

This document contains a summary of this type of insurance. The pre-contractual and contractual information for the product is provided in other documents, which govern the relationship between the parties.

### What does this type of insurance consist of?

Insurance aimed at compensating the insured up to the limit of the insured sum in the event of accidental death or theft of pet dogs or cats. It also includes other coverage for the pet as well as legal defense and civil liability for the insured.



#### What is insured?

##### COVERAGE always INCLUDED:

- ✓ Accidents: Compensation for the insured in the event of death or necessary euthanasia of the pet, for the value of a dog with similar characteristics.
- ✓ Theft: Compensation for the insured in the event of theft of the pet, for the value of a dog with similar characteristics.
- ✓ Loss: Reimbursement of expenses with publishing ads in the local press or radio to look for the pet.
- ✓ Euthanasia and elimination of corpse: Reimbursement of the costs when the pet must be euthanized due to injuries caused by an accident or physical impairment, as instructed by a vet.
- ✓ Stay in dog hotel: Reimbursement of expenses when needed due to death, illness or hospitalization of the insured, his/her spouse or offspring.
- ✓ Legal defense: Expenses to defend the insured as the owner of the insured pet, in certain proceedings, and phone legal guidance.
- ✓ Veterinary phone guidance and consultations on animals.
- ✓ Veterinary assistance with the possibility of choosing between:
  - Reimbursement of veterinary expenses due to accident.
  - Veterinary assistance due to accident or illness (up to 1000 or 2000 euros).

##### OPTIONAL COVERAGE:

- ✓ Civil liability for damages to third parties caused by the insured pet.



#### What is not insured?

Under no circumstances are damages or expenses derived from the following insured:

- ✗ Bad faith of the insured.
- ✗ Armed conflicts, mutinies, popular uprisings, terrorism, rebellions and sedition, actions by security forces and corps.
- ✗ Natural phenomena, falling space debris and meteorite showers, and nuclear energy.
- ✗ Involvement of the insured pets in bets or challenges.
- ✗ Abuse, excess work, lack of, insufficient or poor hygienic quality of pet food or pet care.
- ✗ Injuries, diseases or abnormalities prior to taking out the insurance policy, even if they are congenital.
- ✗ Any event linked to hunting.

Other specific events in each coverage are also excluded, such as:

##### Accident coverage:

- ✗ Poisoning, stings or bites by insects, ear mites, rodents or other mammals.
- ✗ Age-derived injuries.
- ✗ Esthetic surgery.

##### Theft coverage:

- ✗ Theft and loss.

##### Coverage for euthanasia and elimination of corpse:

- ✗ Euthanasia due to changes in behavior or conduct, including aggressiveness.

##### Civil liability coverage:

- ✗ Intentional breach of legal regulations.
- ✗ Payment of penalties or fines.



### Are there any restrictions to the coverage?

Yes, there are several limits on the coverage, including:

- ! Coverage shall not apply until after 15 days from the date the pet is insured, except for euthanasia, old age or illness (1 year is needed in these cases).
- ! Coverage for loss: Reimbursement of up to 155 euros for each event covered.
- ! Coverage for euthanasia and elimination of corpse: Reimbursement of up to 150 euros for each event covered.
- ! Coverage for stay in dog hotel: Reimbursement of up to 350 euros per annual insurance payment.
- ! Coverage for legal defense: Up to 3000 euros for any legal measures derived from the same proceedings.
- ! Coverage for reimbursement of veterinary expenses due to accident: Up to 1.000 euros for each event covered.
- ! Coverage for Veterinary assistance due to accident or illness: Up to 1000 or 2000 euros (as chosen by the insured) per annual insurance payment.



### Where am I covered?

- ✓ In Spain.



### What are my obligations?

- Pay the insurance policy.
- Provide all information the insurer needs to assess the risk before the contract is executed.
- Notify the insurer of any change to the information supplied when the insurance is taken out, for the entire term of the contract.
- Notify the insurer of the events which may lead to compensation or other benefits within seven days of becoming aware of them; provide the necessary information and documentation to check and assess the damages, and allow the professionals appointed by the insurer to act.



### When and how must I make the payments?

On taking out the insurance. You must pay annually unless otherwise laid down in the contract; payment in installments may be set up. Payment by direct billing is an option.



### When does the coverage start and end?

The coverage starts and ends on the dates listed in the contract's Specific Terms and Conditions, unless there is an extension.



### How can I cancel the contract?

The insured may object to the contract being extended at least one month before the end of the period in progress, without having to give a reason therefor.