If’s animal insurance guide

Coverage for your pet

Valid as of 23 May 2026

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Why If's animal insurance?

Care for your pet

1 **Fast treatment**
Remote veterinary services and direct compensation are available every day.

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

3 **Tailor your insurance**
You can choose the amount of compensation for veterinary expenses, take out life cover for your pet and supplement the insurance with additional covers.

More information about animal insurance if.fi/eläin

This guide is not a complete account of If's animal insurance. In addition to this guide, please also read the insurance terms and conditions and the general terms and conditions carefully. Any loss or damage will be compensated in accordance with the insurance terms and conditions.

Animal insurance in a nutshell

Prepare for illnesses and accidents

Like you, your pet may fall ill or have an accident.

If's animal insurance provides cover for your dog or cat for illnesses, accidents and death, and ensures good care for your pet. You also have access to remote veterinary services every day, and can benefit from direct compensation at our partner clinics.

Insurance for a dog can be supplemented with additional covers. For example, Rehabilitation Cover covers physiotherapy for your dog if prescribed by a veterinarian. Liability Cover covers property damage and bodily injury caused by your dog to a person or another animal.

If's animal insurance provides cover for your dog or cat for illnesses, accidents and death, and ensures good care for your pet. Insurance requires a health declaration. If your pet has an illness or injury, we may restrict compensability with respect to loss or damage relating to the illness or injury.

You can easily file a claim on My Pages or via If Mobile. You can also follow the processing of your claim on My Pages.

My Pages are currently provided only in Finnish and Swedish.

Read more about our services on our Customer service web page.

What does animal insurance cover?

Good medical care for your cat or dog

In the following, we will briefly describe the covers and amount of compensation provided by animal insurance.

Veterinary Fees Cover
Compensation for expenses arising from the treatment of an illness or injury. Maximum amount of compensation according to your choice EUR 1,000, EUR 2,000, EUR 3,000 or EUR 4,000 during an insurance period. Deductible 35% of the expenses.

Rehabilitation Cover (available as an additional cover attached to Veterinary Fees Cover for dogs)
Compensation for physiotherapy, acupuncture or chiropractic 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. Maximum amount of compensation EUR 300 during an insurance period. Deductible 35% of the expenses.

Life Cover
Compensation for the sudden death of your pet, the unavoidable putting down of the animal ordered by a veterinarian, or the theft or disappearance of the animal. The maximum amount of compensation is specified in the policy document. No deductible.

Liability Cover (additional cover for a dog)
Compensation for bodily injury or property damage caused by your dog to a person or another animal. The maximum amount of compensation is EUR 85,000 per claim. Deductible EUR 150.

Detailed description of insurance covers

Ensure the right cover

What cover does the insurance provide for your pet for illnesses or accidents? How do we compensate the loss of a cat or dog? In the following, we provide more information on the scope of the insurance covers.

If you want to learn more about the scope of the cover, you can find more detailed information in the insurance terms and conditions.

Veterinary Fees Cover

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

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.

> ***Example:*** *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.*

> ***Example:*** *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.*

> ***Example:*** *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.*

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.

> ***Example:*** *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.*

> ***Example:*** *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.*

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.

The maximum amount of compensation is specified in the policy document and is based on the animal's purchase price as well as its success in shows and competitions. A pedigree dog must be registered by the Finnish Kennel Club and a pedigree cat must be registered by Kissaliitto if the maximum amount of compensation claimed 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.

> ***Example:*** *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.*
>
> ***Example:*** *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.*

> ***Example:*** *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.*

Liability Cover

We recommend that you attach Liability Cover to an insurance policy taken out for a dog. The insurance covers bodily injury or property damage caused by the dog to a person or another animal, regardless of whether the policyholder is liable for the damage under the legislation in force.

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.

> ***Example:*** *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.*

> ***Example:*** *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.*
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> ***Example:*** *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.*

Important information on animal insurance

Protect your pet against injury

In the following, we provide important information on safety precautions and the validity, exclusions and premiums of your insurance.

Validity of the insurance

The insurance is valid in Finland and temporarily in the Nordic countries, throughout the EU, in the United Kingdom 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.

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 Authority

If the precautions are not observed, and this has caused loss or damage, compensation may be reduced. Further details about the safety precautions are provided in the insurance terms and conditions.

Exclusions

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 (such as congenital conditions)
- Illnesses arising within 14 days from the commencement of the insurance
- Accidents that occur within 48 hours of the start 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, or a resulting complication
- Stenosis of the nostrils, pharynx or trachea, or soft palate

- Castration and sterilisation
- Medical statement fees, billing fees, or costs of official health examinations
- A complication of an illness, injury, procedure or medication not covered by the Insurance
- The expenses of appointments during which the animal is diagnosed with an illness or injury excluded from the scope of insurance
- Damage caused by a behavioural disorder or character
- Cremation and burial expenses

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
- Which the animal has caused by spreading parasites, ticks or similar

Further details about the insurance exclusions are provided in the insurance terms and conditions.

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. Providing false information may result in the termination of the insurance.

Calculation of the insurance premium

The aim of pricing is to ensure that the insurance premium corresponds to the risk of each insured person at any given time. Consequently, insurance premiums are distributed fairly between all insured persons.

Factors affecting the premium include the time of granting the insurance, the policyholder's age and place of residence, the sum insured, the amount of deductible, insurance and claims history, the scope of cover and whether the policyholder is a member of If's customer benefit program.

Factors affecting the premium will vary from one insurance cover to the next. The premiums for animal insurance may be affected by factors such as the animal's age, breed and gender.

Insurance is a contract

Insurance is based on an insurance contract. The contract determines the scope of cover and the amount of deductible.

Paying the Premium

The insurance remains valid if the insurance premium is paid no later than the date due. If the insurance premium has not been paid, If will terminate the insurance, effective at the earliest 14 days from the date of dispatch of the notice of termination.

With e-invoicing, you can pay for your policy in 1, 2, 4 or 12 instalments without additional costs. Alternatively, you can receive a paper invoice by mail or a free invoice on your My Pages. If you want to pay your bill in more than one instalment, we charge 2.90 euros for each paper invoice. For further information, please visit if.fi/elasku.

Changes to and expiry of the insurance contract

Continuous animal insurance policies are valid for an agreed insurance period at a time. Any changes in the Insured Interest must be reported to our company.

The insurance company may amend the insurance terms and conditions and adjust premiums at the turn of the insurance period as provided in the terms and conditions. The insurance company may also make amendments to the insurance terms and conditions that do not affect the essential content of your insurance. We notify you of any amendments in advance.

Your insurance can expire:

- At a previously agreed date
- If you notify our company of termination in writing
- Upon the insurance company's decision during the insurance period if the insurance premium has not been paid
- Upon the insurance company's decision in other circumstances specified in the insurance terms and conditions and legislation

Claiming compensation

Enjoy our wide range of services

On the following pages, we will tell you what to do if your animal gets sick or injured. You can use the convenient Direct Compensation service included in remote veterinarian insurance and animal insurance. You can also report the loss on My Pages at a time that is best for you.

Free remote veterinarian assistance for you and your pet 24/7

In the If Eläinapu service, you can get free assistance from a veterinarian via chat, video call or phone. A veterinarian will assess your pet's needs, provide instructions, and help you find a suitable veterinary clinic if necessary. The remote veterinarian* is a regular veterinarian who provides advice on the health of dogs and cats without causing your pet any stress.

The Eläinapu service is open 24/7/365. You can reach a veterinarian conveniently from your home, holiday house or a boat using the free If Eläinapu app, which you can download to your smartphone or tablet. Learn more about the service at if.fi/elainapu (in Finnish).

** If implements the remote veterinary service together with its partner. This service is offered as a customer benefit and is not part of the insurance contract. If reserves the right to change contents of the service..*

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 at the clinic. 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.

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

The easiest way to report a claim is on My Pages or via If Mobile. You can also file a claim through our Claims Services.

You will first pay for any expenses relating to your pet's treatment yourself.

1. 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.
2. We will request any additional information or reports, if necessary.
3. We will process your claim quickly, and you will receive the claim decision on My Pages.

If's benefit programme

Join the benefit programme with just a Home or Casco Insurance

You can qualify for the benefit programme with just a Home Insurance for your home or Casco Insurance for a passenger car or a van. You will get a 10% continuous discount on almost all your insurance policies. When you have two qualifying policies, your discount is 15%.

You will be eligible to participate in the benefit programme by taking out qualifying insurance policies and receiving your insurance documents electronically on My Page.

- You qualify for the first level of the benefit programme with a Casco or Home Insurance
- You will reach the second level with two insurance policies, Casco and Home Insurance, Casco and Personal Insurance, or Home and Personal Insurance
- For full details of the benefit programme and the qualifying insurance policies, please visit if.fi/etuohjelma
- Join the programme today!

→ If Benefit Programme
→ If benefits
→ Electronic insurance documents
→ My Pages
→ Benefits for members or organisations

Information on the insurer

Insurer

If P&C Insurance Company Ltd (publ),
branch in Finland

Registered domicile Stockholm
Business ID 1602149-8

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FI-02150 Espoo
Finland

Tel. +358 10 19 15 15 (switchboard)
If Customer Service, tel. +358 10 19 19 19

If Skadeförsäkring AB (publ)
10680 Tukholma Ruotsi
Org. nr. 516401-8102

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

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 IF, 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 and Patient Injury Board (liipo.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.