

## FAQ'S SALAMA PET INSURANCE

### 1. What is Pet Insurance

Pet insurance is an insurance policy bought by a pet owner which helps to lessen the overall costs of expensive veterinary bills. This coverage is similar to health insurance policies for humans. Pet insurance will cover, either entirely or in part, the often-expensive veterinary procedures.

### 2. What types of pets do you cover?

- We cover more than 350 breeds of Dogs and all breeds of Cats.
- In case your pet is a mixed breed, or you cannot remember the breed, we can still provide cover based on your pet's age and size.

### 3. How is my premium calculated?

Your Pet Insurance premium is calculated based on your pets breed and age.

If your pet is not a pure breed or the breed is not known, the insurance premiums are calculated based on his / her age and weight.

### 4. What does my Pet Insurance Cover?

This totally depends on the level of cover you choose. Benefits may include:

- Vet fees/medical treatments cover
- Third Party Liability
- Advertising costs and rewards
- Euthanasia
- Preventative care

Specifics into what each of these benefits cover can be looked up on our detailed T&C document available on our website.

## 5. What is a deductible? Why do you have 3 amounts shown?

The deductible is a one-time yearly amount you will pay before we start covering the costs of eligible claims as part of the benefits you have opted for.

The 3 options are to give you flexibility on premiums you wish to pay – The higher the annual deductible, the lower the premium!

## 6. My pet is aging. Can I still get an insurance?

We will be able to cover your Pet after he / she turns eight weeks and before 8 years of age. In case you have an ongoing cover, we will be able to continue covering your pet till their 10th year.

## 7. Will my Pet Insurance cover pre-existing medical conditions?

The insurance will only cover conditions that arise due to accident or sickness after the policy start date. Ongoing conditions will not be covered under this policy.

## 8. Are hereditary or congenital conditions covered?

Congenital and/or hereditary conditions will not be covered. This includes Brachycephalic problems including Brachycephalic Obstructive Airway Syndrome. Brachycephalic Gastrointestinal Syndrome (BGS), nasal fold surgery, skin fold surgery, stenotic nares, and soft palate resection, enlarged tongue (macroglossia), or everted laryngeal saccules separate point - Hip Dysplasia, Elbow Dysplasia.

## 9. Does my pet have to be vaccinated?

Yes, your pet must have had the following vaccinations:

Dogs must be vaccinated or boosted against:

- Distemper
- Hepatitis
- Bordetella
- Leptospirosis
- Parvovirus
- Rabies

Cats must be vaccinated or boosted against:

- Feline Distemper,
- Feline Leukemia
- Feline Calicivirus
- Rabies

Your pet should also be microchipped.

## 10. What is a microchip?

The Microchip ID is like your pet's identity card. These are tiny chips that will help in identifying your pets, should they get adventurous and decide to wander out.

Microchips are linked to a central database that holds all the details of the pet and the owner.

## 11. How do I get my pet microchipped?

First visit the Dubai Municipality's veterinary department's website -

<https://veterinary.dm.gov.ae/Admin/Login>

- a) Click on the 'Services' tab in the top banner
- b) Once you have landed on the services page, log in or create an account with the Dubai Municipality or use your UAE Pass
- c) After you have finished logging in, select "Individual services". Then click on the 'Request for Animal Registration and Numbering' service from the list
- d) You will be directed to the application page
- e) Select Application Type as 'Individual'
- f) Then select animal type as 'Pet animal'.
- g) The request type has three options: renew, amend and new. If this is your first time, select 'New'. If you need to update any changes, select 'Amend'.
- h) After completing this, you will reach the 'Request Information section'.

i) Then proceed to choose which clinic type you prefer: Municipality Clinic or Private Clinic.

- If you choose municipality clinic, you will only be presented with one option - the Al Khawaneej Veterinary Clinic. If you wish to visit a private clinic, then you will be presented with a list of accredited private clinics in Dubai. You can select whichever clinic you prefer.

j) Then select the clinic location, accordingly.

k) Once the Request Information section is done, it is time to fill out the 'Applicant Information', which is the details of the pet owner.

- If you have logged in using your UAE Pass, your Emirates ID number will automatically be filled in. You will only need to manually enter your date of birth.
- If you have logged in manually, you will have to fill in the following information:
  - Date of Birth
  - Gender
  - Nationality
  - Emirates ID expiry date
  - Document Issue Authority, which is 'Emirates ID Authority'.

l) Then continue to Contact Information

- First type in your mobile number, your name in English, and email ID.
- Select your preferred contact channel: email or mobile.
- Then choose your preferred payment method. You will be presented with the following options:
  - Al Ansari Payment
  - Cash payment
  - Check Payment
  - Credit or debit card payment
  - E-dirham
  - Electronic Kiosk
  - Mobile Payment

m) Select your preferred communication language: Arabic or English

n) If you have a UAE Pass, your mobile number, name, and email will automatically be filled in

o) After completing the pet owners contact information, move on to 'Animal Location Details'

- Select 'Animal location'. You will be provided with two options: Other Emirates or Dubai
- If you have selected Dubai, you will need to provide the Makani number of your residence.
- The Makani number is a 10-digit code that gives the exact location of commercial or residential properties in the UAE. To know more about how you can find it, click here.
- Then choose your community area, which is your residential area.
- Enter X and Y coordinates. If you have saved your home address on Google Maps. You can find the exact X and Y coordinates of your home's location.

p) Continue to 'Animal Details'

- Enter pet's name and their animal ID (this is their microchip number, and it can be found on the pet's vaccination record).
- Select animal species: cat or dog.
- Select the breed of your pet.
- Select the pet's gender: male or female
- Then choose the rabies vaccination status: valid or invalid. If it is invalid, please update your pet's vaccination.
- Then enter the expiry date of the rabies vaccination (which is found on the vaccination record).
- Select their eye colour.
- Fill out their Date of Birth.

q) The final step is Transaction Attachments

Upload the following documents in PDF format:

- A clear photo of the pet.
- Vaccination record of the dog or cat.

After completing all these steps, check the two boxes where you agree to Dubai Municipality's terms and conditions and that you have read the privacy policy. Click the save button and your application form is complete.

## 12. Can I cancel the insurance policy before end of the year?

You may cancel this policy at any time by contacting us at the address shown on your schedule.

An AED 100 administration fee will be applied to all refunds of contribution, which will be calculated on a daily rate of 1/365 of the annual contribution from midnight of the day on which you give us notice of cancellation. Unless a claim has been made against the policy, in which case there will be no refund of contribution.

### 13. What should I do in the event of a claim?

#### • VET'S FEES:

- Call the Third-party administrator on +971 45813613 or send an email to [petclaims@amnly.com](mailto:petclaims@amnly.com) for any illness or injury claim for a direct access to panelled clinics.
- Visit a veterinarian.
- Obtain a claim form, log onto [www.salama.ae/contact-us/customer-portal](http://www.salama.ae/contact-us/customer-portal) to download the claim form.
- Complete the relevant section of your claim form and request your Veterinarian to do the same where applicable.
- Attach your receipt(s) and original itemized invoice(s) and complete medical history signed & stamped to the claim form and send it to us within (15) days of start of the first treatment.
- To enable us to process your claim, you must allow us to contact Your present or previous Veterinary Doctor and provide us with the necessary authority to obtain whatever information we require including your pet's full clinical history if necessary
- Completed claim form and original receipt(s) should be sent to us at: [petclaims@amnly.com](mailto:petclaims@amnly.com).

#### • THIRD PARTY LIABILITY:

- You must notify us within (24) hours of incidence date of any potential or actual claim made or threatened against YOU regarding damage or injury to any other property, person, or animal.
- All TPL claims should be submitted to us along with all supporting documentation with (30) days of incidence date
- You can notify us on Claim Helpline: +971 45813613.
- You will be asked for and must supply, full details of any incidents, other people and the parties involved, including the details of any police or local authorities who are or might be investigating the matter.
- We will require a copy of police report and / or court ruling to process YOUR claim.
- Completed claim form and original receipt(s) should be sent to us at: [petclaims@amnly.com](mailto:petclaims@amnly.com)

### 14. How long will a claim take to get paid?

We aim to complete the entire claims process within 15 days of receiving all the relevant paperwork.