

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

The contents of animal insurance comprise the Policy Document, these Insurance Terms and Conditions and the General Terms and Conditions.

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Key concepts used in the Terms and Conditions

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.

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Accident

Accident refers to a sudden and unforeseeable occurrence which arises from an external factor and causes an injury. A condition originating from an illness is not considered an accident, even if this was detected after the accident.

Unavoidable putting down of an animal

Putting down an animal is deemed unavoidable if performed on a veterinarian's orders when, due to illness or injury, the health of the animal is such that putting it down would be necessary on the grounds of animal protection.

Carer

Carer refers to a person who does not own the animal, either alone or jointly, but who has temporary control or possession of it.

1 Validity of the insurance

The insurance is valid in Finland and temporarily in the Nordic countries, throughout the EU, and in the United Kingdom and Switzerland. The temporary status may last for a maximum period of one (1) year.

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

The life cover will expire no later than at the end of the insurance period during which the animal reaches the age of ten (10) years.

The following covers will remain in force throughout the lifetime of the animal: Veterinary Fees Cover, Rehabilitation Cover and Liability Cover.

2 Insured interest

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

3 Insurance covers

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

3.1 Veterinary Fees Cover

This cover compensates expenses arising from the treatment of an illness or injury, when necessary and justified on veterinarian grounds, as follows:

- costs arising from the examination and treatment of an illness or injury performed or ordered by a veterinarian
- The cost of medicines, dressings and comparable articles used or ordered by a veterinarian for the treatment of an illness or injury detected by a veterinarian and sold under a licence from the Finnish Medicines Agency (Fimea)
- laboratory and X-ray expenses and expenses related to magnetic resonance imaging, computed tomography and ultrasound scans.

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.

At a maximum, costs arising from examination and treatment performed abroad are covered in accordance with the price level prevailing in Finland. All veterinarian's statements and invoices from abroad must be typed and drawn up in Finnish, Swedish or English. They must state the name, race, age and diagnosis of the animal, the treatments performed and the treatment expenses, clearly itemised.

3.2 Rehabilitation Cover

This cover covers costs arising from physiotherapy, chiropractic and acupuncture as follows:

- the treatment is specifically ordered by a veterinarian and is related to the treatment of an illness or injury which is eligible for compensation under the Insurance Terms and Conditions and
- the treatment is performed by a veterinarian, a licensed animal chiropractor or an animal physiotherapist.

The maximum compensation for treatment expenses is EUR 300 within one insurance period.

With respect to this cover, exclusions 3 and 17 mentioned in Clause 4 are not applied.

3.3 Life Cover

This cover compensates the sudden and unforeseen death of an animal due to an accident or illness, and the unavoidable and immediate putting down of an animal ordered by a veterinarian on animal protection grounds, which occurs during the validity of the insurance.

The insurance also covers sudden and unforeseen direct damage arising from the theft or disappearance of the animal, discovered during the validity of the insurance. Compensation requires that the animal disappeared or was stolen during the validity of the insurance and that it has not been found within one (1) month of the discovery of the theft or disappearance.

3.4 Liability Cover

The Insured under this cover include the owner, carer and possessor of the animal specified in the Policy Document, each in the aforementioned capacity.

This insurance covers sudden bodily injury and property damage caused by the insured animal to a person or another animal, which has been caused and discovered during the validity of the insurance, regardless of whether the Policyholder or Insured is liable for the damage under the legislation in force. Injuries caused to another animal are covered in accordance with clause 3.1.

4 General exclusions

The Insurance does not cover damage caused by

- 1) an illness or injury which has arisen prior to the entry into force of the insurance, or which has been specifically excluded from the insurance as stated in the Policy Document
- 2) neglect of the Animal Diseases Act or orders given by a veterinarian or neglect of care of an animal or cruelty to animals
 - 3) treatment procedure performed or treatment provided by a person who is not a certified veterinarian
- 4) castration or sterilisation, unless performed to treat an acute illness
- 5) cryptorchidism
- 6) behavioural disorder or temperament (such as anxiety, timidity or aggression)
- 7) a bone or joint growth disorder
- 8) Caesarean sections, giving birth, gestation, false gestation, or the resulting complications
- 9) stenosis of the nostrils, pharynx or trachea, or soft palate
- 10) a complication of an illness, injury, -procedure or medication not covered by the insurance.

The Insurance does not cover the following expenses:

- 11) fees or expenses for the prevention of illness, such as inoculations or health inspections
- 12) X-ray or ultrasound examinations to determine the presence of a litter
- 13) the cost fertility treatments, termination of gestation- or artificial insemination
- 14) examination or treatment of irregular return to oestrus or other sex hormone disorders
- 15) 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
- 16) medical devices and equipment
- 17) 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.
- 18) the cost of malocclusion and the resulting complications
- 19) the cost of behavioural or nutritional consultancy, physical therapy, chiropractic, acupuncture or other treatment comparable to these
- 20) follow-up visits by a symptom-free animal after recovery
- 21) cremation and burial expenses
- 22) expenses related to the claims settlement process or indirect expenses related to the loss or damage, such as telephone and travel expenses, the Insured's loss of income or other such costs
- 23) billing fees or medical statement fees
- 24) the costs of official health examinations.

In addition to the abovementioned exclusions, the Insurance does not cover

- 25) bodily injuries or property damage caused to the Policyholder, the Insured or a person living permanently in their household. As an exception to this, the Insurance covers bodily injuries caused by the animal to its carer, possessor or a person living permanently in their household.
- 26) damage caused when the animal is used for gainful employment (such as a guide dog, a sniffer dog or a mould dog)
- 27) damage caused to property which is in the care or possession of the Policyholder, the Insured or a person living permanently in their household, or which they use for gainful employment
- 28) bodily injury or property damage to an animal care facility, its property or employees
- 29) damage caused by the animal to a part, device, structures, coatings or fixtures of a flat, building or property
- 30) damage caused by the animal left unattended in a room, motor vehicle, boat or other such transport vehicle
- 31) damage caused by the animal by spreading parasites, ticks or their equivalent
- 32) fines, contractual penalties or other comparable sanctions.

5 Precautions

Precautions include the most common safety measures to prevent loss or damage and reduce its extent.

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

- 1) If an animal shows symptoms associated with an illness or injury, a veterinarian must be immediately contacted. The instructions of the veterinarian must be followed.
- 2) The animal must not be left in a closed vehicle during warm weather without proper care and supervision.
- 3) The animal must be vaccinated in accordance with the vaccination recommendations of the Finnish Food Authority.

6 Compensation for loss or damage to the insured animal

The insurance covers a direct loss or damage to the insured animal due to a sudden and unforeseen event.

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.

Loss or damage entitling to compensation from Veterinary Fees Cover, Rehabilitation Cover and Liability Cover is determined as follows:

6.1 Assessing the price of the animal and the maximum amount of compensation

The animal's market price is assessed and the amount of loss is calculated in conjunction with the insured event.

After a pedigree dog or cat reaches the age of seven (7) years, the maximum amounts of compensation specified in the Policy Document are reduced by 15 per cent annually from the start of the next insurance period. However, the maximum amount of compensation will not be less than EUR 300.

After a cross-bred dog or a native cat reaches the age of seven (7) years, the maximum amounts of compensation specified in the Policy Document are reduced by 15 per cent annually from the start of the next insurance period. However, the maximum amount of compensation will not be less than EUR 100.

6.2 Maximum compensation from the Veterinary Fees Cover and Rehabilitation Cover

The maximum compensation for expenses payable during an insurance period is specified in the Policy Document. The Insurance Company is entitled to determine the treatment location.

6.3 Maximum compensation from the Life Cover

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

6.4 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.

7 Compensation for liability claims

7.1 Basis for compensation

The Tort Liability Act is observed in determining compensation.

In the case of bodily injuries, compensation for medical expenses is paid in accordance with the charge according to the general tariff of public health care.

If the party suffering loss has contributed to the loss or damage, the policy covers only the part of the loss which corresponds to the Insured's contribution as a party causing damage.

If several persons are jointly and severally liable for the same loss, the policy covers only that part of the loss which corresponds to the Insured's contribution as a party causing damage, or the benefit received by the Insured from the loss or damage. Unless the Insured otherwise demonstrates, the Insurance covers no more than that part of the total loss determined on the basis of the number of persons who caused the loss or damage.

7.2 Maximum compensation from the Liability Cover

The maximum amount of compensation stated in the Policy Document is the maximum of the Insurance Company's liability for each insured event. Loss or damage resulting from one and the same act or omission is considered one insured event.

Medical expenses as a result of damage caused to a pet are covered to the maximum amount of EUR 2,000. In the event of death of a pet, the animal's market price is compensated.

As regards other animals, medical expenses are covered up to the value of the animal, and in the event of death, only the market price of the animal is covered.

7.3 Deductible

The deductible stated in the Policy Document is deducted from the amount of loss covered by the Insurance for each insured event.

7.4 Measures to be taken after an insured event

The Insurance Company must be given an opportunity to assess the amount of damage and to work towards an amicable settlement. If the Policyholder or the Insured compensates the damage caused, reaches a settlement on it or accepts a claim related to it, this is not binding on the Insurance Company unless the amount of compensation and grounds are obviously correct.

The Insurance Company must be informed without delay if the insured event leads to a trial. The Insurance Company will pay the legal expenses up to the sum insured.

If the Insurance Company notifies the Policyholder or the Insured that it is prepared to agree with the injured party on compensating the loss or damage incurred within the limits of maximum liability, but the Policyholder or the Insured does not agree to this, the Insurance Company is not liable to compensate for additional costs arising after this, nor to investigate the matter any further.

8 Other deductions from compensation

8.1 Impact of individual acts

The Insurance Company may reduce or completely refuse compensation to the Policyholder, the Insured or any person comparable to these 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, Clauses 5.1.1 and 5.1.2).
- 3) neglected measures to prevent loss or reduce its extent (General Terms and Conditions, Clauses 5.2.1 and 5.2.2).

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

8.2 Impact of tax legislation

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

8.3 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 the Insured.

9 Insurance premium

Factors affecting the animal insurance premium include the animal's race, gender, age, purpose of use and other characteristics as well as the selected insurance cover, maximum amount of compensation and deductible. Other factors affecting the premium include the characteristics of the Policyholder and the Insureds, such as their place of residence, living environment and insurance and claims history. Factors affecting the premium will vary in accordance with the insured interest.

In addition to the aforementioned factors, the Insurance Company has the right to amend the Insurance Terms and Conditions and the insurance premium at the turn of the insurance period or if the age of the insured interest, the Policyholder or the Insureds has changed. 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 Insurance Terms and Conditions and the premium are stated in the General Terms and Conditions.

Any services included in the product do not form part of the Insurance Contract.