



Listening. Understanding. Delivering.



PRUChoice Furkid Care Insurance

We understand you being a paw-rent, your beloved furry kid is a crucial member of the family, and they make each of your day brighter and happier! Giving them an all-rounded care is what we're all about. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you with **PRUChoice Furkid Care Insurance** which is suitable for paw-rents of doggies or kitties and is designed to protect you from veterinary fees and third-party liability expenses arising out of negligence associated with "PAWtecting" your furry kid.

(Applicable on or after 22 March, 2024)

Eligibility of your furry kid⁺

- Either a doggo or kitty, that lives with you at home in Hong Kong
- Entry Age: 13 weeks - 8 years old
- Microchipped
- Accept kitties without microchip[^]

[^] If the insured furry kid is a cat without microchip, the cat must be clearly identified with satisfactory documentary proof as required by us from time to time (including but not limited to application and claim submissions) that it is the same cat insured under the Policy throughout the entire period of insurance. Such satisfactory documentary proof includes but not limited to vaccination documents, medical records and receipts issued by a licensed vet stating all the necessary identification information of the cat such as its name, breed, sex, age/date of birth and owner's full name (which must be the same as your full name).

+ Exclude certain dog or cat breeds including but not limited to Antarctic Husky, Bull Terrier, Tibetan Mastiff and dog breeds under the Dangerous Dogs Regulation (Chapter 167D) such as Dogo Argentino, Fila Brasileiro, Japanese Tosa, and Pit Bull Terrier, or any of their cross breeds, or any pet listed under Protection of Endangered Species of Animals and Plants Ordinance (Chapter 586) which formal license issued by Agriculture Fisheries and Conservation Department of Hong Kong is required, or any dog or cat engages in any commercial activities.

+ Renewal is subject to underwriting.



Special Features

- Designed for doggies or kitties aged between 13 weeks and 8 years old
- Accept kitties without microchip
- "PAWcare" Medical Expenses up to HK\$90,000 per policy year
- Cover vet consultation, surgery, clinic/hospital confinement, diagnostic tests such as X-ray, ultrasound and laboratory test (including CT scan and MRI scan) fee and etc.
- If the insured furry kid unfortunately conceives cancer or heart diseases, we will provide Chemotherapy and Heart Diseases Treatment Benefit to cover the cost of necessary treatment as recommended by a licensed vet
- Uniform co-payment percentage for furry kids aged 8 or below
- "PAWhaviour" Third Party Legal Liability up to HK\$3,000,000 per policy year
- Comprehensive special features to cover "PAWcation" Emergency Pet Sitting Care costs without co-payment, in case you are hospitalised or delayed in overseas travel for over 2 consecutive days
- Waiting period is waived[®] for insured furry kid which has continuously been insured under another pet insurance with similar medical coverage in Hong Kong for at least 1 year immediately prior to the policy effective date of this policy

[®] You shall provide us with satisfactory documentary proof (including but not limited to the original policy issued by another insurer) as requested by us. Please note that any illness, injury or physical condition which has existed before policy effective date in respect of the insured furry kid, which presented signs or symptoms of which you have been aware or should have reasonably been aware are not covered.

Privileged Offers[#]

- We have shortlisted a range of privileged health and wellness offers in Hong Kong to pamper paw-rents and their precious furry companions, of a selection of privileged offers that may include pet shops, pet services, pet-friendly restaurants, wellness program for furry kids and their paw-rents.

[#] Prudential reserves the right to change the above offers from time to time without prior notice.



PRUChoice Furkid Care
HOME



Insurance Cover at a Glance

Benefits	Maximum Limits per policy year per Furry Kid (HK\$)	
	Plan A	Plan B
Section 1 – "PAWcare" Medical Expenses		
Co-payment* We reimburse the medical expenses in Hong Kong arising out of illness or bodily injury of the insured furry kid	30%	
	35,000	90,000
A. Clinical and Surgical Expenses	35,000	90,000
i) Surgical Fee ii) Operation Theatre Fee iii) Anaesthetist Fee iv) Euthanasia Fee v) Miscellaneous Expenses		
vi) X-Ray, Ultrasound and Lab Tests Fee (including CT and MRI scans) (For each visit up to HK\$5,000 for Plan A or HK\$10,000 for Plan B)		
B. Room and Board Cost incurred in a licensed vet clinic/ hospital for a confinement of no less than 12 consecutive hours	3,500 (250/day)	7,000 (500/day)
C. Veterinary Consultation	8,000 (400/visit) (max. 20 visits)	16,000 (800/visit) (max. 20 visits)
• Consultation Fees • Dressings • Prescribed Medication • Injections		
D. Chemotherapy and Heart Diseases Treatment Benefit We reimburse the cost of chemotherapy for cancers or heart diseases treatment of the insured furry kid as recommended by a licensed vet in excess of the maximum limit per visit under Section 1A (vi), the maximum limit per day under Section 1B and the maximum limit per visit under Section 1C	5,000 (2,500/visit)	10,000 (5,000/visit)
Section 2 – "PAWhaviour" Third Party Legal Liability		
Excess (per claim)	3,000	
We protect you, your family members and your domestic helper against legal liability in Hong Kong in respect of third party/ third party's furry kid bodily injury and/ or property damage arising out of negligence as a furry kid owner	1,500,000	3,000,000
Section 3 – "PAWradise" Funeral Expenses		
We reimburse cost of cremation, funeral services, handling charges from licensed vet or funeral service providers in handling the remains of the insured furry kid in Hong Kong	1,500	3,000
Section 4 – "PAWcation" Emergency Pet Sitting Care		
Furry Kid Owners' Hospitalisation Support In case of the insured furry kid owner is hospitalised for over 2 consecutive days, we will reimburse the cost of pet sitting of the insured furry kid in Hong Kong at a licensed pet sitting facility	1,500 (250/day)	3,000 (500/day)
Furry Kid Owners' Travel Delay Support If the insured furry kid owner experiences delay of return to Hong Kong in an overseas travel trip whilst the delay is due to terrorist attack, natural disaster or mechanical/structural defect of aircraft for over 2 consecutive days, we will reimburse the cost of pet sitting of the insured furry kid in Hong Kong at a licensed pet sitting facility	(limit to 6 days)	(limit to 6 days)

* A percentage of any claims, of which the amount shall be borne by you under Section 1 – "PAWcare" Medical Expenses.

Please check with your financial consultants/brokers for further enquires or submit application.

Create a unique furkid insurance name and policy document for your loving companion

- Instead of being a standardized protection for your furry kid, we invite you to customise the insurance name with your furry kid's name
- Also you will have an option to include any funny or lovely photographs of your furry kid in your policy, to share your wonderful memories of being a paw-rent
- Simply let us know the name and share your favourite photo of your cutie doggo or kitty upon application, we will create the most distinct policy document for you

eClaim and 24/7 access to your policy

As an individual customer, you can submit a claim application easily via eClaim. Simply register and log in to myPrudential on your mobile phone or computer, and upload your claim forms and the relevant documents within 31 days after the incident. What's more, you can also check claim status, and access your policy details anytime, anywhere.

Main Exclusions

The following is an extract of the exclusions to **PRU**Choice Furkid Care Insurance. Please refer to the Policy for complete details.

- Coverage is only limited to Hong Kong
- Not cover certain dog or cat breeds including but not limited to Antarctic Husky, Bull Terrier, Tibetan Mastiff, and dog breeds under the Dangerous Dogs Regulation (Chapter 167D) such as Dogo Argentino, Fila Brasileiro, Japanese Tosa, and Pit Bull Terrier, or any of their cross breeds, or any pet listed under Protection of Endangered Species of Animals and Plants Ordinance (Chapter 586) which formal license issued by Agriculture Fisheries and Conservation Department of Hong Kong is required
- Any furry kids for the purpose of commercial or occupational purposes, including but not limited to breeding, racing, law enforcement, search and rescue, customs and quarantine, laboratory testing or experiment, commercial guarding or hunting
- Pre-existing conditions diagnosed or treated before policy effective date
- Any claims in Section 1 - "PAWcare" Medical Expenses of the Policy arising from any illness or bodily injury that first occurs during the waiting period. For illness (except for cancer), the waiting period is 30 days. For cancer, the waiting period is 180 days. For bodily injury, the waiting period is 7 days. Waiting period will be waived if your insured furry kid has continuously been covered with similar medical insurance provided by another insurer in Hong Kong for at least 1 year immediately prior to the policy effective date of this policy and you provide us with satisfactory documentary proof (including but not limited to the original policy issued by another insurer) as requested by us.
- Any claims for treatment or services provided by any person(s) other than a licensed vet
- Hereditary and congenital conditions
- Any claims involving pregnancy, periodontal diseases, medical conditions that can be prevented by vaccinations
- Any treatments that are not medically necessary or not recommended by a vet, spaying and neutering
- Any elective treatments, including but not limited to Chinese medicine, acupuncture, physiotherapy, animal communication, prosthetics
- Vaccination, routine examinations, microchipping, routine removal of dew claws, killing and controlling fleas, treating round worms and tapeworms, grooming and nail clipping
- Any third party legal liability claims arising from COVID-19 or pandemic
- War and kindred risks, government acts, nuclear hazard and civil commotion

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- **PRUChoice Card Protection Plus**
- **PRUChoice Clinic**
- **PRUChoice Cruise Travel**
- **PRUChoice Golfers**
- **PRUChoice HealthCare**
- **PRUChoice HealthCheck**
- **PRUChoice Home**
- **PRUChoice Home Décor**
- **PRUChoice Home Deluxe**
- **PRUChoice Home Landlord**
- **PRUChoice Hong Kong Study Care**
- **PRUChoice Maid**
- **PRUChoice Maid – Post-natal Carer Plan**
- **PRUChoice Motor**
- **PRUChoice Furkid Care**
- **PRUChoice Personal Accident**
- **PRUChoice Personal Accident Plus**
- **PRUChoice Relocation Care**
- **PRUChoice Travel**
- **PRUChoice Travel Overseas Study**
- **PRUChoice Travel Working Holiday**
- **PRUChoice Shop**
- **PRUChoice Office**
- **PRUChoice Group Medical**
- **PRUChoice Group Life**
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

For further information, please go to:
<https://www.prudential.com.hk/en/contact>

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited (“Prudential”) and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

In the event of any inconsistency between the English and Chinese versions of this brochure, the English version shall prevail.