\$250,000
<b>Co-Insurance and Deductible</b>				
<b>Co-insurance</b> Your share of the claim amount before the Deductible	20% - Dogs enrolled before age 4 30% - Dogs enrolled before age 7 40% - Dogs enrolled before age 9			20% - Cats enrolled before age 4 30% - Cats enrolled before age 7 40% - Cats enrolled before age 9
<b>Deductible</b> The fixed amount You bear in a claim in addition to Your share of the Co-insurance	\$250			\$250

### No Claim Discount (NCD)

A discount will be granted on the renewal premium if no claim has been made under the policy in the preceding year.

Period of Insurance	Inception Year	1st Renewal	2nd Renewal	3rd Renewal	4th & Subsequent Renewals
<b>Discount Eligibility</b>	0%	5%	10%	15%	15%

In the event of a claim made, the No Claim Discount will be reduced to zero at the following renewal. If there are more than 1 pet insured, the NCD shall be applied on each pet separately.