

「寵寶寶」寵物保險

 大新保險
DAH SING INSURANCE



全心守護 寵物健康同行

大新保險概覽

大新保險有限公司（「大新保險」）為大新金融集團有限公司之全資附屬機構，由 1976 年起已為銀行客戶及商業伙伴提供一般保險方案。

大新保險獲香港保險業監管局授權經營，提供多元化保險產品及方案：

個人保險

- 旅遊保險
- 家傭保險
- 醫療保險
- 裝修工程保險
- 癌症保險
- 家居財物保險
- 私家汽車保險
- 海外留學保險
- 無人機保險
- 個人意外保險
- 火險
- 哥爾夫球保險
- 住院現金回贈 - 危疾保險

商務保險

- 旅遊保險
- 火災保險
- 貨運保險
- 商用汽車保險
- 店鋪綜合保險
- 建築工程保險
- 專業責任保險
- 團體意外保險
- 第三者責任保險
- 僱員賠償保險
- 辦公室綜合保險
- 中小企綜合保險
- 活動保險(包括公眾責任，個人意外等)
- 保證保險

產品特點

「寵寶寶」寵物保險

我們知道寵物是家庭的一份子，他們的健康和快樂與您的同樣重要。我們的全方位寵物保險不僅涵蓋標準的意外和疾病保險，還在提供香港市場首創的保障，如另類或輔助治療和預防護理。此保險旨在幫助減輕寵物醫療的經濟負擔，確保您的寵物獲得真正應有的照顧。



醫療保障高達港幣 90,000 元

涵蓋門診及手術費用，住院費用，獸醫診症，化療，診斷檢測，磁力共振 / 電腦掃描，處方藥物，另類或輔助治療及行為治療費用。保障範圍更伸展至您與寵物海外旅遊期間。



預防護理保障 (僅限續保使用)²

包括疫苗，身體檢查及牙齒清潔，助您維持寵物健康，及早察覺潛在健康問題。只要上一保單年度沒有提出索償，此保障在續保時可用。



另類或輔助治療

涵蓋物理治療，水療，針灸，脊療及激光治療，支援寵物康復，活動能力及整體健康 (只適用於至尊計劃)。



第三者責任保障高達港幣 3,000,000 元

(每個索償須承擔港幣 3,000 元的自負額)

為您及家人就因寵物引致的第三者身體受傷或財物損失產生的法律責任提供保障。



緊急寄養及寵物照顧

若您連續住院或因不可避免的海外行程延誤未能返港超過兩日，保障於香港使用持牌寵物托管服務的費用。



無索償折扣

高達 15% 無索償折扣

產品特點

投保資格要求



您的狗或貓必須在首次保單生效日時年齡介乎 6 個月至 8 歲，方符合投保資格。

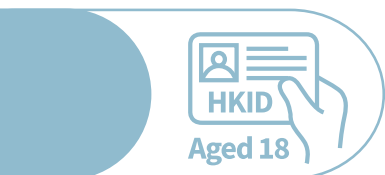


您的寵物必須與您居住於同一地址。



狗隻：必須植入晶片。

貓隻：並非必須植入晶片。如在提交索償時貓隻未有晶片，我們會接受其他形式的身份證明，例如疫苗注射記錄卡或醫療報告。該等文件須清楚列明貓姓名、品種、性別、年齡或出生日期、以及貓主全名。



您必須為寵物的主人，持有有效香港身份證並年滿 18 歲。

保障概括表¹

節	保障範圍	每保險期每名受保寵物最高保障額 (HK\$)	
		標準計劃	至尊計劃
1	醫療保障	40,000	90,000
	等候期	受傷：7 天 疾病：28 天 癌症：180 天	
	共同保險 (每宗索賠)	40% - 6 個月至 1 歲以下 20% - 1 歲至 5 歲以下 30% - 5 歲或以上	
適用於第 1a – 1f 的分項限額：			
1a	門診及手術費用 • 手術費用 • 手術室費用 • 麻醉師費用 • 人道毀滅費用 • X光, 超聲波檢查及化驗費用 • 電腦斷層掃描和磁力共振掃描費用 • 雜項費用	40,000 (電腦掃描/ 磁力共振掃描: 不涵蓋)	90,000 (電腦掃描/ 磁力共振掃描分項 限額：10,000)
1b	住院費用 保障您寵物於獸醫診所內接受治療的住房費用	4,000	6,000
1c	獸醫診症 保障由獸醫診所提供的診症費, 處方藥物, 包紮及注射費用	4,000 (每次 400)	8,000 (每次 800)
1d	化療保障	5,000	10,000
1e	另類或輔助治療費用 保障物理治療, 針灸, 水療, 脊骨治療及激光治療費用 (必須由註冊獸醫書面建議, 並由合資格治療師進行)	不涵蓋	2,000
1f	行為治療費用 賠償因意外受傷, 直接導致行為或情緒障礙, 所需的藥物及/或訓練計劃的費用	不涵蓋	1,500

保障概括表¹

節	保障範圍	每保險期每名受保寵物最高保障額 (HK\$)	
		標準計劃	至尊計劃
2	第三者法律責任 (包括開支及費用) 保障您及家人因寵物引致第三者人身受傷或財物損毀而須承擔之法律責任	3,000,000 (每宗索償自負額 3,000)	3,000,000 (每宗索償自負額 3,000)
3	緊急寄養及寵物照顧費用 若您連續在香港住院或因不可避免的海外行程延誤未能返港超過兩日，保障於香港使用持牌寵物托管服務之費用	1,000 (每日200)	2,000 (每日400)
4	緊急運送費用 因意外事故或突發疾病需要緊急獸醫治療，而將您寵物緊急運送至最近及合適的獸醫診所或您常用的獸醫診所，所產生的交通費用	300	300
5	尋回廣告與獎勵 若您寵物被盜或走失超過四十八 (48) 小時，保障合理的廣告費用，包括貼海報及懸賞金	250	400
6	善終保障 保障由獸醫或殮葬服務提供者收取之遺體火化，殮葬服務及處理費用	1,500	3,000
7	海外保障 當您寵物於香港以外地區旅行或暫住最多 90 日期間，延伸第一節 (醫療保障)，第二節 (第三者法律責任) 及第六節 (善終保障) 之保障	涵蓋 (與相關保障項目 共用限額)	涵蓋 (與相關保障項目 共用限額)
8	預防護理保障 (續保適用) ² 包括疫苗接種、身體檢查、洗牙、杜蟲及絕育手術 (須由註冊獸醫提供)	500	500
9	晶片費用 (只適用於首個保單年度) 賠償為寵物植入晶片之費用	100	100

備註：

1. 本保障概括表是每項保障內每個受保寵物的最高保障摘要，並此受本保單條款及細則的約束，詳情請參閱本保單的條款及細則。
2. 預防護理保障 - 涵蓋預防性護理的報銷，每個保險期內可索償一次，前提是前一保險期內未提出任何索償 (不包括晶片費用保障或預防護理保障提出的索償)。若寵物首次投保時年齡未滿 4 歲，當其於續保時年滿 6 歲，每年保障額將提升至港幣 800 元。

無索償折扣

如於緊接續保前的一個保單年度內，保單未有任何已提出、已獲賠償或可獲賠償的索償，您可於續保時享有以下無索償折扣：

緊接續保前之無索償期

無索償折扣

一年	5%
連續 2 年	10%
連續 3 年或以上	15%

注意：

- 如保單項下有任何已提出，已獲賠償或可獲賠償的索償，您的無索償折扣將於下次續保時重設為 0%。
- 晶片費用保障或預防護理保障提出的索償，不會影響您享有的無索償折扣。

個案示例

「寵寶寶」寵物保險如何減輕醫療開支負擔

以下示例說明寵物保險如何協助您應對突如其來的獸醫開支：



1

於三年內，您總共支付了港幣 9,000 元的保費。



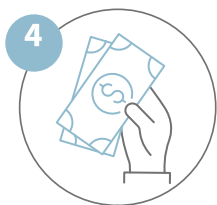
2

在第三年，您的狗狗確診患病，並需要接受手術，手術費用為港幣 50,000 元。



3

如你的保單設有 30% 共同保險，你需自行承擔的治療費為港幣 15,000 元 (= 港幣 50,000 元 x 30%)。因此，索賠金額為港幣 35,000 元。



4

換言之，你的總自付費用為港幣 24,000 元（保費港幣 9,000 元及治療費港幣 15,000 元）。

如果沒有保險，您需自行承擔港幣 50,000 元的獸醫開支。

有寵物保險的情況下，你的總支出為港幣 24,000 元，並非港幣 50,000 元，**即有機會節省港幣 26,000 元。**

重要事項

受保寵物的居住地址

受保寵物必須通常與您或您的家人居住於同一地址。

保單續保

- 年齡介乎九 (9) 歲至十三 (13) 歲的受保寵物，保單續保須經大新保險核保批准。
- 大新保險保留在每次續保時調整續保保費、修改保單條款或拒絕續保的權利。保單將自動續保。

取消保單

- 投保人可隨時取消保單，並須支付最低保費港幣 500 元及徵費，前提是保險期內未提出任何索賠。
- 大新保險可提前七 (7) 天以書面通知投保人取消保單。

索償通知

如發生任何可能導致或可能引致本保單項下索償之事故，您必須在合理可行情況下盡快以書面通知大新保險，並在任何情況下不得超過事故發生日起計三十 (30) 日內作出通知。

揭露義務

- 投保人在申請本保險時必須提供完整及準確的資料。
- 虛假陳述或欺詐可能導致保單失效。

主要不保事項

- 已存在的疾病、遺傳性疾病及先天性疾病
- 等待期內醫療部分的任何索賠
- 保險條款中的共同保險及自負額
- 涉及懷孕及分娩、牙周病（因意外導致的牙科治療除外）、選擇性或美容性治療（例如尾部截斷、耳朵修剪）、或器官移植的任何治療
- 常規護理（例如植入晶片）及預防性藥物或治療，除非受「第8節預防護理保障」或「第9節晶片費用」覆蓋
- 任何可透過接種疫苗預防的健康問題
- 涉及用於商業看守、狩獵、賽跑、搜救、海關及隔離、實驗室測試或實驗、引導或協助殘疾人士、商業繁殖，或與任何貿易業務相關的寵物之任何索賠；《第167D章危險犬隻條例》所規管的狗品種
- 任何涉及未通過晶片、疫苗注射記錄或其他相關醫療報告在接受治療前無法識別的受保寵物之索賠
- 任何非醫療必要或未由獸醫提供的治療
- 假體、矯形裝置及醫療設備的購入或租賃
- 行政費用由獸醫收取，用於處理您的索賠
- 由世界衛生組織或任何政府機構宣布的「大流行」或「流行病」
- 制裁措施排除範圍，戰爭、恐怖主義、罷工、內亂、被受保人或其家庭成員的故意、惡意、蓄意或非法行為

完整的不保事項及限制條款，請參閱保單條款。

如何申請 / 聯絡資訊

如何申請

申請「寵寶寶」寵物保險簡單方便：

- 你可透過大新銀行網站 直接在線申請。
- 申請時無需提供任何證明文件。

聯絡我們 立即投保

大新保險有限公司

客戶服務熱線

2808 5000

星期一至五上午 9 時至下午 5 時 45 分（公眾假期除外）

傳真

2598 8008

郵寄

香港北角英皇道 510 號港運大廈 27 樓 2703 室

電郵

dsi@dahsing.com

大新保險有限公司（「大新保險」）為大新金融集團有限公司之全資附屬機構，由 1976 年起已為客戶及商業夥伴提供一般保險方案。大新保險獲香港保險業監管局授權經營，提供多元化保險產品及方案。

上述提及的「寵寶寶」寵物保險是由大新保險有限公司（「大新保險」）承保的一般保險產品。大新保險為大新金融集團成員及已獲保險業監管局授權經營並受其監管。大新銀行有限公司（「大新銀行」）已登記為持牌保險代理機構（保險中介人牌照號碼：FA3022），並為大新保險之授權持牌保險代理機構及為大新保險分銷保險產品。「寵寶寶」寵物保險是大新保險而非大新銀行產品。

此內容僅供參考，並只在香港刊發，不能詮釋為在香港境外提供或出售或游說購買大新保險的任何一般保險產品的要約、招攬及建議。此內容在此提供乃一般摘要，並不包含相關產品的完整條款。

有關「寵寶寶」寵物保險之保障範圍及內容、詳盡條款及細則及不保事項等，請參閱保單條款，並一切概以有關保單條款所載資料為準。客戶於投保前，必須閱讀、完全明白並接受其保單條款內之條款及細則、保障範圍、不保事項及保費。大新保險全面負責一切保障及賠償事宜並保留對「寵寶寶」寵物保險申請的最終批核權。

對於大新銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義請參看金融糾紛調解計劃的金融糾紛調解的中心《職權範圍》），大新銀行須與客戶進行金融糾紛調解計劃程序。

本文提及的服務 / 產品並不是以歐盟的人士為目標。

如中文與英文原文有任何歧異，概以英文本為準。

PetSure Insurance

 **大新保險**
DAH SING INSURANCE



A comprehensive care for
a healthier pet journey

Our Company

Dah Sing Insurance Company Limited (“Dah Sing Insurance”), a wholly owned subsidiary of Dah Sing Financial Holdings Limited, has been providing general insurance solutions to our bank customers and business partners in Hong Kong since 1976.

Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong Special Administrative Region, providing a wide range of general insurance products:

Personal Insurance

- Travel Insurance
- Domestic Helper Insurance
- Medical Insurance
- Interior Decoration Insurance
- Cancer Insurance
- Household Insurance
- Private Motor Insurance
- Overseas Study Insurance
- Drone Insurance
- Personal Accident Insurance
- Fire Insurance
- Golfers' Insurance
- Hospital Cash - Critical Illness Insurance

Commercial Insurance

- Travel Insurance
- Fire Insurance
- Marine Cargo Insurance
- Commercial Vehicle Insurance
- Shop Package Insurance
- Contractors' All Risks Insurance
- Professional Indemnity Insurance
- Group Personal Accident Insurance
- Public Liability Insurance
- Employees' Compensation Insurance
- Office Package Insurance
- SME Package Insurance
- Event Insurance (Liability, Personal Accident, etc)
- Bond Insurance

PRODUCT HIGHLIGHTS

PetSure Insurance

We know pets are family, their health and happiness matter just as much as your own. Our holistic pet insurance goes beyond standard accident and illness coverage, offering market-first benefits in Hong Kong such as alternative or complementary therapies and preventive care. Designed to help ease the financial burden of pet healthcare, it ensures your pets receive the care they truly deserve.



Medical Coverage up to HK\$90,000

Covers clinical and surgical expenses, room and board, veterinary consultations, chemotherapy, diagnostic tests, MRI/CT scans, prescribed medication, alternative or complementary therapies and behavioural treatment costs. Coverage extends overseas while you and your pet are travelling.



Preventive Care Benefit (for renewal only)²

Includes vaccinations, health check-ups and teeth cleaning – helping maintain your pet's wellness and detect potential health issues early. This benefit is available on renewal provided no claims were made in the previous policy year.



Alternative or Complementary Treatment

Coverage for physiotherapy, hydrotherapy, acupuncture, chiropractic care, and laser therapy to support your pet's recovery, mobility, and overall well-being. (applicable to Paw Pro Plan only)



Third-Party Liability up to HK\$3,000,000

(subject to a HK\$3,000 excess per claim)

Protection for you and your family against legal liability for third party bodily injury or property damage caused by your pet.



Emergency Boarding and Pet-Sitting Expenses

Covers the cost of licensed pet-sitting in Hong Kong if you are hospitalised or experience an unavoidable overseas travel delay returning to Hong Kong for more than two (2) consecutive days.

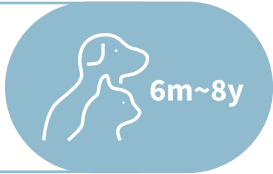


Extra Savings with No Claim Discount

Up to 15% No Claim Discount

PRODUCT HIGHLIGHTS

Eligibility Requirements



Your dog or cat must be between 6 months to 8 years old on the policy start date to be eligible for enrolment.

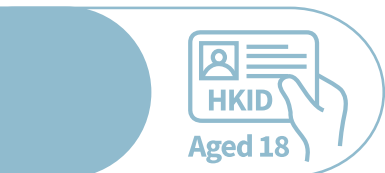


Your pet must reside with you at the same residential address.



For dogs: Microchipping is mandatory

For cats: Microchipping is not mandatory. When submitting a claim and your cat does not have a microchip, we accept other forms of identification such as vaccination records or medical records. These documents must clearly state the cat's name, breed, gender, age/date of birth and the owner's full name.



You must be the owner of your pet, hold a valid HKID, and be aged 18 years or above.

SUMMARY OF BENEFIT¹

Section	Coverage	Maximum Benefit Per Insured Pet Per Period of Insurance (HK\$)	
		Paw Lite Plan	Paw Pro Plan
1	Medical Coverage	40,000	90,000
	Waiting Period	Injury: 7 days Illness: 28 days Cancer: 180 days	
	Coinsurance per claim	40% - 6 months to below 1 year 20% - 1 year to below 5 years 30% - 5 years or above	
Sub-limits applicable to Sections 1a – 1f:			
1a	Clinical and Surgical Expenses <ul style="list-style-type: none"> • Surgical fee • Operating theatre fee • Anaesthetist's Fee • Euthanasia Fee • Fees for X-rays, ultrasound, and laboratory tests • Fees for CT scans and MRI scans • Miscellaneous expenses 	40,000 (CT/MRI: Not covered)	90,000 (CT/MRI sub-limit: 10,000)
1b	Room and Board Cost of confinement or boarding at a veterinary clinic when receiving treatment	4,000	6,000
1c	Veterinary Consultation Cover consultation expenses and cost of any prescribed drugs, dressings, and injections	4,000 (400 per visit)	8,000 (800 per visit)
1d	Chemotherapy Treatment	5,000	10,000
1e	Alternative or Complementary Treatment Cost of physiotherapy, acupuncture, hydrotherapy, chiropractic care and laser therapy, provided that treatments must be recommended in writing by a registered veterinarian and carried out by a qualified practitioner	Not covered	2,000
1f	Behavioural Treatment Cost of prescribed medications or behavioural training or therapy if the insured pet is diagnosed with a mental or emotional disorder, or develops a change in normal behaviour that is directly caused by an injury	Not covered	1,500

SUMMARY OF BENEFIT¹

Section	Coverage	Maximum Benefit Per Insured Pet Per Period of Insurance (HK\$)	
		Paw Lite Plan	Paw Pro Plan
2	Third-Party Legal Liability (costs & expenses inclusive) Cover you and your family against legal liability for third party bodily injury or property damage caused by your pet	3,000,000 (Excess 3,000 per claim)	3,000,000 (Excess 3,000 per claim)
3	Emergency Boarding and Pet-Sitting Expenses Cost incurred if the insured is hospitalised in a hospital in Hong Kong, or experiences an unavoidable overseas travel delay for more than two (2) consecutive days	1,000 (200 per day)	2,000 (400 per day)
4	Emergency Transportation Fee Costs incurred for the emergency transportation of the insured pet to the nearest appropriate veterinary clinic or to the insured's usual veterinary clinic following an accident or an acute illness which require urgent veterinary treatment	300	300
5	Advertising and Reward Reasonable expenses incurred to locate the insured pet if the pet is missing or stolen for more than forty-eight (48) hours	250	400
6	Goodbye Benefit Expenses incurred for cremation, funeral service, and/or handling charges from the veterinarian or pet funeral service providers	1,500	3,000
7	Overseas Cover Extend coverage under Section 1 (Medical Coverage), Section 2 (Third-Party Legal Liability) and Section 6 (Goodbye Benefit) while travelling outside Hong Kong or temporarily staying in any country outside of Hong Kong for up to 90 days	Cover (shared limit with related sections)	Cover (shared limit with related sections)
8	Preventive Care Benefit (for renewal) ² Cover eligible preventive care costs including vaccinations, health check-ups, teeth cleaning, parasite prevention, spaying and neutering when provided by a veterinarian	500	500
9	Microchip Fee (applicable to the first policy year only) Cost of implanting a microchip in the insured pet	100	100

Remark:

1. This table serves as a summary of the maximum benefit payable per insured pet for each coverage, and is subject to the terms, conditions and exclusions of the policy. Please refer to the terms and conditions of the policy for details.
2. Preventive Care Benefit - Reimbursement for covered preventive care is payable once per period of insurance, provided no claim has been made under the policy in the immediately preceding period of insurance (excluding claims made under Microchip Fee Benefit or Preventive Care Benefit). If your pet was under four (4) years old at first inception of the policy, the annual limit of this benefit will increase to HK\$800 from the policy renewal at which your pet reaches six (6) years of age onwards.

NO CLAIM DISCOUNT

If no claim has been made, paid, or is payable under your policy during the policy year immediately before renewal, you may receive a No Claim Discount (NCD) at renewal.

No Claim Period Immediately Preceding Renewal	No Claim Discount
1 year	5%
2 consecutive years	10%
3 consecutive years or more	15%

Note:

- If a claim is made, paid, or becomes payable under the policy, your NCD will be reset to 0% at the next renewal.
- Claims under Microchipping Benefit and Preventive Care Benefit do not affect NCD eligibility.

CASE STUDY

How PetSure Insurance Can Help Reduce Medical Expenses

The following example shows how pet insurance can help you manage unexpected veterinary costs:



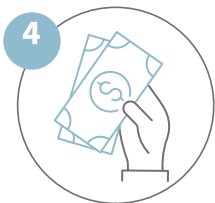
Over three years, you pay a total of HK\$9,000 in premiums.



In the third year, your dog is diagnosed with an illness that requires surgery costing HK\$50,000.



If your cover is subject to 30% coinsurance, your share of the treatment cost would be HK\$15,000 (=HK\$50,000 x 30%). Thus, the claim amount of HK\$35,000 will be payable.



This means your total out-of-pocket cost would be HK\$24,000 (premiums HK\$9,000 + treatment HK\$15,000).

Without insurance, you would need to pay the full HK\$50,000 yourself. With pet insurance, your total spending is HK\$24,000 instead of HK\$50,000 – **a potential saving of HK\$26,000.**

IMPORTANT NOTES

Residential Address of the Insured Pet

The insured pet must normally reside with you or your family at the same residential address.

Renewal of Policy

- Renewal of policy for an insured pet aged between nine (9) years and thirteen (13) years is subject to Dah Sing Insurance's underwriting approval.
- Dah Sing Insurance reserves the right to adjust the renewal premium, revise the policy terms or decline renewal upon each renewal. The policy will be automatically renewed.

Cancellation of Policy

- Insured may cancel the policy at any time and subject to a minimum premium of HK\$500 plus levy, provided that no claim has been made during the period of insurance.
- Dah Sing Insurance may cancel the policy by giving the insured seven (7) days' written notice.

Claim Notification

In the event of any occurrence which is likely to or may give rise to a claim under the policy, you must advise Dah Sing Insurance in writing as soon as possible, and in no case later than thirty (30) days from the date of the occurrence.

Duty of Disclosure

- Insured must provide full and accurate information at the stage of application of this insurance.
- Misrepresentation or fraud may result in the policy being void.

MAJOR EXCLUSIONS

- Pre-existing conditions, hereditary and congenital conditions
- Any claims under medical section during waiting period
- Coinsurance and excess under the policy
- Any treatment relating to pregnancy and birth, periodontal diseases (except dental treatment due to an accident), elective or cosmetic procedures (e.g. tail docking, ear cropping), or organ transplantation
- Routine care (e.g. microchipping) and preventive medication or treatment unless covered under Section 8 Preventive Care Benefit or Section 9 Microchip Fee
- Any health conditions that can be prevented by vaccinations
- Any claims involving the insured pet used for commercial guarding, hunting, racing, search and rescue, customs and quarantine, laboratory testing or experiments, guiding or assisting persons with disabilities, commercial breeding or being used in connection with any trade or business activities; dog breeds under the Dangerous Dogs Regulation (Chapter 167D)
- Any claims involving the insured pet that is not identifiable by means of microchip, vaccination record or other relevant medical report prior to receiving treatment which results in a claim
- Any treatments that are not medically necessary or not provided by a veterinarian
- Purchase or rental of prosthesis, corrective devices and medical appliances
- Administrative fees charged by a veterinarian for the purpose of processing your claims
- Pandemic or epidemic, as declared by the World Health Organisation or any governmental authority
- Sanction exclusion; war; terrorism; strike; civil commotion; wilful, malicious, deliberate, or unlawful act by the insured or insured's family

For a complete list of policy exclusions and limitations, please refer to the policy wording.

HOW TO APPLY / CONTACT INFORMATION

How to Apply

Applying for PetSure Insurance is simple and convenient:

- You can apply online through Dah Sing Bank website.
- No supporting documents are required at the time of application.

Contact Us for Enrolment Now!

Dah Sing Insurance Company Limited

Customer Service Hotline	2808 5000 Monday - Friday 9:00 am - 5:45 pm (Except Public Holidays)
Fax	2598 8008
Mail	2703, 27/F, Island Place Tower, 510 King's Road, North Point, Hong Kong
E-mail	dsi@dahsing.com

Dah Sing Insurance Company Limited ("Dah Sing Insurance"), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd, has been providing general insurance solutions to our bank customers and business partners in Hong Kong since 1976. Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong Special Administrative Region, providing a wide range of general insurance products.

PetSure Insurance mentioned above is a general insurance product which is underwritten by Dah Sing Insurance Company Limited ("Dah Sing Insurance"). Dah Sing Insurance is a member of Dah Sing Financial Group and is authorised and regulated by the Insurance Authority. Dah Sing Bank, Limited ("Dah Sing Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorised licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. PetSure Insurance is a product of Dah Sing Insurance but not Dah Sing Bank.

Information is for reference only and is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any general insurance products of Dah Sing Insurance outside Hong Kong. Information provided here is intended as a general summary only but does not contain the full terms of the relevant product.

For the coverage and content, detailed terms and conditions and exclusions, etc. of PetSure Insurance, please refer to the policy provision and the information stated in the relevant policy provision shall prevail. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the policy provision before applying for PetSure Insurance. Dah Sing Insurance is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of PetSure Insurance.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

These service(s) / product(s) mentioned herein is / are not targeted at customers in the European Union.

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.