



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 Your 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