

## **Pet Sheild Med Bahrain**

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1. All animals must undergo a health assessment within 1 to 60 days following registration and payment, prior to receiving an approval letter. The availability of appointments is subject to partner clinic schedules, and delays of 1 to 60 days may occur during busy periods. If the animal is approved, the examination fee will be covered. However, if approval is denied for any reason, the clinic fees will be the client's responsibility.
2. Appointments for vaccinations and dental care are organized by the company, based on the availability of schedules and clinics.
3. The necessity of dental cleaning is determined solely at the doctor's discretion.
4. Clients are responsible for scheduling medical examinations with their preferred clinic based on appointment availability, as the company does not facilitate this process but we can help you in pointing which partner provides specific services you are interested in.
5. Rescue cases are coordinated by the company following the registration of the package.
6. After purchasing the package, the company arranges an appointment for the client at a specified clinic for a medical examination and review of the case's medical history. Acceptance is confirmed if the animal is deemed apparently healthy.
7. Clients must prepare a medical record for the case, detailing all clinics visited within the past year. This record must be uploaded to the platform during data registration and purchase, ensuring the report is no older than three months.
8. The annual allocation of medical consultations ranges between 5 to 10, contingent upon the selected package or plan. Each consultation is accompanied by a predetermined number of follow-ups, according to the evaluation conducted by the specialist veterinarian. A consultation, along with its associated follow-ups, is collectively categorized as a single instance. It is expected that each consultation addresses a distinct medical concern unless the issue is recurrent or bears similarity to a prior one. In such scenarios, the consultation and its subsequent follow-ups are classified as a distinct instance at intervals of every 30 days.
9. Grooming services are organized by the company.
10. Food delivery is carried out according to the schedule established by the company. Both pick-up and drop-off services are conducted according to a prearranged schedule.

11. For bookings made through our company, clinics are required to adhere to all stipulated conditions, including accommodation duration and other specific details but booking done by the clients will be handled by the clinic chosen.
12. coverage is strictly limited to services available within Bahrain; any unavailable/overseas services or medications are excluded from coverage.
13. Clients may request services from the company's partner network but must remain flexible in partner selection, particularly when certain partners face full bookings or other constraints.
14. Vaccinations include one annual dose for animals over one year of age, accompanied by deworming and flea/tick prevention every three months.
15. Coverage is activated only upon full payment of the selected package or settlement of all installment amounts equaling the full package price. The start date and duration of 365 days will be explicitly outlined.
16. Annual coverage amounts are set at 5,000 BHD for the Care and Love packages, while other packages offer annual coverage of up to 10,000 BHD (Peaceful and Mercy plans excluded).
17. Cases of death or sudden death are not compensated; coverage is limited to medical examinations and interventions conducted prior to the death.
18. The client must inform the company of any changes in the case's data and obtain a confirmation email detailing the updated information and subsequent procedures stating the start and end date of the coverage.
19. At the end of the agreed-upon contract term, the agreement is automatically terminated. A 14-day grace period is provided for renewal, allowing you to avoid repeating the initial registration steps, which could take up to three months.
20. Renewal notifications for your current plan will be sent at least 60 days and again at 30 days prior to the expiration of coverage.
21. In the event of disputes with any of our partners, you are required to contact us directly and refrain from taking independent action.
22. If you utilize more than 75% of the annual coverage amount, the company may request that you upgrade to the next plan or contribute specified payments. This requirement is not applicable to the Royal plan.
23. The allergy spectrum test, Finn Pathology, or any tests conducted abroad are covered at 50%, exclusively through approved partners. Please refer to the list of designated partners for these services. Coverage for any such services is capped at a maximum of 300 BHD.
24. When visiting one of our partners, they will manage the case until your pet is fully treated or referred to another partner by them, not by you. Should you opt to transfer

the case to a different partner, coordination must be handled through the company; otherwise, any further costs incurred will not be covered.

25. Any misuse of services grants the company the right to terminate the contract immediately, with notification provided to the client. Any disputes or clarifications will be addressed by our legal team.
26. In circumstances where outbreaks are officially announced by veterinarians or the ministry, a supplementary charge of up to 50% of the current plan cost will apply.
27. Coverage activation is contingent upon receipt of an approval letter, not merely payment. Primary medical investigation must be conducted first following payment and prior to approval. In the case of disputes or non-eligibility for approval, a full refund will be issued without deductions.
28. Following approval and the commencement of coverage, you have 14 days to review the terms and conditions and may opt to withdraw during this period. After the 14-day window, refunds are not applicable under any circumstances.
29. The company reserves the right to terminate the agreement without refunds under the following conditions: relocation to another country; deterioration in the animal's health due to non-compliance with partner instructions; discovery of inaccurate or incomplete information; identification of fraudulent claims; or detection of unnecessary claims. Violations of the terms and conditions or the death of the covered animal may also result in contract termination. Terminations will be communicated via email, phone, or in-person office visits.
30. We are committed to ensuring peace of mind for every client and prioritize transparency and efficiency throughout the claims process. We kindly request clients to avoid submitting unnecessary claims that may result in the misallocation of our partners' valuable time.
31. Transferring ownership or guardianship of the animal is permitted, provided notice is given, and a confirmation email is received. The updated information must be registered in the company's system within 14 days of the decision. Failure to meet the 14-day deadline will result in contract termination. The new owner is subject to the same terms and conditions, with the original start and end dates of coverage remaining unchanged unless an upgrade is made, in which case the original dates still apply.
32. All personal data is securely managed and exclusively handled by Wellpath M&P W.L.L.
33. Commercial correspondence records are retained for a minimum of 10 years, while data related to contract terminations and claims settlements is preserved for at least 10 years following claim resolution.
34. If no specific type of food is requested, it will be assumed that the client consents to a monthly variation in products. However, clients may opt to change the food type by

notifying the company at least two months in advance, subject to the availability of options in Bahrain.

35. When contacting the company, clients must provide both their registration number and their pet's microchip number for identification purposes.
36. Regular inquiries and claims are handled daily between 9 AM and 5 PM, while emergency support is available from 5 PM to 1 AM. Please note that working hours for both regular and emergency services are subject to change. Clients are advised to regularly check the company's website and official pages for updates.
37. Communication with the company is facilitated through landlines, mobile phones, email, and social media platforms. Please be aware that calls may be recorded and monitored to ensure quality and for training purposes.
38. Only healthy pets aged over 8 weeks are eligible for coverage.
39. For vaccinations and medications, pets under one year of age are allowed 2–3 vaccination doses, one dose of tick medication (injection or tablets), and three doses of deworming annually.
40. Pets over one year of age are allowed one vaccination dose annually, which must be given on time to avoid additional doses. They are also allowed one tick medication dose or three tablets annually (based on weight) and three doses of deworming per year.
41. Tick and deworming medications are provided only through certain clinics—check the website or contact the company for supported clinics.
42. Coverage encompasses unintended scuffles between pets; however, disputes stemming from commercial activities or instances where pets pose a threat to others will result in the immediate termination of the contract, with no compensation provided for ongoing damages.
43. Coverage applies to all breeds.
44. Animals intended for breeding or commercial purposes are excluded from coverage. Eligibility is extended exclusively to neutered or spayed animals aged six months or older, except in cases where documented medical conditions contraindicate such procedures.
45. Spaying and neutering are included in the coverage for all ages. If the owner wishes to breed the animal to produce offspring, cesarean operations, birth-related examinations, and medications are not covered and giving birth is only allowed once per life. Offspring (puppies or kittens) can later be included under new separate plans if the owner desires.
46. This contract is governed by the laws of trade and industry in the Kingdom of Bahrain, with the claimant having exclusive rights to file claims within their jurisdiction. Claims are valid only for two years from the date of the incident.
47. Delivery and transportation services must be scheduled in advance. The company does not interfere with the schedules or operations of its partners.

48. Pre-existing conditions are not covered, nor are conditions that show their first clinical symptoms during the waiting period. The waiting period is defined as the time between payment, registration submission, and receipt of the approval letter, typically lasting from 1 to 60 days.
49. A comprehensive list of covered medical services is provided to clients for clarity.
50. Treatment must be conducted by a licensed veterinarian in Bahrain, or a practitioner or technician recommended by the responsible veterinarian. Any handling, treatment, or procedure performed by an unlicensed individual not recommended by the responsible veterinarian will result in immediate termination of coverage.
51. For grooming services, if you have subscribed to plans that include grooming, such services must be performed by certified specialists. If grooming is performed by yourself or by unauthorized individuals, the plan will be terminated. For care or love plans, grooming issues are covered with our partners only once. However, if grooming is performed by unauthorized individuals such as household staff or grooming specialists not affiliated with our partners, coverage does not apply since ear infections and skin allergies mostly stem from grooming performed by inadequately trained groomers.
52. Physiotherapy, hydrotherapy, chiropractic adjustments, and acupuncture are excluded from coverage, as no specialists currently offer these services in Bahrain. Their inclusion will be reconsidered as services become available in the future.
53. Prescribed/therapeutic foods recommended by veterinarians are only included in specific plans. Please review your plan details for clarification. Food coverage includes veterinarian-recommended foods and non-prescription brands only within specified plans.
54. Our plans do not cover emergency treatments or critical cases conducted outside Bahrain, nor any follow-ups or related symptoms. However, the Royal plan does cover these treatments exclusively, excluding regular treatments. Such treatments require prior approval and notification to the company before being requested. Only reasonable and customary costs equivalent to similar treatments in Bahrain are covered, while excessive costs are partially reimbursed.
55. Issues related to the import, export, or transport of pets outside Bahrain are not covered.
56. Coverage includes devices, implants, or prosthetics necessary to treat your pet, even if they are unavailable in Bahrain. We can arrange to obtain them as per your specifications.
57. Tracking devices are not currently covered but are under consideration. A microchip must be implanted in your pet regardless of age to qualify. Please check age limits for further details.

58. Coverage excludes cosmetic treatments, accessories, or treats, as well as training fees in training centers.
59. Pets attending training centers, parks, or gatherings must have completed all vaccinations and tick prevention doses, as recommended by BSAVA. Non-compliance with these requirements will result in contract termination without refund.
60. Should your pet go missing, coverage will remain active until they are located for a one-month period, during which all care-related expenses are fully covered. After this period, the coverage will be terminated immediately.
61. Experimental or scientifically unproven treatments or drugs are not covered. Unethical practices such as tail docking or vocal cord removal are excluded and will lead to contract termination without refund.
62. Behavioral issues must be reported to Pet Shield Med (PSM) in advance. Damages or injuries to third parties are not covered, but they will result in a 40% increase in premiums for the following year.
63. Non-traditional treatments such as homeopathy, herbal remedies, or enhanced nutritional supplements, even if recommended by a veterinarian, are not covered.
64. Costs related to treatments that do not align with accepted veterinary practices are also excluded.
65. Euthanasia is covered, provided it is approved and performed by a veterinarian. Coverage also includes cremation but does not cover burial procedures.
66. If a veterinarian reports negligence or failure on the part of the client in caring for the animal or following medical advice, related costs will not be covered.
67. Preventive health checks are recommended twice a year for pets, even if they appear healthy. This is critical to avoid silent damages occurs to your pet. If a pet has not been examined for more than six months and subsequently falls ill, bills will be covered up to 500 BD per package period.
68. Missing vaccinations are considered a breach of the agreement, even if the client has not purchased a vaccination package.
69. Conditions that arise during the waiting period are not covered.
70. Diseases, injuries, or damages caused by pets are not covered.
71. Non-medical costs related to canceled, missed, or delayed appointments are excluded.
72. Higher-tier plans include coverage for home visits, after-hours emergency appointments, and treatment for overweight pets, except for care and love plans.
73. At the beginning of coverage, the pet must be healthy. Conditions that develop after the waiting period are covered, even if they are associated with pre-existing conditions.
74. Costs related to reproduction, such as pregnancy, infertility, littering, or the care of puppies or kittens, are not covered. However, sterilization (ovariohysterectomy) is included, whether elective or medically required.

75. Participation of the animal in commercial activities like fighting, showcasing, or racing leads to termination of the agreement without refund.
76. Costs resulting from events like political, religious, or ideological violence, wars, revolutions, radiation, nuclear explosions, radioactive contamination, or zoonotic diseases are excluded.
77. Our business model does not include claims inquiries. Customers do not need to request or file claims for covered services. Simply upload the veterinarian's invoices to our system, and we will coordinate directly with the clinic. No payments, including VAT, are transferred to the clinics.
78. To ensure the health and safety of your pet and to prevent unnecessary illnesses or injuries, vaccinations recommended by the veterinarian must be adhered to, as diseases resulting from incomplete vaccinations will not be covered.
79. If your pet develops any behavioral issues or aggressive tendencies, any damages to third parties are not covered.
80. A safe and secure environment should be provided to protect your pet from diseases and injuries. Additionally, a microchip must be implanted in your pet as per laws and veterinary recommendations.
81. Avoid exposing your pet to dangerous situations that may jeopardize its health. Failure to take necessary precautions and exposing your pet to unnecessary risks may lead to a loss of eligibility for coverage under your plan.
82. To ensure your pet's health and safety, you must seek immediate veterinary advice if any symptoms of illness or injury appear, ensuring that your pet is promptly examined and all recommendations by the veterinarian are followed.
83. It is your responsibility to provide us with accurate and complete information to evaluate your registration condition or manage your coverage plan, including veterinary reports, examination results covered by us, medical reports, original invoices, and receipts. All costs associated with providing this information are your responsibility and are non-recoverable. If inaccurate or incomplete information is submitted, we reserve the right to cancel the agreement. In cases of discrepancies in veterinary reports, an independent veterinarian may be appointed.
84. To make a binding decision for both parties, we may request a DNA test to determine the animal's breed, and the results will be binding. It is essential to notify us of any changes that could affect the coverage, such as a change of address, ownership of the animal, its relocation to live with someone else, or its death.
85. Annual premiums must be paid on time to ensure continuous coverage. Delays in payment may result in coverage suspension, referral of unpaid amounts to a debt collection agency, and additional costs being charged to the client.

86. Requests for changes to the policy, such as adding or removing pets or modifying the level of coverage, may only be applied at the beginning of a new coverage period.
87. You must notify us immediately if you plan to move abroad, as this will result in the cancellation of your coverage plan. At Pet Shield Med Bahrain, we strive to provide excellent customer service. However, if you are dissatisfied with any aspect of your coverage plan, you can file a complaint via email at [wellpathmp@gmail.com](mailto:wellpathmp@gmail.com).
88. Some terms and phrases in this document are clearly defined to ensure understanding. For example, "aggressive tendencies" refers to behaviors that may pose a threat to the health, safety, or property of others. "Approved veterinary practices and treatments" include recognized clinical methods suitable for diagnosing or treating illnesses or injuries, aligning with best practices in Kingdom of Bahrain and supported by peer-reviewed evidence.
89. Approved medications must be used during treatment and administered by qualified veterinarians without being experimental or primarily beneficial to the veterinarian. "Fair and reasonable costs" refer to standard fees charged by veterinarians for treatment. Pet Shield Med Bahrain reserves the right to request a second opinion from a veterinary consultant if the claim is deemed unnecessary or misuse observed.
90. The term "treatment" encompasses necessary medical or surgical procedures, including diagnostic tests required to diagnose, alleviate, or treat a disease or injury. "Chronic diseases" refer to conditions such as hypertension, heart murmur, atopic dermatitis, Addison's disease, and arthritis.
91. "Diagnostic tests" pertain to essential examinations like X-rays or blood tests. "Clinical symptoms" refer to unexpected changes in the health, function, or behavior of the animal. "Disease" denotes unexpected health changes not caused by injury. "Emergency" is defined as urgent medical treatments required to prevent loss of life or significant health risks to the pet.
92. Vaccinations, including those for fever, hepatitis, leptospirosis, coronavirus, chlamydia, and others, are essential for coverage. Unvaccinated pets will not be covered against diseases preventable by these vaccinations.
93. The term "veterinarian" refers to veterinarians or practitioners licenced by authorities of Kingdom of Bahrain. "Behavioral issues" signify habits posing risks to public safety and requiring specialist intervention. "Injury" refers to physical harm caused by sudden external events requiring emergency treatment. "Insurance start date" is the date on which coverage begins as stated in the certificate.
94. "Pre-existing conditions" are illnesses or injuries diagnosed before the policy began or detectable through prior examinations. The "waiting period" is the first 60 days after coverage begins, during which certain claims may be ineligible. "Case" refers to the



occurrence of symptoms requiring veterinary intervention, with coverage applicable only after treatment is completed and further interventions are unnecessary.

