Atlas Insurance

Atlas Pet *Insurance*

Summary of Cover



People you can *trust*

atlas.com.mt

You never know unless you ask

Will my dog or cat need a medical examination to get pet insurance?
We can insure dogs (between 3 months and 9 years old) and cats (between 3 months and 12 years old) without medical exams in most cases. We will however require details of your pet's past medical history and breed on the proposal form. Your pet will also need to be properly vaccinated and micro-chipped to be insured.

Will my pet be insured for any past illnesses or medical conditions?
In the majority of cases, your dog or cat will not be covered for past medical conditions. However, it is important that you give us full details of any past medical conditions so that we can make a fair decision on cover and advise you of any specific exclusions. After four months of treatment, recurring or ongoing conditions will no longer be covered. Chronic conditions are not covered after diagnosis.

Will my pet be insured immediately?
Once we have processed your application form and premium, we will send you your Pet Insurance Certificate and policy wording giving full information on how to claim. There is a waiting period of 14 days before you can claim for veterinary treatment charges.

Will my pet be insured abroad?
On the Premier plan, cover is available for treatment in agreed countries up to 90 days in each policy year. You are free to take your pet abroad for treatment if your pet is fit to travel. On this plan, cover for all other sections such as liability is also extended to put your mind at rest if you take your pet abroad with you on holiday.

When we refer to 'Agreed Countries' we mean all EU member states plus Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City.

How often can I claim?
You can claim as many times in a year as you like, although benefit limits apply and claims must be made within 2 months from the incident date. The claims guide on the policy booklet gives more details on claims procedures for more specific cases.

How can I be sure that I am covered before I go ahead with my pet's medical treatment?
Just call our Personal Lines Department on 23 43 53 63 and tell them about your pet's proposed treatment. We would require you to contact our offices for us to preauthorise your pet's treatment when planning an operation involving general anaesthetic or an overnight stay in a hospital or clinic.

What will my pet insurance cover?
The two choices of insurance cover are explained in the table opposite.

What are the main exclusions and limitations of pet insurance?
You will find the full list of exclusions and conditions in the policy booklet available on our website atlas.com.mt

- Treatment for poisoning or intoxication in the first year of cover.
- Pre-existing and chronic medical conditions as well as any congenital abnormalities are excluded.
- Routine veterinary treatment and pet grooming
- Breeding is excluded as well as normal pregnancy or elective caesareans. All caesareans are excluded for all adult females weighing 5 Kg or less as well as the English bulldog.
- Putting down your pet and disposal of the body are only covered following accidental death.
- Any deliberate acts and fraud are excluded.
- Certain types and breeds are excluded e.g. dangerous breeds, fighting dogs and any dogs used for guarding, security, racing, hunting, sport or similar activities.
- Any damage to property that belongs to or is the responsibility of pet owners or anyone living with them or a member of their families.
  (cover may be extended under the Premier Plan to tenants for damage to their landlord's property at an additional premium)



A Summary of Your Cover Options

Section	Essential Plan	Premier Plan
	All limits are PER YEAR unless otherwise specified	
1. Veterinary treatment to treat acute illness and injury		
Only operative 14 days from the start date of the policy	Maximum benefit of €1,250 in Malta	Maximum benefit of €2,000 in Malta and in agreed countries
Sub-limits		
Veterinary Consultation Fee (excluding surgical fees)	€300	€1,100
Dental Treatment	€120	€250
Surgical And Diagnostic Procedures	€1,000	€1,300
Overnight Admission to An Animal Hospital	€120 per medical condition	€200 per medical condition
Animal Physiotherapy	€100	€250
Non-Surgical Drugs And Dressings	Not covered	€100
Complementary Medicine carried out by a therapist and/or treatment of a behavioural illness	Not covered	€150
2. Accidental Death Cover	**Applicable in Malta**	**Applicable in Malta and in agreed countries**
Sub-limits		
Accidental death of your pet	Value of your pet (maximum benefit €1,000)	Value of your pet (maximum benefit €1,000)
Putting down your pet and disposal of the body	€120	€175
3. Advertising and Reward Costs if your pet is missing/stolen		
	Maximum benefit of €250 in Malta	Maximum benefit of €400 in Malta and in agreed countries
Sub-limits		
Posters and advertising materials	€50 per event	€50 per event
Reward	within the maximum benefit	within the maximum benefit
If your pet is stolen or goes missing abroad	not applicable	accommodation abroad up to 7 days at €30 per day
4. Third Party Liability		
Costs payable as a result of your legal liability to others if you are found responsible for damage to property, death, injury and illness as a result of an incident involving your pet. We will not pay the first €75 of every claim.	Maximum benefit of €500,000 for all incidents in the aggregate in Malta Not available	Maximum benefit of €500,000 for all incidents in the aggregate in Malta & in agreed countries Available at an additional premium
Optional liability cover on the Premier Plan for damages to Landlord's property at an additional premium. We will not pay the first €250 of every claim for this additional cover.	Not available	Available at an additional premium
5. Boarding Fees and Daily Minding		
Applicable while you are in hospital for more than 3 consecutive days	Maximum benefit of €350 in Malta	Maximum benefit of €600 in Malta and in agreed countries
Sub-limits:		
Boarding fees of your pet	€20.00 per day	€20.00 per day
OR the cost of someone looking after your pet (other than family members)	€12.50 per day	€12.50 per day
6. Holiday Cancellation and Curtailment		
▪ Irrecoverable travel and accommodation expenses if you have to cancel your trip because your pet is suffering from a life threatening medical condition; ▪ Reasonable extra travel expenses for you to return home and any unused travel and accommodation expenses if your pet is injured and needs immediate lifesaving survey or develops a medical condition which requires lifesaving surgery	Maximum benefit of €1,000 for all journeys/trips commencing during the annual period of cover	Maximum benefit of €2,000 for all journeys/trips commencing during the annual period of cover
7. Overseas Cover		
You are at liberty to take your pet abroad to any of the agreed countries for veterinary treatment	Not applicable	All the benefits in Sections 1 to 6
Emergency expenses including cost of additional accommodation as well as repatriation if your pet is injured or falls ill during your trip		€1,000
Quarantine expenses due to loss of pet passport and the cost of replacing the pet passport		€1,000

Atlas Insurance

Our *Offices*

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Atlas Insurance PCC Limited is a cell company authorised by the Malta Financial Services Authority to carry on general insurance business. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.

Intermediary

PETSUMM/01.06.2026