

# Pet Insurance

## and information about the insurance product



This document is a summary of the main features and exclusions of the insurance and is not part of the contract between you and the insurer. The full conditions are contained in the general insurance conditions.

### What kind of insurance is it?

Pet insurance bears the costs that a veterinarian charges for the medical treatment of your dog or cat.



#### What is insured?

##### Medical expenses

- ✓ Usual and common veterinary expenses, including advice, diagnostic tests, and surgery, if your pet is sick or injured.
- ✓ Generic prescription drugs that have been prescribed by the veterinarian. Wise Paws cover has an upper limit for chronic diseases.
- ✓ Additional therapies listed in the insurance policy.
- ✓ Food prescribed by the veterinarian (Classic and Optimal only).
- ✓ Emergency treatment if your pet is injured while traveling outside of Switzerland.

##### Animal boarding costs

- ✓ A cash benefit for the cost of accommodation in an independent, licensed pet boarding house if:
  - a) you need or need emergency medical treatment due to an injury;
  - b) are in hospital for five consecutive days or more; and
  - c) Your pet cannot be entrusted to another person.

##### Theft loss

- ✓ Leistung A cash benefit based on the current daily value of your pet as a puppy or young cat if the animal is not found within 10 weeks of the theft. The amount payable is a percentage of the market value based on the age of your pet at the time of theft.
- ✓ We may also assume up to 25% of the costs for the search ad and awarding a reward



#### What is not insured?

Here are some of the key exclusions from Smart Paws and Wise Paws animal insurance. However, this is not a complete list of all exclusions. These are only available in the general insurance conditions.

- ✗ Treatment of an illness or injury that your animal had before the insurance policy started or for which there were initial clinical signs.
- ✗ Treatment of illnesses that show the first clinical signs in the first 30 days after taking out insurance.
- ✗ abnormal behaviour and aggression.
- ✗ Cosmetic treatment.
- ✗ Experimental or not established methods.
- ✗ Euthanasia and costs of cremation and funerals.
- ✗ Improper care of your pet or failure to follow veterinary advice.
- ✗ Fees that are not reasonable and customary in the market.
- ✗ Obesity and diets.
- ✗ Pregnancy, infertility and sexual dysfunction.
- ✗ Restained / undescended testicles.
- ✗ Treatments outside of Switzerland if you are traveling abroad specifically for the treatment of your pet.
- ✗ Transplants
- ✗ Use of your pet for commercial purposes or financial gain.

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## There are coverage restrictions

- ! You must be the owner and registered owner of the pet and the pet must normally be with you at your registered address.
- ! Your pet must not belong to one of the following breeds, whether purebred or crossbreed: Czechoslovakian Wolfhound, Saarloos Wolfhound, Guatemalan Dogo, Wolf, Wolf-hybrid, Tosa Inu, Sardinian Shepherd Dog, Dogo Canario, Dogo Sardo, Carolina Dog, Perro de Presa, American Pitbull Terrier or American Staffordshire Terrier.
- ! We cannot guarantee insurance coverage for animals of all ages and breeds.



## Where am I insured?

- ✓ You are fully insured in Switzerland.
- ✓ Emergency medical treatments for your pet are insured if your pet suffers an injury during trip outside of Switzerland and you have the appropriate travel documents for your pet. We pay the usual and customary costs that we would have paid for treatment in Switzerland.
- ✓ You are not insured if you travel abroad to have your pet treated there.



## What am I obliged to do?

- You must take care of your pet and take measures to prevent unnecessary illness or injury as well as theft. That means you need to do the following:
  - a) Ensure that your pet has a health check at least every twelve months and that the vaccinations are all up to date.
  - b) Provide your pet with a safe environment to prevent illness, injury and theft, microchip your pet in accordance with applicable laws and veterinary recommendations and keep your pet safe.
- You must answer all of our questions fully and correctly when we set up your insurance policy and when you make a claim. If you do not do this, your claim may become invalid and we may refuse to pay.
- You have to pay the premium, otherwise the insurance will be suspended and we will no longer accept claims. If the premium is not paid after 30 days, the outstanding premium for the remaining insurance period will become due and additional fees may apply.
- You must inform us about changes in your personal circumstances and address.
- If you make a claim, you must contact the customer services team and ensure that the claim is covered by your insurance policy.



## When and how do I pay?

The premium can be paid in full at the beginning of the insurance period by credit card, EC card or direct debit. The premium can also be paid monthly by direct debit.



## When does insurance coverage begin and end?

The insurance period usually runs for 12 months from the start date and ends on the date on shown in the insurance policy. The prerequisite for this is that the premiums are paid.



## How can I cancel the contract?

- You can cancel up to 14 days from receipt of the insurance documents. You may receive a full premium refund, provided that no claim has been made. This is called the cooling off period.
- If you cancel your contract after the cooling off period has expired, we may be able to reimburse premiums that have been paid for the remaining insurance period, provided that no claim has been made. If a claim has already been made, we will cancel your contract, but will not refund any premiums.