

Pet Shield Med Bahrain T&C

WellPath M&P WLL, Office 553, Building 57 (Alhedaya Plaza), Road 383,

Block 305, Manama

Mob: 36005444

Email: wellpathmp@gmail.com

petshieldmed.bh@info.com

1. Once you've registered your pet(s) and uploaded the necessary medical records to secure your spot, we'll review and verify your application. If everything is in order, you'll receive a notification via email and WhatsApp to proceed with the payment. Once the payment is completed, your package(s) will be activated immediately—no waiting period needed
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. Upon purchasing the package, the company coordinates an appointment for the client at a designated clinic to conduct a comprehensive medical evaluation and review the animal's medical history. The review encompasses the microchip identification number alongside a detailed description of the animal, including its color, breed, and any distinguishing features. Should the animal be confirmed as visibly healthy, the case will be approved.
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. Depending on the package you choose, you are entitled to 5–10 consultations per year.
9. Each consultation includes a set number of follow up visits, as determined by the veterinarian.
10. A consultation and its follow ups together count as one incident (visit).
11. Normally, each consultation should cover a different medical issue.
12. If your pet develops the same problem again (for example, the same skin infection or stomach upset), or a similar issue related to a previous one, we don't count it as a brand-new case right away. Instead, we group it together with the earlier consultation and follow-ups for a period of 10 days.

13. After those 10 days have passed, if the issue comes back or continues, it will then be considered a new case. It ensures that your pet's care is managed consistently, without breaking one medical concern into many separate cases.
14. Please note that if you choose your own veterinarian, we do not cover repeated visits for the same issue within the same month, whether the problem is recurring or due to a misdiagnosis. However, if you follow our recommended veterinarians, we will cover those costs.
15. We pay only for medically justified consultations, follow ups, treatments, and hospitalizations.
16. For clinics that are not partnered, or when a client specifically requests a particular clinic, (Points 16- 25) coverage is limited to diagnostics and treatments that meet the Reasonable and Necessary Standard of Care. **Standard of Care refers to** Evidence-based, reasonable and necessary diagnostics and treatments expected from competent veterinarians for the presented symptoms
17. **Coverage Clause:** Pet Shield Med may deny or cap reimbursement for medically unnecessary tests, excessive panels, or care resulting in misdiagnosis attributable to failure to perform basic standard tests.
18. **Client Responsibility:** Costs for care falling outside these definitions are the policyholder's responsibility.
19. To prevent open-ended exploratory testing, a Maximum Diagnostic Benefit applies while a case remains undiagnosed.
20. **Maximum Diagnostic Benefit:** Up to 30 BHD for Undiagnosed Symptoms.
21. **Unlocking Full Limits:** Full policy limits become available only after a definitive primary diagnostic code is assigned.
22. Redundant Test Exclusion (Second Opinion Rule); Pet Shield Med does not reimburse duplicate diagnostic tests for the same incident unless 30 days passed.
23. No Duplicate Reimbursement: X rays, labs, panels, scans and similar diagnostics repeated within 30 days for the same incident are not covered unless pre authorized.
24. Quality Issues: If the first clinic's results are unusable due to poor quality or error, the policyholder might seek a refund from that clinic; Pet Shield Med will not pay for a redo.
25. For unresolved cases, coverage is limited to a single visit, and any tests deemed unnecessary or unrelated to the case history and primary complaint will not be covered.
26. Points 16–25 do not apply to partner clinics or to clinics recommended by Pet Shield Med to the client.
27. Grooming services are organized by the company (Pet Shield Med).
28. 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.

29. 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.
30. Coverage is strictly limited to services available within Bahrain; any unavailable/overseas services or medications are excluded from coverage.
31. The groomer must notify us in advance in case your pet need sedation before proceeding with any sedation, and the pet owner has to do the same. Any kinds of incidents that may arise during providing the services will be managed directly by the groomer.
32. Pet owners are advised to notify Pet Shield Med prior to each visit, except in emergencies, and to inform the clinic that they are covered under Pet Shield Med before starting the consultation.
33. Pet owners must inform the company when canceling appointments to allow for rescheduling; otherwise, the appointment will be considered completed.
34. 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.
35. The company must be notified via email or WhatsApp of any newly introduced animals or companions to the covered pet. Failure to provide such notification grants the company the right to cancel coverage without refund.
36. Vaccinations include one annual dose for animals over one year of age, accompanied by deworming and flea/tick prevention every three months.
37. 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.
38. Annual coverage amounts are set at 5,000 BHD for the Care package, while other packages offer annual coverage of up to 10,000 BHD (Peaceful and Mercy Plans excluded).
39. Cases of death or sudden death are not compensated; coverage is limited to medical examinations and interventions conducted prior to the death.
40. The client must inform the company of any changes in the case's data/ health status and obtain a confirmation email detailing the updated information and subsequent procedures.
41. 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.
42. Renewal notifications for your current plan will be sent at least 60 days and again at 30 days prior to the expiration of coverage.
43. In the event of disputes with any of our partners, you are required to contact us directly and refrain from taking independent action.

44. 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.
45. 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 200 BHD. The company must be notified first to get you the acceptance for the payments.
46. 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.
47. Any misuse of services (asking for unnecessary multiple checkups) grants the company the right to terminate the contract immediately without refund, with notification provided to the client.
48. Failure to maintain annual preventive programs (which is fully covered by Pet Shield Med) or a negligence in care provision to the pet allows the company to cancel coverage immediately, without refund, upon notifying the client
49. 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.
50. Coverage activation is contingent upon obtaining an approval letter, not just payment. The initial medical examination will be conducted after payment but before approval. If approval is difficult to obtain, the full package amount will be refunded without deductions; however, the clinic's medical examination fee must be paid by the client. After approval and the commencement of coverage, you have 14 days to review the terms and conditions and may opt to withdraw. Beyond the 14-day period, no refunds can be issued under any circumstances.
51. 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.
52. 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 (clinic or groomer) instructions or carelessness; discovery of inaccurate or incomplete information about your pet health status; 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.

53. 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.
54. 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.
55. All personal data is securely managed and exclusively handled by Wellpath M&P W.L.L.
56. 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.
57. 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.
58. When contacting the company, clients must provide both their registration number and their pet's microchip number for identification purposes.
59. 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.
60. 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.
61. Only healthy pets aged over 8 weeks are eligible for coverage.
62. 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.
63. 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.
64. Tick and deworming medications are provided only through certain clinics—check the website or contact the company for supported clinics.
65. 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.

66. Coverage applies to all breeds.
67. 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.
68. Breeding and offspring: If the owner wishes to breed the animal to obtain offspring, only one breeding instance is allowed, followed by sterilization. Cesarean procedures, birth-related examinations, and medications are covered only once. Offspring (puppies or kittens) can later be included under new separate plans if the owner desires.
69. 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 3 months only from the date of the incident.
70. Delivery and transportation services must be scheduled in advance. The company does not interfere with the schedules or operations of its partners.
71. 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.
72. A comprehensive list of covered medical services is provided to clients for clarity.
73. 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.
74. 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.
75. 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.
76. 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.

77. 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.
78. Issues related to the import, export, or transport of pets outside Bahrain are not covered.
79. 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.
80. Tracking devices are not currently covered but are under consideration. A microchip must be implanted in your pet regardless of age to be qualified to join our plans.
81. Excluded Services: Coverage does not include cosmetic treatments, accessories, or rewards. Additionally, training fees at training centers are not covered.
82. 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.
83. 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.
84. 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.
85. 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.
86. Non-traditional treatments such as homeopathy, herbal remedies, or enhanced nutritional supplements that are not corner stones of the treatment plan, even if suggested by a veterinarian, are not covered.
87. Costs related to treatments that do not align with accepted veterinary practices are also excluded.
88. Euthanasia is covered, provided it is approved and performed by a veterinarian. Coverage also includes cremation but does not cover burial procedures.
89. 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.
90. 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.

91. Missing vaccinations are considered a breach of the agreement, even if the client has not purchased a vaccination including packages.
92. Conditions that arise during the waiting period are not covered.
93. Non-medical costs related to canceled, missed, or delayed appointments are excluded.
94. Higher-tier plans include coverage for home visits, after-hours emergency appointments, and treatment for overweight pets, except for care and love plans.
95. 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.
96. 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.
97. Participation of the animal in commercial activities like fighting, showcasing, or racing leads to termination of the agreement without refund.
98. Costs resulting from events like political, religious, or ideological violence, wars, revolutions, radiation, nuclear explosions, radioactive contamination, or zoonotic diseases are excluded.
99. Once the examination and treatment are carried out by one of our partners, the company assumes responsibility for covering the costs of the invoices. The client is not required to make any financial payment. After the examination takes place, the invoice is sent to the company through one of the specified methods (Email or WhatsApp message).
100. 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.
101. If your pet develops any behavioral issues or aggressive tendencies, any damages to third parties are not covered.
102. 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.
103. 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.
104. 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.
105. 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.

106. 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.
107. 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.
108. You must notify us immediately if you plan to move abroad permanently, as this will result in the cancellation of your coverage plan.
109. 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.
110. 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.
111. 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.
112. 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.
113. "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.
114. Vaccinations, including those for fever, hepatitis, leptospirosis, coronavirus, chlamyphilosis, and others, are essential for coverage. Unvaccinated pets will not be covered against diseases preventable by these vaccinations.
115. 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.

116. "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.

Grooming Section

117. Pets must be up-to-date on vaccinations like Rabies, Distemper, and Parvo-Virus. Some agreements may recommend additional vaccines, such as Bordetella or Canine Influenza.
118. Owners must disclose any medical or behavioral concerns. Grooming shops may reserve the right to refuse services for pets with aggressive behavior or health risks. In this case, we recommend to get back to the company to figure it out and refer to specialized places.
119. Agreements include clauses where owners accept responsibility for certain injuries or accidents that occur during grooming.
120. Heavily matted pets may require shaving, which can carry risks like skin irritation or cuts. Owners are typically informed of these risks beforehand.
121. Cancelled appointments made by the owner will not be accepted unless they occur due to circumstances beyond the owner's control. In such cases, the appointments will be recorded and acknowledged by the company, with payments directed to the partner shops and deducted from the owner's package balance. Late arrivals must be addressed by the owner in coordination with the grooming shop, which retains the right to refuse service or apply additional charges in accordance with its policies.
122. Some grooming shops may ask agreement to use pet photos for social media or promotional purposes unless the owner opts out.