

This is a translation of the original Finnish insurance Terms and Conditions 'Seuraeläinten vakuutusehdot'. In case of discrepancy, the Finnish wording prevails.

The overall pet insurance cover comprises the contents of the contract agreed upon in the Policy Document, the Pet Insurance Terms and Conditions, and the General Terms and Conditions.

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Key concepts used in the terms and conditions

Use value

Use value means that the animal can be used for the purpose for which it was acquired.

Market price

Market price refers to the price which could have been obtained for the animal if sold in an appropriate manner at the time of the loss.

Deductible

The deductible is the amount of money entered in the Policy Document or in the Terms and Conditions of the insurance which is deducted from the amount of loss covered in each case of loss.

Accident

An accident denotes a sudden, external event resulting in injury.

Unavoidable putting down of an animal

Putting down an animal is deemed unavoidable if performed on a veterinarian's orders, when the health of the animal on account of sickness or injury is such that keeping it alive would constitute obvious cruelty.

1 Validity of insurance

The insurance is valid in the location entered in the Policy Document and temporarily in the Nordic countries, throughout the EU and Switzerland. The temporary period can extend to a maximum of one (1) year.

If it is known to the Policyholder that the animal will remain outside the insured location more than a year, the animal will be insured only for three (3) months from the date of transfer.

Cover for treatment expenses and Cover for sickness resulting in death expire at the latest at the end of the insured period during which the animal reaches the maximum age stated in the Policy Document. Cover for accidental death is valid throughout the lifetime of the animal.

2 Insured interest

The insured interest comprises the animal stated in the Policy Document.

3 Insurance covers

3.1 Cover for treatment expenses

The insurance covers treatment expenses for sickness or an injury, when necessary and justified on veterinarian grounds, as follows:

- Costs arising from the examination and treatment of a sickness or injury performed or ordered by a veterinarian.
- the cost of medicines, dressings and related articles used or ordered for the treatment of a sickness or injury diagnosed by a veterinarian and sold under a licence from the Finnish Medicines Agency
- Indispensable laboratory and X-ray expenses.

With respect to illnesses and accidents excluded from the scope of insurance, veterinary expenses are covered up to the appointment preceding the appointment during which the animal gets a diagnosis excluded from the scope of insurance, or when it becomes otherwise apparent that it does not have an illness or injury covered by the insurance. The insurance no longer covers the expenses of the appointment during which the animal is diagnosed with an illness or injury excluded from the scope of insurance.

Costs arising from examination and treatment performed abroad are covered at most in accordance with the price level prevailing in Finland.

All veterinarian's statements and invoices for examination or treatment performed abroad must be typed and drawn up in Finnish, Swedish or English. They must state the name, race, age and diagnosis of the animal and the treatments performed. The treatment expenses must be clearly itemised.

3.2 Cover for sickness resulting in death

Insurance cover is provided only on condition that the insurance cover is valid at the time of the occurrence of the expenses and the accident has occurred or the illness has begun during the validity of the insurance cover.

3.3 Cover for accidental death

The insurance covers the sudden and unforeseen death of an animal due to an accident or its unavoidable and immediate putting down due to an accident, which occurs during the insurance period.

The insurance covers the sudden and unforeseen direct damage to the animal on account of its misappropriation or disappearance. Compensation is conditional on the animal's not being found within three (3) months of the discovery of the misappropriation or disappearance.

4 General exclusions

The insurance does not cover a loss or treatment expenses caused by

- 1) a sickness or injury dating from before the start of the insurance period
- 2) neglect of the Animal Diseases Act or the neglect of orders given by a veterinarian
- 3) treatment procedure performed or treatment provided by a person who is not a certified veterinarian
- 4) cruelty to animals or neglect
- 5) castration or sterilisation, unless performed to treat a sickness
- 6) a sickness or injury which is excluded from insurance coverage in the Policy Document
- 7) behavioural disorder or temperament (such as anxiety, timidity or aggression)
- 8) Caesarean sections, giving birth, gestation, false gestation, or the resulting complications
- 9) a complication of an illness, injury, procedure or medication not covered by the insurance.

Treatment expenses are not covered in the case of

- 10) fees or expenses for the prevention of sickness, such as inoculations or health inspections
- 11) X-ray or ultrasound examinations to determine the presence of a litter
- 12) nutritional products, dietary supplements, herbal preparations, special diets, vitamins or other similar products, even when used in a way similar to medicinal products and approved as a medicine by the Finnish Medicines Agency
- 13) the cost of Caesarean sections, fertility treatments, termination of gestation and artificial insemination
- 14) examination or treatment of irregular return to oestrus or other sex hormone disorders
- 15) the cost of dental or gum care due to other than an accident, even if the care was related to the treatment of another illness. The removal of tartar or plaque is not covered even as preparation for oral surgery
- 16) the cost of behavioural or nutritional consultancy, and physical or comparable therapy care
- 17) follow-up visits by a symptom-free pet after recovery.

The insurance does not cover

- 18) loss in which the occurrence of the insured event cannot be determined
- 19) cremation and burial expenses
- 20) billing fees or medical statement fees
- 21) the costs of official health examinations
- 22) medical devices and equipment

5 Precautions

Precautions include the most common safety regulations for preventing loss or damage and reducing its extent.

The Policyholder and any person comparable to the Policyholder must observe the precautions. Negligence in heeding the precautions may cause the compensation to be reduced or completely denied in accordance with Clause 5.1.1 of the General Terms and Conditions.

- 1) If an animal shows symptoms associated with sickness, the Policyholder must immediately contact a veterinarian. The instructions of the veterinarian must be followed.
- 2) The animal must not be left during warm weather in a closed vehicle without proper care and supervision.

6 Compensation

6.1 Basis for compensation

The insured animal and the insurance cover selected are stated in the Policy Document.

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

6.1.1 Direct infliction of damage on an animal

The insurance covers the direct infliction of damage on an insured animal due to a sudden and unforeseen event in accordance with the insurance cover stated in the Policy Document.

The grounds for compensation are a directly inflicted loss up to the maximum amount of compensation for the animal stated in the Policy Document.

In addition to covering the direct infliction of damage on an animal, the insurance also covers:

- reasonable costs arising from the prevention of loss and the reduction of its extent

6.1.2 Exclusions

The insurance does not cover

- 1) A reduction in the use value of an animal
- 2) Indirect costs related to the loss or damage or the claims settlement process, such as telephone and travel expenses, loss of income or other such costs.

6.2 Assessing the price of the animal and calculating maximum amounts of compensation

The price of the animal is assessed and the amount of compensation is calculated in conjunction with the insured event.

After a dog reaches the age of six (6) years, the maximum amounts of compensation in force are reduced by 20 percent annually from the start of the next insurance period. The maximum amount of compensation will not be less than EUR 135.

After a cat reaches the age of six (6) years, the maximum amounts of compensation in force are reduced by 20 percent annually from the start of the next insurance period. The maximum amount of compensation will not be less than EUR 85.

6.3 Methods of compensation

6.3.1 Compensation for treatment expenses

Medical expenses are covered up to the maximum amount of compensation specified in the Policy Document during each insurance period. The Insurance Company is entitled to determine the treatment location.

6.3.2 Compensation for the loss of animal

The compensation equals the market price of the animal immediately before the insured event, however, up to the maximum amount of compensation stated in the Policy Document.

6.4 Deductible and other deductions

6.4.1 Deductible

The deductible is deducted from the amount of loss covered. The amount of the deductible is defined in accordance with the Policy Document and these Terms and Conditions.

No deductible is deducted from costs arising from the prevention of loss or reduction of its extent.

6.4.2 Impact of individual acts

The Insurance Company may reduce or completely refuse compensation to the Policyholder or any person comparable to the Policyholder who has:

- 1) caused the loss or damage intentionally or through gross negligence. This also applies where the Policyholder's use of alcohol or intoxicants has contributed to the loss or damage (General Terms and Conditions, Clause 6.1).
- 2) neglected to observe the precautions applying to the Insurance (Clause 5 and General Terms and Conditions, Clause 5.1.1)
- 3) neglected measures to prevent loss or reduce its extent (General Terms and Conditions, Clause 5.2.1).

Persons comparable to the Policyholder are specified in Clause 7 of the General Terms and Conditions.

6.4.3 Impact of laws regulating taxation

The laws regulating taxation are also taken into account in the calculation of compensations.

6.4.4 Order of calculating deductions

Deductibles and other deductions are made from the amount of loss covered in the form of consecutive deductions in the following order:

- 1) the amount of possible tax
- 2) deductible
- 3) any deductions based on the actions of a person.

7 Premium

7.1 Calculating the Insurance Premium

Premiums for the pet insurance shall be calculated according to the personal qualities of the Policyholder, his/her family members, the Insured, or the possessor of Insured Interest. Such qualities shall include age, place of residence and living environment, as well as the insurance and claims history, the qualities and the purpose of use of the insured animal specified in the Policy Document, the scope of cover, and the amount of the deductible. Factors affecting the premium will vary in accordance with the insured animal.

The insurance company is entitled to adjust the premium at the turn of the insurance period on the basis of a change in the age of the insured interest, the Policyholder, his/her family members, the Insured or the possessor of the insured interest. In such a case, the premium is adjusted in accordance with the change in the statistical risk of loss or damage that corresponds to the change in age.

When the effect of age on the risk of loss or damage changes, the insurance premium can be adjusted to better correspond to the risk.

The other cases in which the insurance company is entitled to adjust the premium are stated in the General Terms and Conditions.