



METROPOLITAN
INSURANCE COMPANY INC.

PET INSURANCE

ARE YOUR PETS PROTECTED?

DOG PAWtection

The best treat for your dogs is a healthy and protected life. MICI's Dog PAWtection is an Accident Insurance Plan that protects owners and their beloved dogs from financial risks due to unfortunate circumstances.

MICI's Cat PURRtection is an Accident Insurance Plan that protects owners and their cuddly cats from any financial expenses due to illnesses, injuries, or death.

CAT PURRtection

DOG PAWTECTION COVERAGE

Coverage	Coverage Per Pet	Kinds of Pet	Premium (with taxes)
Accidental Death and Permanent Disability	₱50,000.00		
Medical Cash Assistance (Accident Related)	₱10,000.00		
Medical Cash Assistance (Non-Accident Related)	Up to ₱5,000 (50% of the Total Bill Amount)	Active	₱1,500.00
	<i>Non-Accident Related Medical Cash Assistance will cover illnesses related to the following:</i> 1. Stomach Issues 2. Persistent Skin Conditions 3. Persistent Ear Infections 4. Persistent Eye Conditions 5. Growth/Lump/Stiffness and Pain 6. Urinary Tract Infections 7. Limping 8. Dental Diseases	Companion	₱1,275.00
Burial Assistance	₱5,000.00	Toy	₱1,125.00
Lost Pet	₱10,000.00		

DOG CLASSIFICATION

ACTIVE DOGS

- Protection Dogs** Akita, Rottweiler, Doberman pinscher, Bull Mastiff and Mastiff, Great Dane, Boxer, and Giant Schnauzer. German Shepherd is included in this group as well as the herding group the Rhodesian Ridgeback is used as a combination guard, protection, and hunting dog.
- Flock Guards** Great Pyrenees, Komondor, and Kuvasz. Closely related to the flock guards are the Mountain Dogs—St. Bernards, Newfoundland, and Bernese Mountain Dogs.
- Herding Breeds** Border Collie, Collie, Old English Sheepdog, German Shepherd, Belgian Shepherd (3 varieties), Australian Shepherd, Heeler or Cattle dog, Kelpie, Corgi, and Shetland Sheepdog, Puli, Bearded Collie, and Bouvier.
- Retrievers** Flat-Coated Retriever, Golden Retriever, Curly Coated Retriever, Chesapeake Bay Retriever.
- Spaniels** American Water, Clumber, Cocker, English Cocker, English Springer, English Toy, Field, Irish Water, Japanese Chin, Sussex, Tibetan, and Welsh.

Note: Rescue dogs, Aspins, and mixed-breed dogs will fall under Active Dogs

COMPANION DOGS

- Pointers and Setters** German Shorthair, Wirehaired, and English Pointers, the Irish, English, and Gordon Setters.
- Fighting Dogs** Sharpei, Pit Bull Terrier, Bull Terrier, Staffordshire, and Staffordshire Bull Terrier, and Akita.
- Scent Hounds** Beagles, basset, Otter, Coon.
- Sight Hounds** Afghan, Saluki, Ibizan, Pharaoh, Greyhound, Whippet, Italian Greyhound.
- Northern Breeds** Alaskan Malamute, Siberian Husky, Samoyeds, American Eskimo, Norwegian Elkhound, Finnish Spitz, American Husky, Pomeranian (Akita and Chow Chow also could fall into this group).
- Terriers** Airedale, Australian, Bedlington, Border, Boston, Bull, Cairn, Dandie Dinmont, Irish, Kerry Blue, Lakeland, Manchester, Norfolk, Norwich, Scottish, Sealyham, Silky, Skye, Smooth Fox, Soft-Coated Wheaten, Tibetan, Toy Fox, Toy Manchester, Welsh, West Highland White,

TOY DOGS

Affenpinscher, Brussels Griffon, Chihuahua, English Toy Spaniel, Italian Greyhound, Japanese Chin, Maltese, Toy Manchester Terrier, Miniature Pinscher, Papillion, Pekinese, Pomeranian, Toy Poodle, Pug, Shih Tzu, Silky, and Yorkshire Terriers.

CAT PURTECTION COVERAGE

Coverage	Coverage Per Pet	Premium (with taxes)
Accidental Death and Permanent Disability	₱50,000.00	₱1,125.00
Medical Cash Assistance (Accident Related)	₱10,000.00	
Medical Cash Assistance (Non-Accident Related)	Up to ₱5,000 (50% of the Total Bill Amount) <i>Non-Accident Related Medical Cash Assistance will cover illnesses related to the following:</i> 1. Stomach Issues 2. Persistent Skin Conditions 3. Persistent Ear Infections 4. Persistent Eye Conditions 5. Growth/Lump/Stiffness and Pain 6. Urinary Tract Infections 7. Limping 8. Dental Diseases	
Burial Assistance	₱5,000.00	
Lost Pet	₱10,000.00	

Extended Personal Accident Insurance for the Owner Coverage

Coverage	Pet Owner
Accidental Death and Permanent Disability	₱100,000.00
Unprovoked Murder and Assault	₱100,000.00
Accidental Death and Permanent Disability of Owner and/or Pet Due to Acts of Nature	₱10,000.00 (Combined for Pet and Pet Owner)
Accidents Due to Motorcycling (Owner and/or Pet)	₱50,000.00 (Combined for Pet and Pet Owner)

TERMS AND CONDITIONS

Exclusions for Pets

- Pre-existing illnesses.
- Cruciate ligament injuries, meniscal injuries, intervertebral disc disease, patellar luxation, gastric torsion, and intussusception.
- Any recurrent accidents. Injuries resulting from your pet's recurring behavior, and injuries arising from your failure to prevent a reoccurrence of an accident or injury that previously occurred.
- An intentional act, however caused, leading to an accident which results in an injury to your pet.
- Any claim made prior to 90 days from the date your pet was lost or stolen.
- Death or disability occasioned by or happening through; war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, riots, strikes, military or popular uprising. Suicide or attempted suicide (sane or insane), alcoholism, insanity, or prohibited drug use. Earthquake, volcanic eruption, or tidal wave.
- Death or disablement occurring whilst Insured is travelling in an aircraft other than one licensed for public passenger service and operated by a regular airline in which insured is travelling as a ticket-holding passenger.
- Death or disablement consequent upon the insured engaging in hunting, racing of all kinds, steeple-chasing, polo playing, winter sports, mountaineering, ice hockey, football, yachting, judo, karate and similar martial arts, scuba diving, hang-gliding, sky-diving, and similar aerial activities/aerobatics.

Exclusions for the Cash Assistance for Medical Expenses

1. Pre-existing conditions

These are any health conditions that first occurred before the pet insurance policy's start date (aka effective date). Anything that is documented on your pet's medical health record before you bought the pet insurance policy will likely be considered a pre-existing condition and will be excluded from coverage—meaning any condition that will fall as pre-existing will not be covered by the policy.

2. Routine Care wellness

This refers to all vet care and procedures to prevent illness and keep your pet healthy. This usually includes: spaying and neutering, annual checkups, vaccinations, flea & tick control, heartworm medication, teeth cleaning, ear cleaning, and microchipping. These are excluded from the pet insurance coverage.

Pet's Eligibility

- 3 months to 8 years old
- Pet dogs are subject to PCCI Registration. If dog is undocumented (no PCCI, ABKC, UKC) additional ₱1,000
- Maximum of 3 active pet insurances per owner under Metropolitan Insurance Company Inc. (MICI)

Pet Owner's Eligibility (extended PA coverage for the owner)

- 18 to 70 years old

