



MY PETGUARD

摯寵樂

Pet Insurance
寵物保險



My PetGuard

RSA proudly presents the brand new pet insurance My PetGuard to all pet lovers. Apart from the existing comprehensive protection including the hospitalisation and clinical veterinary fees, death benefits and boarding fees, My PetGuard gives you and your pet double cover in Third Party Liability.

Product highlights

1. Comprehensive Veterinary Fees and Hospitalisation cover
 - up to HK\$70,000 per year
 - up to 20 visits per year
2. Support your medical claim up to your policy limit, for as long as the treatment takes while the policy is in-force (unlike other policies which cover up to 12 months of treatment)
3. Third Party Liability up to HK\$1,000,000
4. Group discount up to 20%
5. Two customised plans to suit your specific needs

Group Discount

Group Discount for insuring 2 pets or more:

Number of Pets Insured	Group Discount
2 or 3	10%
4 or more	20%

Premium varies according to your pet's species, age and breed. Get a quotation from your agent, broker or us NOW!

Your trustworthy insurance partner

With an almost 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. It has the capability to write business in over 130 countries and with major operations in the UK, Scandinavia, Canada, Ireland, Asia and the Middle East and Latin America.

A wholly-owned subsidiary of the RSA Group and traded in the name of Royal & Sun Alliance Insurance plc, we have run insurance business in Hong Kong for more than 30 years. We offer a comprehensive range of customised and packaged commercial and personal insurance products and services. Apart from enjoying the security provided by one of the world's leading insurers, you can trust our efficient and fair claims service and quality customer care.

At RSA, we are committed to providing our customers with convenient, appropriate and secure insurance solutions and consistently fulfilling what we promise. We are "The professional insurer you can always rely on".

摯寵樂

皇家太陽聯合保險推出全新的寵物保險「摯寵樂」，除了一如以往的周全保障包括住院及門診獸醫費、因受傷而引致的死亡、寵物託管外，「摯寵樂」現提供雙倍的第三者責任保障，讓您和您的寵物獲得加倍照顧。

保障概覽

1. 全面之獸醫診金及住院保障
 - 每年高達港幣七萬元
 - 每年高達20次獸醫門診保障
2. 在保單生效期間，提供治療保障直至完成療程或到達賠償金額上限（一般保單只保障最長為期十二個月的治療）
3. 高達港幣一百萬元的第三者責任保障
4. 同時投保多隻寵物，最高可享有 20% 折扣
5. 兩款度身訂造的保險計劃以迎合您的需要

保費優惠

同時投保多隻寵物，可享有以下額外折扣：

投保寵物數目	額外折扣
兩隻 或 三隻	10%
四隻 或 以上	20%

保費按照寵物之種類、年齡及犬種計算。請聯絡您的保險代理或本公司索取報價！

您至可信賴的保險夥伴

皇家太陽聯合保險開業至今近300年，現為全球領先的跨國上市保險集團之一。集團的承保業務遍佈逾130個國家，主要位於英國、北歐、加拿大、愛爾蘭、亞洲、中東及拉丁美洲。

皇家太陽聯合保險有限公司是集團的全資附屬公司，於香港經營保險業務已有30多年，為客戶提供一系列按需訂制及配套的商業及個人保險產品和服務。貴為我們的客戶，您不但享有領先全球的保險公司所提供的周全保障，還可以完全信賴我們快捷公正的索償服務，以及優質的客戶服務。

作為「您至可信賴的專業保險公司」，我們定必貫徹履行承諾，竭誠為客戶提供方便可靠而又合適的保險方案。

Coverage / Plans	Plan I Limit/HK\$	Plan II Limit/HK\$
Veterinary Fee – Hospitalisation and Surgical Expense Surgical expenses, room and board charges, anesthetists fee, euthanasia and miscellaneous expenses for medical services and supplies charged by veterinary surgeon	44,000 (in aggregate) 8,800 ³ (per Incident)	55,000 (in aggregate) 11,000 ¹ (per Incident)
Laboratory Expense The cost you paid for laboratory tests rendered by veterinary surgeon	3,000 ³	3,750 ¹
Veterinary Fee – Out-Patient Expense Out-patient expense includes consultation and medication fees Maximum number of Consultation	600 ³ (per visit) 20	750 ¹ (per visit) 20
Overseas Extension for Veterinary Fees⁴ Extend cover when your pet is travelling or temporarily located outside Hong Kong for up to 21 days from the day of departure	8,800 ² (per Incident)	11,000 ¹ (per Incident)
Advertising / Reward Cost of advertisement or reward if your pet is stolen or lost	2,500 ²	2,500 ¹
Boarding Fees Licensed kennel or cattery fees in case you are hospitalised for more than 4 days	2,500 ²	5,000 ¹
Third Party Liability Your legal liability if your pet kills or injures someone, or damages someone's property	1,000,000 ⁵	1,000,000 ⁵
Death from injury The price you paid for your pet if (s)he dies as a result of an accident	-	10,000 ²
Lost / Stolen Pet The cost you paid for your pet if (s)he is lost for more than 45 days	-	10,000 ²
Travel Protection If your pet requires emergency treatment, being lost or stolen whilst travelling with you, we cover the additional accommodation expenses (up to 4 days) and transportation cost incurred.	-	5,000 ²
Quarantine Coverage Additional kenneling expenses due to your pet being in quarantine overseas and transportation expenses incurred by you and your pet due to any illness that prevents your pet from returning to Hong Kong.	-	2,500 ²
Holiday Cancellation The expenses incurred in cancellation or abandonment of your trip due to your pet - being lost in Hong Kong - requires life saving treatment - dies abroad	-	5,000 ²

Remarks:

¹ Excess Applicable: 5% for each and every claim

² Excess Applicable: 10% for each and every claim

³ Excess Applicable: 15% for each and every claim

⁴ Subject to the maximum limit under Veterinary Fees

⁵ Excess Applicable: \$2,000 for each and every claim

In Aggregate – The total reimbursement limit for all incidents

Per Incident – The total reimbursement limit for all procedures & treatment of any one incident

Policy Conditions:

- Age Limit
 - Dogs: up to 9 years of age (renewable up to 15 years of age)
 - Cats: up to 12 years of age (renewable up to 15 years of age)

- All insured pets must be embedded with a microchip for identification. For cats not embedded with microchips during application, please provide relevant documents with the microchip number within 14 days of policy inception. We shall reimburse your cost of embedment up to HK\$200.

- All insured pets must be regularly vaccinated with mixed vaccine. Vaccination for dogs against rabies, canine distemper, hepatitis, parvovirus, parainfluenza and leptospirosis or cats against feline rhinotracheitis, calicivirus (cat flu) and panleucopenia.

- Waiting period: Veterinary Fees and Death coverages – 28 days
Advertising or Reward coverage – 14 days
- Cooling-off period: Should you find our policy unsuitable for any reason, you can return the policy to us within 14 days for cancellation. We will then refund to you the premium that was charged. Otherwise, a minimum annual premium of HK\$800 will be applied.
- Out-patient Expense benefit is provided up to 1 visit per day.

Major Exclusions:

- Racing Greyhounds, Racing Whippets or breeds of dog which are registered under the Dangerous Dogs Regulation 2000, including but not limited to Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa as well as crosses involving these breeds or Wolf Hybrids
- Any pre-existing conditions, routine physical examinations / X-Ray / laboratory tests, dental treatment (unless as a result of injury), vaccinations, worming, killing or controlling fleas, spaying, castration, grooming and de-matting, pregnancy, mental or emotional disorder (except third party liability cover), any cost of food including food prescribed by a vet, transplant surgery, any claims arising when the pet is less than 8 weeks old and pets being used in connection with any trade and business

保障範圍 / 計劃	計劃 I 最高保障 / 港幣	計劃 II 最高保障 / 港幣
獸醫診金 – 住院及手術費用 在每一宗意外或疾病中，由註冊獸醫所收取之住院費、手術費、手術室費、麻醉師費、人道毀滅費及其他雜項醫療費用	44,000 (總計) 8,800 ³ (每一意外或疾病)	55,000 (總計) 11,000 ¹ (每一意外或疾病)
化驗費 由註冊獸醫所收取之化驗費	3,000 ³	3,750 ¹
獸醫診金 – 門診費用 在每一宗意外或疾病中，由註冊獸醫所收取之診症費，包括診金及藥費 總求診次數上限	600 ³ (每次求診) 20	750 ¹ (每次求診) 20
海外獸醫診金附加保障⁴ 附加香港境外(由離港日起最多二十一天)的獸醫診金保障	8,800 ² (每一意外或疾病)	11,000 ¹ (每一意外或疾病)
廣告費用 / 酬勞 補償因寵物失竊時所需之廣告費或作為尋回寵物之酬勞	2,500 ²	2,500 ¹
寄宿保障 如您需要住院多於四天，保障您住院期間所需的寵物託管費用	2,500 ²	5,000 ¹
第三者責任保障 保障您的寵物引致他人死亡、受傷或財物損失之第三者法律責任	1,000,000 ⁵	1,000,000 ⁵
寵物受傷導致之死亡保障 賠償您購買或領養該寵物時所支付的費用	-	10,000 ²
寵物失竊 在寵物失蹤四十五天後，賠償您購買或領養該寵物時所支付的費用	-	10,000 ²
旅遊保障 如寵物在與您旅遊期間需要緊急治療或失竊，我們保障額外之住宿費用(最多四天)及返港交通費用	-	5,000 ²
隔離期保障 包括寵物因疾病未能返港，而在海外被隔離期間所需之寵物託管費用及額外之返港交通費用	-	2,500 ²
假期取消保障 保障您因寵物發生以下情況而導致假期取消或縮短行程之損失 - 在香港遺失 - 需要緊急治療 - 在海外死亡	-	5,000 ²

備註：

¹ 自負額：每次索償之 5 %

² 自負額：每次索償之 10 %

³ 自負額：每次索償之 15 %

⁴ 包括在獸醫診金之最高保障額內

⁵ 每單一索償需自負港幣二千元

總計 - 所有意外或疾病診金總和之上限

每一意外或疾病 - 有關每一意外或疾病之所有診金(包括覆診)總額

承保條件：

- 年齡限制：
 - 狗：最高九歲(續保至十五歲)
 - 貓：最高十二歲(續保至十五歲)
- 所有受保寵物必須植入晶片以作識別。如貓隻在投保時未有植入晶片，請於起保後十四天內提供有關文件及晶片號碼。我們將退還最高港幣二百元正之植入晶片費用。
- 所有受保寵物必須作定期防疫注射。狗之防疫注射包括瘋狗症、狗瘟熱、肝炎、腸炎、副流感病毒、鉤端螺旋體病或貓之防疫注射包括鼻氣管炎、卡他性腸炎及白血球減少症。

4. 保障生效期：獸醫診金及死亡保障 - 起保後第二十九天
廣告或酬勞費用 - 起保後第十五天

5. 投保冷靜期：若您發現我們的保單不適合您的需要，可於起保後十四天內將保單寄回，我們會退還全數保費。否則，我們會收取全年保費最少港幣800元正。

6. 每天最多只可享用獸醫診金之門診費用保障一次。

不保事項概覽：

- 任何競賽獵犬、競賽惠比特犬、《危險狗隻規例》2000年修訂中列明的犬種、包括但不限於比特鬥牛梗、阿根廷杜告狗、巴西非拉狗、日本土佐犬及這些狗隻品種的任何混種狗隻以及擁有狼血統的混種狗隻
- 任何起保前已存在之症狀、定期檢查 / X光 / 化驗、牙科治療(因受傷所引致除外)、疫苗注射、杜蟲、除蟲、絕育、美容護理服務、懷孕、精神科疾病(第三者責任保障除外)、獸醫處方之膳食、器官移植手術、任何在寵物出生後八星期內所引起之索償及任何與商業活動有關之寵物

Royal & Sun Alliance Insurance plc

(incorporated in the United Kingdom with limited liability)

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For enquiries, please contact your agent / broker or us.

如有任何查詢，請聯絡您的保險代理或本公司。

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.

註： 本小冊子只為一般性簡介，僅供參考之用。
有關承保範圍、不保項目之詳細條款及內容，請參閱保單。
(如中文譯本與英文有異，以英文文本為準。)