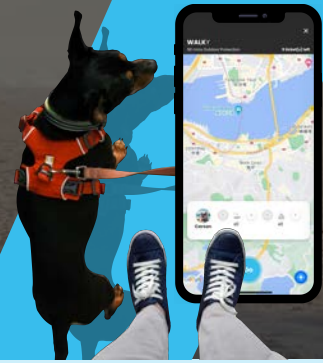


# WALKY

YAS

Liberty  
Insurance



## One Less Headache, More Outdoor Fun

As pet owners, most of us want to play with our dogs in parks, weekend markets, hiking trails and other outdoor spots. However, we feel worried when reading posts about dog bites, car accidents and stranger attacks. Locking dogs at home is also not a good option. This drives us to design WALKY, outdoor insurance for dogs.

WALKY covers your dog's medical expenses up to HK\$ 5,000 if it gets injured accidentally. The coverage eases your burden of paying vet expenses. You can also add Third Party Liability Cover – if your dog accidentally injures people or other pets, WALKY provides up to HK\$ 5,000 that supports you in paying compensation. Backed by WALKY, you can always bring your fur baby to wander around, exercise, and play with other dogs. In their limited time, let's build unlimited memories.

Item	Coverage Details	Max. Coverage (HK\$)	Premium per WALKY Ticket (HK\$)*
1	Accidental Injury Cover	1,000 / 3,000 / 5,000	15 / 25 / 35
2	Rainbow Bridge Service Support*	1,000	
3	Third Party Liability Cover (Optional)	5,000	10

\*The minimum purchase is 5 WALKY tickets

\*Rainbow Bridge Service Support is shown as Funeral Services Expenses in the policy schedule

### 📍 Eligibility

- Microchipped with all required vaccinations
- Aged from 8 weeks to 9 years old
- Live with you in Hong Kong
- Not a working pet
- Breeds other than Bull Terrier, Dogo Argentino, Fila Brazilier, Japanese Tosa, Pit Bull Terrier and Tibetan Mastiff

### ⚠️ General Exclusions

- WALKY mainly covers accidental bodily injury; food contamination and heat stroke are not covered.
- Pre-existing conditions are excluded, which applies to all local pet insurance plans.
- If the accident involves pet owners' negligence or the dog is not on a leash, WALKY cannot cover the related expenses.
- For more exclusion details, please refer to [WALKY Policy Provisions](#).

### 🔗 FAQ

#### Q: Should I buy WALKY?

A: If you are the following type of pet owner, WALKY will be your good choice:

- Outdoor lover (always wander with your dog)
- Thrifty pro (want pet coverage but unwilling to pay monthly fees)
- First-time owner (worry the unexpected happens)
- Big family (take care of multiple dogs)

#### Q: How to calculate the premium?

- A:
- Unlike local pet insurance monthly/yearly plans, WALKY premium is flexible. It depends on how many WALKY tickets you buy (the minimum purchase is 5 tickets).
  - 1 WALKY ticket covers 1 dog per trip. Protection lasts 90 minutes.
  - If you hang out with 2 dogs, 2 WALKY tickets will be used.
  - WALKY is a new choice for pet owners. You decide the paid amount based on your unique needs. You pay strictly for what you want instead of paying for non-essential coverage.

#### Q: How to buy WALKY?

A: Visit YAS MicroInsurance App and get your dog covered in 3 steps.

#### Q: When does WALKY protection start?

A: On YAS App, tap "Protect my dog" to activate protection. With smart GPS tracking, YAS App records your real-time journey. When you file a claim, you already own the accident details which helps to speed up the claim process.



#### Notes:

- YAS WALKY insurance is underwritten by Liberty International Insurance Limited, an authorized insurer to carry on insurance business in or from Hong Kong.
- This brochure serves as a general guideline only. For the details of the cover and exclusions, please refer to WALKY Policy Provisions.
- In case of discrepancies between the English version and Chinese version, the English version shall prevail.