

Cat and dog insurance

Insurance Product Information Document



LocalTapiola General Mutual Insurance Company
and LocalTapiola regional companies, Finland

For the complete contractual information, see the product description, the insurance terms and conditions, and the insurance policy.

What is this type of insurance?

Life insurance covers the death of your animal on account of an illness or an accident, and disappearance in Finland of a dog. The loss-of-use cover pays you compensation when, as a consequence of an illness or an accident, your animal permanently loses an ability to perform for the purpose for which it was acquired. Veterinary expenses insurance covers medical examination and treatment expenses when your pet falls ill or is injured. The Treatment Cover Plus expands the scope of veterinary expenses insurance. Third party liability insurance covers bodily injuries and property damage caused by a dog to third parties. You can take out insurance on your pet when it has reached the age of 5 weeks and is under 8 years of age. The Treatment Cover Plus is only granted to animals under the age of 5 years. For a mixed-breed cat, you can get a veterinary expenses insurance policy and the related add-on.



What is insured?

Cat and dog life insurance

- ✓ Loss of your animal when it dies or is put down on account of an illness or an accident.
- ✓ Disappearance in Finland of a dog.
- ✓ The amount of compensation equals the fair value of the animal in question, however not more than the sum insured. No deductible.

Cat and dog loss-of-use cover (add-on to life insurance)

- ✓ Covers 60% of the Life insurance sum insured, when your animal permanently loses an ability it demonstrably had to perform for the purpose for which it was acquired. No deductible.

Cat and dog veterinary expenses insurance

- ✓ Covers veterinary expenses incurred during an insurance period up to the maximum compensation which you have chosen: €2,000, €3,000, or €4,000.
- ✓ The deductible is €60 + 25% of each veterinary visit. All medicinal products prescribed for follow-up care in connection with an appointment are subject to a deductible of 25%.

Treatment Cover Plus (add-on to veterinary expenses insurance)

- ✓ Covers veterinary expenses of musculoskeletal illnesses and injuries developing during the period of validity of this insurance. In addition, developmental disorders are covered if you take out the Treatment Cover Plus on your cat or dog before the age of 4 months.
- ✓ As follow-up care to a musculoskeletal illness or injury covered by this insurance, the expenses of physical or osteopathic therapy prescribed by a veterinarian.
- ✓ The related maximum compensation and that of veterinary expenses insurance both contribute towards the maximum total of all compensation payable. However, physical or osteopathic therapy is covered up to a maximum of €600/insurance period.
- ✓ The deductible is €60 + 25% of each veterinary visit. Physical or osteopathic therapy is subject to a deductible of 25% for each therapy session.

Dog third party liability insurance

- ✓ Covers bodily injuries and property damage caused by a dog to third parties irrespective of any fault.
- ✓ The maximum compensation is €100,000/incident.
- ✓ Deductible €200/incident.



What is not insured?

- ✗ Any injuries caused or illnesses starting before your insurance policy takes effect.
- ✗ Congenital or hidden defects.
- ✗ Dental diseases.
- ✗ Medical examination and treatment expenses of any diseases associated with stenotic nares, stenoses or obstructions of the trachea or pharynx or changes in the soft palate.
- ✗ Preventive care, such as vaccinations.
- ✗ The injuries, illnesses or expenses excluded from compensation in the insurance terms and conditions or the insurance policy.



Are there any restrictions on cover?

For developmental disorders, the following are covered:

- ! Life insurance covers the death of your animal, and the Treatment Cover Plus reimburses for medical treatment expenses, if the insurance cover in question was taken out on the animal before the age of 4 months and this insurance has continued without interruption with our company.
- ! No other insurance covers any developmental disorders.

For musculoskeletal illnesses, the following are covered:

- ! Life insurance covers the death of your animal, if Life insurance was taken out on the animal in question before the age of 4 months and this insurance has continued without interruption with our company.
- ! Under the Treatment Cover Plus, medical treatment expenses as set out in the insurance terms and conditions.
- ! Under the loss-of-use cover, only limited compensation for any loss of an ability to perform for the purpose for which your animal was acquired.
- ! Under veterinary expenses insurance, no musculoskeletal illnesses are covered.

For accidental musculoskeletal injuries, the following are covered:

- ! Life insurance covers the death of your animal, if your cat or dog is so severely injured that it is necessary to put it down immediately following an accident.
- ! Under veterinary expenses insurance, medical treatment expenses as set out in the insurance terms and conditions.
- ! Under the Treatment Cover Plus, medical treatment expenses as set out in the insurance terms and conditions.
- ! Under the loss-of-use cover, only limited compensation for any loss of an ability to perform for the purpose for which your animal was acquired.

For medical examinations and treatments of the mouth and teeth, the following are covered:

- ! Only under Veterinary expenses insurance in cases of an accidental fracture of a tooth.
- ! No other injuries to the mouth and teeth are covered by these insurances.

Loss of an ability to perform for the purpose for which an animal was acquired is covered:

- ! Under the loss-of-use cover, if a dog has documented merits from, at a minimum, the previous year of its ability to perform for the purpose for which it was acquired, such as a test result or a competition result, or if your dog or cat for reproduction permanently loses its ability to reproduce.

Dog third party liability insurance does not cover any loss, damage or injury caused:

- ! to an owner, a minder or a holder;
- ! if a dog is left without supervision, for example, inside a motor vehicle or a room and it causes damage there;
- ! by a dog to such items as spectacles, sunglasses, mobile phones, computers, consumer and home electronics, or the structures and surface coverings of a dwelling.



Where am I covered?

- ✓ You are covered by Life insurance, Veterinary expenses insurance, the Treatment Cover Plus and the Loss-of-use cover in the Nordic countries. In the other EU countries, Great Britain and Switzerland, your animal is covered for up to one year.
- ✓ Third party liability insurance provides cover only in the Nordic countries.



What are my obligations?

- When concluding a contract, disclose the complete and true information, such as when responding to the questions of the health declaration.
- Pay your premiums and comply with the insurance safety regulations.
- Notify of any incorrect and incomplete insurance information without undue delay.
- Notify the insurance company if there are any material changes in the information shown in your insurance policy. These include changes in the fair value of your animal which affect the life insurance sum insured as a consequence of competitive success or when the animal suffers an injury.
- If damage occurs, file a loss report and disclose the true information necessary to settle your claim.



When and how do I pay?

- Pay your insurance no later than on the due date via a bank using an invoice with a reference number. You may also pay your insurance with an e-invoice or in the form of direct payment (private customers) or using an online invoice (corporate customers).
- You may choose to pay your insurance in one or several instalments.



When does the cover start and end?

Your insurance takes effect no sooner than on the day when you apply for it, and it remains in force for an indefinite period. Your insurance ends when you terminate it, at the latest. The insurance company may also cancel your insurance under some circumstances.

A dog life insurance policy expires no later than at the end of the insurance period during which the dog in question reaches the age of 10 or 8 years, depending on breed. A cat life insurance policy expires no later than at the end of the insurance period during which the cat in question reaches the age of 12 years. The loss-of-use cover expires when any part payment is paid or when life insurance ends and no later than at the end of the insurance period during which the animal in question reaches the age of 8 years. Veterinary expenses insurance, the Treatment Cover Plus and Dog third party liability insurance may be kept active throughout the life of your animal. The Treatment Cover Plus ends if Veterinary expenses insurance is cancelled.



How do I cancel the contract?

You may cancel your insurance in writing at any point during an insurance period.