

PET PRODUCT PROFILE

Target	Owners of pets
What is covered?	PETS Any animal kept not for economic gain but for the owner's comfort, companionship and /or sentimental value. For example: Dogs, cats, pigeons, parrots, rabbits, guinea pigs among others
Period	Annual Cover
Summary of Cover Provided	<p>The insurance will pay the owner of the animal should the animal die in any of the following circumstances:</p> <ul style="list-style-type: none"> • Accidental death caused by lightening, internal and external injuries, windstorm, snake bite ,electrocution or flooding etc • Illness or disease • Widespread outbreak of an infectious disease affecting many animals at the same time in a region. • Where your animal is in a great deal of pain and there is no chance of a favourable outcome, the pet can be put to sleep on advice of a qualified veterinary surgeon to prevent suffering. <p>Straying and Theft risks Where a pet leaves its home and cannot be traced and is presumed dead after a defined period.</p> <p>Medical Cover Medical expenses incurred as a result of illness and/or accident where treatment is carried out by a qualified veterinary surgeon.</p>
Summary of cover provided	Medical Expenses for treatment by a qualified veterinary doctor limit Kshs 50,000/= per event and in aggregate per period of insurance.
Excess on Death	15% of value of the pet
Territorial limits	Kenya
Some Exclusions	<ol style="list-style-type: none"> 1. Destruction of pet as a result of failure to comply with compliance the requirements of any Statute, order of Government Department or Local Authority. 2. Loss or death as a result of lack of or inappropriate vaccination programs. 3. Consequential loss or loss of use. 4. Veterinary reports costs, valuation costs, vaccination costs, de-worming and general animal care costs 5. Culling 6. Disease contracted prior to commencement of cover

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Conditions	<ul style="list-style-type: none">• Age limit 12 weeks at inception to 10 years• Waiting period for diseases: 30 days and 3 months for an imported pet• Evidence of valuation of the pet by a qualified veterinary doctor• Vaccination regime for dogs
Operational Procedures	<ul style="list-style-type: none">• completed proposal form for quotation purposes• Ensure that all details including proposers mobile, pin number and email are indicated• APA will send quotation that shall be valid for 30 days• Premium Payments• APA sends Vet doctor to carry out health and valuation report• APA sends policy schedule and policy document to insured. <p>In case an insured peril occurs, insured to notify APA within 24 hours and take call necessary action to prevent increase of loss.</p>
Rating	<ol style="list-style-type: none">1. Basic Cover 5% of value of pet minimum premium Kshs 5,000/=2. Theft Extension 10% of basic premium, excess 50% of value of pet3. Medical Expenses 10% of the medical limit