

General Exceptions

This Policy does not cover, and no payment shall be made in respect to:

- Pre-existing conditions.
- Congenital and hereditary conditions.
- Not Medically Necessary: Unless explicitly covered elsewhere in this Policy, We don't cover treatment, services or supplies that are not related to an Illness or Injury, such as cosmetic or aesthetic procedures, elective surgeries, anal gland expression, nail trims and grooming, obedience training, and vitamins, Pet foods or commercial Pet diets that can be purchased without a prescription, even if recommended by a Veterinarian for Treatment of Your Pet's Illness or Injury. Claims for Pets with no symptoms are not covered.
- Preventive Care: We don't cover Preventive Care, except to the extent that coverage for Preventive Care is provided by a Preventive Care Coverage Endorsement, if any, that is included in this Policy.
- Unlicensed Veterinarians: Whenever the Policy requires a service to be performed by a Veterinarian, the Veterinarian must be licensed in the United Arab Emirates and acting within the scope of the license.
- Outside of UAE: We do not cover any treatment, services or supplies provided outside of MetLife Medical Network for Pet Insurance in the UAE. Further no claims will be paid for any benefit if generated outside United Arab Emirates.
- Complications or Progressions: We don't cover complications of conditions or procedures that are not otherwise covered by this Policy. Examples of this include, but are not limited to, complications from cosmetic surgery, such as tail docking or declawing, or progression of an Injury caused by an Accident that occurred before the Policy Effective Date.
- Preventable or Intentional Incidents, Neglect, and Deliberate Endangerment: We don't cover Treatment for any Illness or Injury that is deliberately caused by You or a member of Your household, caused by persistent neglect, or that results from deliberate endangerment of the Pet, such as (but not limited to) organized fighting.
- Working Pets: We don't cover Treatment for any Illness or Injury resulting from commercial use activities related to racing, or exhibition of Your Pet for which You are paid, law enforcement, or guarding.
- Third party Liability: We do not cover any liability caused by Your Pet to a third party (include Yourself), this includes but is not limited to any type of medical treatment required for the third party or any legal costs.
- Home visits unless medically proven that moving Your Pet would endanger or worsen the condition to be treated.
- Any dog banned by the Ministry of Climate Change and Environment in UAE.
- Any cost of municipality tags.
- Any cost related to pregnancy or breeding including obstetrics and birth (including caesarean section).
- Any cost related to transportation or boarding.
- Any cost related to an epidemic causing widespread Illness to cats or dogs.

This Policy does not cover, and no payment shall be made in respect to:

- Any cost related to having Your Pet being euthanized (including veterinary consultations and prescribed medication for the procedure), cremated, buried, or disposed of.
- Any cost related to medical equipment, including but not limited to Elizabethan collars, crates, and prosthetics or orthotics.
- Organ transplants, stem cell transplants or joint replacements.
- Any Illness that has a known vaccination such as (but not limited to) canine parvovirus, canine distemper, canine infectious hepatitis, kennel cough, leptospirosis, or treatment for feline viral rhinotracheitis, feline calicivirus and feline panleukopenia, feline immunodeficiency virus (FIV), feline leukemia virus (FeLV) and feline chlamydiosis unless you can provide evidence that Your pet was up to date with its vaccinations at the time signs or symptoms first presented.
- The death benefit shall not be paid if:
 1. The Pet was euthanized unless the vet confirms that the Pet was suffering from a condition (Injury or Illness) which cannot be treated or cured, and it would be not humane to keep the Pet alive.
 2. Any claim submitted after more than 3 months from the date of death of Your Pet
 3. Death resulted from breeding, pregnancy, or giving birth.