

Frequently Asked Questions

Happy Tails Pet Insurance

Product Coverage

1. Why is covering specific hereditary and congenital conditions important?

Hereditary and congenital conditions may not appear for years, but when they do, the treatment can be expensive. Eye disorders like glaucoma or knee issues requiring surgery like a patellar luxation are examples of these conditions.

HappyTails covers the following specified hereditary and congenital conditions for pets enrolled before the age of six (6) subject to a twelve-month (12) waiting period from the policy's first commencement date for these conditions:

- Hip and elbow dysplasia
- Luxating Patella
- Glaucoma
- Cherry eye
- Intervertebral Disk Disease (IVDD)
- Femoral Head and Neck Excision

If a hereditary or congenital condition or its symptoms are noted by your veterinarian before your pet's enrolment, these are considered pre-existing and will not be covered by your Happy Tails policy (just like any other sicknesses or injury that occurred before your pet is insured by Income).

2. What are the types of expenses which are not covered?

Happy Tails does not cover:

- pre-existing conditions
- the clinical examination for insurance enrolment
- spay/neuter procedures
- non-surgical treatment or preventative care

For full details of the terms, conditions and exclusions, please refer to the Happy Tails insurance policy conditions.

3. What are some examples of preventative care expenses which are not covered?

Income does not cover preventative care as it is the responsibility of the pet parent to take care of your pet's general well-being and preventative healthcare needs.

Following are some examples of preventative care that are not covered:

- Preventive healthcare including vaccinations or titer test, flea control, heartworm medication, deworming, nail trim, spaying/neutering and grooming.
- Parasite control including but not limited to internal and external parasites for which readily available prophylactic treatments are available.
- Dental healthcare including dental cleanings (prophylaxis)
- Anal gland expression.

- Feeding, housing, and exercise.
- Behavioural modification, medications for behavioural modification, training, or therapy.

The above list is not exhaustive. For full details of the terms, conditions and exclusions, please refer to the Happy Tails insurance policy conditions.

4. What are the waiting periods to take note of?

Waiting period is a period from the first commencement date of the policy during which claims are not payable. There are 2 waiting periods to take note of:

- 90 days for sicknesses
- 12 months for specified hereditary and congenital conditions

5. How does co-insurance and deductible work?

Co-Insurance refers to the portion of a claim amount you have to bear. The level of co-insurance depends on the age at entry of your pet. Deductible is the fixed sum of \$250 you have to bear for a claim, after taking into account the Co-insurance.

Example:

Age of entry of pet: 2 years old

Co-insurance: 20%

Claim amount: \$3,000

Your share of claim: \$600 (20% x \$3,000)

Claim payable: \$2,400 (before application of deductible)

Final claim payable: \$2,150 (\$2,400 - \$250)

6. Will my premiums increase every year?

Premiums are determined based on cost of veterinary treatment advances, individual pet's breed, age and other factors, in addition to the overall claims experience for the program. Premium increases could vary depending on individual claim submissions as well.

7. Are there any caps or maximum limits?

Happy Tails has an annual aggregate limit for claims. The annual aggregate limit for the highest plan is \$12,500 with separate limits for each benefit. The annual surgical limit is \$10,000 and the limit for chemotherapy is \$2,500 for the top plan. More details can be found under the plan types.

8. How do I know if there are any pre-existing medical conditions?

The clinical examination report for enrolment is a pre-requisite to enrol for Happy Tails insurance. Pets to be insured must be checked for their general health and any pre-existing conditions before or within 30 days from

the start date of the insurance. Any developing or existing condition detected during the enrolment examination is considered as pre-existing and will not be covered.

9. Is my pet's congenital condition considered pre-existing?

If your pet has a congenital condition before you enrol for Happy Tails, this condition will be considered pre-existing and there is no cover for the condition.

There are many types of congenital conditions that do not become apparent until sometime after birth. Happy Tails covers specified congenital conditions as long as there are no clinical signs or symptoms present before enrolment or during the waiting periods after the insurance is in force for pets enrolled before the age of six (6).

10. My dog tore its cruciate ligament on one leg before enrollment. Would you cover the other leg?

There is no cover for bilateral condition e.g. injury on the right front leg and same condition surfaces in the front left leg.

Application and Procedures

1. Does my pet need a vet exam to qualify for coverage?

It is a mandatory requirement that the pet undergoes a clinical examination by a vet before or within 30 days from the commencement date of the insurance to be eligible for cover.

Please upload the completed clinical examination form as part of the purchase journey, or send a copy of it to plines@income.com.sg if you have already purchased the insurance but not submitted the form. Any failure to do so may result in your policy being void.

2. What is the age limit of my pet if I wish to apply for this policy?

Your pet must be at least sixteen (16) weeks old and below nine (9) years old at the start date of the period of insurance. For policy renewals, Income may continue cover for your insured pet beyond age nine (9) and they may apply new terms; depending on their decision and if you pay an extra premium.

3. Can I insure multiple pets under the same policy?

No, only one insured pet can be under one policy. You will need to take up different policies for different pets.

4. If I change my mind after taking up this insurance, can I cancel it?

Yes, you can cancel this plan by notifying Income via email at pline@income.com.sg or call Income at 6788 6616. The cancellation will take effect from the date they receive your request.

a. If you cancel this plan within the 14 day free-look period, you may get a full refund of the premium paid if there has been no claim made under this policy.



b. If you cancel this plan after the free-look period, Income will proceed with your refund based on the calculation as follows:

Period of Insurance (in days) still left to run x 85% of the premium paid / Original period of insurance of this policy

Income will not refund any premium below \$37.45 (inclusive of GST) if you cancel the policy.