

Animal Insurance

Insurance product information document

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

Product: If Animal Insurance



This product information document gives an overview of the insurance policy and the covers available. Full details can be found in the insurance terms and conditions and insurance guide. The content of your own insurance depends on the covers you choose for your policy. You can check the contents of your insurance cover from your policy document.

What is this type of insurance?

Animal insurance is a voluntary insurance that covers your dog and cat. The policyholder can choose the appropriate level of cover from a range of options offered by the insurance company.



What is insured?

The insurance covers veterinary costs incurred from the treatment of the animal, as listed below, as well as the loss of the animal, if the covers are available for the insured animal and have been chosen for the policy. The coverage can be expanded with optional extras.

- ✓ Loss due to illness or accident
- ✓ The theft or disappearance of the animal
- ✓ Veterinary costs, medicine and dressing costs, laboratory and X-ray costs, and MRI, CT scan and ultrasound scan costs incurred due to illness or injury

Optional extras

- + Accidental personal injury or property damage caused by the dog to a third party
- + Physiotherapy, acupuncture and chiropractic treatments prescribed for the dog by a veterinarian for a covered illness or accident.

Payout ceilings

- + The maximum amount of veterinary expenses compensated during each insurance period is either €1,000, €2,000, €3,000 or €4,000 at the customer's discretion.
- + Life insurance compensates the animal's market price, up to the maximum amount chosen.
- + The compensation amounts will be reduced by 15% each year after the animal has reached the age of seven.
- + The maximum liability compensation amount is €85,000.
- + The maximum compensation amount of rehabilitation cover is €300.



What is not insured?

This insurance does not cover, for example, the following:

- ✗ expenses or loss arising from an illness if the illness began within 14 days of the start of the insurance
- ✗ costs or damage caused by an accident, if the accident occurred within 48 hours of the start of the policy
- ✗ the costs of illnesses contracted or injuries sustained before the insurance was taken out
- ✗ vaccinations, health checks, special diets, vitamins, medical equipment and supplies
- ✗ damage if the insurance was not in force at the time the costs were incurred or the illness did not start or accident occur during the validity of the insurance.
- ✗ loss of the animal when it has reached the age of 10 years.



Are there any restrictions on cover?

Compensation is not paid in the following cases, for example:

- ! costs of bone and joint growth disorders
- ! costs of caesarean section, fertility treatments, giving birth and false gestation
- ! dental or gum care not due to an accident
- ! cremation and burial expenses
- ! property damage or personal injury caused by the dog to the policyholder or their family
- ! property damage caused by the dog to its keeper or their family
- ! damage caused by the dog to a treatment facility or its staff
- ! damage caused by the dog in the course of gainful employment
- ! billing costs, fees for statements or the costs of official health examinations



Where am I covered?

- ✓ The insurance is valid in Finland and temporarily in the Nordic countries, throughout the EU, and in the United Kingdom and Switzerland. Such temporary validity is limited to one year. Rehabilitation Cover is valid in Finland only.



What are my obligations?

Providing accurate and complete information on the requested topics when entering into the contract, such as about the object of the insurance.

Paying my insurance premium on time.

Following the safety regulations.

Telling the insurance company promptly of any mistakes or omissions that I notice and that may have a bearing on the policy.

In the event of a loss, filing a claim and providing the insurance company with all the information necessary to process the claim



When and how do I pay?

The insurance company will send you a bill for the premium, which you must pay into the account indicated in the bill by the due date. The number of annual instalments and the billing method will be agreed when the contract is finalised.



When does the cover start and end?

The policy is effective from the date agreed between the policyholder and the insurance company. The insurance cover is valid until further notice.

The policyholder can cancel the policy by giving notice of termination in writing.

If may terminate the policy if the policyholder fails to pay the premium by the due date. In such circumstances, the policy will lapse 14 days after the date on which the written notice of termination was sent.

If also reserves the right to terminate the policy at the end of the insurance period.

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.



How do I cancel the contract?

You can cancel your policy at any time.

Notice of termination must be given to If in writing.

Fixed-term insurance contracts of less than 30 days cannot be terminated prematurely.