

CHUBB®

Pawsome Protect

Protect your pet and your wallet
from unexpected bills

In partnership with



Our pets are like family and deserve the same protection as we do.

With Pawsome Protect, you're covered for vet expenses, emergency pet accommodation expenses and more, so you can focus on the cuddles, not the costs.

Protection Highlights



Veterinary Treatment Expenses

Coverage for the costs of x-rays, laboratory and diagnostic tests, medication, surgeries, supplies, hospitalisation, euthanasia, and nursing care. You'll also have the flexibility to choose your preferred vet. This benefit does not cover any veterinarian consultation and examination fees. Please see the Policy Wording for the scope of cover, and excluded fees, costs and treatments.



Pet's Liability

Receive up to S\$100,000 for compensation owed to third-parties for personal injury or property damage caused by your pet. Please note that coverage is precluded if the injury or damage results from the owner not complying with laws and regulations.



Emergency Pet Accommodation Expenses

If you have been admitted to the hospital, receive up to S\$400 per day (capped at 7 days) to cover the cost of boarding your pet.



Accidental Death

Receive up to S\$1,000 payout in the event your pet passes away due to accidental injury.



No Medical Examination Required

As long as the policy eligibility criteria are met, you are not required to provide any medical examination records to enrol your pet for coverage.

Enjoy **15% refund of the premium paid** (excluding GST) at the end of every 12 consecutive months if you remain claim-free.



Benefits Table

Benefits	Classic Plan	Premier Plan	Platinum Plan
Accidental Death Benefit	S\$250	S\$500	S\$1,000
Finding Your Pet Benefit (Dogs only)	S\$250	S\$500	S\$1,000
Veterinary Treatment Expense Benefit	Up to S\$1,000 per Accidental Injury or Sickness	Up to S\$2,500 per Accidental Injury or Sickness	Up to S\$5,000 per Accidental Injury or Sickness
Co-insurance & Deductible per Accidental Injury of Sickness	40% Co-Insurance & S\$100 Deductible per claim	30% Co-Insurance & S\$100 Deductible per claim	20% Co-Insurance & S\$100 Deductible per claim
Emergency Pet Accommodation Expenses (In the event of Pet Parent's hospitalisation)	Up to S\$100 per day, up to 7 days for each Policy Year	Up to S\$200 per day, up to 7 days for each Policy Year	Up to S\$400 per day, up to 7 days for each Policy Year
Aggregate Limit per Policy Year (Applies to all Benefits except Pet's Liability Benefit)	S\$4,000	S\$10,000	S\$20,000
Pet's Liability Benefit	Up to S\$100,000 for each Policy Year & S\$500 Deductible per claim		
No Claim Bonus	15% (No Claim Bonus will be refunded at the end of every twelve (12) consecutive months)		

All benefits and coverages are subject to the terms and conditions of the policy. Please refer to the Policy Wording for the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions, and limits of liability of the policy.

How It Works

How Pawsome Protect can help cover some of your vet bills with co-insurance and deductibles.

Claim Scenario 1

Your pet sought treatment for an injury, incurring S\$500 for vet bills. Your pet is covered under the Classic Plan.

Applicable Benefit: Veterinary Treatment Expenses Benefit (Classic Plan)

Up to S\$1,000 per accidental injury or sickness, with 40% co-insurance and S\$100 deductible per claim

Veterinary treatment expenses payout

$$\begin{array}{r} \text{Vet bill} \\ \text{S\$500} \end{array} - \begin{array}{r} \text{Co-insurance amount} \\ \text{S\$200} \end{array} - \begin{array}{r} \text{Deductible} \\ \text{S\$100} \end{array} = \text{S\$200}$$

Chubb paid S\$200.

Claim Scenario 2

Bon Bon, a pet, required medical care for dry eyes and cataracts in both eyes. The total bill came up to S\$11,500.

Bon Bon is covered under the Platinum Plan.

Applicable Benefit: Veterinary Treatment Expenses Benefit (Platinum Plan)

Up to S\$5,000 per accidental injury or sickness, with 20% co-insurance and S\$100 deductible per claim.
Consultation fee is not also covered by the insurance.

Veterinary treatment expenses payout

S\$11,500 (Vet bill) - S\$500 (Consultation fee) = S\$11,000 (Amount eligible for claim)

$$\begin{array}{r} \text{Amount eligible} \\ \text{for claim} \\ \text{S\$11,000} \end{array} - \begin{array}{r} \text{Co-insurance} \\ \text{amount} \\ \text{S\$2,200} \end{array} - \begin{array}{r} \text{Deductible} \\ \text{S\$100} \end{array} = \text{S\$8,700}$$

Chubb paid S\$5,000 as the remaining amount exceeds the policy limit for Platinum Plan.

The case studies featured are purely illustrative. Claims will be assessed in accordance with the Policy Wording, and outcomes may differ, on a case-by-case basis.

Understanding Your Premiums

- Premiums increase as your pet's Policy Age increases.
- Below is an indication of how premiums may increase based on illustration for:
 - 0 years old Dog - Maltese, Premier Plan
- Actual premiums will vary and can change during the policy term based on our underwriting standards.
- Any premium changes are in accordance with the policy wording and will be communicated to you in advance.

Policy Age	Monthly Premium incl. GST
0	S\$38.13
1	S\$38.13
2	S\$38.13
3	S\$38.13
4	S\$38.13
5	S\$62.61
6	S\$66.13
7	S\$69.68
8	S\$74.21
9	S\$79.14
10	S\$89.24
11	S\$102.09

Key Conditions*

Policy Eligibility

Your policy will cancel automatically when your pet's Policy Age reaches 11 years. Your pet must be microchipped and licensed. Your pet's Policy Age on the commencement of coverage must be between 8 weeks old and 8 years old (both inclusive).

Plan Type

Please note once you have successfully enrolled for the policy, you cannot choose to upgrade your plan.

Cancellation

We may cancel your policy if we decide to cease offering this product, or cease offering this product for pets with certain characteristics. We will give you 30 days' notice and provide a prorated premium refund if no claims have been made.

Regulatory

All coverage under the policy is subject to the owner's compliance with laws and regulations.

Key Exclusions*

No cover for vet consultation and examination fees.

This policy does not cover any veterinarian consultation and examination fees (including fees for the vet's professional opinion, and referral and recheck fees). Please see the Policy Wording for the scope of cover for veterinary treatment expenses, and excluded fees, costs and treatments.

Plan Type

Please note once you have successfully enrolled for the policy, you cannot choose to upgrade your plan.

Administrative Fees

This policy does not cover any administrative fees charged by the Veterinarian including but not limited to any charges for completing the claims forms and/or providing reports, certificates or other information for the purposes of processing your claim.

Neutering and Spaying

This policy does not cover any claim arising out of (1) Spaying and Neutering; or (2) Specified Neutering and Spaying Conditions if your pet is not spayed or neutered at least thirty days before the condition is diagnosed. There is no cover for Specified Neutering and Spaying Conditions that are Pre-Existing Conditions.

Excluded Dog Breeds

Specific dog breeds and any mix of these excluded breeds are excluded from cover under the policy. This includes: Pit Bull (which includes the American Pit Bull Terrier (which is also known as the American Pit Bull and Pit Bull Terrier), American Staffordshire Terrier, Staffordshire Bull Terrier, American Bulldog), Akita, Neapolitan Mastiff, Tosa, Dogo Argentino, Fila Brasileiro, Boerboel, and Perro De Presa Canario.

*All benefits and coverages are subject to the terms of the policy. Please refer to the Policy Wording for the full insuring clauses, definitions, schedule, extensions, terms, conditions and limits of liability of the policy.

Terms

This Policy is underwritten by Chubb Insurance Singapore Limited.

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

Pre-existing conditions and other exclusions stated in Your Policy will not be covered.

You are responsible for the accuracy and completeness of the information given to Us when applying for the Policy. Any misstatement or non-disclosure of material facts may affect the validity of the Policy.

You have thirty (30) days after you receive your Policy contract to decide if the Policy meets your needs. You may cancel your Policy simply by advising Us within this period to cancel it. If you do this, We will refund any premiums you have paid during this period. We may recover any expenses incurred by Us in underwriting the Policy.

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address or Email Address on file.

You may likewise cancel your policy by giving Us at least thirty (30) days' prior notice.

In the event of said cancellation, We shall return the unearned portion of premiums paid. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

For annual policy, coverage renews automatically each year on the policy anniversary. For monthly policies, coverage renews automatically each month.

Your coverage is automatically renewed by payment of the monthly/annual premium, thirty (30) days/one (1) year from the Commencement Date and subsequently, the same day of each successive month/year.

For online claims submission, please visit our Chubb Claims Centre at www.chubbclaims.com.sg.

For further enquiries on the policy or other matters, please contact us at the hotline listed.

Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6398 8000
www.chubb.com/sg