

# Insurance for Cat and Dog



## Insurance Product Information Document

**Company:** OP Insurance Ltd, 1458359-3, Helsinki, Finland

**Product:** Animal Insurance, Medical Treatment Expenses Insurance and Animal Liability Insurance

Full information about the product that must be provided concerning the contract are in the product guide, insurance terms and conditions and the policy document.

## What is this type of insurance?

Pet insurance compensates financial loss if your animal disappears or dies. Animal liability insurance compensates for damage caused by keeping the animal and incurred by a third party. Medical treatment expenses insurance compensates medical treatment expenses if your animal falls ill or is injured. Insurance may be taken out for a dog or pedigree cat aged between 6 weeks and 7 years. Medical Treatment Expenses insurance can also be taken out for native breeds of cat.



### What is insured?

- Animal Insurance** – We compensate when your dog or pedigree cat dies of illness or accident, disappears, is stolen or a vet orders it to be put down for reasons of animal protection. At the time of purchase, the sum insured is set at the animal's fair value, which equals the compensation paid under the policy. No deductible is applied under Animal Insurance.
- Animal Liability Insurance** – Compensates losses to third parties by the dog or pedigree cat you keep when the insured animal's owner, keeper or carer is legally liable for the loss. In addition, regardless of negligence on the part of the owner, keeper or carer, we compensate any bodily injury resulting from the bite of a dog insured under animal insurance, and any loss or damage caused by the insured dog in a direct collision with a motor vehicle. The compensation is never more than EUR 85,000 and the deductible is EUR 150.
- Medical Treatment Expenses Insurance** – We compensate medical treatment expenses incurred during each insurance period to an amount which you have chosen as the maximum: 600, 1,200 or 1,600 euros. We will charge a deductible of EUR 70 for expenses incurred during the insurance period, and 30 or 40%, whichever you have chosen, for any amount in excess of it.



### What is not insured?

- Compensation will not be paid if the loss was caused intentionally. If the loss or damage was caused through gross negligence or if the use of alcohol or other intoxicant has contributed to the loss or damage, the compensation may be reduced or disallowed.
- Medical expenses are covered only if they are incurred during the validity of the insurance cover.
- Payment of compensation for a lost or stolen animal requires that the animal has not been returned within thirty days.
- The insurance does not cover treatment or examinations which are not performed or prescribed by a vet, do not conform with generally accepted veterinary medicine, or are not necessary for the treatment of the illness or injury.



### Are there any restrictions on cover?

#### Animal insurance

- The insurance does not cover the death or euthanasia of your animal for reasons of developmental disorders in the skeleton or the joints, or for behavioural problems.

#### Animal liability insurance does not compensate a loss

- caused to the insured person or a person residing permanently in the same household.

#### Medical expenses are not covered if they are caused by

- a developmental disorder of the skeleton or the joints
- infertility or sterility
- a behavioural problem
- castration, sterilisation, treatment of parasites or extraction of teeth, unless these are necessary to treat an illness or injury covered by the insurance
- the purchase of vitamins, minerals, food supplements, special diets or organically grown produce
- a caesarean section on a dog which has already had one before. The operation is never covered in the case of French or English bulldogs, Boston bull terriers or Chihuahuas.
- preventive care
- false pregnancy.
- costs caused by complications arising from an illness or a medical procedure not covered by the insurance.



## Where am I covered?

- ✓ The insurance cover is valid throughout the Nordic countries. The policies will be valid temporarily also in other EU countries and Switzerland, however no more than a consecutive 12 months.
  - Through an additional agreement and premium, the territorial scope of animal insurance and medical treatment expenses insurance can be extended.



## What are my obligations?

- When applying for the policy, you must submit the correct information, that is, fill in the health declaration truthfully.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- The safety regulations issued by the insurance company about loss prevention and limitation must be followed.
- The information requested must be provided when claiming compensation.



## When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments. In certain cases, we require that the first premium be paid in advance.



## When does the cover start and end?

The insurance begins earliest from the date when it was applied for and the health information was provided of the animal. Insurance terminates when the insured animal dies or the policyholder terminates the agreement. The insurance company also has the right to terminate the insurance cover under certain conditions. However, the insurance terminates in any case when the animal turns 10. Remember to terminate the policy if the insured animal changes owners.



## How do I cancel the contract?

You can terminate the insurance or a cover included in it any time on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.