

MALTA CAT CLUB

CAT INSURANCE POLICY

What does the Insurance cover?

The Insurance policy covers you in the event of the death of your cat occurring during the period of insurance, as a result of an accident, illness or disease. In such cases, the owner of the cat has to notify the Insurers immediately by means of a verbal/written notice, after which the Insurers will indemnify the assured in respect of the actual value of the cat at the time of the accident (or manifestation of the illness or disease), but not exceeding the sum insured stated in the insurance schedule.

Exclusions

- Intentional slaughter whether by or under the order of any government or public or local authority or any person or body having jurisdiction in the matter, unless
 - The Insurers agreed to the destruction of the animal
 - The cat suffers an injury or is afflicted with an excessively painful disease and a qualified Vet appointed by the Insurers shall first have given a certificate that the suffering of the cat is incurable and excessive, and immediate destruction is imperative for humane reasons
 - The insured cat suffers an injury and a qualified Vet appointed by the assured shall first have given a certificate that the suffering of the cat is incurable and so excessive that immediate destruction is imperative without waiting for the appointment of a Vet by the Insurers

In all cases the Insurers shall be given the opportunity of having a post-mortem and autopsy examination carried out by their Vet.

- All Veterinary Fees, with the exception of Emergency Life Saving Veterinary Fees (and only where purchased for additional premium) are excluded
- The insurance does not cover death directly or indirectly cause by or in consequence of
 - Any surgical operation unless conducted by a qualified Vet and certified by him to have been necessary due to an accident, disease or illness, and carried out in an attempt to preserve the cat's life
 - the administration of any medication unless by a qualified Vet and certified by the Vet that it was necessary due to an accident, disease or illness
 - poison
 - malicious or wilful injury whether or not caused by any assured
 - ionising radiations or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel
 - radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component
- The insurance does not cover death directly or indirectly cause by
 - Confiscation or requisition by or under the order of any government or public or local authority or any person or body having jurisdiction in the matter
 - War, invasion, acts of foreign enemies, civil war, rebellion, revolution, insurrection, military power, riots, strikes and civil commotions.

Conditions

- For the commencement of this insurance, the cat needs to be checked by a Vet to confirm that the cat is in sound health and free from any illness, disease, lameness, injury or physical disability.
- As from the commencement of the insurance policy, the Assured is the sole owner of the cat insured. The insurance shall cease to cover the cat immediately the Assured sells the cat, whether temporarily or permanently.
- In the event that the cat is operated upon for neutering/ spaying/castration, the Insurance shall not cover the cat should it die as a direct or indirect result of the cat being neutered/spayed/castrated.
- If the cat is already neutered, the insurance shall not cover any losses as a result of complications arising from such an operation.
- The animal shall remain within the geographical limits (Malta) during the whole period of this Insurance.
- The Assured shall at all times take good care and attention of the cat insured.
 - In the event of illness, disease, lameness, injury, accident or physical disability, the Assured shall immediately at his own expense employ a qualified Vet and shall if required by the Insurers, allow removal for treatment.
 - In the event of death, the Assured shall immediately at his own expense arrange for a post-mortem and autopsy examination to be made by a qualified Vet
 - In case of the two above mentioned events, the Assured shall immediately give notice by telephone to the Insurers
- If the Insurers become liable for any payment under this Insurance in respect of the insured cat, the Insurers shall be subrogated to all the rights and remedies of the Assured against any party in respect of such animal and shall be entitled at their own expense to sue in the name of the assured. The cat owner shall give all assistance and necessary documents, in his power, as may be required by the insurers to enable them to pursue and secure their rights and remedies.
- If the Cat owner shall make any claim that is false or fraudulent, as regards amount or otherwise, the Insurance shall become void and the claim shall be forfeited.

Emergency Lifesaving Veterinary Fees Extension

The Insurers agree that this policy is extended to cover Veterinary Fees incurred by the insured following Emergency, Life Saving Treatment only, conducted by a qualified Vet, and certified by them to have been carried out in an attempt to preserve the animal's life.

Maximum limit of € 1,500.00 in the annual aggregate (excess of € 75.00 each and every claim)

- The cat owner shall immediately provide the Insurers with a full Veterinary report by a qualified Vet, which shall include a description of the accident, sickness and or disease sustained, treatment rendered and the Vet's confirmation that the treatment was carried out in an attempt to preserve the animal's life
- The Insurers shall have the opportunity to appoint a Vet to examine the cat after notice of the incident.
- Any veterinary fees claimed to be net of the insured's usual care and husbandry fees.
- The accident, sickness or diseases has occurred during the policy period.

**This summary does not contain the full terms and conditions of the contract.
A full policy document is available upon request**

BREEDING CAT INSURANCE PROPOSAL FORM

Cover is against the Risks specified in the schedule and subject to various conditions, limitations and exclusions. A copy of the WORDING is provided here above.

GENERAL INFORMATION

Name:

Postal address:

Telephone No:

Fax:

Email address:

Number of years experience with breeding cats:

Please give details of any qualifications and / or successes gained in this line of work;

Please State cover required: All Risks of Mortality

Restricted perils

Theft

Transit

Other

Requested period of insurance: From:

To:

DETAILS OF LOCATION WHERE ANIMALS ARE KEPT

Location of Animals if different to above:

Are these locations manned 24 hours a day?

Construction details of buildings used to hold animals, including nature of fencing around runs:

Type of firefighting equipment on premises:

Is there a maintenance contract for fire equipment and electrics? If yes please state frequency of checks and is there a record?

Are there any alarms on the property, if so what for?

Please give details of the Security on site, ie type of locks, perimeter fencing, security cameras etc.

SCHEDULE OF ANIMALS PROPOSED FOR INSURANCE

Please fully complete the attached table of animals to be insured for each location.

Are the cats kept in secured cages/runs at all times, or are they free to move within the premises?

Are the cats confined to the insured's premises, or are they free to move outside the confines of the premises?

Were these animals purchased, if yes please provide details, or is the unit closed?

Are all animals owned by you the insured, or do you provide livery for Toms/Queens visiting the premises for mating/parturition, and if so is cover required for animals owned by third parties?

Is all mating 'in-house', or are animals loaned to other facilities?

HUSBANDRY INFORMATION

Type and origin of feed:

Are the animals checked on a daily basis, please provide details:

Describe your worming program:

Describe your vaccination program (including vaccines given/ frequency):

Are any new animals held in isolation before joining the others? If yes give details:

Are the animal's diets supplemented in any way, if so with what? If Yes have these been recommended by a veterinary surgeon or nutritionist?

DISEASE INFORMATION

Have any animals on the property suffered from any illnesses, injuries, disease, or undergone surgery in the last 12 months? (If YES please provide full details):

Have there been any contagious or infectious diseases in the past 36 months? (if YES, please provide further details):

To your knowledge are there any contagious or infectious diseases on the premises now? (if YES, please provide further details):

Have there been any contagious or infectious disease within the locality during the last 36 months?

Are the proposed animals in sound health? (if NO please give further details). Please note that it is normal practice for a veterinary certificate or DOH to be requested before cover incepts:

VETERINARY DETAILS

Name, full address and telephone number of your Veterinary Surgeon:

What is this distance from where the animals are normally located?

INSURANCE HISTORY

Are the proposed animals now insured or have they been insured previously by you or your agent? (if YES, give details including the names of Insurers):

Are the proposed animals insured elsewhere by their owners and or their agents? (if YES, give details including the names of Insurers):



Have you ever sustained a loss of an animal by any of the contingencies which you propose to insure? (If YES please give details including reason and preventative measures taken):

Has any Insurer ever declined or refused to renew your Livestock Insurance? (If YES, give details):

Have you other animals which are not proposed for Insurance? (If YES, give details of why they are not Proposed):

Have you been paid claims on any animals at any time? (If YES, state how many, amount(s) and name(s) of Insurer(s):

Are there any leases or mortgages on any of the animals? (If YES, give details):

Are there any other circumstances within your knowledge or opinion not already disclosed, affecting or likely to affect the proposed insurance? If so please give full details:

DECLARATION:

The above named animals are owned by me and, to the best of my knowledge and belief, the information provided in connection with this proposal, whether in my hand or not, is true and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact will entitle Underwriters to void the insurance.

(N.B. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters; if you are in any doubt as to what constitutes a material fact you should consult your Broker.)

I understand that the signing of this proposal does not bind me to complete the insurance but agree that, should a contract of insurance be concluded, this proposal and the statements made therein shall form the basis of the contract.

Signature of Owner

Date

Print Name



DATA PROTECTION ACT 1998 - PROPOSER'S CONSENT CLAUSE

I/We hereby consent to any information you may have about me/us being processed by you for the purposes of providing insurance and claims handling, which may necessitate your providing such information to third parties.

Signed:

22/6/00

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DETAILS OF ANIMALS TO BE INSURED;

Name of Animal	Species/Breed	Sex	Tag/Microchip Number	Date of Birth/Age	If female;			Purchase Price	Sum to be Insured
					Is she due to give birth during the policy period, if so when?	Does she have any trouble giving birth?	How many kittens has she lost at birth in the past?		

PLEASE CONTINUE ON ADDITIONAL SHEETS IF REQUIRED

Kindly note that this form can to be filled up by the cat owner/ breeder to have a quotation on the insurance policy, without any commitment. Once filled up mail to : Malta Cat Club, P.O Box 18, Zabbar, Malta. Contact us on info@maltacatclub.com for any queries