

TERMS AND CONDITIONS OF PET INSURANCE

KT.0757.11

These terms and conditions of pet insurance (hereinafter referred to as the conditions) apply to insurance contracts concluded with ERGO Insurance SE, the insured object of which is a pet. The general terms and conditions of insurance contracts and legislation shall be followed in any matters not settled by the current conditions.

1. Insured object

- 1.1. The insured object, as specified in the insurance contract, is a dog or a cat (hereinafter both referred to as animal).
- 1.2. An insured animal shall have a micro-chip or a clearly legible tattoo.

2. Insured event

- 2.1. An insured event is a sudden and unforeseeable event occurring to an insured animal during the validity period of the insurance contract.
- 2.2. The insured events against which an animal is insured are specified in the insurance contract.
- 2.3. The following shall be compensated:
 - 2.3.1. death of an animal;
 - 2.3.2. veterinary assistance;
 - 2.3.3. disappearance of an animal.
- 2.4. Unless otherwise set out in the insurance contract, the insurance cover shall only apply to insured events occurring in the territory of the Republic of Estonia.
- 2.5. Insurance cover is valid, if the animal is inside the building. Insurance of a dog is also valid outside the building provided the obligations set out in clause 8 have been met.

3. Death of an animal

- 3.1. An insured event is the death of an animal as a result of an accident or sudden illness.
- 3.2. The amount of damage in the case of death of an animal shall be the sum insured.
- 3.3. An accident is a sudden and unforeseeable event, causing bodily injuries to or death of the animal.
- 3.4. Euthanasia for veterinary purposes shall also be considered as death.
- 3.5. Death shall not be an insured event, if it is directly or indirectly caused by:
 - 3.5.1. failure to vaccinate the animal in due time;
 - 3.5.2. any surgical operation, except if a veterinarian proves that the surgery was necessary due to an accident or illness and the purpose of it was to save the animal's life;
 - 3.5.3. administration of any drugs without the prescription of a veterinarian;
 - 3.5.4. disregarding the prescriptions of a veterinarian;
 - 3.5.5. illness starting or accident occurring before the beginning of the insurance period.
- 3.6. If the animal got sick within the first 14 days of the insurance period, death caused by illness is not considered an insured event. This exclusion is not applied if the sick animal was insured at ERGO Insurance SE during the immediately preceding insurance period.

4. Veterinary assistance

- 4.1. The medical treatment expenses, appointment and consultation fee, arising from sudden illness or accident of an animal shall be compensated.
- 4.2. The following shall not be compensated:

- 4.2.1. costs as a result of disregarding the prescriptions of a veterinarian;
 - 4.2.2. damage incurred due to the fact that the animal was treated without consulting a veterinarian;
 - 4.2.3. costs in connection with regular and prescribed treatment (vaccination, deworming i.e. elimination of internal parasites, cleaning of ears, cutting of nails, etc.);
 - 4.2.4. cost of anti-parasite treatment (fleas, worms, mites, etc.);
 - 4.2.5. cost of plastic surgery, unless this is necessary due to an accident or illness;
 - 4.2.6. cost of neutering or spaying, unless the veterinarian is able to prove that this is necessary for the treatment of the results of an accident or illness;
 - 4.2.7. cost of medical termination of pregnancy, unless the veterinarian is able to prove that this is necessary for the treatment of the results of an accident or illness and this is inevitable for saving the life of the animal;
 - 4.2.8. cost of artificial insemination and infertility treatment;
 - 4.2.9. cost of caesarean section of English and French Bulldogs and Boston Terriers;
 - 4.2.10. cost of dental care, unless the need for dental care was caused by a sudden and unforeseeable external event (e.g. a traffic accident, attack by another animal);
 - 4.2.11. treatment of genetic, congenital and chronic diseases;
 - 4.2.12. cost of transporting the policyholder and animal to the veterinarian.
- 4.3. The insurer has no obligation to indemnify, if the dog died from canine distemper, hepatitis, parvo or rabies and was not vaccinated against these diseases.
 - 4.4. The insurer has no obligation to indemnify, if the cat died from feline distemper, hepatitis, influenza or rabies and was not vaccinated against these diseases.
 - 4.5. If the animal got sick within the first 14 days of the insurance period, the illness is not deemed to be an insured event. This exclusion is not applied if the sick animal was insured at ERGO Insurance SE during the immediately preceding insurance period.

5. Disappearance of an animal

- 5.1. An insured event is the theft, robbery or disappearance of an animal, provided that the animal has not been found within three months as of the day when the insurer was notified of the theft or disappearance of the animal.
- 5.2. The amount of damage in the case of the disappearance of an animal shall be the sum insured.
- 5.3. In the case of disappearance of an animal, the following reasonable and necessary documented costs shall also be indemnified:
 - 5.3.1. the expenses for the search ad of the animal;
 - 5.3.2. the reward, as well as the costs incurred by the finder or shelter for taking care of the animal.
- 5.4. The costs specified in clause 5.3 shall be indemnified with no excess in the amount of up to EUR 64.

6. Compensation for the decrease in value of a hunting or service dog

- 6.1. The insurer shall compensate for the decrease in value of a hunting or service dog, if this is caused by an insured event. Decrease in value is compensated if the hunting or service dog is no longer able to fulfil hunting or service assignments. An insured event shall be the event, described in clause 2.1 of these conditions.

- 6.2. Insurance cover is only offered for purebred hunting or service dogs with the respective hunting or service training who have a respective certificate and who are used for hunting or service assignments (e.g. detection dog, guide dog for the blind, etc.). A dog, who with respect to their breed is a hunting or service dog, that however has not been trained for the fulfilment of hunting or service tasks, is not considered a hunting or service dog. These conditions do not apply to crossbreeds or dogs without a valid breed certificate, as well as to dogs, who have not been used for the fulfilment of hunting or service tasks during the last year.
- 6.3. The insurer shall compensate the decrease in value of the dog on the basis of the opinion of a veterinarian or an expert. The maximum rate of indemnity is 50% of the sum insured of the hunting or service dog. No excess is applied.
- 6.4. If the insured hunting or service dog dies as a result of an insured event during the same insurance period after payment of the indemnity for the decrease in value, the insurance indemnity shall be decreased by the previously paid indemnity.
- 8.5. An animal shall not be left in a vehicle unattended, if this could endanger their health.
- 8.6. If an animal is kept inside a building, the doors, windows and other openings shall be closed to prevent the animal escaping from the building on its own. A doghouse is not considered a building.
- 8.7. If the dog is kept outside the building, they shall be:
 - 8.7.1. on a leash or chained or
 - 8.7.2. in a vehicle, from which the animal cannot escape on its own
 - or
 - 8.7.3. in a home yard, from which the animal cannot escape on its own
 - or
 - 8.7.4. on a playground or training field for dogs together with their legal owner
 - or
 - 8.7.5. a guard dog, who is chained or in an enclosed territory
 - or
 - 8.7.6. a hunting dog fulfilling hunting tasks
 - or
 - 8.7.7. any other service dog (except a guard dog), fulfilling their service assignments.

7. Sum insured

- 7.1. The sum insured or limit of indemnity is the maximum amount to be paid per insured event.
- 7.2. The sum insured shall not be reduced by the amount of indemnity paid out.
- 7.3. Under-insurance shall not be applied when insuring an animal.

8. Obligations of the policyholder

- 8.1. The policyholder shall ensure normal nutrition and housing conditions and supervision of the animal, as well as shall fulfil all the orders of the veterinarian, incl. prescriptions to housing, nutrition, care and treatment.
- 8.2. When keeping the animal, the rules established by local authorities and other legislation shall be followed.
- 8.3. If an animal contracts an illness or is caused bodily injuries, the policyholder shall immediately contact a veterinarian and follow their instructions.
- 8.4. When transporting an animal, a means of transportation suitable for the animal and their age shall be used.
- 8.8. Upon an insured event, the policyholder has the obligation to:
 - 8.8.1. immediately inform the police of the theft or disappearance of an animal;
 - 8.8.2. inform the insurer of a loss event as soon as possible;
 - 8.8.3. upon request of the insurer, permit an inspection of the animal by a veterinarian accepted by the insurer;
 - 8.8.4. upon death of the animal, present a written report of a veterinarian to the insurer to ascertain the reason for death of the animal;
 - 8.8.5. upon illness of the animal, present a written report of the veterinarian on the illness and treatment of the animal to the insurer;
 - 8.8.6. present information to the insurer on the previous health condition and treatment of the animal.

This is a translation of the original terms and conditions in Estonian, which take precedence should there be any differences between the original and the translation.