

Pet insurance

Insurance product information document ERGO Insurance SE

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ERGO

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The information document contains a general overview of pet insurance. This does not reflect the terms and conditions of the insurance contract based on your insurance interest and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance, and the insurance policy.

What is this type of Insurance?

Pet insurance is voluntary insurance. In the case of pet insurance, we will assume the veterinary treatment expenses incurred by your pet as a result of an accident or unexpected illness and the damage incurred in connection with the death, theft or disappearance of the animal.



What is insured?

- ✓ A dog or cat indicated in the policy is insured.
- ✓ Pet must have a microchip and their main residence must be in Estonia.
- ✓ The insured event is an accident, illness, death, theft or disappearance of a pet.
- ✓ In the event of an accident, we will indemnify reasonable and necessary veterinary treatment expenses caused by the accident and prescribed by a veterinarian, veterinarian's visit and consultation fees to the extent of the sum insured indicated in the policy.
- ✓ In the event of an illness, we will indemnify reasonable and necessary veterinary treatment expenses caused by the sudden illness of the pet and prescribed by a veterinarian, the visitation and consultation fee of the veterinarian to the extent of the sum insured indicated in the policy.
- ✓ In the event of death, theft or disappearance, we will indemnify the sum insured specified in the policy. In the event of the disappearance of the pet, we will indemnify reasonable and necessary costs incurred by the finder or the place of storage for keeping the pet.

NB! The listed insurance covers are optional.

Agreed insurance covers and sums insured are stated in the policy.



What is not insured?

The following is not insured:

- ✗ a dog or cat younger than three months or older than eight years;
- ✗ damage incurred during the waiting period specified in the insurance terms and conditions.



Are there any restrictions on insurance cover?

ERGO does not indemnify:

- ! visit fees, consultation fees or any other costs if the animal is not ill or injured;
- ! expenses arising due to non-compliance with the veterinarian's prescriptions;
- ! foreseeable costs of visits and veterinary care (vaccinations, parasite control, ear cleaning, nail trimming, etc.);
- ! the cost of cosmetic operations;
- ! treatment of inherited or congenital diseases or deficiencies and chronic diseases;
- ! care and treatment of teeth and gums;
- ! the cost of veterinary care or medication relating to pregnancy, pregnancy detection, abortion, delivery, caesarean section or any complication thereof;
- ! rehabilitation treatment more than 10 times per insured event;
- ! therapeutic or animal feed (including vitamins, food supplements, etc.);
- ! loss or damages caused by the death of a pet as a result of plague, hepatitis, rabies, a viral disease for which vaccination is available and against which it has not been vaccinated;
- ! loss or damage arising from the pet being put down due to birth defects or behavioral defect.

Listed are the more important restrictions on insurance cover. The full list is given in the insurance terms and conditions.



Where am I covered?

ERGO pet insurance is valid in Estonia. In addition, insurance coverage is also valid for travel of up to 30 days in European Union countries, United Kingdom, Switzerland, Iceland, Norway and Liechtenstein.



What are my obligations?

- Submit the correct information for entry into the insurance contract, such as the name, breed, age, sex, chip number of the pet.
 - Pay the insurance premium on time.
 - Treat your pet carefully and prudently, follow the rules for keeping animals.
 - In case of an insured event, make every effort to prevent an increase in damage.
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When and how do I pay?

- An insurance premium is payable in the amount and by the term indicated on the insurance policy.
 - If payment in instalments has been agreed in the insurance contract, the instalments must be paid in the amount and by the term indicated in the policy.
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When does the cover start and end?

- The insurance cover begins after conclusion of the insurance contract on the date specified in the policy.
 - The insurance cover expires after the end of the insurance period if the insurance contract has not been renewed for the following period. Insurance cover may also be terminated before the end of the insurance period if the contract ends or is terminated before that. For example, an insurer may terminate the contract if the periodic payment of the insurance remains unpaid despite reminders.
 - Insurance cover ends at the end of the insurance period during which the pet reaches the age of eight.
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How do I cancel the insurance contract?

- The insurance contract can be terminated upon the death of the insured pet or expiry of the insurable interest, after the occurrence of the insured event and upon the agreement between the parties. When compensating the sum insured for a pet, ERGO is entitled to the insurance premium for the entire insurance period.
- You have to submit an application for termination of the contract to the insurer.
- A request for termination of an indefinite insurance contract must be notified to ERGO before the end of the annual insurance period.
- The procedure for terminating an insurance contract and the time limits for prior notification are specified in the insurance terms and conditions.
- You can notify ERGO of the intention to terminate the contract by e-mail, in ERGO self-service or ERGO office.