Your Pet Insurance Policy

Thank you for insuring with Atlas, we are delighted you and your pet are part of the family. We hope your pet is in the best of health but rest assured, if you need us, we will be there to help. We do all we can to make the claims process as quick and easy as possible so you can count on prompt and caring service from our staff when you need it most.

This booklet contains the policy terms and conditions and is part of your insurance policy. Details of your pet’s cover are outlined in it. There are 7 sections of cover but please be aware that some of the sections of cover may not be included in the plan you have chosen for your pet. The section is only included if it is shown as applicable on your plan as indicated on your Pet Insurance Certificate. We recommend you check your pet’s cover and contact us as soon as possible if this is not as expected.

The other parts of your policy are:
- your Pet Insurance Certificate which will show the name of the plan and any special exclusions applying to your pet,
- any endorsements and
- your proposal form which is the basis of your insurance contract.

To understand exactly what your insurance contract covers, you must read your Pet Insurance Certificate, together with this booklet and any endorsements.

This Policy is underwritten by Atlas Insurance PCC Limited
Atlas Insurance PCC Limited (Atlas) of 47-50 Ta’ Xbiex Seafront, Ta’ Xbiex XBX 1021 is a cell company authorized under the Insurance Business Act, 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

Atlas Insurance PCC Limited is a member of the Atlas group of companies
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Definitions

If we explain what a word means, that word has the same meaning wherever it appears in this policy. For ease, you will see that these words appear in bold throughout. The headings used in the terms and conditions are for convenience of reference only.

acute
A medical condition which is of short duration and which has a definite end point. We reserve the right to determine whether the phase of any medical condition is acute.

agreed country/countries
Any European Union member State plus Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City State.

chronic
A medical condition which persists for a long period, persists indefinitely, recurs or is incurable.

clinical sign(s)
A change(s) in your pet’s normal healthy state, its bodily functions or behaviour.

endorsement
A document we issue showing changes to the terms and conditions of the policy.

excess
An excess is the first part of each unrelated claim and if it applies to any part/s of your cover this will be shown on your plan’s Benefits Table or on your Pet Insurance Certificate or on an endorsement.

family
Your husband, wife, civil partner, life partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

home
The place in Malta where you usually live.

illness
Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities your pet was born with or were passed on by its parents.

immediate family
Your husband, wife, civil partner, life partner, parents, sons and daughters.

injury/injured
Physical damage or trauma caused immediately by a sudden, unforeseen, violent and accidental external and visible cause. Not any physical damage or trauma that happens over a period of time or by your deliberate act.

journey
Travel from your home to any of the agreed countries for a maximum of 90 days for all journeys in the policy year. This includes the duration of your holiday or business trip and any travel in and between agreed countries and return journeys to your home.

Malta/Maltese
The Republic of Malta/pertaining to the Republic of Malta.

market value
The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time you took ownership of your pet.

maximum benefit
The most we will pay as shown on the Benefits Table related to your plan. Within such maximum benefit/s sub-limits may also apply.

medical condition
Any illness or injury.

Pet Travel Scheme (PETS)
A system that allows people in Malta to take their pets to certain countries and bring them back without the need for quarantine.

physiotherapy
Physiotherapy (not including hydrotherapy)
carried out by a qualified animal physiotherapist who is a member of one of the following organisations:
- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- International Association of Animal Therapists (IAAT)
- National Association of Veterinary Physiotherapists (NAVP)
- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP).

**policy year**
The time during which we give cover as shown on your Pet Insurance Certificate. This is normally 12 months.

**pre-existing condition**
A medical condition that:
- happened or first showed clinical signs;
- has the same diagnosis or clinical signs as a medical condition or clinical sign your pet had;
- is caused by, relates to, or results from an injury, illness or clinical sign your pet had,
- before your pet’s cover started; or
- before your plan was upgraded, no matter where the medical condition or clinical signs are noticed or happen in, or on, your pet’s body. This is in addition to any special exclusion(s) stated on your Pet Insurance Certificate.

**therapist**
A member of one of the following organisations:
- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- Association of Pet Behaviour Counsellors (APBC)
- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
- International Association of Animal Therapists (IAAT)
- International Veterinary Chiropractic Association (IVCA)
- McTimoney Chiropractic Association
- National Association of Registered Canine Hydrotherapists (NARCH)
- National Association of Veterinary Physiotherapists (NAVP)

**treatment of a behavioural illness**
The treatment of a change to your pet’s normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training. Treatment must be carried out by a Certified Clinical Animal Behaviourist or a member of one of the following organisations:
- Association of Pet Behaviour Counsellors (APBC);
- Canine and Feline Behaviour Association (CFBA)

**vet**
Registered Veterinary Surgeon in an agreed country. In Malta, veterinary fees are only payable when the vet is licensed to practice as a veterinary surgeon in Malta and registered in the Veterinary Surgeon Council’s Register. This policy does not cover veterinary treatment by any vet who has been advised in writing by us that he or she is not recognised by us as a vet. We will advise you of those vets we recognise if you ask us.

**veterinary treatment**
The cost of the following when required to treat a medical condition as may be limited on your plan:
- any consultation, diagnostic test, surgery and nursing including dental treatment carried out by a vet or by a veterinary nurse under the supervision of a vet,
- drugs and dressings (excluding any food preparations) legally prescribed by a vet,
- animal physiotherapy referred by a vet,
- treatment of a behavioural illness if referred by a vet,
- complementary medicine if carried out by a therapist and referred by a vet,
- hospitalisation, confirmed as necessary by a vet, at a licensed animal clinic or hospital.

**waiting period**
A period of fourteen days from the Start Date of the first policy year shown on the first Pet Insurance Certificate.

**we, us, our, Atlas, the Company**
Atlas Insurance PCC Limited.

**you, your, the Policyholder**
The person named on the Pet Insurance Certificate.

**your pet**
The dog or cat named and described on the Pet Insurance Certificate.
## Benefits Table

<table>
<thead>
<tr>
<th>Policy Sections</th>
<th>Essential Plan</th>
<th>Premier Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section 1</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veterinary treatment</td>
<td>Maximum benefit of €1,250 per policy year</td>
<td>Maximum benefit of €2,000 per policy year</td>
</tr>
<tr>
<td><strong>Sub-limits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Veterinary Consultation Fees (excluding surgical fees);</td>
<td>a. €250 per policy year</td>
<td>a. €1,000 per policy year</td>
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<tr>
<td>b. Dental Treatment;</td>
<td>b. €100 per policy year</td>
<td>b. €200 per policy year</td>
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<tr>
<td>c. Surgical and Diagnostic Procedures;</td>
<td>c. €1,000 per policy year</td>
<td>c. €1,250 per policy year</td>
</tr>
<tr>
<td>d. Overnight Admission to an Animal Hospital;</td>
<td>d. €100 per medical condition</td>
<td>d. €150 per medical condition</td>
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<tr>
<td>e. Animal Physiotherapy</td>
<td>e. €100 per policy year</td>
<td>e. €200 per policy year</td>
</tr>
<tr>
<td>f. Non-Surgical Drugs and Dressings;</td>
<td>f. Not covered</td>
<td>f. €75 per policy year</td>
</tr>
<tr>
<td>g. Complementary Medicine carried out by a Therapist and Treatment of a Behavioural Illness</td>
<td>g. Not covered</td>
<td>g. €100 per policy year</td>
</tr>
<tr>
<td><strong>Section 2</strong></td>
<td></td>
<td></td>
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<tr>
<td>Accidental Death Cover</td>
<td>Maximum benefit:</td>
<td>Maximum benefit:</td>
</tr>
<tr>
<td>a. Accidental Death</td>
<td>a. €1,000</td>
<td>a. €1,000</td>
</tr>
<tr>
<td>b. Putting Down and Disposal</td>
<td>b. €100</td>
<td>b. €150</td>
</tr>
<tr>
<td><strong>Section 3</strong></td>
<td></td>
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<tr>
<td>Advertising and Reward</td>
<td>Maximum benefit:</td>
<td>Maximum benefit:</td>
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<tr>
<td></td>
<td>€250 per policy year</td>
<td>€400 per policy year</td>
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<tr>
<td><strong>Section 4</strong></td>
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<tr>
<td>Third Party Liability</td>
<td>Maximum benefit:</td>
<td>Maximum benefit:</td>
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<tr>
<td></td>
<td>€500,000 for all incidents in the aggregate in each policy year</td>
<td>€500,000 for all incidents in the aggregate in each policy year</td>
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<tr>
<td></td>
<td>Policy excess of €75 applicable per incident</td>
<td>Policy excess of €75 applicable per incident</td>
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<tr>
<td><strong>Section 5</strong></td>
<td></td>
<td></td>
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<tr>
<td>Boarding Fees and Daily Minding</td>
<td>Maximum benefit:</td>
<td>Maximum benefit:</td>
</tr>
<tr>
<td></td>
<td>€350 per policy year</td>
<td>€600 per policy year</td>
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<tr>
<td><strong>Section 6</strong></td>
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<tr>
<td>Holiday Cancellation and Curtailment</td>
<td>Maximum benefit of €1,000 for all journeys commencing during the policy year</td>
<td>Maximum benefit of €2,000 for all journeys commencing during the policy year</td>
</tr>
<tr>
<td><strong>Section 7</strong></td>
<td></td>
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<tr>
<td>Overseas Cover</td>
<td>Not Applicable</td>
<td>Maximum benefit:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>as above plus</td>
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<tr>
<td></td>
<td></td>
<td>€1,000;</td>
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<tr>
<td></td>
<td></td>
<td>€1,000 for all journeys commencing during the policy year</td>
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</tbody>
</table>
Cover

In return for you paying the correct premium and abiding by the terms and conditions of this policy, we will provide cover for the following sections if they are shown as applicable to your plan.

Section 1 – Veterinary treatment

Cover under this section applies in Malta. Cover is extended to operate in other agreed countries only where Section 7 – Overseas Cover is applicable to your plan.

What We will pay

The cost of veterinary treatment your pet has received during the policy year to treat acute medical conditions up to the maximum benefit.

We will not pay

The cost of any veterinary treatment or any other costs

1. Maximum benefit
   - in excess of the maximum benefit for veterinary treatment noted in the Benefits Table for your plan (subject to and inclusive of any applicable sub-limits) in each policy year;

2. Claim time window for each medical condition
   - which is/are necessary more than 365 days after the date your pet first received veterinary treatment for the same condition even if you renew your policy in the meantime;

3. Preventive Treatment and Vaccinations
   - to prevent a medical condition including but not limited to the administering of vaccinations;

4. Pheromone Products
   - in respect of pheromone products including DAP diffusers and Feliway;

5. Spaying and Castration
   - in relation to spaying or castration;

6. Chronic medical conditions
   - relating to chronic medical conditions including any complications that arise;

7. Routine in Nature
   - which is/are routine in nature including but not limited to the administration of general health improvers and nail clipping, killing and controlling fleas and worms, bathing and dematting or any type of grooming;

8. Unrelated to medical condition
   - which is not directly related to a medical condition or clinical signs in your pet including any complications that arise;

9. Cosmetic
   - which is cosmetic in nature including, but not limited to, modelling ears or tails or nail removal and including any complications that arise;

10. Breeding, Pregnancy and Caesareans
    - in connection with breeding; routine pregnancy or giving birth or in relation to elective caesarean section delivery or caesareans for English Bulldogs and other breeds where the adult female weighs five kilograms or less;

11. Deliberate Acts
    - to treat any medical condition deliberately caused by you or anyone living with you or, while on a journey, anyone travelling with you;

12. Putting down
    - to have your pet
      - put down including any veterinary consultation/visit or prescribed medication specifically needed to carry out the procedure, and/or
      - buried or disposed of;

13. Transplant Surgery
    - in relation to and any cost of transplant surgery, including any pre- and post-operative care;

14. Second Opinion
    - relating to a second opinion if you decide to take your pet to a different vet or therapist because you are unhappy with the diagnosis or veterinary treatment provided, unless you tell us before you arrange an appointment with the new vet and we agree. If you do not, we will not pay any costs relating to the second opinion. If we request, you must use a vet or therapist we choose. If we decide the diagnosis or treatment currently being provided is correct, we will not cover any costs relating to the second opinion;

15. Fees which are unnecessary or not reasonable and customary
    - where the veterinary fees you are charged are higher than the fees usually charged by a veterinary practice in Malta or in the agreed country where the veterinary treatment took place while on a journey. If the charges made by the vet are not fair and reasonable and/or are higher than is customary we will only pay the amount which is fair and reasonable and you will have to pay the rest;
    - related to the extra cost of a house call unless the vet confirms that moving your pet would further damage its health, regardless of your personal circumstances;
    - for treating your pet outside usual surgery hours, unless the vet or therapist confirms an emergency consultation is essential, regardless of your personal circumstances;
    - if we consider the veterinary treatment your pet received may not be required or may be excessive when compared with the treatment that is normally recommended to treat the same medical condition. In this case we reserve the right to request a second opinion from a vet that we choose. If the vet we choose does not agree with the treatment provided we may decide to pay only the cost of the veterinary treatment that was necessary to treat the medical condition, as advised by the vet from whom we have requested the second opinion.
Section 2 – Accidental Death Cover

Cover under this section applies in Malta. Cover is extended to operate in other agreed countries only where Section 7 - Overseas Cover is applicable to your plan.

What we will pay

If your pet dies or is put down for humane reasons due to an injury arising from one of the following circumstances occurring during the policy year:
- being run over or being involved in a traffic accident;
- fighting with other animals other than an organised fight;
- your pet sustaining injury in the course of its normal activity or running or jumping or falling from a height;
- ingestion of foreign bodies; accidental intoxication or poisoning which occurs 12 months after the Start Date of the first policy year of your pet's cover;
- malicious acts including poisoning;
we will pay the lowest out of:
- the maximum benefit for Accidental Death noted in the Benefits Table for your plan; or
- the purchase price submitted in the application (backed by proof of price); or
- the market value of your pet.

We will also pay up to the maximum benefit for Putting Down and Disposal noted in the Benefits Table for your plan for your pet to put your pet down (including the disposal of the remains) if this is carried out to end your pet’s irreversible suffering.

We will not pay

1. Maximum benefit
   more than the relevant maximum benefit noted in the Benefits Table for your plan;
2. Illness
   if the death of your pet is caused due to a medical condition other than an injury;
3. Breeding and the like and Operations
   if the death of your pet results from breeding, pregnancy or giving birth or a surgical operation.

Special Condition

As soon as you discover that your pet has suffered an injury, you must immediately get a vet to treat your pet.

Section 3 - Advertising and Reward

Cover under this section applies in Malta. Cover is extended to operate in other agreed countries only where Section 7 - Overseas Cover is applicable to your plan.

What we will pay

If your pet is stolen or goes missing (strays) during the policy year, we will pay
- the cost of advertising, and
- the reward you have offered and paid to get your pet back.

If Section 7 - Overseas Cover is applicable and your pet is stolen or goes missing during your journey, we will also pay the cost of your accommodation to stay and look for your pet if it has not been found or returned by the scheduled last date of your journey, and any extra travel costs to return home.

We will not pay

1. Maximum benefit
   in excess of the relevant maximum benefit noted in the Benefits Table for your plan for all incidents in the aggregate during the policy year;
2. Own Posters
   more than €50 towards sundries to make your own posters and advertising materials;
3. Receipt
   any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found your pet;
4. Family etc.
   any reward paid to a member of your family, or any person living with you or employed by you, including any person travelling with you during your journey;
5. Carer
   any reward paid to the person who was caring for your pet when it was lost or stolen;
6. Thieves
   any reward paid to the person who stole your pet, or any person who is in collusion with the person who stole your pet;
7. Journeys
   if your pet is stolen or goes missing during your journey:
   - for more than 7 days’ accommodation costs and more than €30 for each day’s accommodation;
   - any amount if the cost of accommodation is at a property owned by you or your family;
   - any amount unless there is some official documentation to certify the theft or loss was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while you were travelling with them.

Special Conditions

1. As soon as you discover your pet is missing, you must take all reasonable steps to find or recover your pet and
   a. you must notify the police and ask for a police report;
   b. you must inform the Animal Welfare Department and other relevant animal welfare centres.
   c. if your pet was lost or stolen on a ship, aircraft, train or coach, you must report the loss or theft to the operator and obtain a report;
2. The maximum benefit covers the cost of advertising, reward and accommodation, if applicable. The full maximum benefit is available for you to use for advertising but the amount you can use for a reward is limited to 50% of the maximum benefit. You must obtain our approval before advertising a reward; if not, the cost of the reward will not be covered by this insurance.

Section 4 - Third Party Liability

Cover under this section applies in Malta. Cover is extended to operate in other agreed countries only where Section 7 – Overseas Cover is applicable to your plan.

In this section “you” and “your” means you or any person looking after or handling your pet with your permission.

What we will pay

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving your pet and occurring during the policy year and you are legally responsible, we will pay:

1. compensation and claimants' costs and expenses, and
2. legal costs and expenses for defending a claim against you.

What you pay

The excess of €75 per incident.

We will not pay

1. Maximum benefit in excess of the relevant maximum benefit noted in the Benefits Table for your plan for all incidents in the aggregate during the policy year;
2. Costs not Agreed any costs and expenses for defending you which we have not agreed beforehand;
3. Profession, Occupation and Business any compensation, costs and expenses resulting from an incident which involves your profession, occupation or business or that of anyone who is employed by you or anyone who works with you or for you in any way or where the incident occurs at your place of work;
4. Contractual Liability any compensation, costs and expenses if you are legally responsible only because of a contract you have entered into;
5. Family, Employees and Travel Companions any compensation, costs and expenses if the person who is killed, injured or falls ill, lives with you, is a member of your immediate family or is employed by you, works with you or is travelling or staying with you on a journey;
6. Own Property and the like any compensation, costs and expenses if the property damaged is your responsibility or it belongs to you, or if it belongs to or is the responsibility of any person who lives with you, a member of your immediate family or a person who is employed by you, works with you or is travelling or staying with you on a journey;
7. Prohibited areas any compensation, costs and expenses if the incident happens in an area or place where dogs are specifically prohibited, unless your dog escapes and enters the area outside of your control;
8. Pollution any compensation, costs and expenses if you are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident involving your pet.
**Special Conditions**

1. You must not admit responsibility, agree to pay any claim or negotiate with any person following an incident;
2. You must notify us:
   a. as soon as possible if an incident occurs which could lead to a claim under this section;
   b. immediately upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section;
3. You must immediately send us any writ, summons or legal documents you receive and you must never respond to any of these documents;
4. You agree to provide us with any information connected with the claim, we reasonably ask for, including details of your pet’s history;
5. You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed;
6. You must allow us to take charge of your claim and allow us to prosecute in your name for our benefit.

**Section 5 – Boarding Fees and Daily Minding**

Cover under this section applies only in Malta. Cover is extended to operate in other agreed countries only where Section 7 - Overseas Cover is applicable to your plan.

In this section “you” means you or your husband, wife, civil partner or life partner.

**What we will pay**

The cost of boarding your pet at a licensed boarding establishment or the cost of someone looking after your pet (carer) while you are in hospital for more than three consecutive days during the policy year.

**We will not pay**

1. **Maximum benefit**
   more than the relevant maximum benefit noted in the Benefits Table for your plan for all hospitalisation during the policy year;
2. **Daily Limits**
   more than €20 per day for boarding fees and more than €12.50 per day for carer fees;
3. **Family**
   any amount if the person looking after your pet lives with you or is a member of your family;
4. **Pre-existing**
   any costs resulting from you going into a hospital because of an injury or illness first occurring or showing symptoms before the original Start Date of your pet’s cover;
5. **Pregnancy, Childbirth or Non-Medical**
   any costs resulting from you being pregnant, giving birth or any treatment that is not related to an injury or illness;
6. **Alcoholism, Substance Abuse and Suicide**
   any costs resulting from you going into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted injury;
7. **Non-hospitals**
   any costs resulting from care in a nursing home or from convalescence care that you do not receive in a hospital;
Section 6 – Holiday Cancellation and Curtailment

Cover under this section applies in Malta and other agreed countries only.

What we will pay

1. Travel and accommodation expenses for you and your immediate family that you cannot recover if you have to cancel the journey during the policy year because:
   a. your pet is suffering from a life threatening medical condition which shows its first clinical signs not more than seven days before the commencement date of your journey but within a policy year and is too ill to travel with you; or
   b. if your pet dies as a result of an accident on the date of your departure from Malta.

2. If, while you are on a journey during the policy year, your pet:
   a. is injured; or
   b. shows first clinical signs of an illness and needs immediate life-saving surgery and you have to cut short your journey, we will pay:
      i. any reasonable extra travel expenses for you to return home; and
      ii. any extra travel expenses to return your pet home if your pet is travelling with you.

We will not pay

1. Maximum benefit
   more than the relevant maximum benefit noted in the Benefits Table for your plan for all journeys commencing during the policy year;

2. Certification
   any amount unless a vet has certified your pet is too ill to travel or that your pet requires life-saving surgery and, if with you on the journey, has to return home for treatment;

3. Purpose of Journey
   any amount if your journey was made to get any sort of treatment for your pet abroad;

4. Food
   the cost of food.

Section 7 – Overseas Cover

This section is only operative if indicated as applicable to your plan

Sub-Section 7.1 – Extension to Other Agreed Countries

The cover under Sections 1-6 of this policy is extended to any agreed country and you are at liberty to take your pet abroad to any agreed country for veterinary treatment subject always to the terms and conditions and limits of the above sections.

Sub-Section 7.2 - Emergency Expenses and Repatriation

Cover under this sub-section applies in agreed countries outside Malta only.

What we will pay

If your pet is injured or shows first clinical signs of an illness during a journey commencing during a policy year and cannot travel home the same way it travelled abroad, we will pay:

1. extra costs to get you and your pet home;
2. the cost of accommodation for you to stay after your scheduled date of travel home until your pet is well enough to travel; and
3. if your pet dies, the cost of returning your pet's remains home or the cost of disposal in an agreed country.

We will not pay

1. Maximum benefit
   more than the relevant maximum benefit noted in the Benefits Table for your plan for all journeys commencing during a policy year;

2. Previous conditions
   any costs that result from an injury that happens or an illness first showing clinical signs before the start of your journey;

3. Certification
   any amount unless a vet has certified your pet is too ill to travel home the same way it travelled abroad;

4. Purpose of Journey
   any amount if your journey was made to get any sort of treatment for your pet abroad;

5. Caskets etc.
   the cost of a coffin, casket or any other container for your pet’s remains;

6. Duration and Cost of Accommodation
   more than 14 days’ accommodation costs and more than €50 for each day’s accommodation;

7. Food
   the cost of food.
Section 7.3 - Quarantine Expenses and Loss of Pet Passport

Cover under this Sub-section applies in agreed countries only.

What we will pay

If your pet is either
- unable to return to Malta; or
- must be quarantined on return to Malta
because of any of the following when happening during a journey commencing during the policy year:
  1. a medical condition first showing clinical signs during the journey;
  2. the failure of the microchip; or
  3. your pet passport being lost or stolen;

We will pay:
- the cost to keep your pet in quarantine;
- the cost of getting a duplicate pet passport;
- the cost of temporary accommodation while getting the duplicate pet passport; and
- any extra costs to travel home if the time in getting a duplicate pet passport has caused you to miss your scheduled travel arrangements back to your home.

We will not pay

1. Maximum benefit
   more than the relevant maximum benefit noted in the Benefits Table for your plan for all journeys commencing during the policy year;
2. Previous conditions
   any costs that result from an injury that happens or an illness first showing clinical signs before the start of your journey;
3. Microchip Standard
   any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785;
4. Microchip Reader
   any costs that result from a microchip reader failing to read a microchip;
5. Unattended Pet Passport
   any costs that result from the pet passport being lost or stolen while left unattended unless it is in your accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle;
6. Duration and Cost of Accommodation
   more than 7 days’ accommodation costs and more than €50 for each day’s accommodation

Special Conditions

1. You must report the loss of a pet passport to the police or any ship, aircraft, train or coach operator, if relevant, within 24 hours. You must also show that you have taken all reasonable steps to find or recover the missing pet passport. You must also contact the vet who issued the pet passport within 24 hours in order to obtain the relevant information to issue a new pet passport for travel back to Malta;
General Exclusions

The following exclusions apply to all sections of the policy:

1. Exclusions applicable to your pet
   a. Any medical condition specifically excluded by the terms shown on your Pet Insurance Certificate, any endorsement or other correspondence from us;
   b. Any medical condition which occurred before the Start Date of the first policy year of your pet’s cover, is a pre-existing condition and something which will never be covered by your insurance. This is regardless of whether we place an exclusion for the medical condition or not;
   c. Any medical condition which occurs or first shows clinical signs within the waiting period;
   
   Please note if your pet first showed any clinical signs or was diagnosed with a medical condition during the waiting period or prior to the Start Date of the first policy year of your pet’s cover, we reserve the right to apply an exclusion to your policy in respect of this medical condition;
   d. Any veterinary treatment or other benefit related to poisoning or intoxication of your pet within the first 12 months after the Start Date of the first policy year of your pet’s cover;
   e. Any amount claimed which relates to any dangerous or vicious behaviour or tendencies on the part of your pet which were in existence before the Start Date of the first policy year of your pet’s cover;

2. The pet’s age
   a. Any dog less than twelve weeks old or older than nine years;
   b. Any cat less than twelve weeks old or older than twelve years;
   
   unless we have specifically extended the policy;

3. The pet’s use
   Dogs used as working dogs except guide dogs including, but not limited to, those used for security, guarding, track racing or coursing and any dogs while used for hunting or any other sport;

4. The pet’s breed
   Any dog that is, or is crossed with the following types/breeds:
   - American Bandogge / Bandogge Mastiff;
   - American Pit Bull Terrier;
   - American Staffordshire Bull Terrier;
   - Australian Dingo;
   - Boerboel;
   - Bully Kutta;
   - Canary Dog (also known as Perro de Presa Canarios / Presa Canarios);
   - Cane Corsos;
   - Czechoslovakian Wolfdog;
   - Dogo Argentino/Argentinian Mastiff;
   - Dogue Brasileros;
   - Fila Brasileros;
   - Irish Staffordshire Bull Terrier;
   - Japanese Tosa/Tosa Inus
   - Korean Jindo;
   - Northern Inuit Dog;
   - Pit Bull Mastiff;
   - Racing (non-retired) Greyhound;
   - Saloos Wolfhound;
   - Utonagan;
   - Wolf Hybrid;
   or any other dog that is bred to have the physical and behavioural characteristics of a fighting dog;

5. Laws and regulations
   a. Any amount if you break the Maltese laws or regulations issued from time to time, including those relating to animal health, importation of dangerous dogs including, but not limited to, the provisions of the Animal Welfare Act 2002, Control of Dogs Regulations 2001;
   b. Any amount if your pet is confiscated or destroyed or suffers damage caused by any government, customs or public authorities under the Dogs Act (Chapter 312 of the Laws of Malta) or similar regulations or legislation;
   c. Legal expenses, fines and penalties connected with or resulting from any criminal case, breach of statute, contravention or offence of any kind;

6. Micro chipping
   Any amount claimed if your pet is not micro chipped;

7. Diseases which should be reported to Government Authorities
   Any amount claimed as a result of disease that should be reported to the Animal Welfare Department or any respective authority as prescribed by law;

8. Congenital Abnormalities
   Any veterinary treatment related to congenital abnormalities;

9. War and Like Risks, Radioactivity
   a. Any amount as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism;
   b. Any amount caused by radiation, nuclear explosion, nuclear fallout or contamination by radioactivity;

10. Diseases transmitted from animals to humans
    Any amount claimed as a result of a disease that is transmitted from animals to humans;

11. When you or your pet is on a journey in an agreed country:
    a. Any amount if you do not follow the conditions of the Pet Travel Scheme (PETS);
    b. Any journey you take your pet on against a vet’s advice;
    c. Any amount claimed related to a journey if the policy is allowed to lapse and is not renewed in the course of the journey.
General Conditions

The following conditions apply to all sections of the policy:

1. Disclosure
You must have answered truthfully all questions relating to your details, those of your pet, that we asked when your policy started. You must also have truthfully agreed to any statements that we may have listed in the terms and conditions relating to your policy when it started. You must also advise us as soon as possible of all changes to this information.

2. Caring for your pet
a. Throughout the policy year you must
   i. take all reasonable steps to maintain your pet’s health; and
   ii. be fully compliant with the provisions of the Animal Welfare Act 2002, Control of Dogs Regulations 2001 and any other relevant legislation or regulations; and
   iii. take all reasonable steps to prevent injury, illness and loss of your pet;

b. You must arrange and pay for your pet to have a yearly dental examination and any treatment normally recommended by a vet to prevent medical conditions. Any veterinary treatment recommended as a result of the dental examination must be carried out as soon as possible. Dental treatment for a dental medical condition will not be covered if this examination has not been carried out in the 12 months prior to the clinical signs of the medical condition;

c. You must keep your pet vaccinated against the following:
   i. Dogs: Distemper, hepatitis, leptospirosis, parvovirus, sand fly leishmaniasis, rabies (if travelling) and kennel cough;
   ii. Cats: feline panleukopenia (feline infectious enteritis), feline herpes virus and calicivirus (cat flu), feline leukaemia and feline chlamydophilosis as well as others that might be necessary to administer at any time as recommended by the Malta Veterinary Regulation Directorate. You may be required to prove that vaccinations have been annually administered by showing us your pet’s vaccination certificate. If you do not keep your pet vaccinated, we will not pay any claims that result from any of the above illnesses;

d. You must arrange for a vet to examine and treat your pet as soon as possible after it shows clinical signs of an injury or an illness, and follow any advice they give. If you do not follow the vet’s advice we will not pay any claims relating to that illness or injury.

3. Renewing your policy
If we offer further periods of insurance we will write to you before the policy expires with full details of your premium and policy conditions for the next policy year. We may change the premium, excesses and policy terms and conditions and place special exclusions and/or limitations because of your pet’s claims and veterinary history. We also have the right not to invite renewal and we will notify you in writing of any such action.

4. Claiming
a. Preauthorisation
You must obtain our preauthorisation of the following claims for veterinary treatment:
   i. Veterinary treatment which involves:  
      1. An overnight stay in any clinic or hospital; or
      2. A surgical procedure (including any dental procedure) involving the administration of general anaesthetic;
       ii. We will not guarantee on the phone if we will pay a claim. You must wait for our written preauthorisation of claims where this is required or you must send us a claim form that has been fully completed and we will then write to you with our decision.

b. Circumstances which may lead to a claim
In all cases, other than veterinary treatment claims which do not require pre-authorisation, you must let us know of any circumstances which are likely to lead to a claim.

c. Full Information
When you claim you agree to give us any information we may reasonably ask for. Documentation generally required to support your claims is shown in the Claims Documentation Section.

d. Time limit for claiming
Completed claim forms must be sent to us as soon as possible and no later than two months from the date the veterinary treatment was received or expenses were incurred.

e. Other Insurance and our rights of recovery
i. We will not make any payment for any claim that results from an incident covered by any other insurance;
   ii. If you have any legal rights against another person in relation to your claim, we may take legal action against them in your name at our expense. You must give us all the help you can and provide any documents we ask for and should you fail to give us all information required about any involved third parties or fail to assist us in any potential recovery, we reserve the right not to pay benefit.

f. Appointment of independent vet
We can appoint and pay for an independent vet to advise us on the medical issues of any claim. If required by us, the vet will also medically examine your pet and provide us with a report. You must cooperate with the independent vet otherwise we will not pay the claim.

5. Fraud
Fraud increases your premium and the premiums of all Policyholders. If you:
   i. provide us with false information;
   ii. make a false or exaggerated claim with us; or
   iii. make any claim with us which involves your dishonesty, we will not pay your claim and we may void your policy and inform the authorities. If we pay a claim and subsequently find the claim was fraudulent, you must repay us the full amount.

6. Veterinary information
You agree that any vet has your permission to release any information we ask for about your pet. If the vet makes a charge for this, you must pay the charge.

7. Overseas Travel Cover
Some sections of your policy may provide overseas travel cover where this is applicable to your plan. Travel cover is limited to the agreed countries for a maximum of 90 days in each policy year. While your pet is outside Malta, your pet must have a pet passport and if your pet is a dog you must have tapeworm treatment and comply with European Union regulations for the countries visited. You agree to pay the translation costs for any claim documentation not written in English.

8. Contract and Jurisdiction
a. Maltese law applies to this insurance contract and the contract is governed by and according to Maltese law and is subject to the exclusive jurisdiction of the Maltese courts;
   b. The indemnity provided in this policy shall apply only to judgements, orders or awards that are delivered by or obtained from
i. a court within Malta or, solely if Section 7 - Overseas Cover is applicable to your plan, within other agreed countries; or
ii. in arbitration in Malta under Maltese statutory provisions; Furthermore the indemnity shall not apply to:
iii. a judgement, order or award obtained in Malta for the enforcement of a judgement or arbitration award obtained elsewhere except, solely if Section 7 - Overseas Cover is applicable to your plan, in other agreed countries; or
iv. to costs and expenses of litigation recovered by any claimant from you which costs and expenses of litigation are not incurred in Malta or; solely if Section 7 - Overseas Cover is applicable to your plan, in other agreed countries;
c. Unless we agree otherwise the language of the policy and all communications relating to it must be in English.

8. Your residence
a. You and your pet must live in Malta and your pet must not travel abroad for more than 90 days in any one year;
b. If your address or the address of your pet changes, you must advise us as soon as possible as this may affect the insurance cover provided.

9. Cancellation Rights
a. If, after receiving your Pet Insurance Certificate and full policy terms and conditions, you are not happy, you have 14 days during which you can cancel the policy from its original date. In this case we will cancel your policy and that will mean that you will not have been covered by us and, provided no claims have been made, you will receive a full refund of any premium paid, excluding any government document duty. You may contact us as per our contact information on the last page of this policy booklet.
b. You may cancel your policy outside the 14 day period mentioned in (a) above by writing to us and, provided you have not made a claim in the relevant policy year, we may give you a refund of the money you have paid for the period of cover after the cancellation date;
c. We may cancel your policy at any time by giving you 7 days’ notice in writing to the last address you have given us. We will give you a refund of the money you have paid for the policy year after the cancellation date;
d. If you act dishonestly or fraudulently, then this policy is automatically cancelled and no return premium will be due and no claims will be paid;
e. If your policy is cancelled or comes to an end for any reason, all cover for your pet will stop on the date the policy is cancelled/ends and no further claims will be paid including those claims for on-going veterinary treatment and the like.

Claims Documentation
Please also see General Condition 4.
This section tells you what you will need to send us if you need to make a claim.

Preauthorisation
When veterinary treatment involves an overnight stay in any clinic or hospital; or a surgical procedure (including any dental procedure) involving the administration of general anaesthetic, you must phone us on 23 43 53 63 for our instructions on how to proceed (see General Condition 4(a)).

Requesting a claim form:
- Most claim forms can be downloaded from our website: www.atlas.com.mt;
- Veterinary practices may have a supply of claim forms and some are able to submit them electronically;
- If you would like us to send you a claim form please contact us by telephone, email or in writing.

What documentation is required?
It’s easy to make a claim with Atlas. Simply send us your completed claim form along with the supporting documentation listed below. Please make sure your claim form is completed fully by both you and, if applicable, your vet, as we need this information in order to process your claim. If any information is missing, we will return the claim form to you which will unfortunately delay your claim. It is important to be aware that your insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

Supporting Documentation

<table>
<thead>
<tr>
<th>Supporting Documentation</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vet fees</td>
<td>The vet practice must complete the relevant section of the claim form; Please send us receipts and all corresponding invoices from the vet practice which show what you are claiming for; For vet fees, if the claim is for treatment in an agreed country, you need to provide the booking invoice for your journey or any other official documents which show the dates of your journey.</td>
</tr>
<tr>
<td>Accidental death</td>
<td>A certificate from your vet certifying the cause of death. If your pet has had to be put down following an injury for humane reasons, the vet must certify this to be the case.</td>
</tr>
<tr>
<td>Advertising and reward</td>
<td>You must phone us on 23 43 53 63 for the approval of any reward before you advertise it. Please send us: A police report and proof that you have notified the relevant authorities; The receipts and all corresponding invoices to show the costs involved including the receipt of any reward paid; and If the loss or theft happened during your journey, the booking invoice for your journey or any other official documents which show the dates of your journey and if applicable the police or operator’s report.</td>
</tr>
<tr>
<td>Third party liability</td>
<td>Please send us all correspondence, writs, summons or any other legal documents as soon as you receive them. You must not respond to any of these documents.</td>
</tr>
</tbody>
</table>
Your doctor should compete the relevant part of the claim form
Please send us:
- The receipts and all corresponding invoices from the boarding establishment or written confirmation from the person looking after your pet indicating the relevant dates;
- The discharge certificate from the hospital that confirms that dates of your admission and subsequent discharge from the hospital.

The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the journey, the total costs of the holiday, the date you decided to cancel or return home and any expenses you cannot recover;
- If you are claiming for extra travel costs, the receipts for your expenses;
- If you are claiming for cancellation/curtailment of a journey you must support your claim with evidence from a vet that the pet was suffering from a life threatening condition or required lifesaving surgery.

Please send us:
- The booking invoice or another official document showing the dates of your journey;
- The receipts and all corresponding invoices to show the costs involved and that these were reasonable and necessary;
- Official documentation to certify any theft or loss of the pet passport was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while you were travelling with them;
- Written evidence that your pet's microchip was found to be in working order within 14 days prior to the commencement of a journey.

Data Protection Statement
Atlas Insurance PCC Limited (hereinafter “Atlas”) is the controller of personal data held about you or relating to you and/or to any other person/s whom you insure with Atlas (hereinafter “Others”), under the terms of the Data Protection Act (hereinafter the “Act”). By completing the Proposal Form and purchasing and/or renewing this Policy with Atlas, you and others accept the terms of this Statement. You hereby warrant that you have presented this statement to “others” and have obtained their necessary explicit verbal consent to:

a. the processing of any information by Atlas and/or by any other subsidiary companies of Atlas or Atlas Holdings Limited (hereinafter the “Group”) which constitutes personal data in terms of the Act, insofar as such processing relates to (but not limited to) underwriting and administration of the insurance proposal and policy, handling and settling of claims, detecting and prevention of fraud and the keeping of statistics;

b. the disclosure by the Group of personal data held by them to other insurers or to persons acting on their behalf and/or instructions, including (but not limited to) the Malta Insurance Association, insurance intermediaries, the Malta Association of Credit Management (MACM), the Malta Insurance Fraud Platform and other appointed experts, together with the Commissioner of Police and any public or private hospital or clinic, other healthcare provider of any kind or any person, body or authority authorised by law to receive personal data;

c. the abovementioned third parties, and other third parties legally entitled to communicate such data, disclosing relevant personal data to the Group and processing such data as described in paragraph (a) above;

d. the Group informing you and others of its products and services by any means. You understand and have explained to others that you or others may inform Atlas in writing if you or others do not wish to receive such information;

e. the recording of telephone calls for training, security and quality control purposes.

You also confirm that you understand (and have explained to others) that you have the right to submit a written and signed request for access to or rectification of data held by the Group and that you and others are aware that the full details of Atlas’ Data Protection Policy, updated from time to time, may be found on http://www.atlas.com.mt/Legal/Data_Protection.aspx

Protection and Compensation Fund
Under the Protection and Compensation Fund Regulations 2003, should Atlas Insurance PCC Limited be unable to meet all its liabilities to Policyholders, compensation may be available. Full details are available on the Malta Financial Services Authority website www.mfsa.com.mt
Our Promise

If you are not satisfied with Atlas Insurance

It is important that You follow this process, step by step, to ensure that Your concerns are dealt with as swiftly as possible.

Please remember to quote Your policy and/or claim number on all correspondence.

How We deal with Your concerns

You can communicate with us about your concerns in writing by any reasonable means and this will always be free of charge. We assure you that feedback is always welcome as it enables us to identify ways to improve Our service, and rest assured that we will always treat you fairly, equally and promptly. We will keep your records in accordance with the Data Protection Act and you have the right to request information about the progress of your concerns.

What You should do

With the best will in the world, concerns about some aspects of Our service may arise. In such circumstances Atlas staff have training and authority to settle problems and will do everything they can to help. This should be your first point of contact.

In the unlikely event that your complaint is unresolved, please write to:

The Customer Care Manager
Atlas Insurance PCC Limited
48-50 Ta’Xbiex Seafront
Ta’Xbiex XBX 1021 or email on insure@atlas.com.mt

who will investigate the matter independently. The Customer Care Manager will:

- acknowledge your concern within 3 working days;
- explain how Atlas will handle your complaint and who your contact person will be;
- explain what, if anything, you need to do;
- send you a copy of the Atlas Complaints Procedure if you do not already have a copy of it;
- give you a reply to your concern within 10 working days;
- aim at finalising the issue within 40 working days (8 weeks). If we are still unable to conclude within this time period we will write to you explaining why.

If your complaint arises over a claims issue, we may elect to refer your complaint to an independent arbitrator, whose decision will be binding on both parties. Arbitration will take place in Malta.

If You are still not satisfied

For individuals, you may also refer your complaint to The Consumer Complaints Manager, Malta Financial Services Authority, Notabile Road, Attard BKR 3000, freephone 8007 4924, tel 21441155, email consumerinfo@mfsa.com.mt, website: http://mymoneybox.mfsa.com.mt.

How to Contact Us

- By Telephone: 23435363
- By email: insure@atlas.com.mt
- In writing: Atlas Insurance PCC Limited, 47-50 Ta’Xbiex Seafront, Ta’Xbiex XBX 1021
- Website: www.atlas.com.mt

Atlas Pet Insurance

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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.