

**Pet Insurance Accident and  
Illness Policy Wording**  
Lifetime Policy

Important. Please read and keep it safe

**tree**

## Tawuniya Accident and Illness Only Policy Wording Lifetime Policy

In accordance with its Articles of Association as a company operating under the cooperative insurance principle pursuant to the terms of the Cooperative Insurance Companies Supervision Law promulgated by Royal Decree No. M/32 dated 02/06/1424H.

Tawuniya) hereinafter called »the Company« (in its capacity as manager of policyholders' account for the Contributors (Insureds) will manage the insurance operations and the rights and liabilities arising out thereof. For this purpose, the Company will manage two separate accounts - the policyholders' account of the Contributors (Insureds) for the entry of contributions, re-insurance revenues, its share of return on investments, rights and obligations of policyholders, and another account for shareholders.

The Company decides at the end of each financial year the net surplus of policyholders' account after deducting the fees or expenses of the Company against its management to the insurance and investment operations. The Company will distribute part of any net annual surplus arising from the insurance operations to the Policyholders (the Contributors/Insureds) subject to a minimum of 10% of such net surplus. The amount, time and manner of and eligibility to such distribution are subject IA regulations.

The Insured having applied to the Company by a written Proposal (which shall be the basis of this insurance policy and is deemed to be incorporated herein) and having paid or agreed to pay the Contribution, the Company hereby agrees subject to the terms, exclusions, provisions and conditions of the policy contained herein or endorsed hereon to indemnify the Insured in the manner and to the extent hereinafter provide

### Definitions

**Accident or accidental** means a sudden, unexpected event which happens to the Pet during the period of insurance, and which must be the only cause of injury.

**Approved Veterinarian** means a properly licensed and registered medical practitioner in active practice in the area of veterinary medicine where your pet is treated or examined and is listed on our "Approved Vet" list at <https://store.tree.com.sa/pets/>. Veterinarian(s) shall not include you or your parents, brother or sister, husband or wife, child or relative.

**Bilateral condition(s)** mean any condition which affects duplicate body parts on both sides of the body (e.g. ears, eyes, knees, cruciate ligaments, hips).

**Burial** means the cost of burial up to the limit specified on your schedule.

**Claim** means each time you submit an invoice and claim form to us for reimbursement. This applies to each condition AND each submission. If you submit an invoice/s or paperwork which is for two or more different condition(s), this would be two or more claims. Similarly, if you submit an invoice/s for one condition, then submit another invoice for the same condition at a later date, this would also be classed as two claims

**Clinical examination** means a documented examination performed by one of our approved veterinarians encompassing physical examination (to include a check on your pet's teeth, skin, ears, eyes, weight, abdominal palpation and heart) and comprehensive blood tests (if applicable) on your pet;

**Clinical symptom(s)** means any manifested anomalies in, or deviation from the regular healthy state or function of a pet. Symptoms include any anomaly that is readily detectable by a thorough and complete clinical examination.

**Co-insurance** means the portion of the claim amount which you need to pay, this applies to each claim submitted.

**Complementary treatments** as recommended by your Vet including but not limited to hydrotherapy, herbal or homeopathic medicine, physiotherapy and shockwave therapy.



**Condition(s)** means any manifestations of **clinical symptoms** consistent with a diagnosis or diagnoses, regardless of the number of incidents or areas of the body affected.

**Controlled breed** means any breed, which is shown on your schedule, which must remain muzzled and, on a lead,/leash at all times whilst in public.

**Dental health care** means the regular care required to maintain dental hygiene for your pet. This includes brushing, scaling, polishing, extractions and reconstructions.

**Equipment** means items including but not limited to behavioral training aids, buster collars, cages, cover boots, DogLeggs, Elizabethan collars, harness, inflatable collar, nebulizer (AeroKat), Pet medical t-shirts, prosthetic limbs, sharps bins/containers, smart collars, uriPet.

**Household** means all members of your family and other persons permanently living with you.

**Illness** means any change from a normal healthy state, any physical disease or infection not caused by an accident or injury for which your pet reasonably needs the treatment of a veterinarian.

**Initial exclusion period** means the first 45 days from your policy's inception or the date on which your Pet received its clinical examination, whichever is the latter. Any issues arising within the initial exclusion period will be treated as a pre-existing condition. This shall not apply in respect of renewed policies.

**Injury** means damage or harm caused to the body by an external force suffered during the period of insurance, which is caused only by an **accident** and not by illness or gradual physical or mental wear and tear.

**Journey** means a trip for up to a maximum of 30 days, any one time, spent by you with your pet outside of KSA.

**Known event** means any situation or incident which threatens or affects your pet's health or any situation that you were aware of or could reasonably have been expected to know before you applied for cover under this policy.

**KSA** Kingdom of Saudi Arabia.

**Lifetime Policy** means the **Lifetime pet insurance policy** which is an insurance contract ensuring financial coverage for specified expenses over a pet's lifespan, which has to be renewed annually. Cover is offered for new conditions discovered, notified within the policy Terms and Conditions and coverage limits, and accepted by us as a valid claim during the pet's lifetime, provided that the policy remains active, premiums are paid in full, on time and that the policy has not been terminated or cancelled by the Policyholder or Us.

**Medical history** means your pet's full medical history notes from every practice which has seen your pet during the period you've owned them, even if they've only been seen for vaccinations or routine health-checks.

**Medically necessary** means medical services, supplies or treatments provided by a veterinarian to treat covered pets, which are:

- a) consistent with symptoms or diagnosis;
- b) appropriate and meet generally accepted veterinary practice standards;
- c) treatment costs that are reasonable and customary;
- d) not primarily for the convenience of you, your veterinarian or other providers; and
- e) Consistent with the most appropriate supply or level of services which can safely be provided to your pet.

**Neutering or neutered** means orchidectomy or surgical removal of both testicles.

**Period of insurance** means the period of cover as shown in the schedule.

**Pet** means a domestic cat or dog named in the schedule who is insured under this policy that is owned for companionship and not owned for commercial reasons. Commercial reasons include, but are not limited to, a racing dog or working pet.





**Policy** means a Tawuniya insurance policy including any information provided or declaration made by you, the schedule and any endorsements we have issued for Tawuniya insurance policy and all of which shall together constitute the entire insurance Policy contract

**Policy year** means a period of 12 months from the start date as shown in the schedule and each further consecutive period of 12 months for which the policy applies (renewal period).

**Policyholder** means the named person who is the pet owner and who has paid the premium as shown in the schedule.

**Pre-existing** medical condition means:

- a) illness or the recurrence of any illness or condition which first occurred or displayed any signs and/or symptoms consistent with the stated illness or condition before the start of your first policy;
- b) a physical injury or recurrence of an injury that occurred before the start of your first policy; or
- c) any condition or complication resulting from an illness or injury that occurred before the start date of your first policy.

**Prescription diet** means a clinical diet where such food has been prescribed by your Vet as part of the treatment for a covered illness/accident.

**Prohibited** person means a person or entity who is, or who is related to a person or entity:

- a) subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict us from providing insurance or carrying out any transaction under this policy, or
- b) who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with a freezing order.

**Racing dog** means a dog which is owned and maintained for the purpose of competing in organized races or speed

**Related** includes relationships such as parent, stepparent, child, stepchild, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

**Schedule** means the document which proves that your pet has the insurance cover, listing among other things, and details of your pet, you as the policyholder, the policy type, and the period of insurance covered under this policy.

**Spaying or spayed** means ovariectomy, ovariectomy or resection of both ovaries, and uterus.

**Supplies** means 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.

**Vaccination** means the annual, or as recommended, administration of an industry-recognized commercial vaccine by a veterinarian on your pet. The vaccine must be in accordance with the manufacturer's recommendations, following a complete clinical examination, for prevention of disease.

**Veterinarian** means a properly licensed and registered medical practitioner in active practice in the area of veterinary medicine where your pet is treated or examined and is listed on our "Approved Vet" list. Veterinarian(s) shall not include you or your parents, brother or sister, husband or wife, child or relative.

**We, our, us, and Tawuniya** means The Company for Cooperative Insurance (Tawuniya).

**Working pet** means any pet involved in activities including, but not limited to racing, hunting, breeding, law enforcement, guarding or for other commercial use, or any volunteer dogs used for caring, etc.

**You, your, and yours** means the policyholder referred to in the schedule.

## Your Policy

This is **your** Tawuniya insurance **policy**, and it contains details of benefits, conditions and exclusions relating to each of **your** insured **pet**.

The **policy** will form the basis on which we will settle all **claims**. It is only valid if **you** have paid the appropriate premium in full and **we** have issued **you** with a schedule.

Any statement, information or declaration you have given, including any declaration made over the phone or the internet at the time of application, will form the basis of the contract.

The **schedule** and any further endorsements are all part of the policy. **Your schedule** will contain details of which sections apply to **your** cover and the corresponding maximum benefits for each section.

Please keep this document in case **you** need to refer to it.

## Who is eligible?

This **policy** is only available to **you** if:

- a) **You** are the owner of **your pet**;
- b) **Your pet** is living with you in KSA;
- c) **You** hold a valid Saudi identification document, such as National ID and Iqama;
- d) **Your pet** is in good health and free from **injury** or **illness** when the **policy** begins;
- e) **Your pet** has received a full **clinical examination** in the last 12 months;
- f) **Your pet** receives a **clinical examination** and dental check-up at least every 12 months by one of **our approved vets** and must be fully vaccinated (this includes Rabies, Canine Distemper, Canine Hepatitis, Canine Adenovirus, Canine parainfluenza and Canine parvovirus for dogs, and Rabies, Feline Distemper, Feline Herpes and Calicivirus for cats) - failure to keep **your** vaccinations up to date will invalidate **your policy**;
- g) **Your pet** must be microchipped and licensed in the KSA, and, if imported, **you** must be able to demonstrate that **you** have abided by all laws and requirements of KSA during and after importation;
- h) **Your pet** is not a working **pet** or a racing dog;
- i) **Your pet** must meet the following age criteria at the start date of the insurance period:
  - o For all pets at least 16 weeks old.
  - o For certain specified breeds, under 5 years old.
  - o For all other breeds, under 8 years old;
- j) **You** have fully paid the **premium** for this **policy**.



## 1. Coverage and Exclusions

This **policy** will protect **you** financially when a death, **injury**, **illness**, legal liability or other specified event happens to your **Pet** during the **period of insurance**, as described in the table below. The amount **we** pay depends on the conditions and maximum benefit limits of **your policy** as set out in the **Schedule**.

### 1.1. Clinical and Surgical Benefits

When We will Pay you	What we will pay	What we do not Pay
A. If <b>your pet</b> suffers an <b>injury</b> or <b>illness</b> and needs to get medical treatment	<ol style="list-style-type: none"> <li>reasonable <b>vet</b> fees from <b>our approved vets</b> arising from customary, reasonable and <b>medically necessary veterinary</b> procedures for treating an <b>illness</b> or <b>injury</b> or <b>condition</b>.</li> <li>for diagnostic, medical, and surgical treatment facilities, procedures, and fees from <b>our approved veterinary</b> practice, provided <b>we</b> consider such fees as reasonable and customary.</li> <li>the fees for putting <b>your pet</b> to sleep (euthanasia) and cremated as long as this is medically justified, recommended by <b>our approved vet</b> and a result of a <b>condition</b> covered by this <b>policy</b>.</li> <li>emergency transfer fees only on medical grounds where it is essential that <b>Vet</b> staff are needed to provide supportive care during transit.</li> <li>The most <b>we</b> will pay under this section 1.1 is the sub-limit and limit of <b>your policy</b> as shown in <b>your Schedule</b>.</li> <li>The most <b>we</b> will pay under sections 1.1, 1.2 and 1.3 in a <b>policy</b> year is the maximum annual coverage limit of <b>your policy</b> as shown in <b>your Schedule</b>.</li> </ol>	<ol style="list-style-type: none"> <li>Any <b>illness</b> or <b>injury</b> that occurs within the <b>initial exclusion period</b> of <b>your policy</b> <u>or</u> the date on which <b>your pet</b> received its <b>clinical examination</b>, whichever is the latter, within the first year of <b>your policy</b>.</li> <li>fees relating to a Hereditary and/or congenital <b>condition</b>.</li> <li>any costs arising from behavioral problems or vicious tendencies shown by <b>your Pet</b>.</li> <li>fees for the cost of any treatment <b>your pet</b> has received after <b>your policy</b> has lapsed;</li> <li>fees relating to a pre-existing medical <b>conditions</b> where: <ol style="list-style-type: none"> <li><b>illness</b> or the recurrence of any <b>illness</b> or <b>condition</b> which first occurred or displayed any signs and/or symptoms consistent with the stated <b>illness</b> or <b>condition</b> before the start of <b>your first policy</b>;</li> <li>a physical <b>injury</b> or recurrence of an <b>injury</b> that occurred before the start of <b>your first policy</b>; or</li> <li>any <b>condition</b> or complication resulting from an <b>illness</b> or <b>injury</b> that existed before the start date of <b>your first policy</b>.</li> </ol> </li> <li>spaying and neutering;</li> <li><b>dental health care</b>, but this exclusion does not apply to extraction and/or reconstruction of damaged teeth following an <b>injury</b> due to an <b>accident</b>;</li> <li><b>injury</b> or <b>illness</b> due to any intentional, neglectful or preventable act, such as organized dog fighting, by <b>you</b> or a member of <b>your household</b>;</li> <li>elective procedures, cosmetic procedures, preventive procedures such as: tail docking, ear cropping, declawing, micro-chipping; dew claw removal or ear cleaning;</li> <li><b>conditions</b> from a specific activity if the same or a similar activity occurred prior to the start date of</li> </ol>

		<p>the period of insurance in the first <b>policy</b> and displayed the propensity for the activity to recur; resulting in <b>injury or illness to your pet</b>;</p> <ol style="list-style-type: none"> <li>future treatments for <b>bilateral injuries or conditions</b>;</li> <li>non-medical expenses such as transport expenses, <b>equipment</b>;</li> <li>complications of any <b>condition</b> which were excluded or limited by this <b>policy</b>;</li> <li>lack of use and/or implementation of preventive and routine healthcare products and/or methods when such products and/or methods would generally be accepted in accordance with the veterinary standards. Routine healthcare includes but is not limited to: vaccinations, flea control, heartworm medication, de-worming, dental care, ear plucking, grooming, vitamins, special diets, <b>pet</b> foods, shampoo and bathing (including medicated baths), supplements, nail trim, anal gland expressions and prudent regular care;</li> <li>diseases preventable by vaccines and prophylactic medications (such as heartworm, lice, internal and external parasites and fleas);</li> <li>costs resulting from parasitic <b>conditions</b> including but not limited to lungworm, demodectic mange, sarcoptic mange, giardia, ticks, harvest mites, or ear mites;</li> <li>purchase and/or rental of prosthesis, corrective devices and medical appliances including any Veterinary treatment to fit it;</li> <li>experimental or investigational treatment or medicine;</li> <li>breeding or <b>conditions</b> related to breeding, whelping and queening;</li> <li>expenses incurred for behavioral modification, training, therapy or medications for behavioral modification;</li> <li>extra costs for treating <b>your pet</b> outside usual surgery hours, unless the <b>veterinarian</b> confirms that <b>your pet</b> is suffering from serious <b>illness or injury</b> and its life would be endangered or <b>illness or injury</b> would be significantly worsened if <b>your vet</b> does not attend <b>your pet</b>;</li> <li>administrative fees charged by the <b>veterinarian</b> such as any charges for completing the claims forms and/or providing reports, certificates or</li> </ol>
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		<p>other information for the purposes of processing <b>your claim</b>;</p> <p>23. treatment for any <b>condition</b> that could have been prevented had you followed any remedial advice by <b>your Vet</b>;</p> <p>24. a clinical diet that is only prescribed for weight loss or dental treatment;</p> <p>25. routine preoperative screenings or blood tests.</p> <p>26. costs resulting from your <b>pet</b> being medically overweight or underweight and this results in your <b>pet</b> needing treatment as a result of not being the recommended medical weight for its age, breed type and sex;</p> <p>27. costs arising as a result of sunstroke or heat exhaustion;</p> <p>28. cost of a post-mortem examination;</p> <p>29. costs relating to any <b>injury</b> which could have been prevented had you taken reasonable precautions to make sure your home, garden and other places your <b>pet</b> visits were secure.</p> <p>30. Costs relating to an accidental injury caused by a motor vehicle if <b>your pet</b> was not on a lead and under <b>your control</b> at the time of <b>injury</b>;</p> <p>31. Costs relating to any <b>injury</b> which occurs whilst <b>your pet</b> is in a moving vehicle if it is not securely contained and/or strapped in the vehicle;</p> <p>32. If <b>your pet</b> is not spayed or neutered at the start of the first <b>policy</b> year, there is no cover for <b>illness</b> related to the following <b>conditions</b>:</p> <ul style="list-style-type: none"> <li>a. Prostate problems</li> <li>b. Hormonal skin <b>conditions</b></li> <li>c. Perianal hernias</li> <li>d. Testicular tumors</li> <li>e. Perianal tumors</li> <li>f. Mammary tumors</li> <li>g. Uterine and ovarian <b>conditions</b></li> </ul>
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## 1.2. Loss by Theft or Straying

When We will Pay you	What we will pay	What we do not Pay
<p>A. If <b>your pet</b> is stolen or strays and <b>you</b> do not get <b>your pet</b> back within 45 days.</p> <p>B. Provided that <b>you</b> have reported the loss or theft of <b>your pet</b> within 24 hours of discovering it is missing to the Police and obtain a crime reference number.</p>	<p>The maximum benefit as per <b>your schedule</b> unless <b>you</b> are unable to provide proof of what <b>you</b> paid for <b>your pet</b>. If <b>you</b> don't provide this <b>we</b> will only pay a fixed amount of SAR 300</p>	<ol style="list-style-type: none"> <li>1. <b>your pet</b> is stolen or strays within the <b>initial exclusion period</b> of this <b>policy</b>.</li> <li>2. if <b>you</b> or the person looking after <b>your pet</b> has intentionally parted with it, even if unwittingly tricked into parting with it.</li> <li>3. <b>you</b> have not reported the loss or theft of <b>your pet</b> within 24 hours of discovering it missing to the Police, and, if applicable, obtained a crime reference number to certify the theft or loss was reported to the Police.</li> <li>4. <b>you</b> have not immediately taken all reasonable steps to find or recover <b>your pet</b>.</li> <li>5. the theft does not involve forcible and violent entry to a secure area, such as a pen or <b>your</b> home</li> </ol>

## 1.3. Death by Accident

When We will Pay you	What we will pay	What we do not Pay
<p>1. If <b>your pet</b> dies as a result of an <b>accident</b>.</p>	<p>The purchase price <b>you</b> paid for <b>your pet</b> up to the maximum benefit as shown on <b>your schedule</b> and the cost of <b>burial</b> as shown on <b>your policy schedule</b>. <b>You</b> must provide proof of what <b>you</b> paid for <b>your pet</b>.</p>	<ol style="list-style-type: none"> <li>1. any benefit under this section if <b>your pet</b> dies as the result of an <b>illness</b>.</li> <li>2. more than the maximum benefit as shown on <b>your schedule</b>.</li> <li>3. any benefit under this section if <b>you</b> are compensated elsewhere, for example if <b>you</b> have a Third-Party Liability <b>claim</b> against someone else.</li> <li>4. if <b>your pet</b> is put to sleep due to aggression.</li> <li>5. if the death relates to an exclusion placed on <b>your schedule</b> or is generally not covered by the terms and conditions of this <b>policy</b>.</li> <li>6. if the death occurs within 45 days of inception provided that this exclusion shall not apply with respect to renewed policies.</li> <li>7. any benefit under this section if <b>your pet</b> is aged 8 years or over.</li> </ol>

#### 1.4. Third party legal liability (Applicable to dogs only)

When We will Pay you	What we will pay	What we do not Pay
<p>If <b>you</b> are legally responsible for the following which is accidentally caused by <b>your</b> dog in the <b>KSA</b> only:</p> <ol style="list-style-type: none"> <li>1. Bodily <b>injury</b> to any person;</li> <li>2. Loss or damage to property</li> </ol>	<ol style="list-style-type: none"> <li>1. compensation and costs awarded against you by a court of law in KSA; and</li> <li>2. the legal costs and expenses for defending a <b>claim</b> against <b>you</b> provided that <b>we</b> shall not pay more than the maximum benefit as shown on <b>your schedule</b>.</li> <li>3. If other dogs are involved with <b>your pet</b> in causing <b>injury</b> or damage, <b>we</b> will only pay for the share of the <b>injury</b> or damage caused by <b>your pet</b>.</li> <li>4. If <b>your pet</b>, along with the other dogs belonging to <b>you</b> but not insured under this <b>policy</b>, is involved in an incident causing <b>injury</b> or damage, <b>you</b> will have to pay a proportionate share of the total <b>injury</b> and/or damage caused by <b>your pet</b> and <b>your</b> uninsured dogs. For example, if <b>you</b> have three dogs which cause <b>injury</b> or damage and only one is insured, <b>we</b> will pay one-third of any <b>claims</b> made against <b>you</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Any <b>claim</b> that occurs within the <b>initial exclusion period</b> of <b>your policy</b>.</li> <li>2. more than the maximum benefit as shown on <b>your schedule</b>.</li> <li>3. the <b>co-insurance</b> as stated on <b>your schedule</b>. <b>Your co-insurance</b> must be paid by <b>you</b> before any payment is made to a third party.</li> <li>4. compensation of legal costs if the injured person: <ol style="list-style-type: none"> <li>4.1. is part of <b>your</b> family;</li> <li>4.2. lives in <b>your</b> home;</li> <li>4.3. works for <b>you</b>;</li> <li>4.4. is looking after <b>your</b> dog with <b>your</b> permission.</li> </ol> </li> <li>5. compensation of legal costs if the damaged property belongs to <b>you</b> or someone who: <ol style="list-style-type: none"> <li>5.1. is part of <b>your</b> family;</li> <li>5.2. lives in <b>your</b> home;</li> <li>5.3. works for <b>you</b>;</li> <li>5.4. is looking after your <b>pet</b> with <b>your</b> permission.</li> </ol> </li> <li>6. compensation of legal costs if <b>you</b> or someone listed above is looking after the property or holding it in trust.</li> <li>7. if <b>you</b> work from home and <b>your pet</b> has access to <b>your</b> work area and/or <b>your</b> clients' property and causes any incident which results in any form of compensation, costs, or expenses.</li> <li>8. any costs or expenses if <b>you</b> are legally responsible only because of a contract <b>you</b> have entered into.</li> <li>9. any compensation, costs and expenses resulting from an incident that takes place as a result of <b>your</b> profession, occupation, or any business.</li> <li>10. any costs or expenses for defending <b>you</b> which <b>we</b> have not agreed beforehand.</li> <li>11. any compensation, costs, and expenses arising from vicious tendencies or behavioral problems shown by <b>your Pet</b> from an incident if <b>you</b> have not followed advice or information given to <b>you</b> by previous owners, <b>Vets</b>, or re-homing organizations about the behavior of <b>your Pet</b>.</li> <li>12. any compensation costs and expenses if <b>you</b> are deemed responsible under laws outside the <b>KSA</b>.</li> </ol>



		<p>13. any compensation costs and expenses if <b>you</b> are responsible for air, water, or soil pollution, unless it can be proved that the pollution took place immediately after and as a result of an <b>accident</b> involving <b>your Pet</b>.</p> <p>14. costs resulting from any incident specified as excluded on <b>your schedule</b> or generally not covered within these terms and conditions;</p> <p>15. <b>claims</b> which would be covered by any other insurance that <b>you</b> or the persons looking after <b>your Pet</b> have;</p> <p>16. any loss as a result of a disease transmitted from animals to humans;</p> <p>17. any fines or punitive or exemplary damages;</p> <p>18. any compensation, costs, or expenses arising from an incident where <b>your Pet</b> was seized by a dog warden or placed under control of a Government Authority.</p>
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### 1.5. Travel

When We will Pay you	What we will pay	What we do not Pay
A. If <b>your pet</b> suffers an <b>injury</b> or <b>illness</b> and needs to get medical treatment whilst away from <b>your</b> normal residence in <b>KSA</b>	Please refer to Section 1.1 “What we will pay”	<p>Please refer Section 1.1 “<b>What we do not pay</b>” plus the additional exclusions listed below:</p> <ol style="list-style-type: none"> <li>More than the maximum benefit as stated on <b>your</b> policy schedule;</li> <li>Any third-party liability claim;</li> <li>Costs arising as a result of <b>illness</b> or <b>injury</b> which occur if <b>your pet</b> is away with <b>you</b> for more than 30 days consecutively;</li> <li>Costs arising as a result of <b>illness</b> or <b>injury</b> which occurred: <ol style="list-style-type: none"> <li>during transport/transit from <b>KSA</b> to <b>your</b> destination</li> <li>anywhere other than the final destination of <b>your</b> trip</li> </ol> </li> <li>Any extra travel and accommodation costs if <b>your pet</b> is <b>accidentally injured</b> whilst <b>you</b> are away and as a result of this <b>you</b> miss <b>your</b> planned date to travel home;</li> <li>If <b>your pet</b> dies, the cost of returning <b>your pet's</b> body home or the cost of disposal in an agreed country;</li> <li>Costs resulting from an <b>illness</b> or <b>injury</b> which occurred before the start of <b>your</b> trip;</li> <li>If the cost of <b>your</b> claim can be reclaimed anywhere else;</li> <li>If <b>your</b> trip was made to get treatment abroad;</li> <li>For the cost of a coffin, casket or other container for <b>your pet's</b> remains;</li> </ol>

		<p>11. Any <b>claim</b> not supported by receipts showing the amount <b>you</b> paid;</p> <p>12. If <b>you</b> have not sent <b>your</b> claim to <b>us</b> within one month of the date <b>your</b> <b>pet</b> returns home;</p> <p>13. Any journey <b>you</b> take <b>your</b> <b>pet</b> on against <b>your</b> <b>vet's</b> advice;</p> <p>14. Any amount or expense resulting from any foreign government or public authority placing restrictions on <b>your</b> <b>pet</b>;</p> <p>15. Any costs relating to a holiday booked within 28 days of departure;</p>
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## 2. General Exclusions

2.1. This **policy** does not cover claims directly or indirectly caused by or arising from:

- any claims** arising from pre-existing medical **conditions** or **known events**.
- any **illness** that occurs or recurs within the first 45 days from either the start of the first year of your **policy** or the date on which **your** **Pet** received its **clinical examination**, whichever is the latter;
- any animal not microchipped, vaccinated and who has not had an annual **clinical examination** in the **KSA**;
- any dogs banned by the **KSA**;
- any of the following breeds of dog or their hybrids:  
Akita American, Akita Japanese, Alapaha Blue Blood Bulldog, Altamaha Plantation, American Bully, Bandog, Boerboel, Bulldog American, Bully XL, Bulldog Antebellum, Bulldog Campeiro, Bully Kutta, Canary Dog, Cane Corso, Cao Fila de Sao Miguel, Carolina Dog, Czechoslovakian Wolfdog, Dogo Argentino, Dogo Canario, Dogo Guatemalteco, Dogo Sardesco, Dogue de Bordeaux, Fila Brasileiro, Jindo, Korean Jindo, any Mastiff breed, Perro De Presa Canario, any Pit Bull breed, Presa Canario, any Shar Pei breed, Tamaskan, Terrier American, Staffordshire, Thai Bangkaew Dog, Tosa Inu, Tosa Japanese, Utonagan, XL Bully, any Wolf breed;
- any amount as a result of any non-compliance of the **KSA** law and regulations, including but not limited to those relating to animal health or importation;
- any amount if **your** **pet** is confiscated or destroyed by the government or public authorities for causing disturbance or interference of livestock as provided for under the **KSA** law;
- you** not complying with all statutory or other obligations and regulations as a **pet** owner;
- any declared worldwide pandemic or local epidemic diseases that causes widespread **illness** in animals and which affects **your** **pet**;
- any loss as a result of disease transmitted from animals to humans;
- legal expenses, fines and penalties connected with or resulting from a criminal court case or Federal National Council;
- any **claim** which is caused directly or indirectly by:
  - loss or damage to any property, or any loss, expense or liability arising from ionizing, radiation, or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive, or other dangers properties of any explosive nuclear equipment or part of it;
  - being exposed to the utilization of nuclear, chemical, or biological weapons of mass destruction;
  - you** taking part in a criminal act;
  - war whether declared or not;
  - civil commotion, revolution, riot, terrorism, or any similar events being an act of force or violence for political, religious, or ideological reasons;
- the **co-insurance** as stated on **your** **schedule**;
- any costs, expenses, administration costs or other disbursements incurred by **you** or anyone else except as specifically provided for in **your** **policy**;
- any **claim** arising from an **injury** or **accident** which occurred whilst **your** pet is in a Kennel or Cattery;
- the costs of, or compensation for, putting **your** **pet** to sleep under a Court Order;
- this policy is not transferrable to other pets. All new pets are subject to a new application and premium rating.

- 2.2. If **we** refuse to pay a **claim** as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the **claim**. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

### 3. Premium and Payment

#### 3.1. Premium

- The premium that **you** pay for this policy can change. If **we** change the premium for this policy, **we** will write to **you** at **your** last known address or email address, at least 30 days before the change is to take place, to tell **you** what the new premium is.
- The premium is due on or before the start of this policy and if this policy is renewed, the start date of the next policy year.

#### 3.2. Payment before cover warranty

We must receive the premium due on or before:

- the start of this **policy**;
- The start date of next **policy** year, if this **policy** is renewed.

- 3.3. If **we** do not receive the premium due on the dates as described above, this **policy** will not be valid and renewed and **we** will not pay any benefits.

### 4. General Conditions:

#### 4.1. Disclosure of information

**You** as the **policyholder** must reveal all facts **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, **your policy** will not be valid.

#### 4.2. Required examination

If **your pet** has not received a documented **clinical examination** in the last 12 months, **you** must arrange for this to be carried out by one of **our Approved Veterinarians** during the first 30 days of **your policy**; the results of the **clinical examination** must then be submitted to **us**. **Your initial exclusion period** will then run from the date of the **clinical examination**.

#### 4.3. Territory

This **policy** covers **your pet** while it is in the **KSA** only

#### 4.4. Changing your policy

**You** may write and ask to change the **policy** at **your next policy** renewal. If **we** do approve **your request**, **we** will tell **you** when the change in **policy** will take place and what the additional **premium** for the change in **policy** is

#### 4.5. Renewal

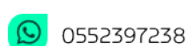
**We will provide the renewal policy** for the next policy year before the start date of the next **policy** year. This **policy** renewal will apply for as long as **you** pay the premium before the premium due date.

#### 4.6. Cancellation and refund

##### 4.6.1. Cancellation by the Insured:

The **Insured** may terminate this **policy** at any given time, on the condition that there are no notified, unpaid or outstanding **claims** associated with this **policy**. In the event of such termination, the **Company** shall retain a calculated portion of the paid **premium** as a short period contribution, determined by the elapsed duration of the policy's effectiveness, delineated as follows:

- Not exceeding 2 weeks: Retention of 0% of the paid **premium**
- Not exceeding 1 month: Retention of 25.00%
- Not exceeding 2 months: Retention of 37.50%



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Tree Digital Insurance Agency - Authorized Agency  
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License Number: WKL/SH/100/112022  
Issued date: 20-04-1444 Hijri



- Not exceeding 3 months: Retention of 50.00%
- Not exceeding 4 months: Retention of 62.50%
- Not exceeding 6 months: Retention of 75.00%
- Not exceeding 8 months: Retention of 87.50%
- Exceeding 8 months: Retention of 100%

#### 4.6.2. Cancellation by the Company:

The **Company** reserves the right to cancel this **policy** at its discretion, under specific circumstances warranting such action. A 30-day written notice, detailing the reason for cancellation, will be provided to the **Insured**. Valid reasons for cancellation initiated by the **Company** may include, but are not limited to:

- a) Failure of the **Insured** to cooperate with the Company or provide necessary information or documentation, affecting our ability to process **claims** or defend our interests. Should the **Insured** not comply within the 14-day notice period, **cancellation** may ensue.
- b) Material neglect by the **Insured** in caring for the insured pet
- c) Non-payment of **premiums**, where the **Insured** fails to update payments within 14 days of a reminder, leading to immediate cancellation.
- d) Additionally, cancellations may occur due to:
  - Non-disclosure or misrepresentation of material facts by the **Insured**.
  - Violation of contract terms by the **Insured**.
  - Risk profile changes made by the **Insured**,
  - Fraudulent **claims** submitted by the **Insured**.
  - **Insured's** non-cooperation with the **Company** or its representatives.
  - Governmental restrictions or license revocations affecting the **Insured**.
  - **Insured's** failure to implement loss minimization or risk improvement measures suggested by the Company.
  - A death **Claim** has been paid out for the **Policy**

Except in cases of fraudulent **claims**, the **Company** will refund a prorated portion of the **premium** for the remaining term post-cancellation. For cases involving non-disclosure or misrepresentation, the **Company** may deduct incurred **policy** issuance expenses from the refundable **premium**.

#### 4.6.3. Refund Policy:

No refunds will be issued for **policies** with filed or notified **claims** within the term. All refunds will be conducted via bank transfer to the **Insured**

### 4.7. Paying benefits

4.7.1. We will pay the benefits listed in this **policy** only if **you** have:

- a. met all eligibility requirements as set out in this **policy**;
- b. submitted the **claim** form completed by **yourself** and one of our **approved veterinarians** within 30 days from the **claim** date; and
- c. given **us** satisfactory proof of the **claim** including all receipts, proof of payment and previous clinical history from current and all previous veterinary practices.

4.7.2 We will pay all benefits shown in your Schedule to you unless you suffer a claim for personal liability as described in Third party legal liability - Section 1.4, in which case we will pay the person you are legally responsible to. When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this policy for the claim.

4.7.3 Despite anything **we** have said to the contrary, **we** will not pay any claim if the laws of the **KSA** prevent us from doing so

### 4.8. Misrepresentation

**We** will end this **policy** if **you** misrepresent or inaccurately describe any circumstance which affects **your** pet's health **condition**, **your** country of residence or pursuits or any information which may affect **our** decision to accept **your** application



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#### 4.9. Changes in circumstances

We can choose not to pay the **claim** if **you** have failed to inform **us** of any change in circumstances affecting **your** pet's risk

#### 4.10. Fraud

- 4.10.1. **You** must not act in a fraudulent way. **We** will take the action shown below if **you**, or anyone acting for **you**:
- a. make a **claim** under the **policy** knowing the **claim** to be false or fraudulently exaggerated in any way;
  - b. make a statement to support a **claim** knowing the statement to be false in any way;
  - c. send us a document to support a **claim** knowing the document to be forged or false in any way; or
  - d. make a **claim** for any loss or damage caused by **your** deliberate act or with **your** knowledge
- 4.10.2. **We** may do the following
- a. **We** will not pay the **claim**.
  - b. **We** will not pay any other **claim** which has been or will be made under the **policy**.
  - c. **We** may declare the **policy** invalid.
  - d. **We** can recover from you the amount of any claim we have already paid under the **policy**.
  - e. **We** will not refund your **premium**.
  - f. **We** may report you to the authorized body.

#### 4.11. Reasonable care

- 4.11.1. **You** must take all reasonable precautions to avoid an **injury** and take all practical steps to minimize **claims** and comply with all statutory or other obligations and regulations.
- 4.11.2. **You** must provide reasonable care to **your pet** at all times and ensure that it is kept in good health, has annual clinical examinations and is not knowingly exposed to situations that may result in **injury**. If any **injury** does occur, **you** must take all reasonable steps to facilitate prompt treatment and recovery, to minimize complications, to prevent recurrence of such **condition** and to prevent any aggravation of the **condition** of **your pet**. If **you** fail to do so, **we** may not pay **your claim**.

#### 4.12. Other insurance

If at the time of any incident which results in a **claim** under this **policy** **you** have another insurance covering **your** pet for the same loss, we will not pay more than our share.

#### 4.13. Taking over your rights

We can take over any rights to defend or settle any **claim** and to take proceedings in **your** name to enforce **your** or our rights against any other person

#### 4.14. Claims conditions

1. **You** must tell us as soon as possible, and in any case within 30 days, about any event which may give rise to a **claim** under this **policy**.
2. **we** will require copies of any previous **medical history** which **you** have.
3. If **you** can recover all or part of the expenses from other sources, **we** will only pay **you** the amount that **you** cannot recover.
4. **We** pay all **claims** in Saudi Arabian Riyal (SAR).. If **you** suffer a loss which is in a foreign currency, we will convert the amount into Saudi Arabian Riyal (SAR) at the exchange rate which **we** will decide on at the date of the loss.
5. In the event of any disagreement between **you** and **us** with regards to a **claim**, we may refer the matter to our appointed **veterinarian**. If the matter is not resolved, an independent third-party **veterinarian** may be appointed by us. This independent third-party **veterinarian**'s decision shall be final and binding on all parties.
6. **How To Claim**
  - a. Download a **claim** form from <https://store.tree.com.sa/pets/> and follow the instructions for **you** and **your vet**.



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- b. Send the completed **claim** form, along with **your** pet's full **medical history**, invoice, photo and vaccination card to petclaims@tree.com.sa
- c. Our friendly **claims** team will let **you** know if **we** require anything else to process **your claim**.

#### 4.15. Things to note

1. **We** won't authorize any **claim** via email, but **we** are able to offer general advice regarding **claims**, or specific advice about whether fees will be considered for services provided outside **your** usual **veterinary** practice and not by **your vet**.
2. If **your pet** has been referred to another **veterinary** practice, **you** will need to contact us for authorization prior to **your** appointment.
3. **We** are only able to make payments to the **policy** holder. Requests for payments to be issued to a third party cannot be met.
4. **You** must supply all information, reports, history, original invoices and receipts, evidence, medical certificates, documents **we** may need before **we** assess each **claim**. **We** may refuse to refund any expense which **you** cannot provide original receipts or invoices for.

#### 4.16. Excluding third party rights

A person or company who is not covered by this **policy** has no right to enforce this **policy**.

#### 4.17. Currency and interest

All monetary amounts shown in the **policy** and **schedule** are in SAR. **We** will not add interest to any amount **we** pay under this **policy**.

#### 4.18. Dealing with disputes

If **you** are not satisfied with **our** final decision on any **claim**, **you** can refer the case to the Committee for Resolution of Insurance Disputes (IDC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.care.ia.gov.sa.

#### 4.19. Prohibited persons

4.19.1. If **you** or any relevant person is found to be a **prohibited** person:

- a. **We** are entitled not to accept **your** application; and
- b. If any **policy** is issued, **we** are entitled to end the **policy**, not pay any benefit or not allow any transaction to be carried out under the **policy**. **We** will not refund any unutilized premium when the **policy** is ended.

4.19.2. Our decision in every respect of the above will be final.

The **policyholder** must inform **us** immediately if there is any change in any relevant person's identity, status or identity documents.

#### 4.20. Governing law

The laws of the **KSA** will apply to this **policy**

#### 4.21. Sanction limitation and exclusion clause

**We** will not provide cover nor be liable to pay any **claim** or provide any benefit hereunder to the extent that the provision of such cover, payment of such **claim** or provision of such benefit would expose us or any member of **our** group to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of any country.

#### 4.22. Arabic to Prevail:

In the event of any difference in meaning between the Arabic and English texts in this Policy, the Arabic text shall prevail

#### 4.23. Feedback procedure

Making yourself heard



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**We** are committed to providing **you** with an exceptional level of service and customer care.

**We** realize that things can go wrong and there may be times when **you** feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

Please send your feedback to: WeCare@tree.com.sa

