



OneDegree Hong Kong Limited  
**Pet CEO Plan® Insurance Policy**

(Applicable to policies purchased on or after 31 December 2025)

#### Important Notes

- This Policy is underwritten by OneDegree Hong Kong Limited ("We/Us/Our"), which is authorised and regulated by the Insurance Authority of the Hong Kong. We 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. Under the condition that there is no claim has arisen under this Policy, 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.
- This Policy will be automatically renewed after each Period of Insurance based on the latest premium and Policy terms which will be sent to You by email 30 days before the Policy Renewal Date.
- In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.



## 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 conditions

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.

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## Section A: What You Get From Your Cover

This section details the coverage and exclusions.

Please read this section alongside Your Policy Schedule and any endorsements that are unique to You.

## 1. What Your Policy Covers

### 1.1 Covered Medical Conditions

This table sets out the cover We provide once Your coverage comes into effect after the Waiting Period.

To understand what We do not cover in relation to any benefit, the information below must be read in conjunctions with the exclusions listed in part 2 of this Policy, Your Policy Schedule and any other endorsements forming the Policy.

<b>Injuries</b>	<p>We will cover medical expenses of any diagnosed injuries caused by Accidents suffered by Your Pet.</p> <p>We will not cover any injuries caused by Accidents that occur before the end of the Waiting Period.</p>
<b>Illness</b>	<p>We will cover medical expenses of any diagnosed physical diseases, sicknesses or infections suffered by Your Pet.</p> <p>We will cover medical expenses for below Chronic Medical Conditions subject to the conditions set out in the following paragraphs.</p> <p><b><u>Chronic Medical Conditions</u></b></p> <ul style="list-style-type: none"><li>• Allergies</li><li>• Cancer (Malignant)</li><li>• Cardiovascular diseases</li><li>• Chronic eye diseases</li><li>• Chronic hepatobiliary system 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 <b>4 years old (refer to definition of Age) or below</b> on the later of:</p> <ol style="list-style-type: none"><li>i. the first Policy Start Date; or</li><li>ii. the Policy Renewal Date of which You upgrade the Policy to a plan with a higher Annual Limit than the Original Plan;</li></ol> <p><b>AND</b> Your Pet has not developed any Symptoms or received a Diagnosis, medication, advice, or treatment for the above Chronic Medical Conditions before the end of the Waiting Period applicable to first policy year and Upgrade of Policy set out in part 2.1;</p> <p>We will cover the above Chronic Medical Conditions.</p>

If Your Pet is **5 years old (refer to definition of Age) or above** on the earlier of:

- i. Your first Policy Start Date; or
- ii. the Policy Renewal Date of which You upgrade the Policy to a plan with a higher Annual Limit than the original plan;

We will only provide coverage for the above Chronic Medical Conditions in the policy year that Your Pet first developed Symptoms or received a Diagnosis, medication, advice, or treatment. The related Chronic Medical Conditions will be excluded from the subsequent renewal policies.

In any event, we do not cover any Chronic Medical Conditions for which Your Pet has developed Symptoms or received a Diagnosis, medication, advice, or treatment before the end of the Waiting Period applicable to first Policy Year and Upgrade of Policy set out in part 2.1.

For claims calculation concerning an upgrade of plan, please refer to part 4.6 (Coverage regarding upgrade and downgrade of plan) below.

## 1.2 Covered medical expenses

We will reimburse Your expenses in any covered medical treatments according to below table of medical expenses We will cover, 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 medical procedure or 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 cover the cost of magnetic resonance imaging (MRI) and computed tomography (CT) if stated in Your Policy Schedule.</p> <p>Unless stated in Your Policy Schedule, We will not cover any other imaging tests including but not limited to magnetic resonance imaging (MRI) and computed tomography (CT).</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>	We will cover the consultation fee of a Registered Veterinary Surgeon.
<b>Specialist Consultation</b>	We will cover the consultation fee of Registered Veterinary Surgeon and emergency consultation.

### **1.3 Cancer cash benefit**

- 1.3.1 Subject to exclusions under Your Policy, if Your Pet is diagnosed with cancer for the first time in The Pet's lifetime, We will pay You an one-off 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. The payment of this benefit shall not affect the available Annual Limit during that Period of Insurance.
- 1.3.3 To be eligible for this cash benefit:
- a. Your Pet must not develop any symptoms or have received a Diagnosis, medication, advice, or treatment for 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 histopathology 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.
- 1.3.4 This cash benefit is subject to the exclusions listed in part 2 of this Policy, Your Policy Schedule and any other endorsements forming the Policy; We will not provide any cancer cash pay-outs for any cancer related to excluded Medical Conditions.

## **1.4 Critical illness cash benefit**

(Valid only if selected as per Policy Schedule)

- 1.4.1 Notwithstanding part 2.2 and 2.3 below, if Your Pet is diagnosed with any of the following Medical Condition first time in The Pet's lifetime by a Registered Veterinary Surgeon with evidence and survive for at least 14 days from the day of diagnosis, We will pay You an one-off critical illness cash benefit as stated in Your Policy Schedule.
  - a. Epileptic Seizures
  - b. Quadriplegia caused by Accidents or diseases
  - c. Patellar Luxation (Dislocation)
- 1.4.2 You can only receive this cash benefit once in Your Pet's lifetime to one of the diagnosed Medical Conditions stated in part 1.4.1 and part 1.6.1. We will not provide any cash pay-outs relating to subsequent occurrences of other diagnosed Medical Conditions stated in part 1.4.1 and part 1.6.1. This applies to Your current or subsequent Period of Insurance specified in any pet insurance plan issued by Us. You will not be able to select this cash benefit coverage and cash benefit coverage as stated in part 1.6 in renewal policies once We have paid cash benefit to You under this section. This applies to Your current or subsequent Period of Insurance specified in any pet insurance plan issued by Us.
- 1.4.3 This benefit is a standalone payment to which Your Annual Limit and Reimbursement Rate in Your Policy Schedule do not apply. The payment of this benefit shall not affect the available Annual Limit during that Period of Insurance.
- 1.4.4 To be eligible for this cash benefit:
  - a. Your Pet must not develop any symptoms or have received a Diagnosis, medication, advice, or treatment for any of the Medical Conditions stated in part 1.4.1 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 Diagnosis reports issued by a Registered Veterinary Surgeon evidencing the respective Diagnosis, itemised Prescribed Medication, medical examination(s) and treatment (including blood test, injection, x-rays, ultrasound, CSF tapping test and laboratory tests, if applicable) and all medical history of the Insured Pet from vet clinics. We may request You to provide supplementary information and other medical proof in relation to the claim.
  - 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.
- 1.4.5 This cash benefit is subject to the exclusions listed in part 2 of this Policy, Your Policy Schedule and any other endorsements forming the Policy.
- 1.4.6 This cash benefit is only available for Pet from 1 year old to 9 years old (refer to definition of Age) and not renewable once Your Pet become 10 years old (refer to definition of Age).

## **1.5 Feline infectious peritonitis additional coverage**

(Valid only if selected as per Policy Schedule)

Notwithstanding part 2.3 below, We will reimburse the Prescribed Medication for the purpose of treating or curing feline infectious peritonitis, according to the specified type of medication, up to the limits and Reimbursement Rate stated in Your Policy Schedule, provided that

- a. A Registered Veterinary Surgeon prescribes the medication to Your Pet, and
- b. Your Pet must not develop any Symptoms or have received a Diagnosis, medication, advice, or treatment for feline infectious peritonitis before the end of the Waiting Period set out in part 2.1.

## **1.6 Advanced Critical illness cash benefit**

(Valid only if selected as per Policy Schedule)

- 1.6.1 Notwithstanding part 2.2 and 2.3 below, if Your Pet is diagnosed with any of the following Medical Condition first time in The Pet's lifetime by a Registered Veterinary Surgeon with evidence and survive for at least 14 days from the day of diagnosis, We will pay You an one-off advanced critical illness cash benefit as stated in Your Policy Schedule.
- a. Epileptic Seizures
  - b. Quadriplegia caused by Accidents or diseases
  - c. Patellar Luxation (Dislocation)
  - d. Heart Failure
  - e. Stroke
- 1.6.2 You can only receive this cash benefit once in Your Pet's lifetime to one of the diagnosed Medical Conditions stated in part 1.4.1 and part 1.6.1. We will not provide any cash pay-outs relating to subsequent occurrences of other diagnosed Medical Conditions stated in part 1.4.1 and part 1.6.1. This applies to Your current or subsequent Period of Insurance specified in any pet insurance plan issued by Us. You will not be able to select this cash benefit coverage and cash benefit coverage as stated in part 1.4 in renewal policies once We have paid cash benefit to You under this section. This applies to Your current or subsequent Period of Insurance specified in any pet insurance plan issued by Us.
- 1.6.3 This benefit is a standalone payment to which Your Annual Limit and Reimbursement Rate in Your Policy Schedule do not apply. The payment of this benefit shall not affect the available Annual Limit during that Period of Insurance.
- 1.6.4 To be eligible for this cash benefit:
- a. Your Pet must not develop any symptoms or have received a Diagnosis, medication, advice, or treatment for any of the Medical Conditions stated in part 1.6.1 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 Diagnosis reports issued by a Registered Veterinary Surgeon evidencing the respective Diagnosis, itemised Prescribed Medication, medical examination(s) and treatment (including blood test, injection, x-rays, ultrasound, CSF tapping test, laboratory tests and images, if applicable) and all medical history of the Insured Pet from vet clinics. We may request You to provide supplementary information and other medical proof in relation to the claim.
  - 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.
- 1.6.5 This cash benefit is subject to the exclusions listed in part 2 of this Policy, Your Policy Schedule and any other endorsements forming the Policy.

1.6.6 This cash benefit is only available for Pet from 1 year old to 9 years old (refer to definition of Age) for new purchase. There is no Age limit renewals.

## **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 coverage will come into effect after a Waiting Period that runs from the Policy Start Date.
- 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), Epileptic Seizures, Quadriplegia, Patellar Luxation (Dislocation), is 28 days. The Waiting Period for cancer (malignant) is 180 days.
- 2.1.4 The Waiting Period of covering expenses of magnetic resonance imaging (MRI) and computed tomography (CT) in this Policy is 180 days.
- 2.1.5 We will not impose any Waiting Periods for renewals under the same or lower coverage plan.
- 2.1.6 If You upgrade the Policy at renewal where the new coverage plan has a higher Annual Limit than the current coverage plan, the increased portion of Annual Limit shall be subject to a Waiting Period as stated in part 2.1.3.
- 2.1.7 If benefits under part 1.4 is applicable to Your Policy, the Waiting Period for these benefits is 180 days running from the first day of Period of Insurance that includes the critical illness cash benefit. If the benefits under part 1.4 were discontinued, cancelled or terminated, Waiting Period for part 1.4 shall be applicable to any future opt-in of the same benefit insuring Your Pet.
- 2.1.8 If benefits under part 1.5 is applicable to Your Policy, the Waiting Period for these benefits is 28 days running from the first day of Period of Insurance that includes the feline infectious peritonitis additional coverage. If the benefits under part 1.5 were discontinued, cancelled or terminated, Waiting Period for part 1.5 shall be applicable to any future opt-in of the same benefit insuring Your Pet.
- 2.1.9 If benefits under part 1.6 is applicable to Your Policy, the Waiting Period for these benefits is 180 days running from the first day of Period of Insurance that includes the advanced critical illness cash benefit. If the benefits under part 1.6 were discontinued, cancelled or terminated, Waiting Period for part 1.6 shall be applicable to any future opt-in of the same benefit insuring Your Pet. If benefits under part 1.4 is applicable to Your Policy in preceding Period of Insurance and benefits under part 1.6 is applicable to Your Policy in current Period of Insurance, Waiting Period is not applicable to the Medical Conditions which were covered in benefits under part 1.4 in the preceding Period of Insurance.

## 2.2 Pre-existing Medical Conditions

We do not cover treatment related to the following pre-existing Medical Conditions and induced Medical Conditions arising from such pre-existing Medical Conditions for which Your Pet has developed Symptoms or received a Diagnosis, medication, advice, or treatment before the end of the Waiting Period.

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| <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 eye diseases</li><li>• Chronic gastroenteropathy</li><li>• Chronic hepatobiliary system diseases</li><li>• Chronic pancreatic diseases</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 diseases</li><li>• Stones in urinary systems</li><li>• Urinary blockage</li></ul> |
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## 2.3 Excluded Medical Conditions

The following table sets out Medical Conditions and the induced Medical Conditions, complications, fees and expenses arose which 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>Oral or periodontal diseases</b>	<p>We do not cover any treatments related to dentistry and diseases in oral cavity, except for dental treatment required as a result of an Accident.</p> <p>Oral or periodontal diseases include but not limited to:</p> <ul style="list-style-type: none"><li>• Acquired oronasal fistulae</li><li>• Any mass, abnormal growth, inflammation, infection, ulcer in oral cavity</li><li>• Feline Lymphocytic Plasmacytic Gingivitis / Pharyngitis</li><li>• Gingivitis / Periodontitis</li><li>• Glossitis / Tongue ulcer</li><li>• Stomatitis</li><li>• Tooth infection, cavity or abscess</li><li>• Tooth resorption</li></ul>

<b>Specified non-covered Medical Conditions</b>	We do not cover any treatment that is related to the following Medical Conditions: <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 or any Medical Conditions that lead to or are related to paralysis</li> <li>• Patellar Luxation (Dislocation)</li> <li>• Rabies</li> <li>• Seizure or any Medical Conditions that lead to or are related to seizure</li> </ul>
<b>Medical Conditions caused by extreme events</b>	We do not cover Medical Conditions caused by the following events: <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 deliberate harm or negligence</b>	We do not cover any Medical Conditions caused by deliberate harm or negligence, caused by You or Your Family or any person residing with You.
<b>Medical Conditions caused by falling from height</b>	We do not cover Medical Conditions caused by falling from height of 4 meters or above for any reasons.

## 2.4 Excluded treatment and care

This table sets out the medical expenses We do not cover, including any expenses from any complications arising from such treatment and care.

<b>Excluded procedures and items</b>	We do not cover expenses related to the following treatments: <ul style="list-style-type: none"> <li>• Cosmetic procedures or any complications arising from these treatments</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, parasite control,</li> </ul>
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	<ul style="list-style-type: none"> <li>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 (including but not limited to synbiotics, vitamins and minerals), Pentosan Polysulfate Sodium, eardrops, eyedrops, pill dispensers</li> <li>Cleaning products (including but not limited to shampoo and bathing, medicated baths, or any products for cleaning purposes)</li> <li>Collars, housing and exercise</li> <li>Anal gland expression</li> <li>Purchase or rental of prosthetics</li> <li>Any expenses related to implanted 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>Acupuncture</li> <li>Alternative Therapy</li> <li>Chemotherapy</li> <li>Experimental Therapy</li> <li>Gene therapy</li> <li>Herbal medicines (including but not limited to medical herbs, Chinese medicines, or its related products)</li> <li>Homoeopathic remedies</li> <li>Hydrotherapy</li> <li>Hyperbaric oxygen therapy</li> <li>Immunotherapy</li> <li>Laser therapy</li> <li>Organ transplant</li> <li>Osteopathy</li> <li>Ozone therapy</li> <li>Physiotherapy</li> <li>Radiotherapy</li> <li>Stem cell therapy</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 but not limited to the cost of completing a claim form or any other reports that is required for claims processing</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.

3.2.3 We will deduct any amount due from You to Us before payment of claims to You.

#### 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 issued by a Registered Veterinary Surgeon. Otherwise, the claim decision shall be considered final, and We shall not accept further appeals.

#### 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, subject to the terms and conditions and Annual Limit of this Policy.

### **3.5 Private settlement**

If the Illness or Injury of Your Pet was caused by any act or omission by a third party, and You have successfully been reimbursed all or part of Your expenses from any third party through private settlement, We should not be liable for any expense in relation to such Illness or Injury under this Policy.

### **3.6 Benefits received for claim event**

We reserve the right to recover any benefits paid to You under a claim, if You have received any payment from any party other than Us in relation to or arising out of the incident, Illness or Injury leading to the said claim.

## **4. Premium and Renewals**

### **4.1 Period of Insurance**

The Period of Insurance of this Policy is one calendar year. The start date and end date of the Period of Insurance is stated on the Policy Schedule.

### **4.2 Billing options**

- 4.2.1 You can choose to pay Your premium monthly or annually.
- 4.2.2 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.
- 4.2.3 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.
- 4.2.4 If You wish to change the payment frequency, a window to select the billing option will open 30 days before the Policy Renewal Date. You can log in to Your account to update Your payment frequency before the new Period of Insurance commences.

### **4.3 Policy renewal**

- 4.3.1 In general, this Policy will be automatically renewed, based on the latest premium and policy terms, by the end of Your Period of Insurance to ensure that Your Pet is always fully covered. We will let You know by email or text message 30 days before the Policy Renewal Date.
- 4.3.2 We reserve the right to alter premiums or policy terms at renewal.
- 4.3.3 If You have made or We reasonably suspect You have made a fraudulent claim upon Your application or during any Period of Insurance, We reserve the right not to renew Your Policy at the end of the current Period of Insurance.

### **4.4 Grace period**

- 4.4.1 There is a grace period of 30 days from 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.
- 4.4.2 If You wish to pay for the premium due, you should log in to Your account to update Your credit card information at least 3 days prior to the end of the grace period to ensure that we are able to receive Your premium by the end of the grace period.

## **4.5 Coverage change**

- 4.5.1 If You wish to make any change to Your Policy, for example, switching to a different coverage plan, You may apply to do so within 30 days prior to the Policy Renewal Date, subject to Our approval.
- 4.5.2 We do not accept any upgrading the Policy to a plan with a higher Annual Limit if Your Pet will have reached 12 years old (refer to definition of Age) at the upcoming renewal.
- 4.5.3 We reserve the right to alter the premiums and policy terms following a change in coverage plans.

## **4.6 Coverage regarding upgrade and downgrade of plan**

- 4.6.1 Waiting Period applies to the Additional Coverage due to upgrade of plan. The Additional Coverage will cover Chronic Medical Conditions pursuant to part 1.1, given that Your Pet has not developed any Symptoms or received a Diagnosis, medication, advice, or treatment for the Chronic Medical Conditions stated in part 1.1 before the end of the Waiting Period.

For avoidance of doubt, if Your Pet has developed any Symptoms or received a Diagnosis, medication, advice, or treatment for any Chronic Medical Conditions stated in part 1.1 before upgrade of plan is considered as a pre-existing condition to the Additional Coverage. If the upgrade of plan happens on or after Your Pet's turning 5 years old (refer to definition of Age), the age-relevant condition on Chronic Medical Conditions coverage set out in part 1.1 applies to the Additional Coverage but the Original Coverage is unaffected.

- 4.6.2 In the case of downgrading, there will not be Waiting Period and any Chronic Medical Conditions that is covered in the Original Coverage will not be affected by the downgrade. However, if in the future You wish to upgrade the Policy to a plan with a higher Annual Limit in subsequent Policy Renewal Date(s), coverage to Chronic Medical Conditions is subject to the rules set out in part 4.6.1.

## **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
- e. if the Policy is terminated 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 Period of Insurance.
- 5.2.2 Subject to part 5.2.1, 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 Subject to part 5.2.1, 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 after a deduction of 10% cancellation charge on the annual premium.
- 5.2.4 Subject to part 5.2.1, 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.
- 5.2.8 Subject to part 5.2.7, if You chose to pay the premium monthly and the Policy is lapsed during the Period of Insurance due to non-payment of premium, the premium for the remaining of Period of Insurance will become due on the date of Policy termination.
- 5.2.9 If Your Pet passes away during the Period of Insurance and You have been paid a claim:
  - i. If You have paid Your yearly premium, no premium refund will be made.
  - ii. If You chose to pay Your premium monthly, premium of the remaining of Period of Insurance will become due on the date of Policy termination.
- 5.2.10 If part 5.2.8 or part 5.2.9(ii) applies, We will charge the premium due from Your registered credit or debit card on the date of Policy termination.

### **5.3 Our right to terminate**

We reserve the right to terminate 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 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 We will insure up to one policy per identification.
- 6.4.2 We reserve the right to request Your Pet's identification documents from You at any time. Identification documents include but are not limited to microchip number, animal licenses, vaccination records, vet receipts, medical reports, or pedigree certificates.

## **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 decide the appropriate resolution including but not limited to adjusting the premium according to Your Pet's correct Age, gender, or breed, terminating the Policy, or other solutions at Our absolute discretion.

In case of terminating the Policy, We will:

- a. refund the premium You have paid for the Period of Insurance 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.

## **6.10 Interpretation**

Headings are for convenience only and shall not affect the interpretation of this Policy.

## 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>Additional Coverage</b>	The additional medical expenses coverage and Annual Limit obtained through upgrading to a plan with a higher Annual Limit.
<b>Age</b>	The attained age of Your Pet as at Policy Start Date. For the purpose of this Policy, the Age will stay the same during the Period of Insurance.
<b>Alternative Therapy</b>	Alternative Therapy is any treatment that aims to achieve the healing effects of traditional therapy or medicine despite lacking biological plausibility, testability, repeatability, or evidence from clinical trials. We have sole discretion on the interpretation of the definition above based on the opinion of Our veterinary advisor.
<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>	A Medical Condition that has at least one of the following characteristics: <ol style="list-style-type: none"><li>Lasts 3 months or more;</li><li>Comes back or is likely to come back;</li><li>Is permanent; or</li><li>Needs long-term monitoring, including consultations, check-ups, examinations, and tests,</li></ol> and shall include an Acute Episode of a Chronic Medical Condition.
<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.

**Epileptic Seizures**

Epileptic Seizures are defined as transient signs due to abnormal excessive or synchronous neuronal activity in the brain. Epilepsy seizures refers to at least 2 unprovoked seizures over 24 hours apart.

**Experimental Therapy**

Experimental Therapy is any treatment currently undergoing clinical trials or other forms of testing to understand its effectiveness and safety. We have sole discretion on the interpretation of the definition above based on the opinion of Our veterinary advisor.

**Heart Failure**

Heart Failure means Your Pet is confirmed to be at stage C or stage D of mitral valve disease (MMVD) and shows clinical signs of heart failure, or at stage C or stage D of dilated cardiomyopathy (DCM), or at stage C or D of feline hypertrophic cardiomyopathy (HCM) and shows clinical signs of congestive heart failure (CHF) or aortic thromboembolism (ATE), or any heart disease or structural abnormality that has progressed to stage C or stage D and shows clinical signs of heart failure.

**Illness**

Physical disease, sickness or infection suffered by Your Pet which is not directly or indirectly caused by Accident.

**Injury**

Physical harm or trauma to Your Pet arising from an Accident and not by Illness or gradual physical or mental wear and tear.

**Medical Condition**

Any health impairment, a manifestation of a Symptom or symptoms resulting from Illnesses or injuries consistent with a diagnosis or diagnoses, regardless of the number of incidents or areas of the body affected.

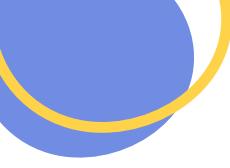
**Medically Necessary**

Medical services, supplies or treatment to treat Your Pet which are:

- a. consistent with Your Pet's Medical Conditions,
- b. appropriate and meet generally accepted Registered Veterinary Surgeon practice standards, and
- c. consistent with the most appropriate supply or level of service which can be safely provided to Your Pet.

<b>Neutering</b>	The surgical removal of testicles.
<b>Original Coverage</b>	The medical expenses coverage and Annual Limit of the plan you have chosen for the immediate preceding Period of Insurance.
<b>Patellar Luxation (Dislocation)</b>	Patellar Luxation (Dislocation) is a condition where the knee cap rides outside the femoral groove when the knee is flexed.
<b>Period of Insurance</b>	The period shown in the Policy Schedule during which Your Pet is covered under this Policy.
<b>Policy</b>	This insurance Policy, Policy Schedule and any endorsement collectively.
<b>Policy Renewal Date</b>	The day following the last day of the Period of Insurance.
<b>Policy Schedule</b>	The document issued by Us with details of You and Your Pet, coverage included and Period of Insurance which forms part of the Policy.
<b>Policy Start Date</b>	Inception date of coverage under this Policy; the first day of the Period of Insurance.
<b>Pre-existing Medical Conditions</b>	Medical Conditions that Your Pet has developed Symptoms or received a Diagnosis, medication, advice, or treatment before the end of the Waiting Period.
<b>Premium Due Date</b>	The date when the annual or monthly premium should be paid and received by Us.
<b>Prescribed Medication</b>	<p>Pharmaceutical product or medicine that:</p> <ul style="list-style-type: none"> <li>a. contains pharmaceutical ingredients and is presented as having properties for treating or curing diseases in animals; or</li> <li>b. contains pharmaceutical ingredients and may be used in or administered to animals with a view to: <ul style="list-style-type: none"> <li>i. restoring, correcting, or modifying physiological functions by exerting a pharmacological function; or</li> <li>ii. making a medical Diagnosis, treating or curing diseases.</li> </ul> </li> </ul>

<b>Primary Caretaker</b>	A person who lives with The Pet for not less than 4 months a year.
<b>Quadriplegia</b>	Severe or complete loss of motor function in all four limbs which may result from brain diseases, spinal cord diseases, peripheral nervous diseases, or rarely muscular diseases.
<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>Stroke</b>	Stroke in dogs or cats, or known as cerebrovascular accident (CVA), defined as a peracute event, typically diagnosed in the subacute stage, characterized by a non-progressive onset of focal or multifocal neurological dysfunction resulting from an interruption of blood supply to a region of the central nervous system, caused by ischemia (vascular occlusion or reduced perfusion) or hemorrhage (extravasation of blood into neural tissue), and not primarily attributable to trauma, infection, inflammation, or neoplasia.
<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 Family</b>	Parents, spouse, children or any family members who are residing with You.
<b>Your Pet / The Pet</b>	Your dog or cat with proof of identity specified in the Policy Schedule.