FAIRFIRST INSURANCE LIMITED
(Company No. PB5180)
Access Towers II (14th Floor),
No. 278/4, Union Place, Colombo 02, Sri Lanka
Tel: 011-2428428 | Fax: 011-2438438 |
Email: info@fairfirst.lk | Website: www.fairfirst.lk

Insurance Product Information Document (IPID)

Pet Insurance Policy

This document provides a concise summary of your insurance policy. For full details, please refer to the complete Policy Document and Schedule. In the event of any conflict, the Policy Document shall prevail.

1. Type of Insurance Cover

The Pet Insurance Policy is designed to provide financial protection for pet owners in respect of veterinary expenses, accidental death, accidental injury, and third-party liability arising from the ownership of insured pet dogs in Sri Lanka.

2. Key Benefits (What is Covered)

2.1 **Illness Cover:** Covers reasonable veterinary expenses incurred for the diagnosis and treatment of illnesses suffered by the insured pet, subject to a waiting period, deductible, benefit limits, and exclusions stated in the Policy Schedule.

2.2 **Accidental Injury Cover:** Covers veterinary expenses arising from accidental injuries or Acts of God, including fractures, wounds, snake bites, burns, and other specified injuries, subject to applicable waiting periods and limits.

2.3 **Accidental Death Cover:** Provides compensation if the insured pet dies as a direct result of an accident or Act of God within forty-five (45) days of the occurrence.

2.4 **Third Party Liability Cover:** Covers legal liability for accidental bodily injury to third parties or accidental loss or damage to third-party property caused by the insured pet, within the territorial limits stated in the Policy Schedule.

3. Key Exclusions (What is NOT Covered)

3.1 Pre-existing, congenital, hereditary, related, or skin conditions.

3.2 Conditions arising during the applicable waiting periods.

3.3 Routine vaccinations, grooming, boarding, dietary supplements, or day-to-day pet care.

3.4 Dental care unless required due to an accidental injury.

3.5 Elective, cosmetic, breeding-related, or preventive treatments.

3.6 Behavioural conditions, genetic testing, organ transplants, prosthetics, or experimental treatments.

3.7 Intentional acts, neglect, or failure to take reasonable care of the insured pet.

3.8 Occurrences outside the territorial limits stated in the policy.

3.9 War, terrorism, nuclear risks, or radioactive contamination.

Only the key exclusions are outlined above. Please refer to the policy wording for the full list of exclusions.

4. Limit of Liability

The Company's liability shall not exceed the Benefit Limits stated in the Policy Schedule for each section of cover and in the aggregate during the Period of Insurance.

5. The Mode of Payment of Premium

Your premium is paid as a **single payment** for the entire policy period, which is one year.

6. Obligations of the Policyholder in disclosing material facts

6.1 **Duty of Disclosure:** You must provide complete, true, and accurate information about your pet, including age, health condition, and eligibility criteria.

6.2 **Identification and Eligibility:** The insured pet must meet identification, age, residency, and eligibility requirements throughout the policy period.

6.3 **Notification:** You must notify the Company as soon as possible and within the specified timeframe of any illness, injury, death, or third-party liability that may give rise to a claim.

6.4 **Cooperation:** You must provide all veterinary records, invoices, and information required to assess the claim and cooperate fully in claim investigations.

6.5 **No Admission of Liability:** You must not admit liability or agree to any settlement in respect of third-party claims without the Company's prior written consent.

7. Obligations of the Policyholder, when a claim is made

Step 1 : Notify the Company promptly of the incident, illness, injury, death, or liability.

Step 2 : Obtain treatment from a registered veterinarian in Sri Lanka.

Step 3 : Submit all required claim forms, veterinary certificates, invoices, and supporting documents.

Step 4 : Cooperate with any medical examination or investigation required by the Company.

8. Complaint and Grievance Handling

Step 1 – Contact Fairfirst Insurance:
☎ +94 11242 8282 (8:30 a.m. to 5:00 p.m.)
✉ info@fairfirst.lk

You may escalate concerns to Fairfirst's Risk & Compliance team.

Step 2 – External Escalation (if unresolved):

- Insurance Regulatory Commission of Sri Lanka (IRCSL)
  ☎ +94 11 2335167 | ✉ info@ircsl.gov.lk | www.ircsl.gov.lk
- Insurance Ombudsman

☎ +94 11 2505542 / +94 11 2505041 | ✉ info@insuranceombudsman.lk | www.insuranceombudsman.lk

9. Contact Us for More Information

Fairfirst Insurance Limited
Access Towers II (14th Floor), No. 278/4, Union Place, Colombo 02, Sri Lanka
☎ 011-2428428 | ✉ info@fairfirst.lk | www.fairfirst.lk

For claims-related inquiries, please reach out to us:
Email: nonmotorclaimsteam@fairfirst.lk
Phone: +94 11 2428618

Act promptly and keep documentation accurate for quicker resolutions.

10. Important Policy Features

10.1 **Waiting Periods:** Waiting periods apply to illness and accidental injury covers as stated in the Policy Schedule.

10.2 **Deductible:** A deductible applies to each claim or incident, as specified in the Policy Schedule.

10.3 **Territorial Limits:** Cover is restricted to occurrences within one (1) kilometre radius of the insured's usual residence in Sri Lanka.

10.4 **Eligibility Conditions:** Cover applies only to eligible pet dogs that are properly identified, are between 8 weeks and 7 years of age at first inception, and are not used for working or breeding purposes.

Important Note:

The IPID is intended to provide a summary of the main cover and additional covers, if applicable and key features of the policy and is not personalized to your specific individual needs. Complete pre-contractual and contractual terms on the full and personalized information, and exclusions of the product are provided in your policy document, The IPID shall not form a part of the policy/contract. Therefore, in case of any conflict, the terms and conditions mentioned in the policy document shall prevail.