

If Animal Insurance
COVERAGE FOR YOUR PET

Insurance Guide
If Animal Insurance – valid as of 15 June 2019



ANIMAL INSURANCE

– care for your pet

Like you, your pet may fall ill or have an accident. If Animal Insurance provides cover for your dog or cat for illnesses, accidents and death, and ensures good care for your pet.

FAST TREATMENT

Remote veterinary services and direct compensation are available every day.

LOW AND EASY DEDUCTIBLE

Simple deductible – you will only pay 35% of the compensable expenses arising from examinations, treatment and medication.

TAILOR YOUR INSURANCE

Lifetime coverage, where you are able to set the maximum amount of compensation: EUR 1,000, EUR 2,000 or EUR 3,000 for one insurance period.

The insurance policies are clear. I took out an insurance for my dog, and your insurance was the easiest to understand.

ANONYMOUS FEEDBACK ON MY PAGES

My Pages are useful and work well. Filing a claim report is easy and smooth. Claims settlement decisions are made quickly.

ANONYMOUS FEEDBACK ON MY PAGES

It is a big plus that I can pay the premium in 12 instalments without additional costs.

FEMALE, 39, CUSTOMER SINCE 2015

SOURCE: IF'S CUSTOMER FEEDBACK 2018

IF BENEFIT PROGRAM REWARDS AND SERVES

- Up to 15% discount on insurance.
- If Deductible Account Benefit for claim-free years up to EUR 40 per year, up to EUR 200. You can use it to reduce deductibles in most insured events.
- At the highest level, you can have a Personal Service Adviser if you wish.

INSURANCE AND CLAIMS MATTERS EASILY AND QUICKLY

- You can purchase insurance quickly and easily in our online shop at if.fi/insurances.
- [My Pages](#)* is a web service for If's customers where you can take care of your insurance and claims matters easily.
- 90% of our customers are very satisfied or satisfied with our claims services.

* *My Pages are currently provided only in Finnish.*

This guide is not a complete account of If Animal Insurance. Please also familiarise yourself with the insurance terms and conditions, the general terms and conditions and the If Benefit Programme at if.fi/etuohjelma. Any loss or damage will be compensated in accordance with these insurance terms and conditions.

REPORT
A CLAIM ON
MY PAGES
at if.fi

Who can be granted **INSURANCE**

You can take out insurance for a dog or a cat that is at least six weeks old and at the most seven years old.

Before the insurance is granted, we will examine your pet's health information. If your pet has an illness or injury, we may restrict compensability with respect to loss or damage relating to the illness or injury.

CHOOSE YOUR INSURANCE COVER

INSURANCE COVER	WHAT IS COMPENSATED?	MAXIMUM AMOUNT OF COMPENSATION	DEDUCTIBLE
VETERINARY FEES COVER	Expenses arising from the treatment of an illness or injury, as follows: <ul style="list-style-type: none"> - examination and treatment performed or ordered by a veterinarian - medication prescribed by a veterinarian - the cost of dressings and comparable articles - indispensable laboratory and X-ray expenses - expenses related to magnetic resonance imaging, computed tomography and ultrasound scans. Direct compensation service available via partner clinics Access remote veterinary services every day	According to your choice: EUR 1,000, EUR 2,000 or EUR 3,000 during an insurance period	35% of the expenses
REHABILITATION COVER (available as an additional cover attached to Veterinary Fees Cover for dogs)	Physiotherapy, chiropractic and acupuncture specifically ordered by a veterinarian and related to the treatment of an illness or injury that is eligible for compensation under the insurance terms and conditions	EUR 300 during an insurance period	35% of the expenses
LIFE COVER	<ul style="list-style-type: none"> - The sudden and unforeseen death of the animal due to an accident or illness - The unavoidable putting down of the animal ordered by a veterinarian on animal welfare grounds - The theft or disappearance of the animal 	<ul style="list-style-type: none"> - Up to the maximum amount of compensation stated in the policy document - The amount is based on the animal's purchase price as well as on its success in shows and competitions. - A pedigree dog must be registered by the Finnish Kennel Club, and a pedigree cat must be registered if the maximum amount of compensation applied is more than EUR 500. - The maximum amount of compensation for a cross-breed dog or a non-pedigreed cat is EUR 200 at the most. 	No deductible
LIABILITY COVER ATTACHED TO INSURANCE FOR A DOG	Sudden and unforeseen bodily injury and property damage caused by the insured dog to a person or another animal, which has been discovered during the validity of the insurance, regardless of whether the Insured is liable for the damage under the legislation in force	EUR 85,000/insured event	EUR 150



Basic information on IF ANIMAL INSURANCE

VETERINARY FEES COVER

You will receive compensation for expenses arising from the treatment of an injury or illness, such as veterinary fees and the cost of medicines, dressings and comparable articles ordered by a veterinarian. We will also cover indispensable laboratory and X-ray expenses and expenses related to magnetic resonance imaging, computed tomography and ultrasound scans.

Compensation requires that the insurance contract is valid when the expenses arise and that the accident has occurred or the illness has begun during the period of validity of the insurance contract.

At a maximum, costs arising from examination and treatment performed abroad are covered in accordance with the price level prevailing in Finland. All veterinarian's statements and invoices from abroad must be typed and drawn up in Finnish, Swedish or English. They must state the breed, age and diagnosis of the animal and the treatments performed. The expenses must be clearly itemised.

REHABILITATION COVER

Rehabilitation Cover is a separate additional cover that can be attached to Veterinary Fees Cover taken out for a dog. This cover covers costs arising from physiotherapy, chiropractic and acupuncture specifically ordered by a veterinarian and related to the treatment of an illness or injury that is eligible for compensation under the insurance terms and conditions. The maximum compensation for treatment expenses is EUR 300 within one insurance period.

LIFE COVER

Life Cover covers the sudden and unforeseen death of the animal due to an accident or illness that occurs during the validity of the insurance. The cover also covers the unavoidable putting down of the animal ordered by a veterinarian on animal welfare grounds. In addition, the insurance covers the theft or disappearance of the animal if the animal has not been found within one month of the theft or disappearance.

NOT ALL EXPENSES ARE COVERED

The insurance does not cover expenses relating to the following, for example:

- an illness or injury that has arisen prior to the entry into force of the insurance
- illnesses arising within 14 days from the commencement of the insurance
- prevention of illness
- special diets, vitamins, dietary supplements or other products that have not been approved as medication
- dental or gum care due to other than an accident
- malocclusion and the resulting complications
- a bone or joint growth disorder
- cryptorchidism, Caesarean sections or giving birth
- cremation and burial expenses
- a complication of an illness, injury or procedure not covered by the Insurance

The insurance does not cover the expenses of the appointment during which the animal is diagnosed with an illness or injury excluded from the scope of insurance.

You can find additional details about the exclusions relating to the insurance cover in the Animal Insurance Terms and Conditions under section 4.

LIABILITY COVER

We recommend that you attach Liability Cover to an insurance policy taken out for a dog. It covers bodily injury and property damage caused by the dog to a third party. The Tort Liability Act is observed in determining compensation. In the case of bodily injuries, compensation is paid in accordance with the charges of public health care. If the party suffering loss has contributed to the loss or damage, the policy covers only the part of the loss that corresponds to the Insured's contribution as a party causing damage.

The insurance covers the dog's owner, carer and possessor. Liability Cover covers loss or damage caused by the dog also if the dog is under the care or supervision of a person other than the owner.

The maximum amount of compensation is EUR 85,000. Expenses arising from the treatment of a pet are covered to the maximum amount of EUR 2,000. In the event of the death of a pet, no more than the animal's market price is compensated. As regards other animals, treatment expenses are covered up to the value of the animal, and in the event of death, only the market price of the animal is covered.

Liability Cover does not cover loss, damage or injury:

- caused to the owner, other insured person or a person living permanently in their household
- caused to the property of the carer or possessor
- caused by the animal to a part, device, structures, coatings or fixtures of a flat, building or property
- caused by the animal to an animal care facility, its property or employees.

You can find additional details about the exclusions relating to the insurance cover in the Animal Insurance Terms and Conditions under section 4.

VALIDITY OF THE INSURANCE

The insurance is valid in Finland and temporarily in the Nordic countries, throughout the EU and in Switzerland. Rehabilitation Cover is valid in Finland only.

Compensation requires that the insurance cover under which the insured event is to be covered is valid when the expenses arise and that the accident has occurred or the illness has begun during the period of validity of the insurance contract.

Veterinary Fees Cover, Rehabilitation Cover and Liability Cover will remain in force throughout the lifetime of the animal. Life Cover will expire at the end of the insurance period during which the animal reaches the age of ten years.

ADJUSTMENT OF THE MAXIMUM AMOUNT OF COMPENSATION

After your dog or cat reaches the age of seven years, the maximum amounts of compensation specified for Veterinary Fees Cover and Life Cover will be reduced by 15 per cent annually. However, the maximum amount of compensation will not be less than EUR 300 for pedigree dogs and cats. For cross-breed dogs and non-pedigreed cats, the maximum amount of compensation will not be less than EUR 100.

PRECAUTIONS FOR THE BENEFIT OF YOUR PET

The aim of precautions is to prevent loss or damage and reduce its extent. They also provide you with guidance for taking good care of your pet.

The most important precautions include:

- Immediately contact a veterinarian if your animal shows symptoms associated with an illness or injury.
- Follow the instructions of the veterinarian.
- Do not leave the animal in a closed vehicle during warm weather.
- Ensure that the animal is vaccinated in accordance with the vaccination recommendations of the Finnish Food Safety Authority Evira.

If the precautions are not observed, and this has caused loss or damage, compensation may be reduced. You can find all the safety precautions in the insurance terms and conditions under section 5.

HEALTH DECLARATION

When you take out insurance for your dog or cat, we will assess its state of health by using a brief questionnaire. It is important that you answer the questions comprehensively and truthfully. Any existing illnesses of your pet may restrict insurance cover. If the information provided is incomplete or incorrect, exclusions can be added to the insurance contract afterwards, and no compensation will be paid.

PRICING OF INSURANCE

Factors affecting the insurance premium will vary in accordance with the insured animal. Such factors include:

- the animal's age, breed and gender
- the scope of cover, the amount of maximum compensation and the amount of deductible
- the Policyholder's place of residence

CLAIMING OF COMPENSATION

is easy and quick

The fundamental purpose of insurance is to help if something happens. Our claims services, assessed as the best claims services in Finland*, help you ensure that everything runs smoothly in the event that your pet has an illness or accident. This allows you to concentrate on your pet's recovery.

GET HELP FROM A REMOTE VETERINARIAN

A remote veterinarian** is an ordinary veterinarian who advises you on the health issues of cats and dogs via video call without causing stress to your pet. The convenient remote veterinary services are available to you every day from 9:00 am to midnight. If your insurance includes Veterinary Fees Cover, you are entitled to three free remote veterinary appointments in 2019. Other appointments will be compensated for according to the insurance terms and conditions. You can reach the veterinarian conveniently from your own sofa, holiday cottage or boat via an application that can be downloaded for free onto your smartphone or tablet. Please read more about the service at if.fi/etäeläinlääkäri (in Finnish).

DIRECT COMPENSATION FOR ANIMAL INSURANCE

Our claims services are supplemented by direct compensation, which makes your visits to the veterinarian easier. The direct compensation service is available to you when you visit our partner clinics (if.fi/eläimensuorakorvaus).

1. State the policy number of your pet when you register. The veterinary clinic will submit the claim for compensation on your behalf.
2. In cases of illnesses covered by your insurance, you typically only have to pay the deductible; we will pay the rest.
3. Sometimes direct compensation will not be available to you due to such matters as the nature of the illness. In such a case, you will first pay for the expenses yourself. In most cases, however, the veterinary clinic will send the patient records to If on your behalf, and we will contact you by phone or via My Pages.

IF CLAIMS SERVICES

You can submit a claim for compensation via If's claims services.

1. You will first pay for any expenses relating to your pet's treatment yourself.
2. Claim compensation from If by completing a claim form on My Pages at if.fi/omatsivut or calling our claims services at +358 10 19 19 19.
3. We will request any additional information or reports, if necessary.
4. We will process your claim quickly, and you will receive the claim decision on My Pages.

* Comparative survey on customers' satisfaction with the claims services of their insurance company: How satisfied were you with the handling of your claims? Web survey panel, n=2613, including 165 If customers. 12/2016–01/2017, Kantar TNS.

** If implements the remote veterinary service together with its partners. FirstVet Ab is responsible for the video calls. The service is offered as a customer benefit to specified customer groups; therefore, it is considered extra and for this reason, it is not technically a part of the insurance contract. If can amend the content of the service or the customer group that it is offered to.



Examples:

LIABILITY COVER

- A dog bolts from its owner and bites another dog on a leash. Liability Cover covers veterinary expenses arising from the treatment of the other dog up to EUR 2,000. The deductible (EUR 150) is paid by the owner of the dog that bolted.
- A dog bolts from its owner and jumps against a car in a parking area when it hears another dog barking in the car. Liability Cover covers the expenses arising from the painting of the damaged car. The deductible (EUR 150) is paid by the owner of the dog that bolted.
- A dog is taken along to a visit to a friend, and it chews a pair of glasses that it finds on the table without anyone noticing. Liability Cover covers the cost of a new pair of glasses for the owner of the glasses. The deductible (EUR 150) is paid by the owner of the dog.

VETERINARY FEES COVER

- A cat is diagnosed with an inflammation of the eye that requires two visits to the veterinarian. The insurance covers 65% of the expenses arising from the two visits and the medication.
- A dog becomes very unwell during the weekend. It has to be taken to a veterinary emergency clinic. It is discharged the following day and prescribed medication and a special diet. The insurance covers 65% of the expenses arising from the visit and the medication. The insurance does not cover any special diets, even if recommended by a veterinarian.
- A dog is diagnosed with an ear infection. The veterinarian examines it by taking out samples of ear discharge and taking blood tests to ascertain the cause. The dog is prescribed several medications, and the veterinarian recommends a follow-up visit in two weeks' time. Veterinary Fees Cover covers 65% of the expenses arising from all sample taking, blood tests, examinations and medication. The insurance also covers 65% of the expenses arising from the follow-up visit.

LIFE COVER

- A dog has been diagnosed as having malignant tumours that cannot be treated. The veterinarian considers that putting it down is the only solution on animal welfare grounds. The dog's sum insured in its entirety is paid as compensation under Life Cover.
- A cat has a serious accident, and the veterinarian considers that its life cannot be saved. The cat's sum insured in its entirety is paid as compensation under Life Cover.
- A dog runs away during a walk in the forest, and despite several search attempts, it is not found. The dog's sum insured in its entirety is paid as compensation under Life Cover after one month has passed after the disappearance.

REHABILITATION COVER

- A dog has undergone bone surgery after an accident. The veterinarian considers that physiotherapy would be beneficial to the dog's recovery and orders five sessions performed by a licensed animal physiotherapist. Rehabilitation Cover covers 65% of the expenses up to EUR 300 per insurance period.
- A veterinarian has confirmed that the dog has pain in the spinal area. Both painkillers and chiropractic are used to alleviate the pain. Veterinary Fees Cover covers 65% of the examination and medication expenses. Rehabilitation Cover covers 65% of the expenses arising from the treatment by a licensed animal chiropractor up to EUR 300 per insurance period.

MY PAGES
ON YOUR SMART PHONE
24 HOURS A DAY
at *if.fi*

INSURER

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The insurer or its agent do not make personal recommendations about insurance products as specified in the Insurance Contracts Act.

INSURANCE AGENT OF THE INSURER

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Works as the agent of If P&C Insurance Company Ltd (publ), branch in Finland, Nordea Life Assurance Finland Ltd and Nordea Insurance Finland Ltd.

The insurance agent is registered in the Register of Insurance Intermediaries kept by the Financial Supervisory Authority (FIN-FSA). You can check the registration data on the insurance agent on FIN-FSA's website at fiva.fi.

If P&C Insurance Company Ltd (publ), branch in Finland, is part of the Sampo Group, whose parent company, Sampo plc, owns more than 20% of Nordea Bank AB.

The insurance agent's commission is based on the number of insurance policies sold.

CUSTOMER PROTECTION

If you, as a policyholder or claimant, are not satisfied with the decision of the insurance company, If Customer Ombud will consider your case. Submit information concerning the case by email to asiakasvaltuutettu@if.fi or by post to If Customer Ombud, P.O. Box 2018, FI-20025 IE, Finland, within six months of the decision.

Recommended settlements of cases concerning the conduct of insurers and insurance agents are given by the Finnish Financial Ombudsman Bureau (fine.fi), the Consumer Disputes Board (kuluttajariita.fi) or, with respect to claims under the Motor Liability Insurance Act, the Traffic Accident Board (liikennevahinkolautakunta.fi). The case may also be submitted to a court of law by taking legal action in a district court.

More information and a contact form for the If Customer Ombud is available at if.fi/muutoksenhaku (in Finnish).

PROCESSING OF PERSONAL DATA

We process our customers' personal data in compliance with insurance and data protection legislation valid at any given time and also otherwise ensure the realisation of our customers' privacy protection in the processing of personal data. We process our customers' personal data to handle their insurance matters at various stages of the insurance life cycle, for example, when making the insurance contract, during the insurance period and during claims handling. We acquire information from the customer, from parties authorised by the customer, from public registers maintained by various authorities and from the credit information register. We also use our customer register to target marketing to our customers.

We do not disclose customer data to third parties without the customer's consent, unless said disclosure is based on law. We record insurance and claims telephone services calls to ensure the content of discussions conducted with the customer, for example, when making an insurance contract or providing advice on claims issues. We also use call recordings to improve the quality of our services. More information on the processing of personal data is available at: if.fi/handling-of-personal-data.

