



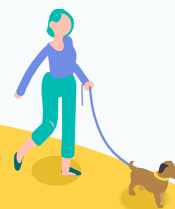
OneDegree Hong Kong Limited

# 毛價保

## 寵物保險保單

### 重要事項

- 本保單由 OneDegree Hong Kong Limited 承保。OneDegree Hong Kong Limited 獲保險業監管局（「保監局」）授權及受其監管，於香港特別行政區經營一般保險業務。你的保單將由 OneDegree Hong Kong Limited 提供保險保障及處理索償。
- 你於 7 天內取消保單的權利：  
若你不滿意或不再需要本保單，請於保單生效日 7 天內於 OneDegree 網站登入個人帳戶取消本保單，其後我們會終止保單及退還所有已付保費。否則，你將被視為接納此保障計劃，並受其條款及細則約束。
- 此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。



## OneDegree 與你守護毛孩

這份保單讓你全面了解你的保險方案。內容包括：

- 保障事項
- 不保事項
- 索償細節
- 保費和續保詳情
- 一般條款及協議

為了確保你清楚明白本保單的保障內容，我們致力令條款更清晰透明。本保單連同你的承保表和任何保險批單，構成你和我們所訂立的保險合約，敬請一併閱讀。

本保單務求化繁為簡，其中具特定含意的字詞於第三章第七部分(「定義」)詮釋。如有任何疑問，歡迎你透過 [care@onedegree.hk](mailto:care@onedegree.hk) 與我們聯絡。

## 保單內容

<b>第一章: 你的保障範圍</b> .....	<b>4</b>
<b>1. 承保事項</b> .....	<b>5</b>
1.1 受保病況 .....	5
1.2 醫療費用保障 .....	6
1.3 癌症現金保障 .....	7
<b>2. 不保事項</b> .....	<b>8</b>
2.1 等候期 .....	8
2.2 投保前已存在的病況 .....	8
2.3 不保病況 .....	9
2.4 不保治療及保健 .....	10
<b>第二章: 你的保單安排</b> .....	<b>11</b>
<b>3. 索償細節</b> .....	<b>12</b>
3.1 索償申請 .....	12
3.2 索償過程 .....	12
3.3 索償上訴 .....	12
3.4 雙重保險 .....	12
<b>4. 保費及續保</b> .....	<b>13</b>
4.1 保費支付 .....	13
4.2 保單續保 .....	13
4.3 保費寬限期 .....	14
4.4 更改保障 .....	14
<b>5. 終止受保</b> .....	<b>15</b>
5.1 保單終止 .....	15
5.2 你取消保單的權利 .....	15
5.3 我們取消保單的權利 .....	16
<b>第三章: 你的保單細節</b> .....	<b>17</b>
<b>6. 一般條款</b> .....	<b>18</b>
<b>7. 定義</b> .....	<b>20</b>



## 第一章: 你的保障範圍

本部分涵蓋了保障內容及不保事項。

你可連同承保表內所列明的年度保障總額及賠償比率

一同參閱，以詳細了解計劃保障。

## 1. 承保事項

### 1.1 受保病況

以下為受保病況的保障詳情。

<b>受傷</b>	我們將賠償你的寵物因意外受傷而引致的實際醫療費用。
<b>疾病</b>	<p>如你的寵物被診斷患上疾病或受到感染 ( 不包括下列慢性疾病及條款 2.3 的不保病況) , 我們將賠償有關的實際醫療費用。</p> <p>本計劃將全面保障以下慢性疾病, 前提為:</p> <ul style="list-style-type: none"><li>a) 在首次購買本保單時, 你的寵物為 4 歲或以下及</li><li>b) 你的寵物於相關等候期後首次確診以下慢性疾病。</li></ul> <ul style="list-style-type: none"><li>• 過敏</li><li>• 癌症 ( 惡性腫瘤 )</li><li>• 心血管疾病</li><li>• 慢性眼疾</li><li>• 慢性肝病</li><li>• 慢性腎病</li><li>• 內分泌疾病</li><li>• 傳染病, 包括假性狂犬病, 貓愛滋, FIV (貓免疫缺陷病毒), FeLV (貓白血病病毒)</li><li>• 關節發育不良</li><li>• 骨軟骨疾病</li><li>• 尿道閉塞</li></ul> <p>倘若在首次購買本保單時, 你的寵物已年滿 5 歲或以上, 並於相關等候期後首次確診以上慢性疾病, 有關慢性疾病在該保單年度內仍會受到保障。惟續保後, 有關慢性疾病將不再受保。</p> <p>慢性疾病的詳細釋義列明於第三章第七部分(「定義」)。</p>

## 1.2 醫療費用保障

我們將根據你的承保表內所訂明的年度保障總額和賠償比率，以實報實銷形式作出賠償。

惟治療必須：

- a. 由註冊獸醫所提供及
- b. 為針對條款 1.1 所列明的受保病況所採取的必要醫療程序。

以下為醫療費用保障的受保詳情。

<b>手術費用</b>	<p>我們將賠償以下手術相關的醫療費用：</p> <ul style="list-style-type: none"><li>• 獸醫費用</li><li>• 手術室費用</li><li>• 麻醉費用</li><li>• 安樂死費用</li><li>• 氧氣、包紮、手術植入用品</li><li>• 其他費用包括住院及手術期間合理和必須的醫療費用，如藥物、注射劑、包紮及其他醫療用品</li></ul> <p>我們將不會賠償任何於出院後或術後跟進治療時的醫療消耗品開支（如繃帶）。</p>
<b>「過夜」住院費用</b>	<p>若你的寵物需入住獸醫診所或動物醫院，並留院至午夜 12 時之後，我們將賠償其住院費用。</p> <p>倘若你的寵物留院時間未有渡過午夜 12 時，則被視為同日住院，我們不會就有關住院費用作出賠償。</p>
<b>訂明診斷成像檢測</b>	<p>我們將賠償 X 光及超聲波的費用。</p> <p>本保單將不會賠償任何其他診斷成像檢測。</p>
<b>化驗費用</b>	<p>我們將賠償下列的化驗費用：</p> <ul style="list-style-type: none"><li>• 驗血</li><li>• 尿液測試</li><li>• 糞便檢驗</li><li>• 活體組織切片檢測</li><li>• 細針採樣檢測和細胞學分析</li></ul>
<b>處方藥物費用</b>	<p>我們將賠償註冊獸醫所處方的藥物、包紮及注射劑等費用。</p>
<b>普通科診金</b>	<p>我們將賠償註冊普通科獸醫診金。</p>
<b>專科診金</b>	<p>我們將賠償註冊專科獸醫診金及緊急診症費用。</p>

### 1.3 癌症現金保障

1.3.1 如你的寵物首次確診罹患癌症，我們將為你提供承保表內所訂明的癌症現金賠償。

1.3.2 此為一次性的額外現金賠償，並不受賠償比率所限，亦不會影響本保單的年度保障總額。

1.3.3 以下訂明癌症現金保障的受保條件：

- a. 你的寵物首次確診癌症的日期，必須為條款 2.1 所訂明的 180 天保障等候期之後。
- b. 你必須向我們提供活體組織切片檢測報告以作診斷證明。
- c. 我們或會按需要要求你於指定日期帶同寵物到指定診所，以進行額外檢查或診斷測試。其檢查費用將由我們承擔。
- d. 你的寵物一生只能索取一次癌症現金賠償。我們不會就其後任何的癌症診斷提供癌症現金保障。本條款適用於現時及往後續保時的所有保險有效期，以及任何由我們推出的寵物保險計劃。

## 2. 不保事項

以下部分訂明本保單不承保的病況和治療。

### 2.1 等候期

2.1.1 本保單設有等候期，以識別潛在的已存在的病況。你的保單等候期由首個保單生效日起開始計算。於指定等候期過後，保障才會正式生效。

2.1.2 我們不會就任何於等候期內產生的醫療費用作出賠償。

2.1.3 除了癌症（惡性腫瘤）的等候期為180天外，其他病況的等候期均為28天。

2.1.4 若為本保單同一計劃續保，則不設等候期。

### 2.2 投保前已存在的病況

若你的寵物於保單生效日前或等候期內，就下列病況：

- a. 確診或
- b. 出現症狀或
- c. 已尋求、獲得或接受病況的醫療建議或治療。

有關病況將視為投保前已存在的病況，我們將不會賠償與其相關或由其治療所引致的費用。

<ul style="list-style-type: none"><li>• 過敏</li><li>• 非化膿性關節炎</li><li>• 哮喘或慢性下呼吸道疾病</li><li>• 癌症（惡性腫瘤）</li><li>• 心血管疾病</li><li>• 慢性腸炎</li><li>• 慢性眼疾</li><li>• 慢性胃炎</li><li>• 慢性肝病</li><li>• 慢性胰腺炎</li><li>• 慢性腎病</li></ul>	<ul style="list-style-type: none"><li>• 內分泌疾病</li><li>• 傳染病，包括假性狂犬病，貓愛滋，FIV（貓免疫缺陷病毒），FeLV（貓白血病病毒）</li><li>• 炎症性腸病</li><li>• 關節發育不良</li><li>• 腫瘤（良性）</li><li>• 骨軟骨疾病</li><li>• 神經損傷</li><li>• 泌尿系統結石</li><li>• 尿道閉塞</li></ul>
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## 2.3 不保病況

本保單不會賠償與下列病況相關或由其引致的費用：

<b>懷孕或配種相關病況</b>	任何因懷孕或配種所導致的病況。
<b>先天性疾病</b>	任何在子宮發育或出生時，潛在、已知或已確診的醫學、生理或精神上的異常。
<b>牙科疾病</b>	任何牙科相關疾病，惟因意外引致的牙科治療則不屬此項。
<b>不受保障的疾病</b>	<p>本保單不為以下疾病提供保障：</p> <ul style="list-style-type: none"><li>• 犬瘟熱</li><li>• 犬副流感</li><li>• 犬細小病毒</li><li>• 懷疑或已確診貓傳染性腹膜炎 ( FIP )</li><li>• 貓泛白細胞減少症病毒</li><li>• 心絲蟲</li><li>• 肝炎，包括犬傳染性肝炎</li><li>• 癱瘓</li><li>• 髕骨移位</li><li>• 狂犬病</li><li>• 腦瘤</li></ul>
<b>特殊情況</b>	<p>本保單不會就以下情況所導致的病況提供保障：</p> <ul style="list-style-type: none"><li>• 任何已宣佈的大型傳染病 ( 瘟疫 ) 或</li><li>• 戰爭及恐怖主義：戰爭(不論曾正式宣戰與否)、侵略、外敵行動、內戰、革命、叛亂；於武裝部隊、警察、或任何執法部門服役或</li><li>• 放射性污染、化學、生物、生化及電磁脈衝武器。</li></ul>
<b>疏忽照顧或蓄意引起</b>	任何因疏忽照顧或由人為蓄意造成的病況。

## 2.4 不保治療及保健

本保單不會賠償任何與下列治療或保健相關的費用：

<b>預防性/ 選擇性治療</b>	<p>下列費用將不獲賠償：</p> <ul style="list-style-type: none"><li>• 美容手術或整形手術</li><li>• 絕育手術和任何由其引起的病況</li><li>• 預防性或定期保健，包括疫苗、身體檢查、植入微型晶片、拔除爪、梳洗、指甲修剪及任何因接受上述療程而引起的病況</li><li>• 牙齒保健療程，如刷牙、洗牙、拔牙、重整牙齒</li><li>• 減肥食品、處方糧、寵物食品、任何補充品包括益生菌、維他命或礦物質等、耳藥水、眼藥水、藥丸分配器、頸圈、洗頭及洗澡用品(包括藥浴)、住宿及運動用品</li><li>• 清理肛門腺</li><li>• 購買或租借義肢</li><li>• 行為訓練或矯正</li></ul>
<b>不受保治療</b>	<p>下列費用將不獲賠償：</p> <ul style="list-style-type: none"><li>• 化療</li><li>• 免疫治療</li><li>• 順勢療法</li><li>• 草藥</li><li>• 針灸治療</li><li>• 整骨療法</li><li>• 激光治療</li><li>• 物理治療</li><li>• 水療</li><li>• 幹細胞治療</li><li>• 基因治療</li><li>• 器官移植</li></ul>
<b>非醫療費用</b>	<p>任何非醫療相關的費用將不獲賠償，包括：</p> <ul style="list-style-type: none"><li>• 交通費用</li><li>• 葬禮費用</li><li>• 診所的行政費用，如獸醫填寫醫療報告所收取的費用</li><li>• 任何其他非醫療相關費用</li></ul>



## 第二章: 你的保單安排

無論你想申請索償、為寵物續保、或終止受保；  
你亦可以參閱此章，了解如何妥善處理你的保單安排。

## 3. 索償細節

### 3.1 索償申請

3.1.1 你必須於求診或出院日期的 30 天內遞交索償申請。

3.1.2 申請索償時，請於 <https://www.onedegree.hk/> 登入你的個人帳戶，填寫有關資料，並上傳收據及所需文件。

### 3.2 索償過程

3.2.1 收妥充分資料和證明文件的所需時間，或會影響索償進度。於審核過程中，我們可能會按需要向你索取額外相關資料，包括但不限於你的寵物過往於任何獸醫診所求診的病歷記錄、化驗報告、檢測報告及診斷測試報告等。

3.2.2 若你未能及時提供我們所要求的文件，你的索償申請可能會被延誤或拒絕。

### 3.3 索償上訴

若你不同意索償結果，你可於收到索償結果的 60 天內與我們聯絡，並提供上訴理由及附加文件。否則我們將不再接受索償上訴。

### 3.4 雙重保險

若你已從其他保險保障成功索償，我們則只會負責賠償超過其他保險之保額上限剩餘的有關費用。

## 4. 保費及續保

### 4.1 保費支付

- 4.1.1 你可以以月繳或年繳方式支付保費。
- 4.1.2 若你於保單生效日，選擇以年繳方式支付全年保費，你的保費到期日為保單生效日的週年日。
- 4.1.3 若你於保單生效日，選擇以月繳方式支付每月保費，你的保費到期日為下月的同一日；在個別沒有同一日子的月份，則為該月的最後一日。
- 4.1.4 你可於保費到期日前30天至下個保險有效期生效前，登入網上個人帳戶重新選擇以月繳或年繳支付保費；此支付方式將於續保後生效。

### 4.2 保單續保

- 4.2.1 為了確保你的寵物時刻受保，本保單將於每次保險有效期期滿時自動續保。我們會於續保日前30天以電郵或短訊作出通知。
- 4.2.2 我們有權於續保時更改條款或保費。
- 4.2.3 本保單修改條款的考慮因素包括但不限於：
  - a. 過往香港寵物整體的賠償狀況；
  - b. 你的寵物於續保時的年齡；
  - c. 獸醫醫療費用上漲等。
- 4.2.4. 我們有權於保險有效期期滿時不續保你的保單。

### 4.3 保費寬限期

由保費到期日起計算 30 天內為繳交保費的寬限期。如於寬限期屆滿後尚未繳清保費，本保單將由保費到期日自動終止。

### 4.4 更改保障

4.4.1 你可於續保時向我們申請更改或提升保障；有關申請必須經過批核方能作實。

4.4.2 我們有權就此要求更改本保單內任何條款及保費。

## 5. 終止受保

### 5.1 保單終止

本保單將於下列情況發生時自動終止（以最先發生者為準）：

- a. 你的寵物身故；
- b. 任何一方不實行續保；
- c. 你未能於保費寬限期內繳清保費；
- d. 任何一方取消保單。

### 5.2 你取消保單的權利

5.2.1 若你在保險有效期間無任何索償紀錄，你可以取消此保單。

5.2.2 若你在保險有效期首 7 天內取消本保單，已繳交之保費將會全數退還。

5.2.3 如你以年繳方式繳付保費，並於保險有效期第 8 天或以後取消保單，預繳保費中尚未使用部分將根據剩餘月份按比例退款。我們將收取全年保費之 10% 作行政費用。

5.2.4 如你以月繳方式繳付保費，並於保險有效期第 8 天或以後取消保單，保費則不獲退還。我們亦不會向你收取任何行政費用。

5.2.5 本保單一經確認取消，保障會即時失效，我們亦不會接納任何索償申請。

5.2.6 我們將無法恢復已被取消的保單。

5.2.7 如你在保險有效期間曾獲得賠償，本保單則不能被取消。

### 5.3 我們取消保單的權利

我們有權就以下任何一項情況，於 7 天前以電郵或短訊通知取消本保單：

- a. 除條款 6.5 「誤報寵物年齡、性別或品種」所指的情況外，你於投保時作出任何失實、誤導陳述或漏報資料，繼而影響我們對你的保單申請的風險評估；
- b. 你在索償時，作出欺詐或有欺詐成分的申述；
- c. 你對我們或我們的員工、承包商或財產作出暴力威脅、出言侮辱或使用粗言穢語，或作出攻擊性行為；或
- d. 你作出任何欺詐或具破壞性的行為。

就以上情況，你所繳交之保費將不會被退回。





## 第三章: 你的保單細節

這部分涵蓋本保單的一般條款及詞彙定義。

## 6. 一般條款

以下的一般條款均適用於本保單。

### 6.1 寵物年齡要求

6.1.1 寵物於首次投保時的年齡要求，以當時核保規定為準。其後的投保的年齡要求可能會有所調整。

6.1.2 續保時不設年齡限制。

### 6.2 家庭寵物

你的寵物貓或狗不能參與任何商業活動，包括但不限於比賽、搜索、救援、海關、檢疫、實驗測試、配種或作其他商業用途等。

### 6.3 寵物擁有者

6.3.1 你必須為寵物主人及其主要看護人。

6.3.2 你必須為香港居民並持有有效香港身份證。

6.3.3 你必須年滿 18 歲或以上。

### 6.4 寵物身份證明

6.4.1 寵物狗於保單生效日至保險有效期間，必須已植入微型晶片。於網上投保時，請提供寵物狗微型晶片號碼。

6.4.2 於網上投保時，請提供寵物貓微型晶片號碼。如你的寵物貓尚未植入晶片，你可提交以下任何一項註明寵物貓姓名的證明文件，包括疫苗注射記錄卡、獸醫診所收據、體檢 / 檢驗報告或血統證明代替。

6.4.3 我們只會向每個微型晶片號碼或身份證明提供一份保單。

## 6.5 誤報寵物年齡、性別或品種

若你於投保或其後提交任何文件時誤報寵物的年齡、性別或品種，我們有權取消保單。

就以上情況：

- a. 我們會無息退還已繳付之保費，
- b. 你必須立即償還任何已向你支付的賠償。

## 6.6 地域限制

6.6.1 本保單的所有保障只適用於香港特別行政區。

6.6.2 我們不會賠償於香港特別行政區境外的治療開支。

## 6.7 管制法律及司法管轄權

本保單受香港特別行政區法律管限，並依該地區之法律闡釋。

## 6.8 仲裁

凡因本保單所引起的或與之相關的任何爭議、糾紛或分歧，包括本保單的存在、效力、解釋、履行、違反或終止，或因本保單引起的或與之相關的任何非合同性爭議，均應提交由香港國際仲裁中心管理的機構仲裁，並按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》最終解決。仲裁地應為香港特別行政區，仲裁程序應按照英語進行。

## 6.9 制裁限制和不保事項

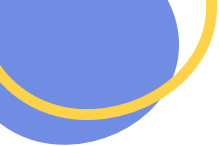
若任何提供的保險、賠償支付或保障，可能使我們面臨聯合國決議的任何制裁、禁令或限制，或中華人民共和國的貿易制裁、經濟制裁、法律或法規，我們將不被視作提供該等保險，亦毋須承擔任何該等賠償或提供任何該等保障。

## 7. 定義

本保單內下列詞彙具指定含意，必須按照以下所述釋義。

<b>意外</b>	是指因外在及可見因素引致的不可預計及非蓄意造成的事故。
<b>慢性疾病期間的 急性症狀</b>	是指寵物的慢性疾病突然急劇惡化；其後治療或可令寵物回到惡化前的健康狀況。
<b>年度保障總額</b>	是指你於保險有效期內可獲的最高賠償金額（以港幣計算）。
<b>慢性疾病</b>	是指符合下列任何一種症狀的病況： a. 持續 3 個月或以上； b. 已復發或具復發性； c. 屬永久性；或 d. 需長期監察，包括複診，接受檢查、檢驗及測試； 這包括慢性疾病期間的急性症狀。
<b>診斷</b>	是指由註冊獸醫作出的明確診斷。該診斷亦必須得到我們獸醫顧問的判斷認可，其判斷是根據你所遞交的醫療證明及 / 或其要求的任何額外證明。
<b>疾病</b>	是指寵物罹患機能衰退、身體不適或細菌感染等症狀。其症狀並非直接或間接因意外引致。
<b>受傷</b>	是指寵物純因意外所導致的身體損傷。其損傷並非由疾病、身體逐漸轉壞或精神衰退所導致。
<b>病況</b>	是指與診斷一致的症狀。同一病況或有多個症狀，或可影響身體多個部位。

<b>必要的醫療程序</b>	是指獸醫所提供的醫療服務、用品或治療必須為： <ul style="list-style-type: none"> <li>a. 針對你的寵物的病況；</li> <li>b. 合理及符合一般獸醫的醫療標準；</li> <li>c. 提供安全及合適的醫療服務水平。</li> </ul>
<b>雄性絕育</b>	是指睪丸切除手術。
<b>保險有效期</b>	是指於保單承保表訂明的保險有效期。你的寵物於保險有效期內將受本保單保障。
<b>保單生效日</b>	是指本保單首個保險有效期的第一天。
<b>已存在的病況</b>	是指於保單生效日前或等候期內，任何已出現症狀、已被確診或已接受治療的病況。
<b>保費到期日</b>	是指我們需收妥由你按月或按年度繳交的保費的日期。
<b>主要看護人</b>	是指該看護人須每年不少於四個月與寵物同住
<b>獸醫</b>	是指任何： <ul style="list-style-type: none"> <li>a) 根據《獸醫註冊條例》（香港法例第 529 章）於獸醫管理局註冊或在香港以外地區擁有同等資格，及</li> <li>b) 在香港獲合法授權從事獸醫服務或獸醫外科服務的合法註冊獸醫或專科獸醫。惟在任何情況下，不包括保單持有人、保險中介人或保單持有人的僱主、僱員、直屬家庭成員或業務夥伴。</li> </ul>
<b>賠償比率</b>	是指治療受保病況後，我們所承擔的醫療費用的百分比。
<b>雌性絕育</b>	是指卵巢及子宮切除手術。
<b>症狀</b>	是指寵物身體或行為出現異常，或非健康的狀態。



<b>等候期</b>	是指由保單生效日起計算的指定日子。等候期過後有關保障才會正式生效。
<b>我們 /我們的</b>	是指 OneDegree Hong Kong Limited
<b>你 / 你的</b>	是指保單承保表內訂明的保單持有人。
<b>寵物/ 你的寵物</b>	是指於保單承保表內已訂明其微型晶片號碼或其身份證明的受保貓狗。



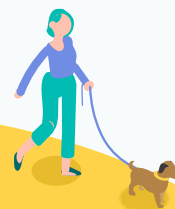
OneDegree Hong Kong Limited

# Pawfect Care

## Pet Insurance Policy

### Important Notes

- This policy is underwritten by OneDegree Hong Kong Limited, which is authorised and regulated by the Insurance Authority of the Hong Kong S.A.R. OneDegree Hong Kong Limited will be responsible for providing your insurance coverage and handling claims under your policy.
- Your right to change your mind within 7 days:  
If you are not completely satisfied with this policy, or you do not need this policy anymore, please inform us within the first 7 days of the current period of insurance by cancelling through the OneDegree website. We will cancel this policy and refund any premium you have paid. Otherwise, we will assume you have accepted this policy subject to its terms and conditions.





## Thank you for choosing OneDegree

We have created this document to explain how your policy works. It includes:

- What is covered
- What is not covered
- Things to be aware of when making a claim
- Your payment options and renewals
- Explanations of general terms and agreements

We aim to help you by making our terms clear and transparent. To fully understand your cover, please read this policy wording alongside your policy schedule and any endorsements that are unique to you, which together form a complete contract between you and us.

This policy is designed to be easy to read and understand. Certain terms used throughout this policy are defined in Part 7 of Section C (“Definitions”). If you have any questions, please get in touch with us at [care@onedegree.hk](mailto:care@onedegree.hk), and we will be pleased to help.





## Contents

<b>SECTION A: WHAT YOU GET FROM YOUR COVER .....</b>	<b>26</b>
<b>1. What your policy covers.....</b>	<b>27</b>
1.1 Covered medical conditions .....	27
1.2 Covered medical expenses .....	28
1.3 Cancer cash benefit.....	29
<b>2. What your policy does not cover .....</b>	<b>30</b>
2.1 Waiting period .....	30
2.2 Pre-existing medical conditions .....	30
2.3 Excluded medical conditions.....	31
2.4 Excluded treatment and care .....	32
<b>SECTION B: HOW YOUR COVER WORKS.....</b>	<b>33</b>
<b>3. How to claim.....</b>	<b>34</b>
3.1 Filing a claim .....	34
3.2 Claim processing .....	34
3.3 Claim appeal.....	34
3.4 Double insurance .....	34
<b>4. Premium and Renewals.....</b>	<b>35</b>
4.1 Billing options .....	35
4.2 Policy renewal.....	35
4.3 Grace period.....	35
4.4 Coverage change .....	35
<b>5. Cancellation .....</b>	<b>36</b>
5.1 When does your cover end?.....	36
5.2 Your right to cancellation .....	36
5.3 Our right to cancellation .....	37
<b>SECTION C: IMPORTANT NOTES ABOUT YOUR POLICY.....</b>	<b>38</b>
<b>6. General Conditions.....</b>	<b>39</b>
<b>7. Definitions .....</b>	<b>41</b>



## Section A: What you get from your cover

This section details the coverage and exclusions. Please refer to your policy schedule for the annual limit and reimbursement rate that applies to your policy.

## 1. What your policy covers

### 1.1 Covered medical conditions

This table sets out the cover we provide.

<b>Injuries</b>	<p>We will cover medical expenses of any diagnosed injuries caused by accidents suffered by your pet.</p>
<b>Illness</b>	<p>We will cover medical expenses of any diagnosed physical diseases, sicknesses or infections suffered by your pet, except for the chronic medical conditions listed in the following paragraph and the excluded medical conditions as set out in Part 2.3.</p> <p>We will cover the following chronic medical conditions provided that:</p> <ol style="list-style-type: none"><li>your pet is 4 years old or below on the first policy start date and,</li><li>your pet is first diagnosed of the following chronic medical conditions after the corresponding waiting period.</li></ol> <ul style="list-style-type: none"><li>Allergies</li><li>Cancer (Malignant)</li><li>Cardiovascular diseases</li><li>Chronic eye diseases</li><li>Chronic liver diseases</li><li>Chronic renal diseases</li><li>Endocrine diseases</li><li>Infectious diseases including Aujeszky's disease, Feline AIDS, FIV (Feline Immunodeficiency Virus), FeLV (Feline Leukaemia Virus)</li><li>Joint dysplasia</li><li>Osteochondral diseases</li><li>Urinary blockage</li></ul> <p>If your pet is 5 years old or above on the first policy start date, the above chronic medical conditions will only be covered in the policy year that they are first diagnosed after the corresponding waiting period. The corresponding chronic medical conditions will be excluded in the subsequent renewal policies.</p> <p>The characteristic of a chronic medical condition is defined in Part 7 of Section C ("Definitions").</p>

## 1.2 Covered medical expenses

We will reimburse your expenses in any covered medical treatments up to the annual limit and reimbursement rate stated in your policy schedule, provided that:

- a. A registered veterinary surgeon prescribes and/or performs the treatment, and
- b. The treatment is deemed medically necessary for treating a covered medical condition as set out in Part 1.1.

This table sets out the medical expenses we will cover.

<b>Surgery</b>	<p>We will cover the cost of surgeries and associated surgical expenses, including:</p> <ul style="list-style-type: none"><li>• Surgeon's fees</li><li>• Operating theatre's fees</li><li>• Anaesthesia fees</li><li>• Euthanasia</li><li>• Oxygen, dressings, and surgical implants</li><li>• Any reasonable and necessary expense for prescribed drugs, injections, dressings and other medical services and supplies related to the surgery</li></ul> <p>We will not cover consumable items (such as bandages) incurred after the discharge of confinement or during any follow-up treatments.</p>
<b>Overnight hospitalisation</b>	<p>We will cover the cost of overnight confinements at clinics and hospitals if your pet is hospitalised for a period past midnight.</p> <p>The cost of hospitalisation on the same day as the treatment that does not continue past midnight will not be covered.</p>
<b>Imaging test</b>	<p>We will cover the cost of x-rays and ultrasounds.</p> <p>We will not cover any other imaging tests.</p>
<b>Laboratory test</b>	<p>We will only cover the following laboratory tests:</p> <ul style="list-style-type: none"><li>• Blood tests</li><li>• Urine tests</li><li>• Faecal tests</li><li>• Biopsy</li><li>• Fine needle aspiration cytology</li></ul>
<b>Prescribed medication</b>	<p>We will cover the cost of prescribed drugs, dressings and injections dispensed by a registered veterinary surgeon.</p>
<b>General Consultation</b>	<p>We will cover the consultation fee of a registered general veterinary surgeon.</p>
<b>Specialist Consultation</b>	<p>We will cover the consultation fee of a registered specialist veterinary surgeon and emergency consultation.</p>

### **1.3 Cancer cash benefit**

1.3.1 If your pet is diagnosed with cancer for the first time in the pet's lifetime, we will pay you a cancer cash benefit as stated in your policy schedule.

1.3.2 This benefit is a standalone payment to which your annual limit and reimbursement rate in your policy schedule do not apply.

1.3.3 To be eligible for this cash benefit:

- a. Your pet must not be diagnosed with cancer of any kind before the end of the 180-day waiting period set out in Part 2.1.
- b. You will need to submit clear copies of the relevant biopsy reports evidencing the cancer diagnosis.
- c. We may ask for further examinations or diagnostic tests that may require you to bring your pet to a designated clinic at a specific time. We will pay for these tests.
- d. You can only receive this cash benefit once in your pet's lifetime. We will not provide any cancer cash pay-outs relating to subsequent cancer occurrences. This applies to your current or subsequent period of insurance specified in any pet insurance plan issued by us.

## 2. What your policy does not cover

There are some excluded medical conditions and treatments. This section aims to help you understand the details of these exclusions relating to your policy.

### 2.1 Waiting period

2.1.1 Your policy will come into effect after a waiting period that runs from the policy start date. We need to impose a waiting period to allow time for any unnoticed pre-existing conditions to arise.

2.1.2 We do not cover any medical expenses incurred during the waiting period.

2.1.3 The waiting period for all medical conditions, except for cancer (malignant), is 28 days. The waiting period for cancer (malignant) is 180 days.

2.1.4 We will not impose any waiting periods for renewals under the same coverage plan.

### 2.2 Pre-existing medical conditions

We do not cover treatment related to the following pre-existing medical conditions if your pet developed symptoms of such medical condition or was diagnosed with or treated for that medical condition before the policy start date or during the waiting period.

- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>• Allergies</li><li>• Arthritis (non-septic)</li><li>• Asthma or chronic lower respiratory tract diseases</li><li>• Cancer (malignant)</li><li>• Cardiovascular diseases</li><li>• Chronic colitis</li><li>• Chronic eye diseases</li><li>• Chronic gastritis</li><li>• Chronic liver diseases</li><li>• Chronic pancreatitis</li><li>• Chronic renal diseases</li></ul> | <ul style="list-style-type: none"><li>• Endocrine diseases</li><li>• Infectious diseases including Aujeszky's disease, feline AIDS, FIV (feline immunodeficiency virus), FeLV (feline leukaemia virus)</li><li>• Inflammatory bowel disease</li><li>• Joint dysplasia</li><li>• Neoplasia (benign)</li><li>• Osteochondral diseases</li><li>• Neurological damage</li><li>• Stones in urinary systems</li><li>• Urinary blockage</li></ul> |
|--|--|

## 2.3 Excluded medical conditions

The following table sets out medical conditions we do not cover:

<b>Pregnancy and breeding medical conditions</b>	We do not cover any medical conditions related to pregnancy and breeding.
<b>Congenital medical conditions</b>	We do not cover any medical, physical, or mental abnormalities developed in utero or present from birth, whether or not manifested, diagnosed or known at birth.
<b>Periodontal diseases</b>	We do not cover any treatments related to dentistry, except for dental treatment required as a result of an accident.
<b>Specified non-covered medical conditions</b>	<p>We do not cover any treatment that is related to the following medical conditions:</p> <ul style="list-style-type: none"><li>• Canine distemper</li><li>• Canine parainfluenza</li><li>• Canine parvovirus</li><li>• Feline infectious peritonitis (FIP) or suspected feline infectious peritonitis (FIP)</li><li>• Feline panleukopenia</li><li>• Heartworm</li><li>• Hepatitis (including infectious canine hepatitis)</li><li>• Paralysis</li><li>• Patellar luxation</li><li>• Rabies</li><li>• Seizure</li></ul>
<b>Medical conditions caused by extreme events</b>	<p>We do not cover medical conditions caused by the following events:</p> <ul style="list-style-type: none"><li>• Any declared pandemic disease</li><li>• War and terrorism: war (whether declared or not); invasion; acts of foreign enemies; civil war; revolution; civil unrest; performing duties as a member of armed forces, police, or law enforcing agencies</li><li>• Radioactive contamination, chemical, biological, biochemical, and electromagnetic weapons</li></ul>
<b>Medical conditions caused by your deliberate harm or negligence</b>	We do not cover any medical conditions from deliberate harm or negligence.

## 2.4 Excluded treatment and care

This table sets out the medical expenses we do not cover.

<b>Preventive/ Elective treatments</b>	<p>We do not cover expenses related to the following preventive or elective treatments:</p> <ul style="list-style-type: none"><li>• Cosmetic procedures</li><li>• Spaying and neutering, or any complications arising from these treatments</li><li>• Preventive procedures or routine health care, including vaccinations and routine examinations, microchipping, removal of dewclaws, grooming and nail clipping or any complications arising from these treatments</li><li>• Dental health care procedures such as brushing, scaling, polishing extractions and reconstructions</li><li>• Diet foods, pet foods, supplements, synbiotics, vitamins, minerals, eardrops, eyedrops, pill dispensers, collars, shampoo and bathing (including medicated baths), housing and exercise</li><li>• Anal gland expression</li><li>• Purchase or rental of prosthetics</li><li>• Training or behavioural modifications</li></ul>
<b>Excluded treatments or therapies</b>	<p>We do not cover expenses related to the following treatments or therapies:</p> <ul style="list-style-type: none"><li>• Chemotherapy</li><li>• Immunotherapy</li><li>• Homoeopathic remedies</li><li>• Herbal medicines</li><li>• Acupuncture</li><li>• Osteopathy</li><li>• Laser therapy</li><li>• Physiotherapy</li><li>• Hydrotherapy</li><li>• Stem cell therapy</li><li>• Gene therapy</li><li>• Organ transplant</li></ul>
<b>Non-medical expenses</b>	<p>We do not cover non-medical expenses such as:</p> <ul style="list-style-type: none"><li>• Transportation expenses</li><li>• Funeral expenses</li><li>• Clinic administration fees, including the cost of completing a claim form</li><li>• Any other non-medical expenses</li></ul>





## Section B: How your cover works

This section explains the administration arrangements of your policy: everything from claims processing to policy renewal and cancellation.

## 3. How to claim

### 3.1 Filing a claim

3.1.1 You must submit your claim within 30 days of:

- the consultation date or
- discharge from the hospital

3.1.2 To file a claim, log in to your account on <https://www.onedegree.hk/> and fill in the required information. Then you can upload the supporting documents listed on our website.

### 3.2 Claim processing

3.2.1 The length of time to process a claim depends on the time it takes to receive all the necessary information. In addition, we may request more information to assess your claim, including but not limited to your pet's complete medical record, examination, or diagnostic test reports from you and every clinic your pet had visited in the past.

3.2.2 We may delay or decline a claim if we are unable to receive the required documents in time.

### 3.3 Claim appeal

If you disagree with a claim decision made by us, you can contact us within 60 days from the notice date of the claim decision, providing reasons for the appeal along with supporting documents. Otherwise, the claim decision shall be considered final, and we shall not accept further appeal.

### 3.4 Double insurance

If you have successfully reimbursed your expenses from other insurers, we shall not be liable under this policy except for the amount not covered by the other insurers.

## 4. Premium and Renewals

### 4.1 Billing options

- 4.1.1 You can choose to pay your premium monthly or annually.
- 4.1.2 If you choose to pay a yearly payment on your policy start date, your annual renewal premium will be due on the anniversary of the date on which this policy began.
- 4.1.3 If you choose to pay by the month, your monthly premium will be due on the same date of each month or the last date of the month if such a month does not contain that date.
- 4.1.4 If you wish to change the payment frequency, a window to select the billing option will open 30 days before the renewal date. You can log in to your account to update your payment frequency before the new period of insurance commences.

### 4.2 Policy renewal

- 4.2.1 This policy will be automatically renewed by the end of your insurance period to ensure that your pet is always fully covered. We will let you know by email or text message 30 days before the renewal date.
- 4.2.2 We reserve the right to alter premiums or policy terms at renewal.
- 4.2.3 Factors we will consider for adjustments include but are not limited to:
  - a. Collective claim experience in the preceding years by Hong Kong pet owners
  - b. Your pet's age at renewal
  - c. Average increase of the veterinary surgeon charges
- 4.2.4 We reserve the right not to renew your policy at the end of the current period of insurance.

### 4.3 Grace period

There is a grace period of 30 days after the premium due date. If we have not received your premium when due by the end of the grace period, your policy will terminate automatically with retroactive effect from the last premium due date.

### 4.4 Coverage change

- 4.4.1 If you wish to make any change to your policy, for example, switching to a different coverage plan, you may apply at policy renewal, subject to our approval.
- 4.4.2 We reserve the right to alter the premiums and policy terms following a change in coverage plans.

## 5. Cancellation

### 5.1 When does your cover end?

All cover under this policy will end (whichever is earlier):

- a. when your pet passes away;
- b. when the policy is not renewed;
- c. if the premium is not paid when due after the grace period; or
- d. if the policy is cancelled by you or by us.

### 5.2 Your right to cancellation

5.2.1 You may cancel this policy if no claim has been paid during the current policy period of insurance.

5.2.2 If you wish to cancel within the first 7 days of the current period of insurance, we will refund your premiums paid for the current policy in full.

5.2.3 If you choose a yearly payment and wish to cancel after the 7<sup>th</sup> day of the current period of insurance, you will be entitled to a monthly prorated refund with a 10% cancellation charge on the annual premium.

5.2.4 If you choose a monthly payment and wish to cancel after the 7<sup>th</sup> day of the current period of insurance, no premium refund will be made. In such case, the cancellation charge does not apply.

5.2.5 Your policy coverage ends immediately once we have confirmed the cancellation. Thus, you are no longer eligible to make any claims under the policy.

5.2.6 We will not reinstate a cancelled policy.

5.2.7 You will not be able to cancel the policy if you have been paid a claim.



### 5.3 Our right to cancellation

We reserve the right to cancel the policy by providing a 7-day notice by email or text message on the following grounds:

- a. If there is any misrepresentation, wrong description, or failure to disclose any information other than age, gender or breed as stated in part 6.5 “Misstatement of pet age, gender, or breed”, which could influence our assessment of your application;
- b. If you make a fraudulent claim;
- c. If you use threatening, violent, aggressive behaviour or abusive language towards our staff, contractors, or properties; or
- d. If you have other fraudulent or disruptive behaviour.

No premium will be refunded in any of the cases stated as above.



## Section C: Important notes about your policy

This section lays out the general conditions and definitions of your policy.

## 6. General Conditions

The following conditions apply to your policy.

### 6.1 Pet age requirement

- 6.1.1 The entry age requirement is based on the underwriting rules applicable at policy application and is subject to change.
- 6.1.2 There is no age limit for renewals.

### 6.2 Companion pet

Your pet must either be a companion dog or cat that does not take part in commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding, or any other commercial activities.

### 6.3 Pet owner

- 6.3.1 You must be the owner and the primary caretaker of your pet.
- 6.3.2 You must be a Hong Kong S.A.R. resident with a valid Hong Kong identity card.
- 6.3.3 You must be 18 years old or above.

### 6.4 Pet's proof of identity

- 6.4.1 Dogs must be fitted with a microchip by the policy start date and during the period of insurance. You will be asked to provide your dog's microchip number when you enrol online.
- 6.4.2 For cats, you should provide your cat's microchip number if your cat is fitted with a microchip. For non-microchipped cats, you can submit one of the following identification documents provided that it specifies your cat's name: vaccination records, vet receipts, medical reports, or pedigree certificates.
- 6.4.3 We will insure up to one policy per microchip number or identification.

## **6.5 Misstatement of pet age, gender, or breed**

If you misstate any of your pet's age, gender, or breed in the application or any other documents submitted to us, we reserve the right to cancel the policy.

In such case, we will:

- a. refund the premium you have paid without interest and,
- b. reclaim the benefits paid to you if you have made a claim.

## **6.6 Territorial limits**

6.6.1 All benefits in this policy are applicable within Hong Kong S.A.R only.

6.6.2 We do not pay for treatment outside of Hong Kong S.A.R.

## **6.7 Governing law and jurisdiction**

This policy is governed by and shall be construed in accordance with the laws of the Hong Kong S.A.R.

## **6.8 Arbitration**

Any dispute, controversy or difference arising out of or relating to this policy, including the existence, validity, interpretation, performance, breach or termination of this policy or any dispute regarding non-contractual obligations arising out of or relating to it shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The seat of arbitration shall be Hong Kong S.A.R. and proceedings shall be conducted in English.

## **6.9 Sanction Limitation and Exclusion Clause**

We shall not be deemed to provide cover and shall not 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 to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the People's Republic of China.



## 7. Definitions

This section covers the specific meaning of important words used in this policy.

<b>Accident</b>	An unexpected and unintended event of external and visible nature.
<b>Acute episode of a chronic medical condition</b>	An unexpected adverse change to the usual state of a chronic medical condition, which may respond to treatment that aims to return your pet to your pet's state of health before the event occurred
<b>Annual limit</b>	The maximum Hong Kong dollar amount of reimbursement you can receive under this policy for medical conditions covered within the period of insurance.
<b>Chronic medical condition</b>	<p>A medical condition that has at least one of the following characteristics:</p> <ul style="list-style-type: none"><li>a. Lasts 3 months or more;</li><li>b. Comes back or is likely to come back;</li><li>c. Is permanent; or</li><li>d. Needs long-term monitoring including consultations, checkups, examinations, and tests,</li></ul> <p>and shall include an acute episode of a chronic medical condition.</p>
<b>Diagnosis</b>	The definitive identification of a medical condition by a registered veterinary surgeon. We may require such identification to be supported by our veterinary advisor, who may base his/her opinion on the medical evidence submitted by you and any additional evidence he/she may require.
<b>Illness</b>	Physical disease, sickness or infection suffered by your pet which is not directly or indirectly caused by accident.
<b>Injury</b>	Physical harm or trauma to your pet arising from an accident and not by illness or gradual physical or mental wear and tear.

<b>Medical condition</b>	Any manifestation of a symptom or symptoms consistent with a diagnosis or diagnoses, regardless of the number of incidents or areas of the body affected.
<b>Medically necessary</b>	Medical services, supplies or treatment to treat your pet which are: <ul style="list-style-type: none"> <li>a. consistent with your pet's medical conditions,</li> <li>b. appropriate and meet generally accepted registered veterinary surgeon practice standards, and</li> <li>c. consistent with the most appropriate supply or level of service which can be safely provided to your pet.</li> </ul>
<b>Neutering</b>	The surgical removal of testicles.
<b>Period of insurance</b>	The period shown in the policy schedule during which your pet is covered under this policy.
<b>Policy start date</b>	Inception date of coverage under this policy; the first day of the first period of insurance.
<b>Pre-existing Conditions</b>	Medical conditions that showed symptoms that occurred or were diagnosed or treated before the policy start date or during the relevant waiting period.
<b>Premium due date</b>	Date when the annual or monthly premium should be paid and received by us.
<b>Primary Caretaker</b>	A person who lives with the pet for not less than 4 months in a year.

<b>Registered veterinary surgeon</b>	<p>A legally licensed veterinary surgeon or specialist veterinary surgeon, who is:</p> <ul style="list-style-type: none"> <li>a) duly registered with the Veterinary Surgeons Board of Hong Kong pursuant to the Veterinary Surgeons Registration Ordinance (Cap. 529) of the Laws of Hong Kong or in relation to jurisdictions outside of Hong Kong, the body of equivalent standing, and</li> <li>b) legally authorised to render veterinary services or practise veterinary surgery in Hong Kong S.A.R. but in no circumstance shall include you, your insurance intermediary, your employer, employee, immediate family member or business partner.</li> </ul>
<b>Reimbursement rate</b>	The percentage of the amount that we will reimburse you for the treatments for covered medical conditions.
<b>Spaying</b>	The surgical removal of both ovaries and uterus.
<b>Symptom</b>	Any manifested anomaly in, or deviation from the regular healthy state of a pet, including behavioural traits.
<b>Waiting period</b>	Waiting period is the period of time after policy start date that must pass before your coverage comes into effect.
<b>We / us / our</b>	OneDegree Hong Kong Limited
<b>You / your</b>	The policyholder named in the policy schedule.
<b>Your pet / the pet</b>	Your dog or cat with the microchip number or proof of identity specified in the policy schedule.