Pet Dog Insurance - Safety Net (Basic Standard / Basic Plus) 20260101V

Insurance Product Information Document (IPID)

Insurer: Fortegra Belgium Insurance Company NV
Joint Manufacturer: Fortegra Insurance Company NV / Petcover EU Agentur GmbH
Product: Safety Net (Basic Standard / Basic Plus)

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 and complementary treatment cover; advertising and reward costs; boarding fees while you are hospitalised; holiday cancellation fees if your holiday gets cancelled because your dog needs vet treatment, and costs if your dog is unable to return to Austria. With our Safety Net (Basic Standard and Basic Plus) plans this insurance provides cover if your dog goes missing or dies.

Optional Extra Cover:

With our Basic Standard and Basic Plus plans this insurance can also provide cover if your dog goes missing or dies.

What is insured?

✓ **Veterinary Fees & Complementary Treatment** - Up to 2.500,00 € per year for the cost of vet fees to treat an injury and/or illness. When referred by your vet, we also cover the treatment of behavioural illnesses and the cost of physiotherapy.

Up to 1.000,00 € per year within your vet fee benefit for alternative or complementary treatment when referred by your vet. For up to ten (10) sessions in total per year for acupuncture, homeopathy, herbal medicine, chiropractic manipulation, osteopathy or hydrotherapy.

✓ **Advertising and Reward -** Up to 1.000,00 € per year for the cost of advertising and the reward you have paid to get your dog back.

✓ **Third Party Liability** - Up to 1.000.000 € for your legal costs/expenses and your legal liability for payment of compensation due to your dog.

✓ **Boarding Fees** - Up to 1.000,00 € 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.

✓ **Holiday Cancellation** - Up to 1.000,00 € per year for the cost of travel and accommodation expenses if you have to cancel or cut short your journey because your dog needs immediate life-saving veterinary treatment.

✓ **Emergency Repatriation** - Up to 300,00 € per year for the extra costs to get your dog home if your dog is injured or suffers from a new illness while on a journey.

✓ **Denied Re-Entry and Loss of Document** - Up to 1.000,00 € for the cost to keep your dog in a boarding kennel, the cost of getting a duplicate pet passport, the cost of temporary accommodation and extra costs to travel home if your dog is unable to return to Austria.

Within our Safety Net plan only or as optional extra cover with our Basic Standard and Basic Plus plans:

✓ **Death from Injury or Illness** - Up to 1.500,00 € for the price you paid for your dog or the market value, if your dog dies or has to be put to sleep due to an injury or illness.

✓ **Theft or Straying** - Up to 1.500,00 € for the price you paid for your dog or the market value if your dog goes missing and does not return within 30 days.

What is not insured?

✗ Any pre-existing condition(s).

✗ Any illness which starts in the first 14 days 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.

✗ Routine or preventative treatment and elective surgery or treatment.

✗ Anything in connection with breeding, pregnancy or giving birth.

Are there any restrictions on cover?

! 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 or illness were seen, and any treatment recommended must have been carried out within 2 months of the examination taking place.

! The cover for death from illness will automatically be removed by us at the renewal following your dog's 8th birthday. Unless your dog is a select breed, in which case this cover will be automatically removed by us at the renewal following your dog's 5th birthday.

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 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.