



Cat and dog insurance

PRODUCT DESCRIPTION
Valid as of 1 January 2024

 **LOCALTAPIOLA**

LocalTapiola – putting your finances, health and security first

For many of us, a secure life for our loved ones is a priority. Feeling secure gives you the confidence to live more and to the fullest. We are a customer-owned lifelong security company. It means that we put our customers' and their loved ones' security, finances and health first.

Omaetu rewards

We reward you based on how much you concentrate your purchases with LocalTapiola. Enjoy up to a 17% discount on your premiums. lahitapiola.fi/omaetu

S Group Bonus

Get S Group Bonus on most of our life and non-life insurance products. Your bonus may be up to 5%.

lahitapiola.fi/bonus

Be a LocalTapiola owner-customer – enjoy benefits and contribute

Mutual companies are special, because it's the policyholders who own them. As an owner-customer, you benefit from our results and can contribute to how we do business.

LemmikkiHelppi helping you

Take out veterinary expenses insurance for your

cat or dog with LocalTapiola, and get access to LemmikkiHelppi, where vets are just one paw-click away.

Insurance information in our online service

Find all information on your insurance contract and the related terms and conditions in our online service. The service also allows you to update your policies whenever need be.

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Cat and dog insurance

Lifelong security for you and your pet.

Unexpected events can come your way – luckily there are ways to protect against them. LocalTapiola's Cat and dog insurance provides financial protection against sudden developments.

LemmikkiHelppi's virtual vets helping you!

If your cat or dog falls ill or suffers an accident, you may be understandably worried and in need of some good advice. Our LemmikkiHelppi application helps you file your claim quickly and easily – and our professional virtual vets are there to assist you every day of the year from early till late in the evening. Make the most of the service in your browser at lemmikkihelppi.lahitapiola.fi or download LemmikkiHelppi to your phone from an application store.

This product description tells you more about the key content of, and the essential exclusions to, our insurances. For the detailed information on Cat and dog insurance, see the insurance policy and the insurance terms and conditions, under which we cover any losses which occur.

LemmikkiHelppi service provided by: LocalTapiola's partners. The service is part of the LocalTapiola Claims Service. For more information, visit www.lahitapiola.fi/lemmikkihelppi. Subject to change.

What does Cat and dog insurance cover?

Choose just the right insurance package for your pet from amongst our following options:

Cover	Dog	Cat
Life insurance	x	x
Loss-of-use cover (add-on to life insurance)	x	x
Veterinary expenses insurance	x	x
Treatment Cover Plus (add-on to veterinary expenses insurance)	x	x
Third party liability insurance	x	

Taking out insurance

You can take out insurance when your pet has reached the age of 5 weeks and is under 8 years of age. Treatment Cover Plus is only granted to animals under the age of 5 years.

Our decision whether to grant insurance is based on the pet's health information. On the basis of that information, we may set some pet specific exclusions. For example, your pet is not covered by this insurance against any illnesses, symptoms of an illness, or injuries diagnosed before your policy takes effect.

Documents needed for grant of insurance cover

A **health declaration** is always required. Our decision whether to grant insurance is based on the relevant health information. This is why it is essential that you fill out the health declaration carefully. It is always for the policyholder to fill out the health declaration.

A **veterinary statement** is required whenever you seek:

- Cat and Dog veterinary expenses insurance and the pet has reached the age of 5 years;
- Treatment Cover Plus and the pet has reached the age of 3 years.

A veterinary statement (a clinical examination of the pet's health) must not be more than 14 days old on the day when insurance takes effect. All veterinary statements must be in either Finnish, Swedish or English. LocalTapiola's statement template must be used, or statements must contain and specify, at a minimum, the information on the same examinations as found in the template.

A **copy of the sales contract** is required when seeking Cat or dog life insurance and the sum insured is €3,000 or more.

What affects the level of my premium?

The level of your premium is affected by:

- age and breed of your pet;
- insurance covers which you select;
- sum insured under your pet's life insurance policy;
- maximum compensation under veterinary expenses insurance;
- your place of residence.

We may adjust your premium annually, because your cat or dog grows older and the statistical damage risk increases. The other situations where we have the right to adjust premiums are discussed in our General terms and conditions.

A home or farm insurance policy which the same household has active with LocalTapiola brings down the premium charged for Veterinary expenses insurance and for Treatment Cover Plus insurance. If that home or farm policy ends, the premium charged for the above insurances will go up from the start of the insurance period which follows the termination of the home or farm policy. The premium goes up to the level of an independently sold policy.

Where am I covered by this insurance

Your pet is covered by life insurance and veterinary expenses insurance in the Nordic countries. In the other EU countries, Great Britain and Switzerland, your animal is covered for up to one year.

Dog third party liability insurance provides cover only in the Nordic countries.

What do we cover under Cat and dog insurance?

See the table below for what's included in the different Cat and dog insurance covers. The insurance terms and conditions tell you more about what's covered by each cover and what is not. Read the terms and conditions carefully!

Cover	What's covered?	Valid for	Covered up to	Deductible
Cat and Dog life insurance	<p>Loss of a pet when it</p> <ul style="list-style-type: none"> • must be put down on account of an illness or accident • dies. <p>In addition, disappearance in Finland of a dog is covered.</p>	<p>This insurance expires no later than at the end of the insurance period during which your dog reaches the age of 10 years or cat reaches the age of 12 years.</p> <p>In respect of some* dog breeds, the insurance expires already at the end of the insurance period during which the dog reaches the age of 8 years.</p>	Fair value, however not more than the sum insured.	No deductible.
Cat and Dog loss-of-use cover (add-on to Life insurance)	Permanent loss of a pet's ability to perform for the purpose for which it was acquired as a consequence of an illness or accident.	This insurance expires no later than at the end of the insurance period during which the pet reaches the age of 8 years.	60% of the existing sum insured under the pet's Life insurance policy.	No deductible.
Cat and Dog veterinary expenses insurance	Veterinary expenses of medical examination and treatment of illnesses and accidents.	This insurance may be kept active throughout the entire life of your pet.	Options: €2,000, €3,000 or €4,000/insurance period.	<p>€60, and 25% of the expenses exceeding this amount per vet's appointment.</p> <p>The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident.</p>
Treatment Cover Plus (add-on to Veterinary expenses insurance)	<p>Musculoskeletal diseases and injuries more extensively than under basic veterinary expenses insurance.</p> <p>In addition, physical therapy ordered for follow-up care up to €600/insurance period.</p>	<p>This insurance ends if veterinary expenses insurance is cancelled. Otherwise may be kept active throughout the pet's entire life.</p>	The maximum compensation of this insurance and that of veterinary expenses insurance both contribute towards the maximum total of all compensation payable.	<p>€60, and 25% of the expenses exceeding this amount per vet's appointment.</p> <p>25% of physical therapy expenses.</p> <p>The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident.</p>
Dog third party liability insurance	<p>Bodily injuries and property damage caused by a dog to third parties.</p> <p>Compensation can be paid even where the insured party is not held legally liable for compensation for the losses caused.</p>	This insurance may be kept active throughout the entire life of your dog.	€100,000/incident.	€200/incident.

* Bernese Mountain Dog, Bullmastiff, English Bulldog, Great Dane, Irish Wolfhound, Landseer, Leonberger, Mastiff, Neapolitan Mastiff, Newfoundland, Scottish Deerhound, or St. Bernard.

Life insurance for dog and cat

Sum insured under life insurance

On the day when a pet is purchased, the sum insured under that pet's life insurance policy cannot be higher than the price paid for the pet. Later, the sum insured under life insurance cannot be higher than the pet's market value, which is determined on the basis of the pet's accomplishments.

You can opt to increase the sum insured under life insurance until the pet reaches the age of 8 years.

The sum insured under life insurance goes down 20% annually from the start of the insurance period during which the pet reaches the age of 8 years. However, the sum insured will not drop below €500.

Mixed-breed cats are not eligible for life insurance policies.

What do we cover under Life insurance?

Under a Life insurance policy, we pay out compensation when, during the validity of the policy, a pet:

- is rendered ill so severely that nothing can be done to save the pet despite medical treatment administered by a vet;
- is injured in an accident so severely that the pet must be put down immediately in connection with that accident;
- dies.

In addition, we reimburse you if your dog disappears in Finland and it cannot be found within one month.

Not everything's covered

Here are some examples of the incidents not covered by Life insurance:

- disappearance or theft of a cat;
- loss of an ability to perform for the purpose for which a pet was acquired, or putting down a pet because of such loss.

For the more detailed exclusions, see section 'What is not covered by Cat and dog insurance?' in this product description, as well as the insurance terms and conditions.



Note! Under a Life insurance policy, we cover your pet's death from a musculoskeletal disease or developmental disorder only if your cat or dog is insured by this insurance with Local-Tapiola before the age of 4 months and this insurance has continued without interruption.

Examples of what's covered

- 1) Your dog Charlie is put down because of arthrosis. Life insurance reimburses you for the dog's value, as you took out insurance for Charlie before he was 4 months old. A pet's death from a musculoskeletal disease is covered by insurance when Life insurance is taken out on that pet before the age of 4 months and this insurance has continued with our company without interruption.
- 2) Ruby the dog runs away from your yard and is severely injured in a car accident, and nothing can be done to save her. A vet confirms that it is necessary to put her down. Life insurance reimburses you for Ruby's value.
- 3) A family dog, Toby, becomes aggressive and attempts to bite the family's children. The owner decides to put Toby down. Life insurance does not reimburse for the dog's value. This insurance does not reimburse for the value of the pet, since it was put down because of a behavioural deficit.

Loss-of-use cover for dog and cat

Our Loss-of-use cover is an add-on to Cat and Dog life insurance.

You can take out this add-on for dogs that are used for the purposes of hunting, herding, working, rescue, agility, obedience trials, greyhound racing, lure coursing, dog sledding as well as breeding.

This cover is also available for breeding cats.

What do we reimburse under Loss-of-use cover?

Under our Loss-of-use cover, we pay you compensation if:

- a pet, despite appropriate medical treatment administered by a vet, during the validity of this insurance becomes fully and permanently unfit for the purpose for which it was acquired; and
- the loss of an ability to perform for the purpose for which the pet was acquired is due to an illness which started, or an accident that occurred, during the validity of this insurance.

Reimbursement is also subject to the condition that the 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.

We pay you compensation for the loss of an ability to perform for the purpose for which a breeding cat or a breeding dog was acquired whenever the pet permanently loses its ability to reproduce on account of an illness or accident. This compensation is payable even where the pet in question does not yet have any puppies or kittens.

The unusability of a pet is confirmed on the basis of a veterinary statement.

The compensation which we pay is 60% of the existing sum insured under the relevant Life insurance policy. Once this compensation has been paid, the Loss-of-use cover ends and the sum insured under the pet's Life insurance policy goes down by the amount of the compensation paid.

After we have paid the compensation, the pet is no longer eligible for a new Loss-of-use cover, since we pay this compensation only once and in respect of one ability.

Examples of what's covered

- 1) Your agility dog Maisy is diagnosed with a heart condition and, according to her veterinary statement, she has to end a successful competitive career. The Loss-of-use cover reimburses you for the loss of your pet's ability to perform for the purpose for which it was acquired.
- 2) Minnie the cat needs to be sterilised due to a uterine infection. She is insured for €1,500, so our Loss-of-use cover pays out €900, leaving the sum insured under Minnie's Life insurance policy at €600.
- 3) Rocky was to become a breeding dog but is diagnosed with a hereditary eye disease, which is why Rocky is unfit for breeding purposes. This disease does not result in the permanent loss of his ability to reproduce – instead this is a question of the quality of breeding, which is why no compensation is payable.

Not everything's covered

We do not pay you compensation for the loss of a pet's ability to perform for the purpose for which it was acquired whenever this is caused by any:

- developmental disorder;
- injury to a cruciate ligament of the knee;
- disease or injury in a joint or ligament;
- repeated caesarean section;
- reason which concerns the quality of breeding;
- dental disease or tooth fracture;
- diseases associated with stenotic nares, stenoses or obstructions of the trachea or pharynx or changes in the soft palate.

For the more detailed exclusions, see section 'What is not covered by Cat and dog insurance?' in this product description, as well as the insurance terms and conditions.

This insurance terminates:

- when compensation is paid from the policy; or
- when the pet's life insurance policy ends; or
- no later than at the end of the insurance period during which the pet reaches the age of 8 years.

Veterinary expenses insurance for dog and cat

Cats and dogs of all types are eligible for our veterinary expenses insurance. This insurance may be kept active throughout the pet's entire life.

Maximum compensation, and deductible

We cover veterinary expenses at your option up to €2,000, €3,000 or €4,000 per any one insurance period.

Under this insurance, each vet's appointment is subject to a deductible, €60 and 25% of the expenses exceeding this amount. The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident.

Examples of deductibles:

- 1) You transacted in LemmikkiHelppi, where a virtual vet gave you comprehensive home care instructions, and there was no need to take your pet to a veterinary clinic. The remote service provided in LemmikkiHelppi is not subject to a deductible. The cost of this remote service is deducted from the maximum compensation payable under your pet's veterinary expenses insurance.
- 2) You transact on-site at a vet's clinic, which bills you €500 for veterinary expenses. Of this sum, you pay the deductible of €60 as well as 25% of the remainder. €330 is covered by insurance. This compensation is deducted from the maximum compensation payable under your pet's veterinary expenses insurance.

What do we cover under Veterinary expenses insurance?

Under Veterinary expenses insurance, during the validity of this insurance we cover:

- medical examinations and treatments justified on veterinary grounds and performed by a vet;
- medications, bandages and medical supplies used in connection with medical treatment;
- medications and bandages ordered for immediate follow-up care on the occasion of a veterinarian visit.

Veterinary expenses insurance provides cover against the following events, among others

- bone fracture or injury to a cruciate ligament of the knee caused by an external accident;
- accidental fracture of a tooth;
- caesarean section once;
- castration or sterilisation in connection with certain diseases set out in the terms and conditions;
- epilepsy or diabetes;
- neoplastic diseases;
- eye diseases and injuries;
- allergy and skin diseases.

Reimbursement is subject to the condition that an accident occurs or an illness starts during the validity of this insurance.

Examples of what's covered

- 1) Molly the cat hurts her paw. A vet diagnoses that Molly has fractured a toe. Molly's veterinary expenses insurance reimburses you for the veterinary expenses of the fractured toe.
- 2) Buster the dog is diagnosed with hypothyroidism, which requires regular monitoring and constant treatment with medicinal products. Buster's veterinary expenses insurance policy reimburses you for the veterinary expenses of hypothyroidism as well as medication, since this is a disease which Buster developed during the validity of his policy.
- 3) Maisy the dog is running free at a field and slips. Immediately after this Maisy begins to strongly limp on her right hind leg. Maisy is taken to an on-call veterinary practice, where she is diagnosed with a dislocated knee (patellar luxation). The policy Maisy has does not cover these veterinary expenses, as veterinary expenses insurance does not cover any patellar luxations even where one develops suddenly or in an accident. Under Treatment Cover Plus, these expenses would have been reimbursable had Maisy had this add-on active already before the age of 4 months.
- 4) Wilma the dog's owner contacts LemmikkiHelppi, because Wilma has developed some intestinal symptoms. A LemmikkiHelppi virtual vet provides instructions for initial care and recommends that the dog be taken to a veterinary clinic, if the symptoms do not subside within the next few days. The cost of the LemmikkiHelppi service is reimbursed without a deductible. Wilma's intestinal symptoms do not fully subside in home care, so the owner takes her to see a vet. The expenses of this veterinary visit, minus the deductible, are covered by insurance.

Not everything's covered – irrespective of whether your pet sustains an accident or illness

Here are some examples of the incidents not covered by Veterinary expenses insurance:

- dislocated knee cap (patellar luxation) or the luxation of some other joint, even where this manifests suddenly in connection with an accident;
- diseases occurring in tendons, joints, ligaments and other ligament structures;
- musculoskeletal diseases or pathological changes;
- disorders of the back;
- arthrosis;
- developmental disorders;
- 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;
- special diets, vitamins and food supplements;
- dental diseases;
- physical treatment, physiotherapy, osteopathic treatment, rehabilitation or massage;
- medical tools or self-care products (such as dog boots, shampoo, eye and ear cleaners);
- expenses arising from any medical examination and treatment of Demodex or distichiasis;
- medical examination and treatment expenses of hernia umbilicalis or kinked tail;
- cell therapy, IRAP and PRP therapy, and other equivalent therapies.

For the more detailed exclusions, see section 'What is not covered by Cat and dog insurance?' in this product description, as well as the insurance terms and conditions.

LocalTapiola has the right to refer a pet for treatment to a veterinarian's office, or to a service provider, of its choosing.

Treatment Cover Plus

Extend your Cat and Dog veterinary expenses insurance with our Treatment Cover Plus.

This insurance may be kept active throughout the entire life of your pet. However, this add-on ends if Veterinary expenses insurance is cancelled.

Maximum compensation, and deductible

We cover costs under veterinary expenses insurance and Treatment Cover Plus at your option in all up to €2,000, €3,000 or €4,000 per any one insurance period.

Under this insurance, each vet's appointment is subject to a deductible, €60 and 25% of the expenses exceeding this amount. The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident. Physical therapy is subject to a deductible of 25% for each therapy session.

What do we reimburse under Treatment Cover Plus?



Our Treatment Cover Plus extends the scope of veterinary expenses insurance cover with regard to musculoskeletal diseases and injuries.



Under this insurance, we also cover physiotherapy, physical therapy or osteopathic therapy.



Developmental disorders are covered only if your cat or dog is insured by this insurance with LocalTapiola before the age of 4 months and this insurance has continued without interruption.

Treatment Cover Plus reimburses you for the following musculoskeletal diseases and injuries, among others, not covered by Veterinary expenses insurance:

- musculoskeletal diseases or pathological changes;
- diseases occurring in and injuries to tendons, joints, ligaments and other ligament structures;
- disorders of the back;
- arthrosis;
- developmental disorders (such as patellar luxation, hip and elbow dysplasia, osteochondrosis) in respect of cats and dogs for which insurance was taken out before the age of 4 months, when this insurance has continued with LocalTapiola without interruption.

Reimbursement is subject to the condition that a musculoskeletal disease develops or injury occurs during the validity of this insurance.

Reimbursement for physical therapy

Following reimbursement paid under Treatment Cover Plus or Veterinary expenses insurance for a musculoskeletal disease or injury suffered by your pet, physical or osteopathic therapy ordered by a vet can also be covered as follow-up care.

This therapy must be administered by a licensed animal physiotherapist or osteopath. We cover expenses up to the maximum compensation shown for physical therapy in your insurance policy.

Not everything's covered

Here are some examples of what's not covered under Treatment Cover Plus:

- developmental disorders, unless your pet is insured by this insurance with LocalTapiola before the age of 4 months and this insurance has continued without interruption;
- hidden and congenital defects;
- costs of preventive treatment and official health examinations;
- medical examinations and treatments which maintain usability or competitive ability;
- massage or some other rehabilitation;
- expenses arising from the medical examination and treatment of a kinked tail;
- cell therapy, IRAP and PRP therapy, and other equivalent therapies;
- special diets, vitamins and food supplements;
- medical tools or self-care products (such as dog boots, shampoo, eye and ear cleaners).

For the more detailed exclusions, see section 'What is not covered by Cat and dog insurance?' in this product description, as well as the insurance terms and conditions.

Examples of deductibles:

- 1) A vet's invoice totals €500. Of this sum, the customer pays the deductible of €60 as well as 25% of the remainder. €330 is covered by insurance.
- 2) Physiotherapy costs total €150. Of this, the customer pays a deductible of 25%. €112.50 is covered by insurance.

Examples of what's covered

- 1) 6-year-old Lilly the dog begins to limp on her hind leg variably. A vet diagnoses that the limp is due to gonarthrosis. Treatment Cover Plus reimburses you for the medical examinations of gonarthrosis and the related medication, since this is a disease which Lilly develops during the validity of her insurance policy.
- 2) Toby the dog has been receiving treatment for recurring back muscle pain. Further examinations diagnose that the pain is due to alterations in the back caused by spondylitis. Toby's Treatment Cover Plus has already been active for several years, which is why his policy reimburses for the medical examinations of his back disorder and the necessary medication
- 3) Martha the dog has had an insurance policy in force with LocalTapiola since the age of 1 year. Martha begins to limp on both her hind legs at the age of 2. A vet diagnoses Martha with hip dysplasia, which is classified as a developmental disorder. Her policy does not cover any costs incurred by the developmental disorders in Martha's hips. Developmental disorders are covered only if Treatment Cover Plus is taken out for a pet before the age of 4 months and the insurance has continued without interruption.
- 4) Milo the dog's knee cruciate ligament injury is repaired by surgery, and this is covered by his insurance. As part of his rehabilitation process, the vet recommends that Milo undergo physiotherapy. Milo's policy reimburses for this physiotherapy to rehabilitate the knee.

Third party liability insurance for dog

You are covered by third party liability insurance if your dog causes bodily injuries or property damage to third parties. Compensation can be paid even where the insured party is not held legally liable for compensation for the losses caused.

Liability insurance does not cover any loss, damage or injury caused, for example:

- to the dog's owner, minder or holder;
- whenever a dog is left without supervision inside a motor vehicle, trailer, caravan, boat or room and it causes damage there;
- by a dog to such items as spectacles, sunglasses, mobile phones, computers, consumer and other home electronics or the structures and surface coverings of a dwelling.

If an injured party, through its own conduct, contributes to the loss, compensation may be reduced.

We reimburse up to €100,000 per incident. You are liable for a deductible of €200.

You can keep this insurance active throughout the entire life of your dog.

Examples of what's covered

- 1) Milly the dog is happy to meet an oncoming stranger, runs to greet him and jumps up to him. The man falls down and fractures his wrist. The fracture requires surgical treatment. Dog third party liability insurance reimburses for the expenses of the fractured wrist.
- 2) A friend looks after your dog Charlie whilst you are travelling on your holiday. Charlie runs away from his minder onto a busy road. A car swerves at the last moment to avoid a collision with Charlie but hits a lamppost instead. Dog third party liability insurance reimburses for the damage caused to the vehicle.
- 3) Two friends take their dogs to a dog park to play. A stick which Billy the dog has causes a quarrel, and Leo the dog ends up with an eye injury requiring a visit to the vet. This incident is not covered by dog third party liability insurance, as the dogs were set free together.
- 4) Your dog Rocky sees the friendly lady next door coming home. Happy to see the lady, Rocky runs to her car and starts to jump up to the car door, scratching it. Dog third party liability insurance covers the car repair costs, helping you stay on good terms with your neighbour.

What is not covered by Cat and dog insurance?

Under LocalTapiola's Cat and dog insurance, we do not cover any loss of a pet, loss of a pet's ability to perform for the purpose for which it was acquired or expenses of medical examinations and treatments which are due to any of the following causes, among others:

- if a disease or pathological change starts or if an accident occurs before the insurance policy becomes effective, irrespective of the time when the defect was observable;
- hidden or congenital defects, a behavioural deficit or a personality flaw;
- putting down or cremating a pet, disposing of the body of a pet, or examining or necropsying a dead pet;
- complications of illnesses, accidents or procedures not covered by this insurance.

Neither does LocalTapiola's Cat and dog insurance cover any:

- preventive care, such as vaccinations;
- billing costs, or costs referring to obtaining any veterinary statements;
- travel and transport costs;
- proportion of the value-added tax which may be deducted for tax purposes.

For the more detailed exclusions, see the insurance terms and conditions.



Note! We cover developmental disorders only under Life insurance and Treatment Cover Plus. Reimbursement is always subject to the condition that these insurances are taken out on a pet before the age of 4 months and the insurances have continued with LocalTapiola without interruption.

How to file for reimbursement

Smooth transacting with our direct reimbursement service

Get reimbursement for your veterinary expenses easily by transacting at a LocalTapiola partner veterinary clinic.

When transacting at a partner clinic and when the procedure is covered by this insurance, of all expenses you only pay the deductible. To transact, you need to present your insurance number.

For more information on our partner clinics, visit lahitapiola.fi/suorakorvaus.

If you decide to not make use of our direct reimbursement service, you can file a claim at lahitapiola.fi. Or call us, or visit one of our offices.

Documents needed

When claiming for any **medical treatment expenses** (veterinary expenses or physical therapy costs), the relevant veterinary statement or receipt must indicate:

- identification data of the cat or dog;
- case history;
- medical examinations and treatments performed;
- diagnosis of the disease or injury.

When claiming for the **death of a cat or dog**, we need a veterinary statement on the cause of death or why it was absolutely necessary to put down the pet and/or on the quality of the disease or injury.

If a cat or dog dies suddenly or is found dead, we need a veterinary statement or some other reliable report on the cause leading to death. Before disposing of a pet's body, contact LocalTapiola in order for us to investigate whether any further reports or a necropsy are needed to determine if the death is covered by insurance.

If the cause of death of a cat or dog under the age of two years is not clear, the pet in question must always be necropsied.

If a **dog disappears** and is not found within one month, compensation is paid on the basis of a reliable report.

When claiming for **loss of use**, we need a veterinary statement indicating the cause leading to the loss of that ability.

All veterinary statements and invoices must be in either Finnish, Swedish or English.

Other important points to consider

Updating and terminating an insurance contract

Policies can be updated

If you need to, you can always update your insurance cover. Contact LocalTapiola. Do not forget to let LocalTapiola know if there are any changes in your life situation which may affect your premium. Remember to communicate your new address and to update your policies as needed.

LocalTapiola may amend the terms of your insurance policy and the other contract terms and conditions, and adjust your premium, subject to the insurance terms and conditions and the Insurance Contracts Act. If we update your insurance contract, we'll send you information on the updates together with the insurance policy.

Insurance terminates

As the policyholder you have the right to cancel insurance at any time.

Your insurance terminates when you submit a written notice of cancellation to LocalTapiola, unless you specify that your insurance should terminate at a later date.

LocalTapiola may cancel your insurance during an insurance period only in certain cases, which you can find in the Insurance Contracts Act. This may be due to deception by the policyholder or the insured, a change in circumstances which materially intensifies the insurance company's risk, or neglect on the part of the policyholder.

At the end of an insurance period, LocalTapiola may always cancel insurance in line with good insurance practice.

Your premium is collected from the beginning until the termination of your policy. Any returnable premiums will be reimbursed in connection with other premiums or returned to you.

Insurance must be paid in due time

You will receive all insurance invoices in good time, not later than 30 days before the due date. If you fail to pay an invoice by the due date, we'll send you a number of payment reminders. We'll be collecting a reminder surcharge for any payment reminders sent. If you fail to pay the second reminder, we will cancel your insurance to end in two weeks.

Remember to follow the safety regulations

The purpose of the safety regulations is to prevent damage and to mitigate the damage already caused. In addition, compliance with the act on transmissible animal diseases and the Animal Welfare Act must be ensured. Failure to comply with the safety regulations may result in reduced or the refusal of compensation.

For the safety regulations, see the insurance terms and conditions. Please read them carefully.

On filing and settling claims

Compensation must be sought from LocalTapiola within one year of the claimant becoming aware of:

- the valid insurance policy;
- the loss or damage and the resulting consequence.

In any case claims must be filed within ten years of loss or damage and the consequences thereof. If no claim is presented within this time period, the claimant will forfeit their entitlement to compensation.

Where claimants in bad faith provide incorrect or incomplete information, they may forfeit their entitlement to any compensation or the compensation payable may be reduced.

LocalTapiola issues a claim settlement decision within one month of reception of the necessary documents and information. If the payment of compensation is delayed, we undertake to pay the penalty interest laid down in the Interest Act.

Appeal

If you are dissatisfied with a decision you have received or if anything is unclear with your insurance contract, first contact us.

The appeal instructions are enclosed to all decisions, and they tell you in greater detail how you can appeal the decision in question. The appeal process varies depending on the type of insurance.

Read more at our website lahitapiola.fi/muutoksenhaku.

Processing of personal data

LocalTapiola ensures the protection of our customers' privacy, and we process all personal data, in line with data protection legislation, insurance legislation, and good data management and data processing practice.

Personal data are processed in order to offer LocalTapiola's products and services and to take care of customer relationships. Data may also be used for purposes such as marketing to customers.

LocalTapiola utilises automated decision-making and profiling in tasks including the making of insurance decisions and claim settlement decisions and the targeting of marketing efforts. Every service making use of automated decision-making notifies of this in connection with that service.

Personal data are mainly obtained directly from customers, parties authorised by customers, public registers maintained by the authorities, and the credit register. Personal data are disclosed to third parties only with the customer's consent or under a legislative provision.

Into the insurance companies' common claims register, LocalTapiola registers data on the claims filed with us and in this connection checks what claims have been submitted to other insurance companies. The data in the claims register are used in claims handling to combat abuses targeting insurance companies. Into the insurance companies' common fraudulent claims register, LocalTapiola registers data on the criminal offences and the suspected criminal offences targeting the insurance activities in which LocalTapiola engages and checks the customer data available in the register. Data in the fraudulent claims register are used in claims handling and in the processing of insurance matters to combat crime targeting insurance companies.

Know Your Customer data and other personal data may be used in investigating, exposing and preventing money laundering and terrorist financing. In addition, data may be disclosed to the authorities to initiate investigations of money laundering and terrorist financing and of criminal offences committed to obtain any property or proceeds of crime subject to money laundering or terrorist financing.

LocalTapiola saves telephone calls and chat sessions with customers to verify that a call or a chat session has taken place and to ensure service quality.

Privacy statements have been compiled with respect to LocalTapiola's personal data files, providing information on the personal data processed in the data files, on the processing of these personal data, and on the data subject's rights. To read more about the privacy statements and how personal data are processed, visit LocalTapiola's website lahitapiola.fi/henkilotietojenkasittely. Privacy statements are also available upon request by mail or via an email to tietosuoja@lahitapiola.fi.

Credit file

In connection with processing insurance applications, we'll check the insurance applicant's credit file in the register maintained by Suomen Asiakastieto Oy. If you are flagged in that register, we may not be able to grant you an insurance policy.

Information on LocalTapiola

The issuers of insurance policies are listed on the back cover. For your own insurer, see the offer and the insurance policy you have received.

The insurer's employee or intermediary may be paid compensation for selling products and services. This compensation may be based on the annual premium of the insurance in question or the number of products purchased.

An insurance company acting as the insurer may provide its customers personal recommendations on the insurances which it offers, if this is specifically agreed with the customer.

The distance-selling advance information is disclosed on the basis of Finnish legislation.

Safeguarding our customers' life

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydkusten** -
LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**
(0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |
LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |
LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |
LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**
(1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |
LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |
LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at www.lahitapiola.fi.



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