

Pet Dog Insurance - Mid Range (Core / Vital / Key)

Insurance Product Information Document (IPID)

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Insurer: Fortegra Belgium Insurance Company NV

Joint Manufacturer: Fortegra Insurance Company NV / Petcover EU Agentur GmbH

Product: Mid Range (Core / Vital / Key)

The product is administered by Petcover EU Agentur GmbH, acting on behalf of Fortegra Belgium Insurance Company NV as an intermediary authorised and regulated by the Österreichische Finanzmarktaufsichtsbehörde (FMA) under reference number: 32484052. Registered Office: Ared Strasse 16-18, 2544 Leobersdorf, Austria.

This document provides key information about your insurance policy. The contractual information about the product can be found in your certificate of insurance and in the insurance terms and conditions.

What is this type of insurance?

This is an insurance policy for dogs which provides veterinary fee cover if your dog is injured or becomes ill; boarding fees while you are hospitalised; and vet costs of having your dog put to sleep and subsequent cremation and/or burial costs.

Optional Extra Cover:

This insurance can also provide cover for day to day care for certain elective, routine or preventative healthcare for your dog.



What is insured?

- ✓ **Veterinary Fees** - Up to 12.000 € per year for the cost of vet fees to treat an injury and/or illness.

The percentage of eligible vet fee costs applying to your plan will depend upon the option you have chosen.

Within your vet fee benefit, cover is reduced to:

- Up to 5.000 € per condition, per year for any treatment costs involving the cruciate ligament, hip dysplasia or cancer.
- Up to 500 € per year for vet consults or the treatment of skin conditions.
- Costs for tick-borne diseases, up to 1.000 € for the first occurrence and then up to 500 € thereafter.

- ✓ **Boarding Fees** - Up to 1.500 € per year for the cost of boarding your dog at a licensed boarding kennel or 10 € a day towards the cost of someone looking after your dog while you are hospitalised.
- ✓ **Saying Goodbye** - Up to 250 € for the vet costs of having your dog put to sleep and subsequent cremation and/or burial costs, if a vet recommends that your dog is put to sleep.

Optional Extra Cover

- ✓ **Day to Day Care** - Up to 50 € per year for one of the below day to day cares your dog needs per year:
 - Up to 50 € per year for de-sexing; microchipping; deworming; behavioural therapy; teeth cleaning; alternative or complementary treatment; prescription diets; dew claw removal or dog training at a recognised training centre.
 - Up to 30 € per year for vaccinations or health checks.
 - Up to 10 € per year for a worm test or blood screen.
 - Up to 10 € per year for FeLV-/FIV-test or urinalysis.
 - Up to 45 € per year for flea or tick control.



What is not insured?

- ✗ Any pre-existing condition(s).
- ✗ Any illness which starts in the first 28 days of cover.
- ✗ Any cruciate ligament illness or condition in the first 6 months of cover.
- ✗ Any nasal or skin fold, enlarged tongue, everted laryngeal saccules, gastrointestinal tract conditions and brachycephalic airway obstructions (BOAS) including stenotic nares and soft palate resections that occurs in the first 12 months of cover.
- ✗ Physiotherapy or treatment of a behavioural illness.
- ✗ Any treatment relating to a dental illness.
- ✗ Anything in connection with breeding, pregnancy or giving birth.



Are there any restrictions on cover?

- ! We will pay for a percentage of eligible veterinary fees, as chosen by you and confirmed on your certificate of insurance.
- ! Claims must be submitted no later than 12 months after your dog received treatment.
- ! Your dog must have had a dental examination by a vet in the 12 months before the first clinical signs of a dental injury was seen, and any treatment recommended must have been carried out within 2 months of the examination taking place.



Where am I covered?

- ✓ Your cover applies in Austria and any journey within any country within the European Union for up to a maximum of 90 days for all journeys in each policy year.



What are my obligations?

This part explains what we believe are the most significant policy holder obligations. For full details of all obligations please refer to the insurance terms and conditions.

Notification obligation

- Petcover EU Agentur GmbH must be fully and truthfully informed about the insured risk - before the contract is concluded and during the entire term of the contract. The things you need to tell us are detailed in your certificate of insurance and under "Your duty to disclose to us" in the insurance terms and conditions. Incomplete or incorrect information can result in a claim not being paid or affect the cover we provide.

Caring for your dog

- You must provide routine or preventative treatment normally recommended by a vet to prevent illness or injury.
- You must arrange for a vet to examine and treat your dog as soon as possible after it shows clinical sign(s) of an injury or illness.
- You must follow the advice and recommendations of the treating vet so as not to prolong or aggravate the illness or injury.

In the event of a claim

- You agree that any vet or therapist has your permission to release any information we ask for about your dog. If you incur any charge for this, you must pay the charge.
- Claims must be reported to us as soon as possible and within the applicable deadlines.



When and how do I pay?

Payment of the insurance premium is due upon conclusion of the contract. You can pay the premium annually or monthly, either by bank transfer, SEPA direct debit or credit card. Please contact us for further information.



When does the cover start and end?

This insurance covers a twelve-month period and the start and end dates of cover are specified on your certificate of insurance. The insurance policy renews for another twelve months, unless we or you cancel the policy.



How do I cancel the contract?

You have a 14-day right of withdrawal period. Full withdrawal rights can be found in your insurance terms and conditions. After that period, you or we can cancel your policy by phone or in writing one month before the end of the insurance year. Please call us on 0800 400 720, write to Petcover EU Agentur GmbH, Ared Strasse 16-18, 2544 Leobersdorf, Österreich or send an email to info.at@petcovergroup.com