ILAF Takaful Insurance Company

Injury insurance for the life of your pet



Your Pet’s Injury Insurance Policy

Welcome to the Societas Pet Family

Pets are more than animals — they're companions, protectors, and family. When they get hurt, it shakes us. In those moments, all we want is to ease their pain and help them heal.

At Societas, we understand that bond. That love. This injury policy was created to stand beside you when accidents happen — to ensure that your pet receives the care they need, without delay or worry about the cost.

We believe no pet owner should ever feel alone in an emergency, or have to make heartbreaking choices because of financial pressure.

Inside this document, you'll find everything you need to understand your coverage. We encourage you to read it with care — and with the peace of mind that, if the unexpected happens, we'll be there.

Thank you for trusting Societas. Because your pet's life, safety, and happiness mean everything — to you, and to us.

Thank you for choosing the Societas pet injury policy.

On behalf of

Ahmed Al Qazweeni
General Manager
ILAF Takaful Insurance Company

In association with

Dr. Hussain M.H. Safar
Founder & CEO
Societas Insurance Brokers

Policy Schedule

نوع التأمين / Type of Insurance	رقم الوثيقة / Policy No. (Civil ID)	اجازة التأمين / Licence No.	السنة / Year
Pets Insurance		IRC20200021	2025

Contributor/ Policyholder	
Coverage Package	Silver / Gold / Platinum
Cover/Interest	Actual cost of veterinary treatment required for injuries to the insured pet/s and, where the selected package includes it, a contribution toward veterinary treatment of sickness and illness. As per ILAF Takaful Insurance Company's standard policy wording attached hereunder.
Period of Insurance	12 months from ____/____/_____ at ____:____ (Kuwait time) to ____/____/_____ at ____:____ (Kuwait time)
Jurisdiction	State of Kuwait
Number of Insured Places	Dog: _____ Cat: _____
Sum Insured/Limit of coverage	As per the annual limit applicable to the selected coverage package, per place.
Claims Administered by	Exalgia International Loss Adjusting Co.
Conditions, Exclusions	As attached hereunder

Contribution	KD _____
Policy Fee	KD 1/- (included within the contribution)
Control Fee	KD 1/- (included within the contribution)
Beneficiary Fee	KD 1/- (included within the contribution)
Total Payable	KD _____

Signed on behalf of ILAF Takaful Insurance Co.

SECTION 1 – Your Insurance Agreement

We provide insurance coverage for the actual cost of veterinary treatment required for injuries to your pet, provided treatment occurs after the policy's waiting period and within the policy period. Coverage is subject to the terms of this agreement. Where the selected package includes it, we also contribute toward the cost of veterinary treatment of sickness and illness, as set out in Section 2B.

SECTION 2 – What Is Covered Under This Policy

This policy covers veterinary treatment required due to injuries sustained by your pet.

Coverage begins 72 hours after the premium has been paid and continues until the end of the policy period. The 72-hour waiting period does not apply where the policy is renewed on or before the expiry date of the previous policy. A policy purchased after a previous policy has expired is treated as a new policy, and the waiting period applies. Only treatments provided at the designated veterinary clinic or hospital are covered.

Specifically, the following treatments are included:

A. Emergency Care: Coverage includes examination fees, medications, and emergency procedures required due to an injury that demands immediate medical attention.

B. Surgical Treatments: All surgical fees, anaesthesia, and related aftercare are covered if surgery is required to treat a covered injury, subject to the annual policy limit.

C. Post-Injury Medications: Prescription medications necessary for treating a covered injury—including pain relief, anti-inflammatories, and antibiotics—are covered.

D. Diagnostic Procedures: Diagnostic tests such as X-rays, ultrasounds, and blood work needed to assess or confirm an injury are covered under the policy.

E. Hospitalization: Costs associated with inpatient care for a covered injury are covered, subject to the overall annual limit.

F. Follow-Up Care: Follow-up consultations, treatments, or check-ups directly related to a covered injury are covered for up to two (2) weeks after the initial treatment. Follow-up cover ends on the expiry date of the policy, even where the two-week period has not been completed; continued cover requires renewal of the policy.

SECTION 2A – Definition of Covered Injuries (Detailed List)

For the purpose of this policy, an "injury" refers to physical harm or trauma caused by a sudden, external, and identifiable event, resulting in damage to your pet's body and requiring medical treatment by a licensed veterinarian.

The following types of injuries are considered covered—provided they occur after the waiting period and are treated only at the designated veterinary clinic or hospital:

1. **Bone Fractures and Dislocations**
    - Caused by falls, car accidents, or being struck by an object.
    - Includes closed/open fractures and joint dislocations requiring surgical repair or orthopaedic intervention.

2. **External Wounds and Lacerations**
    - Caused by sharp objects, collisions, or attacks.
    - Covered if medical care such as wound cleaning, suturing, or infection management is needed.
3. **Animal Bites and Resulting Trauma**
    - Bites or attacks from other animals (excluding self-inflicted wounds).
    - Includes skin tearing, puncture wounds, and deep tissue trauma requiring stitches or surgery.
4. **Burns and Scalds**
    - Injuries from exposure to heat sources, boiling liquids, chemicals, or fire.
    - Covered if tissue damage requires pain relief, wound care, or fluid therapy.
5. **Eye Injuries Caused by External Factors**
    - Includes scratches, corneal ulcers, or blunt trauma to the eye.
    - Covered if veterinary treatment or medication is prescribed.
6. **Nail and Paw Pad Injuries**
    - Includes torn claws or lacerated paw pads due to rough surfaces, doors, or accidents.
    - Covered if treatment involves bleeding control, trimming, or bandaging.
7. **Blunt Force Trauma**
    - From being stepped on, kicked, dropped, or struck by objects.
    - Covered if it results in internal bleeding, swelling, or injury confirmed by imaging and requiring surgery or hospitalization.

Important Note:

To qualify for coverage:

- The injury must be clearly documented by the attending veterinarian, with a detailed description of the type, cause, and timing of the event.
- Injuries must not result from pre-existing conditions, congenital defects, or degenerative diseases.
- Only acute, accidental external injuries are covered.

SECTION 2B – Illness Coverage (Applicable only to selected packages)

Where the selected package includes the illness benefit, this policy contributes toward the cost of veterinary treatment of sickness and illness of the insured pet at the designated veterinary clinic or hospital.

The contribution applies to every sickness and illness, whatever the condition, whatever its cause, and whatever its date of onset, including any condition that existed before the commencement date of this policy. It applies irrespective of the pet's age or breed. There is no deductible, no limit on the number of visits, and no limit on the value of any bill.

This benefit takes effect from the commencement date of the policy. No waiting period applies to it.

The contribution applies to veterinary treatment of sickness or illness provided by the designated veterinary clinic or hospital, being consultations, diagnostics, imaging, laboratory tests (including work sent to an external laboratory through the designated facility), surgery, hospitalisation and related veterinary services. The applicable rates are:

- Veterinary treatment of sickness or illness, including surgery and laboratory work: Silver – not covered; Gold – 10%; Platinum – 15%.

The contribution is applied to the bill at the designated veterinary clinic or hospital at the time of treatment, and the pet owner pays the balance directly.

Medicines and pet food of any kind (including prescription and therapeutic diets), general retail products, accessories and grooming services are outside this benefit. This does not affect medicines given as part of covered injury treatment under Section 2, which remain covered in full up to the annual coverage limit.

SECTION 3 – Policy Fee and Benefits

A. Insured Pets

This policy insures cats and dogs for veterinary treatment at the designated veterinary clinic or hospital, in the number of places shown for each species in the Policy Schedule. Each place carries its own annual coverage limit as specified under the selected coverage package, and the contribution is payable in respect of each place.

Places are not allocated to a named pet when the policy is issued. A place is allocated to the first pet of that species presented for treatment under this policy at the designated veterinary clinic or hospital, and that pet is identified by microchip at the time of allocation. Once allocated, a place remains allocated to that pet for the remainder of the policy period and cannot be transferred to another pet, including where that pet dies, is rehomed, or otherwise ceases to be in the policyholder's care.

A pet presented under this policy must be owned by or in the care of the policyholder.

Where a cat is presented without a microchip, one will be fitted at no cost to the policyholder. Where a dog is presented without a microchip, the cost of fitting one is payable by the policyholder.

Coverage applies only to treatment at the designated veterinary clinic or hospital, for injuries sustained after the effective date of this policy.

Premiums: The premium is a one-time, non-refundable payment applicable to the chosen coverage package.

B. Coverage and Payment Details

When a claim is covered by the policy, the pet owner will not need to pay for covered expenses at the time of treatment. Exalgia, as the claims handler appointed by ILAF Takaful Insurance Company, will directly pay all costs related to covered veterinary treatments at the designated veterinary clinic or hospital, up to the annual coverage limit of the selected plan. The total coverage amount applies per pet per year, regardless of the number of individual claims. Direct payment in full applies to covered injury treatment. Where the selected package includes the illness benefit under Section 2B, the contribution is applied to the bill at the time of treatment and the pet owner pays the balance.

SECTION 4 – General Conditions of Coverage

A. Premiums are payable as a one-time payment.

B. Veterinary treatments must be performed by licensed veterinarians at the designated veterinary clinic or hospital to be eligible for coverage.

C. This policy applies only to pets located in Kuwait and for injuries sustained within the policy period.

SECTION 5 – Things You Must Do

To maintain coverage, you must:

A. Take reasonable steps to prevent further injury after an initial injury occurs.

B. Follow veterinary advice for the care of your pet, especially after an injury.

C. Ensure the insured pet can be identified at the time of treatment. Each pet must be presented for microchip scanning at the designated veterinary clinic or hospital. Coverage applies only to treatment given to a pet holding an allocated place under this policy.

D. Failure to comply with these conditions will result in a breach of the policy, termination of coverage, and the premium paid will be non-refundable.

SECTION 6 – Eligible Claims

Covered expenses include:

A. Examination fees

B. Treatment costs for injuries, including surgery

C. Prescription medications required for injury treatment

D. Diagnostic tests and imaging related to injuries

E. Follow-up care directly related to the covered injury (up to 2 weeks after initial treatment, and not beyond the expiry date of the policy)

SECTION 7 – Exclusions

This policy does not cover:

A. Pre-existing Injuries or Conditions: An injury for which veterinary treatment was given, or veterinary advice was received, before the commencement date of this policy is not covered. This exclusion applies to the injury cover only, and does not apply to the illness benefit under Section 2B.

B. Self-Inflicted Injuries: Injuries intentionally inflicted by the pet on itself, such as those caused by excessive scratching, biting, or chewing, are not covered.

C. Injuries Sustained Due to Negligence or Reckless Behavior by the Owner: This policy excludes coverage for any injury that arises, whether directly or indirectly, from the pet owner's failure to exercise reasonable care, or from actions or omissions that a prudent and responsible pet owner would not commit. This includes any behavior or conduct that disregards the safety, supervision, or basic needs of the insured pet, resulting in or contributing to the injury.

D. Treatment at Clinics or Hospitals Other Than the Designated Veterinary Clinic or Hospital: Only treatments at the designated veterinary clinic or hospital are covered under this policy.

E. Routine Care, Wellness Exams, or Preventative Treatments: Routine care, vaccinations, and preventative treatments are excluded. This exclusion applies to both the injury cover and the illness benefit under Section 2B.

F. Injuries That Occur During the Waiting Period: Injuries that occur within the first 72 hours from the date of commencement are excluded. This exclusion does not apply to a policy renewed on or before the expiry date of the previous policy, as set out in Section 2.

G. Treatment Costs Exceeding the Annual Coverage Limit: Any treatment costs exceeding the annual coverage limit of the selected package are not covered.

H. Pet Castration Treatment: Costs related to castration procedures are excluded from coverage.

I. Reimbursement Claims: This policy does not provide reimbursement for treatments; all claims are paid directly to the designated veterinary clinic or hospital by Exalgia.

J. Death Due to Any Cause: Death of a pet due to any cause, including post-mortem examination, as well as any cash or related benefits arising therefrom.

K. Fighting: Injuries resulting from the pet's involvement in any fighting activity, whether sanctioned or unsanctioned.

L. Goods or Services Obtained Elsewhere: Goods or services obtained anywhere other than the designated veterinary clinic or hospital, including medicines purchased from an external pharmacy, even where prescribed by the designated facility. Cover applies only to charges appearing on an invoice issued by the designated veterinary clinic or hospital.

SECTION 8 – Definitions

A. Injury: Physical harm or damage to your pet caused by an external event or accident.

B. Veterinary Treatment: Treatment provided by a licensed veterinarian, including diagnostics, surgery, and prescribed medications.

C. Designated Veterinary Clinic or Hospital: All covered treatments must be administered at a veterinary clinic or hospital approved by ILAF Takaful Insurance. At the time of issuing this policy, the only approved facility is:

Gulf Pet Clinic
Shuwaikh Industrial, Block 1, Street 78, Plot 129, Kuwait
Phone: +965 9920 0144 (reception, calls and messages)
Landline: +965 2492 4224

The list of approved clinics and hospitals may be updated from time to time. Updated information will be made available through official ILAF Takaful Insurance Co. and Societas communication channels or upon request.

SECTION 9 – Contact Information

For any technical question or query, please contact:

Societas Insurance Brokers Company
Email: info@societaskw.com

For any question or query, or for claim submissions, please contact:

Exalgia International Loss Adjusting Co.
Email: rm@exalgia.com



For every look that says ‘thank you’ without words… we’ll be there.

Because when your pet is hurt, love speaks louder than anything — and Societas stands beside you, every step of the way.