

「至寵愛」[®]是全港唯一為貓狗提供化療和手術費用保障並設網上投保的寵物保險計劃。本計劃之賠償額特高，保障範圍更涵蓋常見的遺傳和先天性疾病，讓您心愛的毛孩享有最優越的醫療保障，這不但幫助您面對高昂的寵物醫療費用，更重要的是，我們的計劃給予您的貓狗終生的保障。

投保簡易 - 您可即時透過電腦或流動電話瀏覽 aonhappytails.com/hk。



「至寵愛」[®] 寵物保險保障超過200種不同狗隻品種及逾100種貓種，同時保障混合品種或配種寵物！

我的寵物符合資格嗎？

請即為您的寵物投保，若：

- 1 您的寵物年齡介乎16周至未滿9歲
- 2 您的寵物已植入晶片
- 3 您的寵物已完成所需防疫注射
- 4 您的寵物不是飼養作工作用途（例如：用作比賽、執法、混種/配種、守衛或其他商業活動）
- 5 您的寵物必須於保險生效日之前或之後30天內由註冊獸醫進行檢查

在您的貓狗年幼時投保，可享更大保障

在您的寵物滿4歲前投保，您將獲「至寵愛」[®] 寵物保險賠償8成的受保開支及費用，以最高的賠償額為限，此屬終生保障。

[^]本宣傳冊所刊載的資料僅供參考。如欲了解詳細的保障範圍，請查閱保單的細則及條款。

為何選擇「至寵愛」[®] 寵物保險？

- 1 「至寵愛」[®] 寵物保險提供這些保障：
 - 寵物因需要進行手術包括輸血，或化療所引致的主要醫療開支
 - 終生保障
 - 保障以下指定遺傳及先天性疾病*：
 - a. 肘關節發育不全
 - b. 膝蓋骨移位
 - c. 青光眼
 - d. 櫻桃眼
 - e. 椎間盤退化（IVDD）
 - f. 髖關節發育不全（此為狗計劃之自選保障，需附加額外保費）
- 2 保障高達8成因疾病和意外引致的醫療和手術費用
- 3 狗隻每年最高保障額為港幣68,750元
- 4 手術後治療保障，例如：針灸
- 5 無索償折扣高達15%

「至寵愛」[®] 寵物保障計劃由三井住友保險承保，並由卓越的保險經紀公司怡安保險顧問（香港）銷售。

* 遺傳及先天性疾病保障之等候期為12個月，投保時您的寵物必須為6歲以下及沒有出現任何已存在的症狀。

aonhappytails.com/hk
請即報價！

保障範圍	每年最高賠償額（港幣/元）			
	狗計劃			貓計劃
	基本計劃	優越計劃	超卓計劃	
第1至3項之全年最高總賠償額（港幣/元）	\$19,250	\$41,250	\$68,750	\$27,500
1. 手術保障				
診所和手術保障 - 支付醫學上必要的手術費用，包括與手術相關之化驗及檢查、獸醫診金、手術室費用、藥物、包紮及雜費。	\$13,750	\$33,000	\$55,000	\$20,900
住院費用 - 保障手術後需於持牌獸醫診所或醫院住院的費用。	\$1,375	\$3,300	\$5,500	\$2,090
手術後治療保障 - 保障手術後90日內之跟進看診、檢查、化驗服務及治療和針灸。	\$825	\$1,650	\$2,750	\$1,100
所有保障之總費用將不能超過診所和手術保障之最高賠償額。				
2. 化療保障				
- 於持牌獸醫診所或醫院進行化療之費用。	\$5,500	\$8,250	\$13,750	\$6,600
3. 壽終費用				
- 進行因安樂死或寵物身故而引致的費用，包括火化、殯葬服務或遺體處理的所需費用及支出。	不適用	\$1,375	\$1,375	\$1,375
4. 第三者法律責任保障				
- 保障由您的寵物引致第三者之意外身體受傷或/和第三者之財物損失或損毀。	\$550,000	\$1,375,000	\$2,750,000	\$1,375,000

共同保險	
您需要承擔的自付金額。	20% - 於4歲前投保之寵物 30% - 於7歲前投保之寵物 40% - 於9歲前投保之寵物

無索償折扣 (NCD) 如於過去一年沒有任何索償紀錄，續保時將可享有無索償折扣優惠。				
保單年期	首年投保	首次續保	第二次續保	第三次及以後的續保
可享折扣	0%	5%	10%	15%
一旦我們收到您的任何索償申請，所有無索償折扣優惠將被全部取消。 若同時為多於一隻寵物投保，無索償折扣則按每隻寵物之個別情況計算。				

等候期:	
疾病	90日
指明的遺傳性和先天性疾病	12 個月

主要不承保項目*:	
1	在保單「生效日期」後90天內發生或復發的「疾病」
2	在「生效日期」後12個月內發生或復發的指明遺傳性和先天性「疾病」
3	保單「生效日期」前已存在的疾病或受傷
4	女性絕育及男性絕育
5	預防性的醫療保健
6	寄生蟲控制
7	牙齒保健（除非因意外引致）
8	肛門腺清理
9	特殊飲食控制、寵物食品、維他命、補品、美容、指甲修剪、洗髮水及沐浴（包括藥浴）
10	購買及租用義肢、矯正裝置及醫療器具
11	任何因「閣下」或「閣下的」「家庭」成員故意、疏忽或可阻止發生而引致之「受傷」或「疾病」
12	任何因戰爭及/或恐怖活動所引致的損失
* 以上項目為主要不承保項目的撮要，詳情請參閱保單條款。	

附註：本保單並不包括投保所需之「臨床檢查」的有關支出及費用
本保單不承保以下狗種：藏獒、牛頭多利犬、比特鬥牛梗、日本土佐犬、阿根廷杜告狗、巴西非拉狗或涉及這些品種之混種狗。

怡安簡介

怡安（紐約證券交易所股票交易代號:AON）為國際大型綜合企業之一，在全球逾120個國家設有辦事處。怡安逾72,000名員工均以有效且創新的風險管理計劃以及人力資源解決方案，致力為客戶提供多元化的服務，包括風險管理、保險經紀、再保險經紀以及人力資源方案和外判服務。有關怡安的資訊，可瀏覽網站 aon.mediaroom.com。

有關三井住友保險

三井住友海上火災保險（香港）有限公司（以下簡稱「三井住友保險」）是 MS&AD Insurance Group Holdings, Inc. - 亞洲區其中一家最大的一般保險公司的全資附屬公司。三井住友保險早於1855年開展業務網絡，在香港已有逾一百五十年歷史，一直為客戶提供多元化的一般保險方案及產品。三井住友保險經過多年來不斷的轉變和進步，現擁有亞洲區內其中一個覆蓋範圍最廣的分銷渠道及最龐大的一般保險網絡。更多相關詳情，請瀏覽 msig.com.hk。

聯絡我們

 happytails.hk@aon.com

 Happy Tails Pet Insurance HK

HappyTails[®]
Pet Insurance



Furry Friends

Deserve Protection Against Critical Illness and Injuries Too!

Happy Tails® is the only online pet insurance in Hong Kong that specifically covers the cost of chemotherapy, as well as surgical treatment for your dogs and cats. With a high limit of cover, your beloved dog or cat can enjoy superior medical protection, including coverage for common hereditary and congenital conditions too. It can help ease your worries about the high cost of specialist vet bills. Best of all, these benefits will last for the whole of your pet’s life.

Signing up is easy - you can do it right now on your computer or mobile device at aonhappytails.com/hk.



What kinds of pets are covered?

Over 200 different dog breeds, and over 100 breeds of cat can be covered. And if your pet is a mixed or cross breed, **Happy Tails®** can cover them too!

Is my pet eligible?

You can sign up to protect your dog or cat, if:

- 1 Your pet is aged between 16 weeks and below 9 years old
- 2 Your pet has been microchipped
- 3 You pet has had all required vaccinations
- 4 Your pet is not a working pet (e.g. involved in racing, law enforcement, breeding, guarding or other commercial duties)
- 5 Your pet must be clinically examined by a licensed vet prior or within 30 days from the start of insurance cover

Sign up when your pet is young to enjoy even greater benefits

Younger pets enjoy enhanced protection. Sign up your pet before they are 4 years old to enjoy 80% reimbursement of eligible costs for your pet’s whole lifetime, as long as you remain continually covered with Happy Tails®.

^ This is a promotional leaflet for reference only. Please refer to the terms and conditions of your policy for detailed coverage.

Why choose Happy Tails® ?

- 1 Happy Tails® offers all these benefits:
 - Cover major medical expenses that can arise when your pet needs surgical treatment including blood transfusion or chemotherapy
 - Lifetime protection
 - Coverage for specified hereditary and congenital conditions* below:
 - a. Elbow Dysplasia
 - b. Luxating Patella
 - c. Glaucoma
 - d. Cherry Eye
 - e. Intervertebral Disk Disease (IVDD)
 - f. Hip Dysplasia (This optional benefit under the dog plan is available for an additional premium)
- 2 Covers up to 80% of medical and surgical expenses arising from sickness and accidents
- 3 High annual limit of up to \$68,750 for dogs
- 4 Covers post-surgery treatment e.g. acupuncture
- 5 No Claim Discount up to 15%

Happy Tails® pet insurance is underwritten by MSIG Hong Kong, and arranged by Aon Hong Kong, a leading insurance broker.

* Hereditary and congenital condition benefits are subject to a 12 month waiting period, and your pet must be less than 6 years old with no pre-existing conditions at the time of enrolment.

aonhappytails.com/hk
Get Quote Now!

Benefits at a Glance	Maximum Benefits Payable Per Year (HK\$)			
	Dog Plan			Cat Plan
	Standard Plan	Premier Plan	Ultimate Plan	
Maximum Benefits Payable Per Year for Section 1 to 3 (HK\$)	\$19,250	\$41,250	\$68,750	\$27,500
1. Surgical Benefit				
Clinical and Surgical Benefit - Pays for Medically Necessary Surgery which includes diagnostic tests, Veterinarian's fee, operating theatre fee, drugs, dressings and miscellaneous expenses related to a Surgery.	\$13,750	\$33,000	\$55,000	\$20,900
Room and Board Expenses - Cost of boarding at a licensed veterinary clinic or hospital following a Surgery.	\$1,375	\$3,300	\$5,500	\$2,090
Post Surgical Treatment Benefit - Follow-up consultations, diagnostic and laboratory services, examinations and acupuncture up to 90 days following Surgery.	\$825	\$1,650	\$2,750	\$1,100
The total aggregate limit of all benefits combined shall not exceed the maximum limit of Clinical and Surgical Benefit.				
2. Chemotherapy Benefit				
- Cost of chemotherapy treatment incurred in a licensed veterinary clinic or hospital.	\$5,500	\$8,250	\$13,750	\$6,600
3. Final Expenses Benefit				
- Cost and expenses incurred for euthanasia, cremation, funeral service and handling charges following death of the Pet.	N. A.	\$1,375	\$1,375	\$1,375
4. Third Party Legal Liability				
- Legal liability due to accidental bodily injury and/ or loss or damage to property of third parties caused by Your Pet.	\$550,000	\$1,375,000	\$2,750,000	\$1,375,000

Co-insurance	
The portion of claim amount you need to pay.	20% - pet enrolled before Age 4 30% - Pet enrolled before Age 7 40% - Pet enrolled before Age 9

No Claim Discount (NCD) A discount will be granted on the renewal premium if no claim has been made under the policy in the preceding year.				
Period of Insurance	Inception Year	1 st Renewal	2 nd Renewal	3 rd & Subsequent Renewals
Discount Eligibility	0%	5%	10%	15%
In the event of a claim made, the No Claim Discount will be reduced to zero at the following renewal. If there are more than 1 pet insured, the NCD shall be applied on each pet separately.				

Waiting Period:	
Illness	90 days
Specified hereditary and congenital conditions	12 months

Major Exclusions*	
1	Illness that occurs or recurs within the first 90 days following the Policy Commencement Date
2	Illness related to specified hereditary and congenital conditions that occurs or recurs within the first 12 months following the Commencement Date
3	Any illness or injury that occurred prior to the Commencement Date
4	Spaying and Neutering
5	Preventive Healthcare
6	Parasite Control
7	Dental Health Care (unless due to accidental injuries)
8	Anal Gland Expression
9	Special diets, pet foods, vitamins, supplements, grooming, nail trims, shampoo and bathing (including medicated baths)
10	Purchase and rental of prosthesis, corrective devices and medical appliances
11	Injury or Illness due to any intentional, neglectful or preventable act, by You or a member of Your household
12	Any loss and/or damage arising from war and terrorism
* The above is a summary of Major Exclusions only. For details, please refer to the policy provisions.	

Remarks: The costs and expenses related to clinical examination for insurance enrolment are not covered in the policy.

The following dog breeds are not covered in the policy: Tibetan Mastiff, Bull Terrier, Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro or their cross breed.

About Aon

Aon plc (NYSE:AON) is a leading global provider of risk management, insurance brokerage and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 72,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative risk and people solutions. For further information on our capabilities and to learn how we empower results for clients, please visit: aon.mediaroom.com.

About MSIG Insurance

MSIG Insurance (Hong Kong) Limited (“MSIG”) is a wholly-owned subsidiary of MS&AD Insurance Group Holdings, Inc, one of the world’s largest general insurers. MSIG’s network of operations date as far back as 1855 and we have been providing general insurance solutions and products to our customers in Hong Kong for more than 150 years. Having journeyed through various phases of changes and growth, we now have one of the most extensive distribution channels and largest general insurance networks in Asia. For more details, please visit msig.com.hk.

Contact us

happytails.hk@aon.com

Happy Tails Pet Insurance HK

「至寵愛」®

寵物保險



珍惜毛孩!

危疾和傷患保障
是牠們應得的。