

CIMB My Paw Pal Frequently Asked Questions

1 CIMB My Paw Pal covers pet rabbits / birds / guinea pigs / fishes / hamsters / terrapins?

No. CIMB My Paw Pal insures pet dogs and cats only.

2 Are there dog or cat breeds not covered by CIMB My Paw Pal?

We do not accept the following breeds for CIMB My Paw Pal:

- (i) Bull Terrier
- (ii) Doberman Pinscher
- (iii) Rottweiler
- (iv) German Shepherd Dog; its related breeds e.g. Belgian Shepherd Dog, the East European Shepherd Dog etc.
- (v) Mastiffs, including Bull Mastiff, Can Corso, Dogue De Bordeaux etc.
- (vi) Crosses of (i) to (v) above and/or wolves

There are no excluded breeds for cats.

3 Is it a requirement to license my pet dog or cat with The Animal & Veterinary Service (“AVS”, formerly known as “AVA”) when applying for CIMB My Paw Pal?

It is mandatory for pet dogs to be licensed in Singapore. If you have yet to license your pet dog, please visit the website by The Animal & Veterinary Service (“AVS”) <https://www.nparks.gov.sg/avs/pets/owning-a-pet/licensing-a-pet/dog-licensing-e-services> to apply for the dog license. However, it is not mandatory for a pet cat to be licensed with AVS.

When applying CIMB My Paw Pal for your pet dog, it is a requirement that it has a valid dog license. As for pet cat, this is not a requirement.

4 My pet is not microchipped; can I purchase CIMB My Paw Pal?

Microchip ID is a requirement when buying CIMB My Paw Pal for your pet dog or cat. You may still apply for CIMB My Paw Pal, but please note that the policy will only take effect cover when the microchip ID is submitted to SOMPO. You may visit a licensed veterinarian to have your pet microchipped.

5 Why is it requirement that the pet dog or cat be microchipped when buying CIMB My Paw Pal?

Microchip ID is a means of identifying the pet to be insured. Hence it is mandatory for the pet to be microchipped in order to buy a CIMB My Paw Pal.

6 My pet is microchipped but I lost the microchip number. What should I do?

You may bring your pet to a veterinarian (“vet”). They will have the equipment to scan the pet for the microchip to obtain the ID number.

7 I am applying CIMB My Paw Pal on your website, but I do not have my pet’s microchip ID on hand. Could I continue with my application?

You may proceed to apply as we allow customers to purchase CIMB My Paw Pal without microchip information on hand. Please note the microchip ID must be submitted within 14 days from the date of policy application.

If the pet’s microchip ID is not submitted within the 14 days, your policy application will be rescinded. The premiums would be refunded without interest in 3 to 6 weeks’ time to the credit card that was used to make the purchase.

8 I did not submit my pet’s microchip ID when applying for CIMB My Paw Pal. How should I submit this so as to effect the policy?

You may submit your pet’s microchip ID via this URL link <https://www.sompo.com.sg/petmicrochip>. Please quote your CIMB My Paw Pal Reference Code (e.g. PET123456/20XX).

Alternatively, you may email your pet’s microchip ID to CIMB-Query@sompo.com.sg or contact our Customer Service Officers at our Contact Centre Hotline: +65 6461 6222 from Mondays to Fridays, 9.00 AM to 5.00 PM by quoting CIMB My Paw Pal Reference Code.

CIMB My Paw Pal Reference Code would have been sent to you via email and SMS when you completed the online application.

9 I cannot remember my dog’s license number, can I still purchase CIMB My Paw Pal?

You may still apply for CIMB My Paw Pal without your dog’s license number, **provided** the pet is already licensed with AVS. You may go onto AVS website <https://pals.avs.gov.sg/sop/eservice/PUBLIC/DogLicenceSearch> to check for your dog’s license number.

You may subsequently update your dog’s license with us by emailing to CIMB-Query@sompo.com.sg or contact our Customer Service Officers at our Contact Centre Hotline: 6461 6222 from Mondays to Fridays, 9.00 AM to 5.00 PM by quoting the CIMB My Paw Pal policy number.

10 If my pet dog / cat has not been spayed or neutered, is it eligible for CIMB My Paw Pal?

You may still apply for CIMB My Paw Pal if your pet is not spayed or neutered. However, you should note that illnesses related to the pet’s reproductive systems would then be excluded. You may like to refer to CIMB My Paw Pal policy wordings <https://www.sompo.com.sg/docs/default-source/products-downloads/banca/mypawpal.pdf> for details.

11 Do I need to bring my pet to your panel of veterinarians for treatment in order to be eligible to make a claim under CIMB My Paw Pal?

You do not need to go to a specific panel of veterinarians for your pet's medical treatment, provided the treatment is sought at a licensed veterinarian in Singapore.

12 I kept my pet in my parent's place. May I purchase CIMB My Paw Pal?

The pet must be residing in the same address as the pet owner.

13 Is there a waiting period for CIMB My Paw Pal?

There is a waiting period of thirty (30) days from the date of when the policy first commence cover. The waiting period does not apply to Loss of Dog due to Theft benefit.

14 What if I decide to cancel CIMB My Paw Pal after buying the product?

You are given a 14 days "Free Look" period when the CIMB My Paw Pal is first issued to you. You may cancel your policy by writing to us via email within the "Free Look" period. Premiums will be refunded without interest to the credit card that was used to purchase the policy. "Free Look" period does not apply at policy renewal. Please allow for 3 to 6 weeks for the refund to be reflected on your credit card account.

15 Is there age eligibility of the pet to apply for CIMB My Paw Pal?

Your pet dog or cat needs to be between 12 weeks old and not more than 7 years old when applying for CIMB My Paw Pal.

16 Once I insured my pet with CIMB My Paw Pal, will it be covered until the end of its life?

CIMB My Paw Pal covers the pet dog or cat until 13 years old.

17 I am interested to apply for CIMB My Paw Pal but my pet cat/dog is more than 7 years old. Would you consider insuring my pet?

Please send your request in writing to CIMB-Query@sompo.com.sg or contact our Customer Service Officers at our Contact Centre Hotline: 6461 6222 from Mondays to Fridays, 9.00 AM to 5.00 PM. We will consider your request on a case-by-case basis.

18 I am leaving Singapore for 1 year overseas posting / I am migrating to another country / I am returning for my home country. Would my pet dog or cat continue to be insured under CIMB My Paw Pal as I am bringing my pet with me?

Your CIMB My Paw Pal coverage will cease once your insured pet is moved to a place outside Singapore.

For such cases, please write to CIMB-Query@sompo.com.sg or contact our Customer Service Officers at our Contact Centre Hotline: 6461 6222 from Mondays to Fridays, 9.00 AM to 5.00 PM to terminate your CIMB My Paw Pal policy before you leave Singapore.

19 How do I renew my CIMB My Paw Pal policy? Will the premiums increase as my pet gets older?

We will send you a renewal notice approximately 2 months prior to the policy anniversary. Premiums will not be adjusted solely due to the age of your insured pet. However, please note that Sompo reserves the right to amend the premiums in the event of unsatisfactory claims experience.

You may renew your policy by returning your renewal instructions complete with your payment details to us before the policy expires. Alternatively, you may renew the policy online (<https://www.sompo.com.sg/policyrenewal>).

20 What is not covered in the policy?

Any hereditary conditions, pre-existing injury, illness, condition or symptoms at first inception, supplements or dietary pet food prescribe or recommended by a veterinarian, preventive treatments or procedures, treatment for behavioral problems, Spaying or neutering or treatments relating to breeding or obstetrics issues, elective procedures, or conditions arising from malicious act or pet owners' negligence, will not be covered under the policy.

For a detailed list of exclusions, please kindly refer to policy wordings.

21 How do I file a claim under CIMB My Paw Pal?

- 1) Please write to claimsreport@sompo.com.sg as soon as possible to notify us of your intent to claim. We will email you a Claim Form.
- 2) Send us the completed claim form within 15 days from the date of notification, together with:
 - a. Information, evidence or supporting document (at claimant's cost)
 - b. Written consent to allow Sompo to receive results of medical examinations, tests and/or medical history or records of your insured pet

22 When filing a claim against CIMB My Paw Pal, what do you mean by "supporting document"?

"Supporting document" refers, but not limited to:

- a. Original Receipts
- b. Medical certificates
- c. Medical reports
- d. Proof of legal suit, where applicable

23 Who is the underwriter of CIMB My Paw Pal?

CIMB My Paw Pal is underwritten by Sompo Insurance Singapore Pte. Ltd. (Reg. No. 198905490E) and distributed by CIMB Bank Berhad, Singapore Branch (13491-P).