

# Cat and dog insurance

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## Cat and dog insurance

Insurance contracts are composed of the policy document, these insurance terms and conditions and the General terms and conditions. An insurance contract includes the insurance covers that are shown in the policy document. The policy document indicates the unique details of the associated insurance contract, such as the subject matter of insurance, the insurance covers, any possible individual exclusions, the sums insured, the maximum compensation amounts and the deductibles.

### 1 Cat and Dog life insurance

#### 1.1 Subject matter of insurance, deductible and sum insured

This insurance provides coverage for the dog or pedigree cat shown in the policy document. Mixed-breed cats are not eligible for life insurance.

The maximum sum insured for life insurance is limited to the pet's market value, to be determined based on the purchase price and accomplishments. On the day of purchase, the maximum sum insured for the pet is limited to the purchase price. If the policyholder engages in any cat or dog business in respect of which the policyholder is liable for value-added tax, the pet will be insured for a sum insured that is exclusive of value-added tax.

The sum insured for a cat or dog can be increased during the validity of insurance up to the day when the pet reaches the age of 8 years. However, the increased sum insured will not apply to any illnesses, disorders, pathological changes or accidents that start or occur before the sum insured is increased. In these cases, coverage will be determined based on the sum insured that was effective before the increase.

The sum insured for Cat or Dog life insurance will go down annually 20 per cent, calculated from the effective sum insured, 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.

The amount of Loss-of-use cover compensation paid reduces the sum insured for Cat or Dog life insurance by that amount.

Life insurance is not subject to a deductible.

#### 1.2 Validity of insurance

##### 1.2.1 Expiry of Dog life insurance

Dog life insurance expires at the end of the insurance period during which the dog reaches the age of 10 years.

Dog life insurance expires already at the end of the insurance period during which the dog reaches the age of 8 years if the dog is of any of the following breeds: Bernese Mountain Dog, Bullmastiff, English Bulldog, Great Dane, Irish Wolfhound, Landseer, Leonberger, Mastiff, Neapolitan Mastiff, Newfoundland, Scottish Deerhound, or St. Bernard.

##### 1.2.2 Expiry of Cat life insurance

Cat life insurance expires at the end of the insurance period during which the cat reaches the age of 12 years.

##### 1.2.3 Territorial limits

This insurance is in force in the Nordic countries. Additionally, loss of a pet that occurs in another EU country, Great Britain or Switzerland can be accepted for coverage if a period of less than 12 months has elapsed from the date of leaving the Nordic countries. In all other situations, the pet's value will not be covered by insurance.

### 1.3 Concepts

#### 1.3.1 Accident

An accident is a sudden event that is a result of an external cause, resulting in an injury which leaves a visually noticeable local symptom.

This insurance provides coverage against accidental injury to previously healthy tissue when there is no underlying disorder, degenerative change or other predisposing factor that contributes to the injury.

#### 1.3.2 Hidden and congenital defects

This insurance does not provide coverage against any hidden or congenital defects.

Hidden or congenital defects mean any defects that the pet had already before the commencement of insurance, regardless of when the defect or defects could be observed.

### 1.4 Insured events covered, and exclusions

#### 1.4.1 What is covered?

Cat and Dog life insurance pays compensation:

- when a cat or dog, during the validity of insurance:
  - falls so severely ill that, in spite of appropriate medical treatment, it is, according to generally accepted veterinary practice, necessary to put the pet down;
  - is injured in an accident so badly that, in spite of appropriate medical treatment, it is, according to generally accepted veterinary practice, necessary to put the pet down immediately in connection with the accident;
  - dies;
- when a dog, during the validity of insurance, disappears in Finland and is not found within one month.

In order to be eligible for coverage, the cat or dog must fall ill so severely, or it must be injured so badly, that, in spite of continuous medical treatment, it cannot be kept alive any longer.

#### 1.4.2 Musculoskeletal and developmental disorders

Life insurance provides coverage for the loss of a cat or dog due to musculoskeletal or developmental disorders only if the cat or dog is insured by this insurance with our company before the age of 4 months and the insurance has continued without interruption with our company.

#### 1.4.3 What is not covered?

Life insurance does not provide coverage against any of the following:

- loss of the pet due to musculoskeletal or developmental disorders, unless the pet is insured by this insurance with our company before the age of 4 months and this insurance has continued without interruption with our company;

- illnesses, disorders or pathological changes that start, or accidents that occur, before insurance cover becomes effective, regardless of when the defect could be observed;
- congenital or hidden defects;
- if a cat is stolen or disappears;
- loss of an ability to perform for the purpose for which the pet was acquired (loss of use), or if the pet is put down because of such loss;
- complications of illnesses, disorders, accidents or procedures not covered by insurance;
- behavioural problems or character flaws;
- putting down or cremation of pets, disposal of the body of pets, or examination or necropsy of dead pets;
- billing costs, or costs referring to obtaining any veterinary statements;
- the portion of the value-added tax which can be deducted for tax purposes.

These exclusions apply also if it is necessary to put down the pet on welfare grounds.

#### 1.4.4 Pet-specific exclusion

Where the policy document contains a pet-specific exclusion, this insurance will not provide coverage against the loss of the pet when the loss is due to, or it is a consequence of, any cause set out in that exclusion. The exclusion applies also if it is necessary to put down the pet on welfare grounds.

### 1.5 Making claims, and necessary statement

This insurance provides coverage only for the insured events determined to be eligible for compensation that occur during the validity of insurance. The time at which an insured event arises will be determined on veterinary grounds.

#### 1.5.1 Death of cat or dog

When claiming for the death of a cat or dog, in order to make a claim, it is a requirement to submit a veterinary statement confirming the cause of death, or describing why it was absolutely necessary to put down the pet, and/or confirming the type of illness, disorder or injury.

If the exact diagnosis leading to the pet being put down is not known, the insurer must be contacted to establish whether any further information or documents, or a necropsy, is needed to determine coverage.

If a cat or dog dies suddenly or is found dead, it is necessary to provide a veterinary statement or some other reliable document confirming the cause of death. Before disposing of the body of the cat or dog, the insurer must be contacted to establish whether any further information or documents, or a necropsy, is needed to determine coverage.

If the exact cause of death of a cat or dog under the age of two years is not known, it is always a requirement that the pet be necropsied.

If the insurer requests a necropsy, related costs will be covered by insurance.

#### 1.5.2 Disappearance of dog

In the event that an insured dog disappears and is not found within one month, compensation will be awarded upon provision of reliable information and/or documents.

If an insured dog that disappeared is found, any disappearance compensation which has been paid must immediately be returned to the insurer.

#### 1.5.3 Criteria for determining compensation

The compensation payable for the death of a cat or dog is an amount that is equal to the fair value of the pet before the moment of death, however not more than the sum insured shown in the policy document.

All claims for which compensation is awarded from government funds, pursuant to the Animal Diseases Act or for other reasons will be rejected.

#### 1.5.4 Veterinary documents

The veterinary statement or documents provided must indicate the pet's identification data, case history, the examinations performed and treatments administered, and a diagnosis of the relevant illness, disorder or injury.

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

## 2 Cat and Dog loss-of-use cover

### 2.1 Subject matter of insurance

This insurance provides coverage for the cat or dog shown in the policy document.

The Dog loss-of-use cover can be granted as an add-on to Dog life insurance 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.

The Cat loss-of-use cover can be granted as an add-on to Cat life insurance for cats that are used for the purposes of breeding.

### 2.2 Validity of insurance

#### 2.2.1 Expiry of insurance

The Cat or Dog loss-of-use cover expires:

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

#### 2.2.2 Territorial limits

This insurance is in force in the Nordic countries. Additionally, loss of use that occurs in another EU country, Great Britain or Switzerland can be accepted for coverage if a period of less than 12 months has elapsed from the date of leaving the Nordic countries. In all other situations, loss of use will not be covered by insurance.

### 2.3 Concepts

#### 2.3.1 Accident

An accident is a sudden event that is a result of an external cause, resulting in an injury which leaves a visually noticeable local symptom.

This insurance provides coverage against accidental injury to previously healthy tissue when there is no underlying disorder, degenerative change or other predisposing factor that contributes to the injury.

### 2.3.2 Hidden and congenital defects

This insurance does not provide coverage against any hidden or congenital defects.

Hidden or congenital defects mean any defects that the pet had already before the commencement of insurance, regardless of when the defect or defects could be observed.

## 2.4 Insured events covered, and exclusions

### 2.4.1 What is covered?

The compensation payable for loss of use is equal to 60% of the effective sum insured for Life insurance.

This compensation will be awarded if:

- the pet, despite appropriate medical treatment administered by a veterinarian, during the validity of insurance, becomes fully and permanently unfit for the purpose for which it was acquired; and
- the loss of use is due to an illness or disorder that starts, or an accident that occurs, during the validity of insurance.

The unusability of a cat or dog is confirmed on the basis of a veterinary statement.

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

### 2.4.2 Payment of compensation

With regard to dogs, in order for any compensation to be paid, the dog is required to have documented merits from at least the previous year demonstrating its ability to perform for the purpose for which it was acquired, such as a test result or a competition result.

With regard to cats and dogs used for the purposes of breeding, compensation will be awarded if the pet, despite appropriate medical treatment administered by a veterinarian, as a result of an illness, disorder or accident, permanently loses its ability to reproduce and this renders the pet permanently unusable for the purposes of breeding during the validity of insurance. This compensation will be awarded, for example, if a female pet is sterilised due to a uterine infection or a male pet is castrated because of testicular cancer.

Insurance pays the compensation only once, even if the pet has more than one use. Payment of compensation reduces the sum insured for Cat or Dog life insurance in the amount of the compensation paid. However, the sum insured for life insurance will not drop below €500.

After the customer receives compensation, the customer agrees not to use the pet in the activity concerned. The insurer has a right to notify the relevant kennel organisations of this commitment.

### 2.4.3 What is not covered?

No compensation will be awarded if loss of use is due to any of the following causes:

- repeated caesarean section;
- uterine inertia;
- a reason that concerns the quality of breeding;
- a developmental disorder; an illness, disorder, injury or change occurring in any joint, ligamentous or other ligament structure;
- injury to a cruciate ligament of the knee;

- dental fracture, dental disease or malocclusion;
- an external anatomical abnormality, hernia umbilicalis, kinked tail, cryptorchidism;
- a disease or change associated with stenotic nares, stenoses or obstruction of the trachea or pharynx, or changes in the soft palate.

The loss-of-use cover will also not provide coverage against any of the following:

- if a disease, disorder or pathological change starts, or an accident occurs, before insurance cover becomes effective, regardless of when the defect could be observed;
- congenital or hidden defects;
- loss of use that is due to a behavioural problem or character flaw;
- costs of putting down or cremation of pets, disposal of the body of pets, or examination or necropsy of dead pets;
- complications of diseases, disorders, accidents or procedures not covered by insurance;
- billing costs, or costs referring to obtaining any veterinary statements;
- the portion of the value-added tax which can be deducted for tax purposes.

These exclusions apply also if it is necessary to put down the pet on welfare grounds.

### 2.4.4 Pet-specific exclusion

Where the policy document contains a pet-specific exclusion, this insurance will not provide coverage against loss of use when it is due to, or it is a consequence of, any cause set out in that exclusion. The exclusion applies also if it is necessary to put down the pet on welfare grounds.

## 2.5 Making claims, and necessary statements

This insurance provides coverage only for the insured events determined to be eligible for compensation that occur during the validity of insurance. The time at which an insured event arises will be determined on veterinary grounds.

When claiming for loss of use, in order to make a claim, it is a requirement to submit a veterinary statement confirming the type of illness, disorder or injury and how it affects the use of the dog for the purposes of hunting, herding, working, rescue, agility, obedience trials, greyhound racing, lure coursing, dog sledding, or how it affects the cat's or the dog's breeding ability.

The veterinary statement or documents provided must indicate the cat's or the dog's identification data, case history, the examinations performed and treatments administered, and a diagnosis of the relevant illness, disorder or injury. All veterinary statements and invoices must be prepared in Finnish, Swedish or English.

## 3 Cat and Dog veterinary expenses insurance

### 3.1 Subject matter of insurance, deductible and maximum compensation amount

This insurance provides coverage for the cat or dog shown in the policy document.

The deductible and the insurance period-specific maximum compensation amount are shown in the policy document.

The maximum compensation amount for veterinary expenses insurance can be increased up to the day when the pet reaches the age of 8 years.

## **3.2 Validity of insurance**

### **3.2.1 Validity**

Veterinary expenses insurance can be kept active throughout the pet's entire life.

### **3.2.2 Territorial limits**

This insurance is in force in the Nordic countries. Additionally, veterinary expenses that are incurred in another EU country, Great Britain or Switzerland can be accepted for coverage if a period of less than 12 months has elapsed from the date of leaving the Nordic countries. In all other situations, veterinary expenses will not be covered by insurance.

## **3.3 Concepts**

### **3.3.1 Accident**

An accident is a sudden event that is a result of an external cause, resulting in an injury which leaves a visually noticeable local symptom.

This insurance provides coverage against accidental injury to previously healthy tissue when there is no underlying disorder, degenerative change or other predisposing factor that contributes to the injury.

### **3.3.2 Hidden and congenital defects**

This insurance does not provide coverage against any hidden or congenital defects.

Hidden or congenital defects mean any defects that the pet had already before the commencement of insurance, regardless of when the defect or defects could be observed.

## **3.4 Insured events covered, and exclusions**

This insurance provides coverage against the reasonable and justified veterinary expenses of examining and treating illnesses, disorders and accidents, as well as against those arising from complications of pregnancy and labour.

Veterinary expenses will be eligible for coverage:

- when a disease or disorder starts, or an accident occurs, during the validity of insurance; and
- only in respect of the insurance period in which the expenses arise.

The maximum amount of compensation that can be awarded during any one insurance period is limited to the maximum compensation amount shown in the policy document.

The insurer has a right to refer the cat or dog for treatment to a veterinarian's arthoffice, or to a service provider, of its choosing.

### **3.4.1 Veterinary expenses**

The veterinary expenses that are eligible for coverage include the expenses of medical examinations and treatments that are justified on veterinary grounds and performed by a veterinarian, as well as including the work of any vet nurse who assists the veterinarian

during these procedures. The registered medicinal products, bandages and medical supplies used during consultations are eligible for coverage. Additionally, coverage also extends to the medicinal products and bandages prescribed for the immediate follow-up care of an illness, disorder or injury that a veterinarian diagnoses.

For treatments and examinations performed outside Finland, the compensation that can be awarded is limited to the price level prevailing in Finland. When a cat or dog receives medical treatment in Finland, insurance provides coverage for examinations and treatments carried out by licensed veterinary surgeons who are recorded in the official Finnish register of veterinary surgeons.

### **3.4.2 Musculoskeletal diseases and injuries**

For musculoskeletal injuries, this insurance provides coverage only against those caused by an external accident.

Veterinary expenses insurance does not provide coverage against any of the following:

- patellar dislocation, or the luxation of some other joint;
- illnesses and disorders occurring in tendons, joints, ligaments and other ligament structures;
- musculoskeletal diseases or pathological changes;
- disorders of the back;
- arthrosis;
- bone fracture or infraction with prior degeneration; and
- developmental disorders

even where they manifest suddenly, or as a consequence of an accident or a covered incident.

### **3.4.3 Oral and dental examinations and treatments**

This insurance provides coverage only against traumatic dental fractures.

Consequently, this insurance does not provide coverage against medical conditions such as the following:

- dental and periodontal diseases;
- necrosis of the teeth;
- gingival hyperplasia;
- gingivitis;
- extraction of deciduous teeth, and other deciduous defects;
- demineralisation, plaque, dental calculus, and any complications they cause;
- malocclusions and embedded teeth;
- anodontia, prostheses and implants.

### **3.4.4 Caesarean section**

This insurance provides coverage of one caesarean section performed on veterinary grounds.

### **3.4.5 Castration and sterilisation**

This insurance provides coverage for castration and sterilisation only in the context of the following medical conditions:

- inflammation in the uterus or vagina;
- tumour in the uterus, vagina or ovaries;
- mammary tumour;
- prostate disorder;
- orchitis, testicular torsion or testicular tumour;

- diabetes;
- epilepsy;
- perineal hernia;
- anal adenoma.

### 3.4.6 Other exclusions

Veterinary expenses insurance does not provide coverage against any of the following:

- costs of preventive treatment and official health examinations;
- vitamins, food supplements, health foods or special diet, even where used as medicinal products;
- physical therapy, physiotherapy, other rehabilitation or massage;
- medical products, medical tools or medical supplies not registered as medicinal products;
- hidden and congenital defects;
- expenses of any examination, treatment and surgery of stenotic nares, stenoses or obstructions of the trachea or pharynx or changes in the soft palate, or any complications thereof;
- expenses arising from the examination and treatment of Demodex;
- expenses arising from the examination and treatment of distichiasis;
- expenses arising from the examination and treatment of cryptorchidism, hernia umbilicalis or kinked tail;
- stem cell therapy, IRAP, CST and PRP therapy, and other equivalent therapies;
- alternative treatments and other examinations and treatments that are based on preparations not registered as medicinal products;
- examinations and treatments relating to conception and reproductive capacity;
- examination or treatment not justified on veterinary grounds;
- if an illness, disorder or pathological change starts, or an accident occurs, before insurance cover becomes effective, regardless of when the defect could be observed;
- expenses of examinations and treatments that are due to a behavioural problem or character flaw;
- costs of putting down or cremation of pets, disposal of the body of pets, or examination or necropsy of dead pets;
- complications of illnesses, disorders, accidents or procedures not covered by insurance;
- billing costs, or costs referring to obtaining any veterinary statements;
- travel and transport costs;
- the portion of the value-added tax which can be deducted for tax purposes.

### 3.4.7 Pet-specific exclusion

Where the policy document contains a pet-specific exclusion, this insurance will not provide coverage against costs that are due to any cause set out in that exclusion.

### 3.5 Making claims, and necessary statements

This insurance provides coverage only for the insured events determined to be eligible for compensation that occur during the validity of insurance. The time at which an insured event arises will be determined on veterinary grounds.

When claiming for veterinary expenses, the veterinary statement or documents provided must indicate the cat's or the dog's identification data, case history, the examinations performed and treatments administered, and a diagnosis of the relevant illness, disorder or injury.

A clear breakdown must be provided of the treatment and examination expenses incurred. Coverage also extends to any possible veterinarian's travel expenses in Finland that are shown in the veterinarian's invoice.

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

## 4 Treatment Cover Plus

### 4.1 Subject matter of insurance, deductible and maximum compensation amount

This insurance provides coverage for the cat or dog shown in the policy document.

The deductibles and the insurance period-specific maximum compensation amounts are shown in the policy document.

### 4.2 Validity of insurance

#### 4.2.1 Validity

Treatment Cover Plus can be granted as an add-on to veterinary expenses insurance for cats and dogs that are under 5 years old.

This insurance can be kept active throughout the pet's entire life. However, insurance cover ends if veterinary expenses insurance is cancelled.

#### 4.2.2 Territorial limits

This insurance is in force in the Nordic countries. Additionally, expenses that are incurred in another EU country, Great Britain or Switzerland can be accepted for coverage if a period of less than 12 months has elapsed from the date of leaving the Nordic countries. In all other situations, expenses will not be covered by insurance.

### 4.3 Insured events covered, and exclusions

#### 4.3.1 Musculoskeletal diseases and injuries

This insurance provides coverage against veterinary expenses of musculoskeletal diseases and injuries that develop during the validity of Treatment Cover Plus insurance. Developmental disorders are covered only in the event that the cat or dog is insured by this insurance with our company before the age of 4 months and this insurance has continued without interruption with our company.

Treatment Cover Plus provides coverage for the musculoskeletal diseases and injuries shown below that are not covered by veterinary expenses insurance:

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

The insurer has a right to refer the cat or dog for treatment to a veterinarian's office, or to a service provider, of its choosing.

#### 4.3.2 Physical therapy

This insurance provides coverage for the costs of physiotherapy, physical therapy or osteopathic therapy prescribed by a veterinarian as follow-up care for a musculoskeletal disease or injury for which coverage was accepted under Treatment Cover Plus or veterinary expenses insurance. It is a requirement that the therapy be administered by a licensed animal physiotherapist or osteopath. The maximum amount of the expenses that can be accepted for coverage is limited to the maximum compensation amount shown in the policy document.

#### 4.3.3 What is not covered?

Treatment Cover Plus does not provide coverage against any of the following:

- alternative treatments and other examinations and treatments that are based on preparations not registered as medicinal products;
- developmental disorders, unless the pet is insured by this insurance with our company before the age of 4 months and this insurance has continued without interruption with our company;
- hidden and congenital defects;
- costs of preventive treatment and official health examinations;
- medical examinations and treatments to maintain usability or competitive ability;
- massage or some other rehabilitation;
- expenses arising from the medical examination and treatment of a kinked tail;
- complications of illnesses, disorders, accidents or procedures not covered by insurance;
- stem cell therapy, IRAP, CST, PRP therapy, and other equivalent therapies;
- examination or treatment not justified on veterinary grounds;
- vitamins, minerals, food supplements, health foods or special diet, even where used as medicinal products;
- medical products, medical tools or medical supplies not registered as medicinal products;
- if an illness, disorder or pathological change starts, or an accident occurs, before insurance cover becomes effective, regardless of when the defect could be observed;
- expenses of examinations and treatments that are due to a behavioural problem or character flaw;
- costs of putting down or cremation of pets, disposal of the body of pets, or examination or necropsy of dead pets;
- billing costs, or costs referring to obtaining any veterinary statements;
- travel and transport expenses;
- the portion of the value-added tax which can be deducted for tax purposes.

#### 4.3.4 Pet-specific exclusion

Where the policy document contains a pet-specific exclusion, this insurance will not provide coverage against costs that are due to any cause set out in that exclusion.

#### 4.4 Making claims, and necessary statements

This insurance provides coverage only for the insured events determined to be eligible for compensation that occur during the validity of insurance. The time at which an insured event arises will be determined on veterinary grounds.

When claiming for medical treatment expenses, the veterinary statement or documents provided must indicate the cat's or the dog's identification data, case history, the examinations performed and treatments administered, and a diagnosis of the relevant illness, disorder or injury.

A clear breakdown must be provided of the treatment and examination expenses incurred. Coverage also extends to any possible veterinarian's travel expenses in Finland that are shown in the veterinarian's invoice.

When the pet receives medical treatment in Finland, insurance provides coverage for the examinations and treatments carried out by licensed veterinary surgeons who are recorded in the official Finnish register of veterinary surgeons.

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

### 5 Dog third party liability insurance

#### 5.1 Insureds and validity

This insurance provides coverage for the owner, minder and holder of the dog shown in the policy document, each in this capacity.

Third party liability insurance is in force in the Nordic countries.

Third party liability insurance can be kept active throughout the dog's life.

#### 5.2 Insured events covered

This insurance provides coverage against bodily injuries and property damage discovered during the validity of insurance that the insured dog causes directly to third parties. Compensation can be paid even if the insured is not held legally liable for compensation for the loss caused.

All losses caused by the same event or circumstance are considered to constitute one insured event.

#### 5.3 Exclusions

This insurance does not provide coverage against losses that are caused:

- to the insured, to anyone living in the same household with the insured, or to a legal person of whose controlling interest the insureds enjoy more than one half in total;
- to the owner, minder, holder, temporary holder, or anyone for whose benefit the dog is being used;
- to any person or care facility that is minding the dog, to any worker of such care facility, or to their property;
- to any property that, at the moment when loss occurs, is in the possession of or on loan to the insured or someone living in the same household with the insured on a permanent basis, or that is otherwise in use or stored for the benefit of these persons, or handled by or in the care of these persons;

- to any property that, at the moment when loss occurs, is being used for the insured's or the dog's benefit;
- to spectacles, sunglasses, televisions, audio equipment and mobile phones; computers, their software and peripherals; consumer and other home electronics; and optical appliances. Insurance also does not provide coverage against any indirect losses arising from damage caused to the above items;
- by the dog to any parts, devices, structures, surface coverings or fixtures of a dwelling, building or immovable property;
- when dogs are released together and they injure one another;
- when the dog is used in any business activities or for practising a profession;
- in the context of natural service;
- by transmissible canine diseases;
- by any character flaw occurring in the dog;
- when the dog is left without supervision inside a room, storage facility, motor vehicle, trailer, boat or other similar transport equipment;
- by intentional or grossly negligent conduct on the part of the insured or the injured party. If the injured party, through their own conduct, contributes to the loss, compensation can be reduced. If the insured's consumption of alcohol or drugs contributes to an insured event, compensation can be reduced.

## **5.4 Indemnification regulations for third party liability insurance**

### **5.4.1 Sum insured**

Including all costs of compensation and legal expenses, the total maximum compensation payable based on a single case of loss is limited to the sum insured shown in the policy document.

### **5.4.2 Damages**

This insurance provides coverage for the amount of loss that is attributable to the insured. The amount of compensation is calculated in accordance with the legal practice and provisions governing the awarding of damages.

### **5.4.3 Deductible**

Every insured event is subject to the deductible shown in the policy document.

### **5.4.4 Settlement of losses**

The insured must strive to ensure that the insurer is afforded an opportunity to assess the amount of loss and to settle the case amicably. If the insured covers the losses personally, settles a claim personally or accepts a compensation claim, this will be binding on the insurer only if it is apparent that the compensation amount and criteria are correct.

When the insurer is prepared to enter into an agreement with the injured party on the payment under this insurance of compensation which is not to exceed the agreed sum insured, it will notify the insured of this. If the insured will not accept the agreement, the insurer is not liable to pay any more compensation. The insurer is also not under an obligation to cover any costs that are incurred after this notification, or to investigate the case any further.

### **5.4.5 Legal proceedings**

The insured is required to notify the insurer without undue delay if the insured event in question gives rise to legal proceedings.

If an issue of damages is taken to court and the claim and the merit of the claim concern any loss that is covered by this insurance, the insurer will take care of the legal proceedings on the insured's behalf, as well as covering the necessary and reasonable legal expenses arising from this.

The insurer has the opportunity not to cover the expenses of the legal proceedings in the event that the insured does not inform the insurer of the legal proceedings in advance.

### **5.4.6 Liability in solidum**

Where several persons are held liable in solidum to compensate for the same loss, this insurance will only cover that part of the loss which reflects the insured's contribution and any advantage which he or she may have gained through the insured event. The maximum compensation that this insurance will provide is in proportion to the number of the liable parties, unless the reasons shown above give rise to a higher level of compensation.

### **5.4.7 Value-added tax**

The legal provisions governing value-added tax will be taken into consideration when calculating the amount of loss. If, under the Value Added Tax Act, the recipient of compensation is entitled to deduct the tax included in the costs that are covered by insurance, compensation will be paid net of the value-added tax included in the costs.

## **6 Premium**

The factors that affect the premium include the policyholder's place of residence and the insured pet's characteristics shown in the policy document, such as age, breed and purpose of use, as well as the sum insured and the deductible. The factors that affect the premium vary depending on the insured pet.

As the pet ages, the insurer has a right to adjust the premium upon a new insurance period to better reflect the statistical risk of damage. For the other situations where the insurer has a right to adjust the premium, see the 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. This paragraph does not apply to policies that became effective before 1 January 2024.

## **7 Safety regulations for Cat and Dog insurances**

### **7.1 Obligation to comply with safety regulations**

Safety regulations are a set of instructions on precautionary measures intended to prevent losses and to limit the scope of loss.

The policyholder, the insured and anyone likened with them are required to follow the safety regulations provided in the policy document, in the insurance terms and conditions or otherwise in writing.

According to Section 6 of the General terms and conditions, in the event of failure to comply with the safety regulations, and when this failure is determined to have contributed to the loss or the amount or scope of loss, insurance compensation can be reduced or refused altogether.

In addition, compliance must be ensured with the act on transmissible animal diseases, the Animal Welfare Act and the orders issued by the relevant authorities.

### **7.2 Treatment of cats and dogs**

All pets must be treated well, without being caused any unnecessary suffering. They should be kept in a place that is large enough, lit and clean and that provides protection.

Pets must never be left inside a vehicle or in any other place where they are exposed to heat.

Pets must not be deprived of the necessary care, nutrition, drink and rest, and they must not be put under excessive burden.

Having pets vaccinated in compliance with the vaccination requirements issued by the Finnish Food Authority is an important element of pet welfare.

### **7.3 Contacting a veterinarian**

If the cat or dog is injured or falls ill, or becomes lethargic or loses weight without showing any actual illness symptoms, the policyholder is liable to take the pet to a veterinarian for treatment without undue delay. In the event of illness or injury, cats and dogs must receive uninterrupted care until they heal.

Compliance must be ensured with all orders and instructions that the veterinarian provides.

*In case of any dispute under these terms and conditions the original Finnish wording shall prevail.*

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](http://www.lahitapiola.fi).

