



Cat and dog insurance

Insurance Product Information Document

- Insurer: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Animal Insurance, medical treatment expenses insurance and animal liability insurance

Full information about the product and contract is provided prior to the contract in the product guide, insurance terms and conditions and the policy document.

What kind of insurance is this?

Animal Insurance compensates financial loss if your animal disappears or dies. Animal liability insurance compensates for damage to a third party caused by keeping the animal. 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 at least six weeks and less than seven years old. Medical treatment expenses insurance can also be granted to native breeds of cat.



What is insured?

- **Animal Insurance** – We provide compensation 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 insurance policy. No excess is applied under Animal Insurance.
- **Animal liability insurance** – Compensates damage caused to third parties by the dog or pedigree cat when the insured animal's owner, custodian or carer is legally liable for the damage. In addition, regardless of negligence on the part of the owner, custodian 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 a maximum of EUR 85,000 and the excess is EUR 150.
- **Medical treatment expenses insurance** – We reimburse medical treatment expenses incurred during each insurance period up to the maximum compensation of your choice: EUR 1,000; 2,000 or 3,000. The maximum compensation decreases annually after your pet reaches the age of 10 years. The reduction is 20 per cent from your selected maximum compensation level. We will charge an excess of EUR 70 for expenses incurred during the insurance period and for any exceeding amount either 30 or 40 per cent, whichever you have chosen.
The following are covered as medical treatment expenses:
 - examinations and treatment by a veterinarian
 - costs of bandaging and medication sold in pharmacies
 - fees for X-ray and laboratory examinations.



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 drugs has contributed to the loss or damage, the compensation may be reduced or disallowed.
- ✗ Medical treatment expenses are covered only if they are incurred during the validity of the insurance.
- ✗ Compensation for a stolen or lost animal requires that the animal has not been returned or found within a month.
- ✗ 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, behavioural problems, or congenital/latent defects.

Animal liability insurance does not compensate a loss

- ! caused to the insured person or a person residing permanently in the same household.
- Examination and treatment expenses are not covered if they are caused by
- ! developmental disorders of the bones, joints or respiratory tracts
 - ! latent or congenital defects, such as cryptorchidism
 - ! phantom pregnancy, infertility or sterility
 - ! behavioural problem
 - ! syringomyelia
 - ! castration, sterilisation, worming treatment, or permanent teeth extraction, unless these are necessary to treat an illness or injury covered by the insurance
 - ! deciduous teeth extraction
 - ! the purchase of vitamins, minerals, nutritional supplements, animal feed preparations, food or natural products
 - ! a Caesarean section on an animal that has previously undergone a Caesarean section. The costs of a Caesarean section are never covered in the case of French or English Bulldogs, Boston Terriers or Chihuahuas
 - ! preventive care
 - ! complications arising from an illness or a medical procedure not covered by the insurance.



Where am I covered?

- ✓ The insurance is valid throughout the Nordic countries. It is also valid temporarily in other EU countries and Switzerland: however, not for more than 12 months consecutively.
 - 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 insurance, you must submit the correct information; i.e. fill in the health declaration truthfully.
- The insurer must be informed if any information submitted when applying for the insurance or entered in the policy document is incomplete, or if there have been significant changes in the information.
- The safety regulations issued by the insurance company on 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 insurance period's premium be paid in advance.



When does the cover start and end?

The insurance starts earliest from the date it was applied for and the health information of the insured animal was provided. The insurance ends when the insured animal dies or the policyholder terminates the agreement. The insurer also has the right to terminate the insurance cover under certain conditions. Animal Insurance and animal liability insurance end at the latest when the animal turns 10 years. Please remember to terminate the insurance if the insured animal changes owner.



How do I cancel the contract?

You can terminate the insurance or a cover included in it any time on the op.fi online service, or by submitting a written notice of termination to the insurer. Insurance cannot be terminated over the phone.