

Frequently Asked Questions (FAQs) for MSIG Take It Easy Pets Insurance distributed by PolicyStreet

What are you looking for?

[Section A:
Ownership](#)

[Section B:
Species](#)

[Section C: Age of Pet](#)

[Section D: Microchipping](#)

[Section E:
Breed](#)

[Section F:
Coverage
Amount](#)

[Section G:
Medical](#)

[Section H: Boarding](#)

[Section I: 3rd Party
Liability](#)

[Section J:
Claiming &
Renewal](#)

Section A: Ownership

1. Can I purchase insurance for pets which I do not personally own?

Unfortunately, no. You must be the owner of the pet.

2. If I operate a business of providing Pet-related services eg:
 - i) adoption and rescue centres such as SPCA and PAWS,
 - ii) pets stores,
 - iii) vets/pets clinic,
 - iv) pets grooming centres,
 - v) dog warden services,
 - vi) pet hotels,
 - vii) pets related festivals and conferences organizers;may I purchase this on behalf of my pet clients?

Unfortunately, no, as only the owners of pets are eligible to buy this insurance.

However, PolicyStreet is open to collaborate with you in hopes to get all Malaysian dogs and cats protected. Kindly reach us at interest@policystreet.com for more deeds!

3. Do I need to be a Malaysian to purchase this policy?

You do not need to be Malaysian, but your pet must reside in your home within Malaysia.

4. How do I prove ownership of my pet?

Pet Insurance can only be purchased for a microchipped pet by you, the owner, who would be the Policyholder. Your ownership information would be registered with your pet's microchip to prove ownership of pet.

In any case, please refer to the Duty of Disclosure in the Policy Wording – the policy may be declared void and all claims denied if you, the Policyholder misrepresents himself/herself as the pet owner.

Policy wording can be found here: <http://bit.ly/TIEPet>

5. I run an animal-themed cafe. Can I purchase this policy for my own dogs/cats in this cafe?

You may purchase this insurance if you own the dogs/cats.

Section B: Species

1. Which animals are eligible for this protection?

Dogs and cats.

Section C: Age of Pet

1. How would I determine the age/date of birth of my pet?

Kindly have a veterinarian to provide an estimate of age for your pet.

2. Age eligibility

Dogs and cats must be aged between twelve (12) weeks to nine (9) years to be eligible for this insurance coverage.

Section D: Microchipping

1. What is the purpose of microchipping?

Microchip is a permanent form of identification for your pet. As a prerequisite, pets must have a microchip ID, to prove identification and your ownership, in the event of you making a claim from MSIG.

2. Are there any side effects on microchipping?

Inserting a microchip is like vaccination - it only takes a few seconds! Furthermore, the procedure is very safe and your pet will feel little pain.

3. Is microchipping expensive?

Microchipping is relatively affordable, ranging from RM45 to RM 80 depending on vets.

Section E: Breed

1. Is there a difference in premium in terms of breeds and gender for both dogs and cats?

No difference in premium

2. How do I know whether my dog/cat's breed is eligible for the protection?

Your pet must be duly licensed and does not fall under banned* or restricted breeds as prescribed by the Government or Public or Local Authority (eg. DBKL) in respect of dogs.

You will be able to see the full list of cat and dog breeds eligible for this protection at the registration process.

**In any event of confusion, restricted breeds are strictly not covered under the policy. On the other hand, banned breeds are generally not eligible for the protection, unless owners are able to obtain ownership license/permit from local authority such as DBKL.*

3. Am I required to declare the breed of my pet? What if I am not aware of the breed?

Breed of the pet must be declared as certain breeds of dogs are restricted or banned, which are excluded from coverage under this policy.

Kindly bring your pet to a veterinarian to determine its breed. If you have any reservations, do refer to the Duty of Disclosure in the Policy Wording which can be found here: <http://bit.ly/TIEPet> – the policy may be declared void and all claims denied if you, the Policyholder misrepresents the breed of the pet.

Section F: Coverage Amount

1. Is there a cap on how many times I can claim during the insured period?

There is no cap on the number of times you may claim. However, this is subject to the plan selected by you as reimbursement is up to the maximum sum insured for each section of the plan during the period of coverage.

eg. You may claim up to an accumulated total of RM2000 for Vet Fees and Surgical Fees under Plan 1.

Section G: Medical

1. Is treatment for seasonal flu/virus, FIP/FIV virus covered under Vet Fees and Surgical Fees?

These are preventative treatments/vaccinations which are not covered.

Kindly refer to Exclusion No. 7 of Section 1 of the Policy which can be found here: <http://bit.ly/TIEPet>

2. Does the policy benefit covers surgical room and boarding for my pet?

This insurance covers for reimbursement of any post-surgical treatment for your pet, up to sixty (60) days from the date of surgery, which includes follow-up consultations, diagnostic and laboratory services, examinations and investigations as required by your veterinarian to quicken the recovery time of your pets, subject to terms and conditions.

Kindly refer to Section 1 of the Policy which can be found here: <http://bit.ly/TIEPet>.

3. May I claim for my pet's routine dental treatment and normal clinical vaccination?

Dentistry (except for dental treatment due to an accident) and routine and preventative vaccinations are excluded.

4. Section 1 of the Policy states that 'Non-essential boarding and hospitalization, treatment, tests or diagnostic procedures.' is not covered. What does it mean by 'non-essential'?

Non-essential are procedures not given to save the life of a pet, or to treat an injured pet. eg, cosmetic surgeries.

5. What if my pet has had any illness before obtaining this insurance?

If your pet's illness is a pre-existing condition or occurs during the waiting period (14 days from the commencement date of the policy), then it is not covered.

You may contact MSIG directly if you need further clarification on this.

6. Does the Policy cover the cost for Neutering?

No, spaying and castration/neutering are not covered.

Kindly refer to Exclusions No. 4(c), 5, and 7 of Section 1 of the Policy which can be found here: <http://bit.ly/TIEPet>.

Section H: Boarding

1. Does this insurance covers my pet's boarding cost when I go for my travel?

You may only claim for Boarding Kennel and Cattery Fees only if you, the owner is hospitalized for a minimum of four (4) days during the period of

insurance, subject to terms and conditions which can be found here:
<http://bit.ly/TIEPet>.

Section I: 3rd Party Liability

1. If my pet has accidentally broken my neighbor's window, is it necessary for my neighbor to file a police report in order for me to claim for insurance, then to compensate them for the damage?

Yes, a police report is required to claim for 3rd Party Liability benefit. MSIG will pay you up to the maximum benefit specified in the schedule inclusive of all legal costs and expenses incurred with written consent from MSIG in the defense and settlement of any claims for any one policy period within Malaysia, subject to Special Condition in Section 6 which can be found here: <http://bit.ly/TIEPet>.

2. Let's just say my pet has accidentally broken someone else's window which costs RM1200. How much would I be able to claim for?

MSIG will not be liable for the first RM1000 for every claim for Third Party Liability, subject to Section 6 which can be found here: <http://bit.ly/TIEPet>.

Hence, you would need to fork out the first RM1000, after which MSIG will cover the remainder of RM200.

3. Let's just say my pet has accidentally hurt a personnel who is taking care of my pet when I go for a pet boarding service. Would Third Party Liability benefit cover cost of medication for the personnel?

Yes, as the personnel is considered as a Third Party.

Section J: Claiming & Renewal

1. May I claim should my pet experiences illness right after purchasing this insurance?¹

If the illness is a pre-existing condition or occurs during the waiting period (14 days from the start date of your insurance), then it is not covered.

2. What are the claiming procedures in an event of claim?
 - a. [Report your claim to MSIG within 7 days from the day of incident.](#)
 - b. Upon sending the claim notification, you will receive **email** from MSIG containing a **PDF claim notification form** detailing **documents needed** for claim.
 - c. MSIG will process your claim notification, and get in touch with you within **7 working days to follow up on the claim.**
 - d. Complete the documents needed and gather information, evidence and supporting documents including receipts, medical certificates or medical reports which may be required by MSIG for claims processing.
 - e. Provide your **written consent** to allow MSIG to receive the result of your insured pet's medical examinations, tests, medical history or records.
 - f. Veterinarian whom have cared for your insured pet must list pet's microchip number in said supporting documents in Point d.
 - g. Submit all the necessary documents with the written consent to bancahotline@my.msig-asia.com.
 - h. MSIG will process the documents and will proceed with the reimbursement within **5 working days.**

¹ Cannot find the answer that you are looking for? Please refer to the policy wording for more details at <http://bit.ly/TIEPet>.

Alternatively, kindly contact MSIG Customer Service Hotline at 1-800-88-6163, from Monday – Friday 08:30am – 05:30pm for assistance.

3. What is the nature of the renewal of the policy?

Your policy will need to be manually renewed upon the end of the coverage period.

You will receive email notification from MSIG, informing you on the renewal of policy.