



## PET COMPREHENSIVE POLICY

WHEREAS the Insured (hereinafter referred to as "you"), as named in the Schedule attached hereto, has submitted a Proposal and Declaration to CANNON GENERAL INSURANCE (K) LIMITED (hereinafter referred to as "us"), which Proposal and Declaration shall form the basis of this Contract and is deemed to be incorporated herein, and in consideration of the payment to us of the prescribed premium:

NOW THIS POLICY WITNESSETH that, subject to the terms, exceptions, conditions, endorsements, and limitations contained herein or endorsed hereon, the Insurer hereby agrees to indemnify the Insured against loss as hereinafter provided in the event of the occurrence of any of the contingencies specified herein during the Period of Insurance and within the Geographical Limits specified in the Schedule, and to the extent of the benefits and limits set forth therein.

The Limit of Liability in respect of any one claim or series of claims arising out of one originating cause shall not exceed the benefits stated in the Schedule.

### DEFINITIONS

Unless expressly defined otherwise herein, words and expressions to which specific meanings have been assigned in this Policy or in the Schedule shall bear such meanings throughout this Policy.

| Term                                    | Meaning  |
|---|--|
| Annual Limit                            | The maximum aggregate sum payable by the Insurer under this Policy in any one Policy Year, inclusive of sub-limits.  |
| Approved Vet Clinic                     | A veterinary practice duly registered with the Kenya Veterinary Board (KVB) and appearing on the Insurer's current list of approved veterinary service providers.    |
| Bilateral Condition                     | A medical condition affecting paired body parts (e.g., both knees, ears), treated as a single condition.   |
| Chronic Condition                       | A condition persisting beyond three (3) months or anticipated to recur.  |
| Comprehensive Cover                     | The Policy coverage that reimburses veterinary fees for both emergency and routine treatment, subject to stated limits.  |
| Illness                                 | Means any sickness, disease, or any change to your pet's normal healthy state not caused primarily by an injury.   |
| Injury                                  | Means physical harm or injury arising from an accident. An accident is a single specific, unpredictable, and unintended event which occurs with no deliberate cause. |
| Insured Pet                             | Means a domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons and named on your Certificate of Insurance.             |
| Policy Year                             | A period of twelve (12) consecutive months from the effective date as stated in the Policy Schedule.   |
| Pre-existing Condition                  | Any sign, symptom, diagnosis, or treatment of a medical condition existing prior to the commencement or reinstatement of the Policy.                                 |
| Reasonable & Customary Veterinary Costs | Fees that are consistent with those typically charged by KVB-registered clinics in Kenya for similar treatment.  |
| Veterinarian                            | A person registered with the Kenya Veterinary Board (KVB) in accordance with the Veterinary Surgeons & Para-professionals Act, 2011.                                 |
| Waiting Period                          | The initial period after Policy inception or after vaccination during which Illness-   |

| Term | Meaning |
|------|---------|
|------|---------|

related claims are not admissible.

## ON-BOARDING REQUIREMENTS

1. **Microchipping:**  
All pets must be microchipped with a traceable identification number.
2. **Vaccination Records:**  
Valid proof of up-to-date vaccinations must be provided.
3. **Premium Payment Confirmation:**  
Evidence of full premium payment is required before activation of cover.

## CONDITIONS

### Unique animal identification (microchip)

Your pet should be microchipped so that if it gets lost, injured or sick, it can be easily identified if found and taken to a vet or shelter.

1. **Single pet identification** – This policy applies only to the cat or dog whose microchip number is shown in your Policy Schedule. No other animal is covered.
2. **Microchip standard** – The pet must be permanently identified with a microchip that complies with **ISO 11784** or **Annex A of ISO 11785**.
3. **Accuracy of records** – You are responsible for ensuring the microchip number in the Policy Schedule is correct and legible.
4. **Changes or replacement chips** – If the microchip is altered, replaced or fails and is reimplanted, the policy becomes void from the date of change unless:
  - you notify us in writing of the new microchip number without delay; and
  - we confirm in writing that cover continues (or a new policy is issued) after completing any underwriting review we consider necessary.

### Certificate of insurance

This is the certificate we provide you that outlines the key details of the contract of insurance between you and us. It includes the policy number, cover, commencement date, end date, insured pet details, and the schedule of benefits, including benefit limits and sub-limits.

Note: A certificate of insurance is issued to you when we accept your application for cover, on each renewal, and whenever your policy is amended.

### Care For Your Pet

Illnesses or injuries to your pet that arise from your repeated negligence and/or reckless activity may be excluded by us. We will notify you in writing that claims that arise from that activity will not be covered. If there is a repeated activity that is to be excluded from your policy, we will notify you in writing (to the last email address you provided us) at least 30 days before the change takes effect.

### Things you must do

- You must act prudently in the care and protection of your pet. You must protect your pet from exacerbation and/or recurrence of any injury and/or illness after its initial occurrence and provide proper maintenance/preventative care.
- You must administer vaccinations and preventive veterinary treatment or medication as recommended by your veterinarian to protect against illness. We do not pay for illnesses (including treatment or diagnostics) that can be prevented by vaccination, preventative medication, or veterinary treatment if you did not provide that preventative care to your pet. If you provide vaccine for your pet per the recommendations of your veterinarian and your pet still contracts an illness that the vaccine is intended to prevent, we will cover the cost of treating that illness unless it is excluded.
- You must follow your veterinarian's advice regarding your pet's treatment, diagnostics, and regularly scheduled wellness examinations.

### Notices and Communications

1. Every notice or communication to be given or made under this Policy shall be delivered in writing (which includes electronic communication i.e. by email) to us.
2. Requirement to observe statutory obligations  
You shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.
3. Notification of all possible occurrences and co-operation by Insured  
In the event of any occurrence which may give rise to a claim under this Policy you shall immediately give notice thereof to us with full particulars and in any case not later than thirty (30) days. Every claim with written summons and process shall be notified or forwarded to us

immediately on receipt.

## APPLICABLE CLAUSES

**Eligibility Age:** 8 weeks – 8 Years

### Premiums, excess & discounts

- This is an annual policy, but you may choose to pay premiums monthly by direct debit. A discount is applied when the policy is paid annually. A grace period of 15 days is applicable before the cancellation of the policy.
- 5% multi-pet discount

### Annual renewal of your insurance policy

We will offer renewal of your policy every year subject to the applicable terms and conditions of the policy for each policy period. We'll change the premium and may change the terms and conditions of the policy at the time of renewal, based on a combination of factors, including the risk associated with insuring pets like yours.

### Multi pet discount

Pet owners are eligible for a 5% discount on each additional pet added to the existing coverage plan.

### Annual Benefit limit

This means the maximum amount(s) payable by us in any one policy period. This benefit limit is specified on your certificate of insurance.

#### Note:

- We'll never pay more than the annual benefit limit specified on your certificate of insurance in any one policy period.
- The annual benefit limit is reset when you renew your policy. This means that policy benefits don't accumulate across policy periods, they expire at the end of each policy period.
- Once the annual limit is reached, no further vet expenses will be paid until your policy is renewed.

**Sub-limit(s)** means the applicable maximum amount(s) payable by us in any one policy period, for items, treatments or conditions that you have cover for.

The amounts of your benefit limit and sub-limit(s), together with items subject to sub-limit(s) are specified on your certificate of insurance.

### Emergency Pet Boarding

If you require hospitalization or emergency accommodation at some time during your *policy period*, there are circumstances where we'll provide cover for your *pet's* boarding costs incurred by you at a licensed kennel or cattery.

It is important to note that you'll need to be the sole carer of your *pet* and not have someone else living with you who can reasonably be expected to look after your *pet*.

We'll then cover the *benefit percentage* for boarding costs incurred up to the *sub-limit* shown on your *certificate of insurance* (and subject to your overall annual *benefit limit*) in the following situations:

- you require emergency accommodation due to family violence; and/or
- You are hospitalized for 3 consecutive days following an accident or illness *that began more than 30 days after the commencement date of this policy*, and it doesn't relate to cosmetics or other kinds of elective surgery, or for pregnancy (unless it's due to an unexpected complication). Each pet is entitled to a maximum of 5 nights in a policy period.

### Diagnostic Tests

A test, procedure or examination performed to diagnose or confirm a Condition, Injury or Illness. This includes tests used to monitor the progression of a Condition, Injury or Illness. This includes but is not limited to radiology (X-rays, CT-scans, MRIs and ultrasounds) and pathology (blood tests excluding Titter tests and DNA tests)

### Farewell Care Benefit

In recognition of the emotional bond between pets and their owners, the policy includes a benefit payable on death of the pet from an accident or illness, provided the cause of death is not listed under the exclusions below.

### Consultation

Means an examination performed by a vet, including a physical consultation, inpatient examination, in-hospital examination, health certificate, consultation or recheck consultation/visit, referral/specialist consultation/visits, phone consultation, web consultation and emergency and after-hours consultations/visits.

### Cost Of Treatment

The fees/costs that the treating veterinarian would charge, regardless of whether that customer has insurance coverage.

### Major surgery

Medically necessary surgical procedures performed under general anesthesia involve significant intervention to treat serious injuries, illnesses, or life-threatening conditions. These procedures typically require hospitalization, post-operative care, and extended recovery.

Examples may include but are not limited to: *Aural hematoma, Ear canal ablation, Gastrotomy, Gastropexy, Splenectomy, Intestinal resection and anastomosis, Enteroplication, Ovariohysterectomy, Cryptorchidectomy, Caeasarean section, Cystotomy, Nephrotomy, Urethrostomy, Herniorrhaphy, Mastectomy, Body cavity lumpectomy, Open fracture repair, Limb/appendage amputation, Hygroma surgery, Skin grafting and plasty, Arthrotomy, Arthrodesis, Femoral head excision, Exploratory laparotomy, Cruciate ligament repair, Patella luxation repair, Cheiloplasty, Enterotomy, Emergency trauma surgery, Eye enucleation, Internal eye surgery, Anal glands removal*

Major surgeries must be performed by a licensed veterinary surgeon in a registered facility to be eligible for coverage.

### **Minor surgery**

Non-life-threatening surgical procedures that are typically less invasive, performed under local or light general anesthesia, and often do not require extended hospitalization. These procedures are usually aimed at treating minor injuries, routine medical conditions, or preventive care needs.

Examples include but are not limited to: *Orchiectomy, Superficial wound repair, Dental prophylaxis and extractions, Entropion/ Entropion repair, Caudectomy, Thorn/FB removal, Abscess and wound management, External bandaging and coaptation, Oral/nasal foreign body removal.*

- Minor surgeries are generally associated with shorter recovery times and minimal post-operative complications.
- To be eligible for coverage, procedures must be deemed medically necessary and carried out by a licensed veterinarian.

### **Emergency Treatment**

In the event of an emergency where panel facilities are inaccessible, the client may seek treatment elsewhere. Reimbursement will be processed upon validation of the claim, provided the client submits a formal claim with supporting documentation

### **Pre-authorisation limits**

Pre-authorisation is required for any treatment exceeding KES 10,000. The request must be submitted to the insurer's panel, for approval, prior to the provision of services. Claims without prior authorisation may not be eligible for reimbursement.

- Emergency cases will be reviewed on a case-by-case basis and must be reported within 24 hours.
- Pre-authorisation requests should include the estimated cost, diagnosis, and proposed treatment plan.

| THESE BENEFITS ARE COVERED IN THE EVENT THAT TREATMENT IS REQUIRED FOLLOWING AN <u>ACCIDENT OR ILLNESS</u>   |   |   |   |
|--|---|---|---|
| Annual limits  | KES 100,000   | KES 150,000   | KES 200,000   |
| Consultation & vet visits – per visit (Limited to 3 visits per year)   | KES 3,000   | KES 4,000   | KES 5,000   |
| Veterinary Hospitalisation – Maximum of 5 nights per year  | KES 2,000 per night   | KES 3,500 per night   | KES 5,000 per night   |
| Minor Surgery – Limit per year   | KES 7,500   | KES 12,500  | KES 15,000  |
| Major Surgery – Limit per year   | KES 20,000  | KES 30,000  | KES 40,000  |
| Anaesthesia – per procedure – Limited to 3 procedures per year   | KES 1,000 - Diagnostics<br>KES 3,000 – Minor Surgery<br>KES 6,000 – Major Surgery | KES 1,000 - Diagnostics<br>KES 3,000 – Minor Surgery<br>KES 6,000 – Major Surgery | KES 1,000 - Diagnostics<br>KES 3,000 – Minor Surgery<br>KES 6,000 – Major Surgery |
| Diagnostics (lab tests, Xray, CT/MRI, ultrasound) – Limit per year   | KES 8,000   | KES 15,000  | KES 20,000  |
| Chemotherapy – Limit per year  | KES 12,000  | KES 15,000  | KES 20,000  |
| General Prescription medicines tied to the particular diagnosis for that consultation (excludes specialty drugs unless pre-authorised) – Limit per visit | KES 3,000   | KES 5,000   | KES 8,000   |
| Orthopaedic implants which are essential for the healing of the specific orthopaedic condition – Limit per year  | KES 10,000 – prior consent required   | KES 15,000 – prior consent required   | KES 20,000 – prior consent required   |
| Vaccinations – Limit per year  | KES 2,000   | KES 3,000   | KES 4,000   |
| Emergency boarding/kennel/cattery fees – Maximum of 5 nights per year  | KES 2,000 per night   | KES 3,500 per night   | KES 5,000 per night   |
| Farewell Care Benefit  | KES 4,000   | KES 6,000   | KES 8,000   |
| Excess   | Nil   | Nil   | Nil   |
| Waiting periods  | No waiting period for accidental injuries<br><br>30days for illnesses             | No waiting period for accidental injuries<br><br>30days for illnesses             | No waiting period for accidental injuries<br><br>30days for illnesses             |

## Cancellation notices

To remain covered under this policy, the premium must be paid. It is your responsibility to ensure that premiums are paid and remain up to date. Should your monthly debit order be cancelled or reversed, or go unpaid for 15 days, your policy will lapse.

Annual paying policies will be invited for renewal 30 days prior to the 12-month anniversary, and the premium will be invoiced for payment to be made by the 15th of the month following the renewal. Should payment not be made by the due date, the policy lapses.

You may cancel your policy at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any admin cost, provided that no valid claim has been submitted for that period. We may also cancel your policy by giving you 30 days' notice, unless there's a material change in risk or circumstances that justifies an immediate cancellation.

Cancellation by you: -You can cancel your policy with us at any time by contacting our customer service team.

Reinstatement is not automatic and not guaranteed and will be subject to new underwriting terms.

## Cooling off period

You have a 21-day period to ensure you're happy with every aspect of your policy.

During this time, you can contact us and cancel your policy. If we receive your request to cancel your policy within the 21-day period after the policy commencement date or renewal date and if you've not made a claim or intend to make a claim, we'll give you a refund of any monies received since that date. We may also deduct any taxes or duties that we're unable to refund.

If you've made a claim during the cooling off period and wish to cancel your policy, then any refund will be in accordance with provisions set out in the Cancellation clause.

After the cooling off period ends, you'll still be able to cancel your policy, and you have rights upon cancellation in certain circumstances under the policy.

## Pre-existing Conditions:

We do not cover pre-existing conditions, which are defined as:-

Illnesses or injuries that occurred or began prior to your first policy commencement date or within any applicable waiting period that would have been observable by the presence of typical signs or reasonably known to be present by you or your veterinarian (even if they are not noted in your pet's veterinary records), including but not limited to:

- Hip dysplasia.
- Cutaneous or sub-cutaneous mass/es of the same type (determined by diagnostic testing or veterinary medical record descriptions).
- Intervertebral disc disease.

To illustrate how pre-existing conditions are considered:

Suppose your pet shows a typical sign such as limping before the policy commences. You take them to your local veterinarian, where they are diagnosed with and successfully treated for a pulled toenail.

Other medically unrelated conditions that may also present with the typical sign of 'limping', include:

- Tendonitis,
- Osteoarthritis,
- Infection of the joints, muscles or tendons,
- Trauma causing broken bones,
- Osteosarcoma (bone cancer).

As part of the claims handling process, we will assess whether any pre-policy 'typical signs' are medically related to the condition being claimed.

For example, a pulled toenail that presented with a typical sign such as limping is **not** medically related to any subsequent post-policy claims for conditions like tendonitis, osteosarcoma, or any other condition listed above. Therefore, if such conditions arise after the policy has commenced (and the applicable waiting periods have passed), they would be eligible for coverage.

## Fraud & misrepresentation

Deliberate or reckless misstatement or fraudulent claims will make the policy void from inception. We may recover any amounts already paid and report the matter to the Insurance Fraud Investigation Unit and/or police.

If you make a false or exaggerated claim, make a false statement to support a claim, send your insurer forged or false documents supporting a claim, or make a claim under your policy as a result of a deliberate act, solicit your vet to behave in a fraudulent manner regarding a claim, the insurer will not pay your claim or any future

claim but declare the policy null and void, and be entitled to recover from you any amount of any claim already paid by the insurer.

## **EXCLUSIONS**

1. Pre-existing conditions – any sign, symptom or treatment your pet had before the policy started (or before reinstatement).
2. Primary vaccinations: These are cat flu and rabies for cats and DHLPP (Distemper, Hepatitis, Leptospirosis and Parvovirus) and rabies for dogs.
3. Illness during waiting periods
4. Routine or preventive care including but not limited to parasite control, nail trimming, grooming, diet food or supplements, flea/tick control, routine dental scale and annual checkups.
5. We do not cover at any time or for any reason the costs, fees, or expenses associated with examinations, experimental Treatments, preventative care, anal gland expression and cloning
6. Elective, cosmetic, or preventative procedures, including but not limited to tail docking, ear cropping, declawing, dew claw removal, spaying/neutering, tattooing and microchip implantation.
7. Parasite control, including but not limited to internal or external parasites.
8. Veterinary treatments or diagnostics in the absence of signs or evidence indicating an illness or injury.
9. Desexing at any time or for any reason unless recommended by your veterinarian following an illness or injury that involves damage to the reproductive organs.
10. Breeding, pregnancy and whelping/queening – costs related to mating, fertility exams, pregnancy, birth or complications thereof.
11. Any illness or injury resulting from activities related to commercial or occupational purposes, including but not limited to: racing, breeding, organised fighting, law enforcement, guarding, or pig hunting dogs.
12. Bilateral or recurring conditions first diagnosed before cover started – for example, if one knee had cruciate surgery pre-policy, the other knee is excluded.
13. Specified conditions including cruciate injury, hip dysplasia and cancer
14. Behavioural problems and training – including anxiety therapy, obedience classes (other than puppy socialisation covered under Lifestyle), pheromone products, or behaviourist fees.
15. Experimental or unapproved treatments – therapies not widely accepted by the KVB or lacking peer reviewed evidence, including unregistered medicines.
16. Excessive or unreasonable fees – any part of a vet's bill that exceeds the reasonable and customary charge for the same treatment in Kenya.
17. Treatment by unapproved providers – any vet or clinic not on our Approved Vet Clinic list unless we consent in writing first.
18. Travel outside Kenya
19. War, terrorism, or political violence and any government ordered cull or quarantine.
20. Epidemics or pandemics if the government provides free vaccination or treatment.
21. Losses covered by another insurance – we pay only our share if another policy also covers the same cost.
22. Late notification- any invoice submitted more than 30days after the date of treatment.
23. Radiation therapy
24. Post operative rehabilitation (physiotherapy, hydrotherapy)
25. Specialty Drugs unless pre-authorized
26. Mobility devices and prostheses are excluded.
27. Prolonged treatment- any treatment that continues for longer than 3 months unless approved by us and subject to chronic treatment protocols.
28. Death- any costs after death (postmortem examinations)
29. Obstetrics and breeding related illnesses

## **Claim Documentation & Certification Condition**

All accidents and incidents, however trivial, must be reported to the Company in the following steps: -

1. Obtain treatment from an Approved Vet Clinic. In emergencies, contact the Insurer within 24 hours.
2. Download and complete the official claim form and have it signed by the treating veterinarian. The Insurer may request medical records, diagnostic images, or second opinions.
3. Payment will be made directly to the clinic within ten (10) working days upon receipt of all required documentation.
4. Claims exceeding KES 10,000 will require pre-authorization by a veterinarian on the Company's approved panel. In the event of an emergency occurring outside normal working hours, the client may proceed with treatment and make payment directly. The Company must be notified via email within 24 hours. The claim will be reviewed on the next working day, and reimbursement will be processed in accordance with the applicable policy limits and sub-limits. The claim will be submitted by your vet, and we will provide payment of the claim directly to you as the client.

## DATA PROTECTION AND LEGAL COMPLIANCE

The Insurer shall process the Insured's personal data in accordance with the **Data Protection Act, 2019**. Personal data may be shared with relevant authorities, veterinarians, reinsurers, or service providers strictly for purposes related to this Policy.

Policy benefits may be protected by the Policyholders Compensation Fund (PCF) in accordance with applicable laws should the Insurer be placed under statutory management.

This document is issued in the English language and shall be governed by the laws of the Republic of Kenya.

Personal information is collected in various ways, including via telephone, our website, hard copy forms, and email. Whenever you deal with us, we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances, we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers.

## CONTACT DETAILS AND OFFICE HOURS | Our lines are open from Monday – Friday (8am – 5pm)

**Phone:** +254723342150/ +254738342150/ +254 20 396 6000

Alternatively, you can email us on:

**Email:** [info@cannon.co.ke](mailto:info@cannon.co.ke)