

ERGO Insurance SE

# ERGO Pet Insurance Terms and Conditions

Unofficial translation. In case of differences in interpretation of following document, the Estonian text will be regarded as the original.



Dear Customer,

In the ERGO Pet Insurance Terms and Conditions, we explain the principles we follow when insuring your pet.

These Pet Insurance Terms and Conditions apply to insurance contracts in which the insured object is a pet (cat or dog).

In addition to these Terms and Conditions, the ERGO General Terms and Conditions for Insurance Services also apply. In the event of any conflict between these Terms and Conditions and the General Terms and Conditions, these Terms and Conditions shall prevail.

You can always find all terms and conditions on our website [www.ergo.ee](http://www.ergo.ee).

The terms and conditions applicable to a specific service and insurance contract are indicated on the insurance policy.

Please take the time to review and read the insurance terms and conditions carefully. If you have any questions, please contact us at [info@ergo.ee](mailto:info@ergo.ee).

**We are pleased to assist you.**

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## 1. Who We Insure

The insured is the dog or cat indicated on the policy (hereinafter referred to as the **pet**). The insured pet must be microchipped, and its primary place of residence must be in Estonia.

### Explanation

The policy will state your pet's name, breed, date of birth, and microchip number.

## 2. What the Insurance Covers

An insured event is an **accident, illness, death, theft, or disappearance** involving the pet during the insurance period. The insured events for which your pet is covered are indicated on the policy. Please also review the exclusions specifying which losses are not compensated.

### 2.1. Accident

In the event of an accident, we will compensate reasonable and necessary veterinary treatment expenses arising from the accident and prescribed by a veterinarian, as well as visit and consultation fees, up to the sum insured indicated on the policy.

### Explanation

By treatment expenses, we mean, for example, diagnostic tests, surgeries, medications, wound dressings, bandages, etc.

An accident is a sudden and unforeseeable event that is not an illness and that results in injury to the pet.

If an accident occurs within the first five days of the insurance period, it will not be considered an insured event.

### Exception:

This limitation does not apply if the pet was insured with us during the immediately preceding insurance period.

### 2.2. Illness

In the event of illness, we will compensate reasonable and necessary veterinary treatment expenses arising from the pet's unexpected illness and prescribed by a veterinarian, as well as visit and consultation fees, up to the sum insured indicated on the policy.

### Explanation

By treatment expenses, we mean, for example, diagnostic tests, surgeries, medications, wound dressings, bandages, etc.

Different illnesses are considered separate insured events, even if they are diagnosed during a single visit.

### Example:

A dog is diagnosed with diarrhea and an eye infection during one visit. These are considered two separate illnesses.

If the pet falls ill within the first 14 days of the insurance period, the illness will not be considered an insured event.

### Exception:

This limitation does not apply if the pet was insured with us during the immediately preceding insurance period.

### 2.3. Death, Theft, or Disappearance

An insured event is the pet's:

- death as a result of an accident or unexpected illness;
- euthanasia on veterinary grounds;
- theft, robbery, or disappearance, provided that the pet has not been found within one month from the date you notified us of the theft or disappearance.

In the event of the pet's death, theft, or disappearance, the amount of loss shall be deemed to be the sum insured indicated on the policy.

If the pet dies, is stolen, or disappears within the first five days of the insurance period, it will not be considered an insured event.

### Exception:

This limitation does not apply if the pet was insured with us during the immediately preceding insurance period.

In the event of the pet's disappearance, we will compensate reasonable and necessary expenses incurred by the finder or boarding facility for keeping the pet. These expenses are compensated without applying a deductible.

#### 2.4. Events Not Covered by Insurance (Exclusions)

We do not compensate for:

- loss if the event does not meet the criteria of an insured event;
- visit fees, consultation fees, or other expenses if the pet is neither ill nor injured;
- expenses incurred as a result of failure to comply with a veterinarian's instructions;
- loss or expenses arising from treatment provided by a veterinarian or clinic without the required professional qualifications or authorization to practice;
- foreseeable visit and veterinary care expenses (such as vaccinations, parasite control, ear cleaning, nail trimming, etc.);
- the cost of cosmetic procedures;
- transportation expenses;
- treatment of hereditary or congenital diseases or defects (for example, entropion, dysplasia, cryptorchidism, or patellar luxation) and chronic diseases (e.g., allergies, atopic dermatitis), including treatment of exacerbations of chronic conditions.

##### Exception:

We will compensate the cost of the initial diagnosis (visit and diagnostics) of a hereditary or congenital disease or defect, or a chronic disease, up to 500 euros.

- dental and gum care and treatment, such as tooth extraction, tartar removal, or dental treatment resulting from an accident;
- the cost of artificial insemination and infertility treatment; the cost of castration or spaying, except where required for the treatment of an illness or accident;
- veterinary care expenses and medications related to pregnancy, pregnancy diagnosis or termination, whelping/parturition (including obstetric assistance), caesarean section (including emergency caesarean section), or related complications;
- rehabilitation exceeding 10 sessions per insured event;
- therapeutic or pet food (including vitamins, supplements, etc.);
- treatment expenses, disappearance, or death related to hunting or the performance of service duties;
- the cost of post-mortem examination, cremation, or burial;
- loss incurred if the pet died as a result of distemper, hepatitis, rabies, or another viral disease for which vaccination is available but the pet was not vaccinated;
- loss if the pet was euthanized due to a congenital defect or behavioral defect;
- loss if the pet died, fell ill, or was injured as a result of feeding or housing errors (including toxic or low-quality food) or mistreatment;
- loss resulting from events not covered in accordance with the ERGO General Terms and Conditions for Insurance Services (general exclusions).

### 3. Where and When the Insurance Applies

Insurance coverage is valid in Estonia. In addition, coverage applies during trips of up to 30 days within European Union member states, the United Kingdom, Switzerland, Iceland, Norway, and Liechtenstein.

An accident that occurred or an illness that began before the start of the insurance period is not considered an insured event.

Pets aged between three months and eight years may be insured. Insurance coverage ends at the conclusion of the insurance period during which the pet reaches eight years of age.

### 4. What the Sum Insured Is

The sum insured is the maximum amount payable by us per insured event. The sum insured is not reduced by any indemnity already paid.

## 5. Principles of Indemnification

### 5.1. Deductible

A deductible will be subtracted from the insurance indemnity. In the event of multiple insured events, the deductible will be applied separately to each event.

#### Example:

A dog is diagnosed with diarrhea and an eye infection during a single visit. These are considered two separate illnesses, and two separate deductibles will be applied. The treatment cost for diarrhea is 250 euros, the deductible is 100 euros, and we will compensate 150 euros. The cost of specialist diagnostics and treatment for the eye infection totals 350 euros, the deductible is 100 euros, and we will compensate 250 euros.

For treatment expenses related to an accident or illness incurred outside Estonia, a double deductible will apply.

If the amount of loss exceeds the sum insured, the indemnity will equal the sum insured minus the deductible.

No deductible is applied in the event of the pet's death, theft, or disappearance.

### 5.2. Repayment of Indemnity if the Pet Is Found

If we have paid indemnity due to the pet's disappearance, theft, or robbery, and the pet is subsequently found and returned to the owner, you are required to notify us immediately and repay the indemnity within ten days.

You are not required to repay the indemnity if you have used it to acquire a new pet of the same species or if the pet is found more than six months after the indemnity was paid.

### 5.3. Reduction of Indemnity

We will not pay the insurance indemnity, either partially or in full:

- if you have failed to comply with the safety requirements described in section 5.4 and there is a causal link between the failure to comply and the insured event or the extent of the resulting loss;
- if you have not followed the instructions set out in section 5.5 and such failure affects the determination of the insured event or our obligation to perform;
- in other cases (breaches) specified in the ERGO General Terms and Conditions for Insurance Services.

### 5.4. Safety Requirements for Loss Prevention

Treat your pet with due care and responsibility, and do everything reasonably possible to prevent a potential insured event and mitigate loss:

- ensure feeding and housing conditions appropriate to your pet's age and breed characteristics, and provide adequate supervision;
- comply with the veterinarian's instructions, including prescriptions related to housing, feeding, care, and treatment;
- follow animal-keeping regulations established by the local municipality and other applicable legislation;
- do not leave your pet in a vehicle if it could endanger its health. Also ensure that your pet cannot exit the vehicle independently;
- keep your pet on a leash when outside a building and ensure that it cannot leave the home yard independently.

### 5.5. What to Do in the Event of a Loss

In the event of a loss, proceed as follows:

- if your pet is involved in an accident or falls ill, immediately contact a veterinarian or clinic authorized and qualified to provide veterinary services and follow the instructions given;
- if your pet has been stolen or robbed, notify the police at the earliest opportunity;
- notify us of the loss as soon as possible;
- at our request, allow the pet to be examined by a veterinarian accepted by us;
- provide us with information regarding the pet's prior health condition and treatment;
- provide us with the information we need to determine our contractual obligations:
  - an explanation of the loss event and supporting evidence;
  - documents relating to treatment expenses;
  - the medical record from the veterinary clinic;
  - in the event of the pet's death, the pedigree certificate for a purebred animal;

- in the event of theft or robbery, a police certificate;
- in the event of euthanasia, a written report from the veterinarian stating the reason for euthanasia;
- upon our request and where necessary, other documents required to determine the circumstances and extent of the loss.