

# Agria Cat



*Valid from 1 April 2021*

**Agria**   
Djurförsäkring

# Terms Cat

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### CATS IN THE TERMS

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To describe the different sections of the terms and conditions, there are cats in different colours to assist you.



#### Green cat

Shows what the insurance covers.



#### Yellow cat

Shows the insurance's specific terms and due diligence requirements of care. If the due diligence requirements of care are not complied with, compensation may be fully or partially reduced.



#### Red cat

Shows what the insurance does not cover.

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#### Note!

This is a translation of the Swedish insurance terms and General terms and Conditions for Agria's cat insurance policies. If there has been an error in the translation or if the terms contradict each other, it is always the original Swedish version that applies.

# Welcome to Agria Pet Insurance

## Insurance terms

This booklet sets out the insurance terms and General Terms and Conditions for Agria's cat insurance policies which are valid from 1 April 2021. Unless otherwise agreed, your terms consist of three parts: the insurance policy document, the terms for the policy you have taken out and the General Terms and Conditions for Agria's cat insurance policies. In addition, the Swedish Insurance Contract Law (försäkringsavtalslagen, FAL) and the relevant parts of other legislation apply.

Certain parts of the insurance terms may change over time. We will inform you of any such changes that may occur before a new period of insurance in the form of a terms supplement. A terms supplement that is dated later than these terms or the General Terms and Conditions replaces the corresponding points in the terms. If a term in the General Terms and Conditions and an insurance term contradict each other, the insurance term will always apply.

## Check your insurance

As soon as you receive your insurance policy document, it is important that you check that the details are correct and match the insurance you applied for. If any of the details are incorrect, you must contact Agria as soon as possible and inform of the error. If you fail to do this, compensation may be reduced or refused completely. You can read more about reductions in section J.6 in the General Terms and Conditions.

## In the event of a claim

As soon as you are affected by a claim incident, it is important that you take part of the insurance terms and the conditions and requirements that must be met for the claim incident to be covered by the insurance.

## Pre-approval

If you are unsure whether a treatment or any other claim incident is covered by the insurance, you can get the treating veterinarian to request pre-approval from Agria. You can read more about the pre-approval procedure in section J.4.1 of the General Terms and Conditions.

## Direct settlement

If the clinic has a direct settlement contract with Agria, you can ask the animal clinic to report the claim incident to Agria on your behalf. You must cooperate with the animal clinic

to ensure that they can submit all the information about the pet's illness and treatment history, as well as any other circumstances regarding the claim incident. Agria is always entitled to decide whether direct settlement can be made in the individual case. If there is a direct settlement, Agria will pay the compensation directly to the clinic. Therefore, you only need to pay the clinic for the costs that are not covered by the insurance. You can read more about direct settlement in section J.4.2 in the General Terms and Conditions.

## A Agria Cat Breed Insurance

### A.1 The insurance applies to

🐾 The insurance is stated with the name of your cat's breed in the insurance policy document. The insurance with supplementary insurance covers the policyholder or other person caring for the cat, for example, a co-owner.

### A.2 When the insurance applies

🐾 The insurance is valid for insurance cases that occur during the insurance term.

### A.3 Where the policy is valid

🐾 The insurance is valid in Sweden. It is valid for a maximum period of one year in the EU member countries, the United Kingdom, Norway and Switzerland, starting from the day of departure from Sweden.

### A.4 Insured animal

🐾 The insurance covers the cat or cats that are specified in the insurance policy document.

### A.5 Maximum benefit

🐾 The maximum benefit is SEK 30,000, SEK 60,000 or SEK 120,000. The amount that you have chosen is stated in your insurance policy document and is the highest compensation that you can receive from the insurance each insurance year.

If you have selected SEK 30,000 or SEK 60,000 as the maximum benefit for veterinary care, you can at any time during the insurance year buy an additional amount of SEK 60,000, that covers illnesses and accidents which subsequently occur and are covered by the insurance. The additional amount can only be used once the original amount of SEK 30,000 or SEK 60,000


has fully been used. This additional amount is discontinued automatically at the end of the insurance year.

The maximum benefit for prescription medicine is SEK 6,000 or SEK 10,000, and for rehabilitation the maximum benefit is SEK 6,000. The amounts for your cat are stated in the insurance policy document and is the highest compensation that you can receive from the insurance each insurance year. The amounts are not included in the total maximum benefit for veterinary care.

The maximum benefit for the supplementary insurance Agria Breeding Veterinary Care sections F.5a and b is included in the total amount for veterinary care and is the highest compensation that you can receive from the veterinary care and breeding insurance policies combined.

## A.6 Insurance cover

### A.6.1 Veterinary Care

 The insurance covers the costs that you have incurred during the insurance term when a veterinarian examines and treats the insured cat with clinical symptoms of an illness or accident, which occurs during this period and is covered by the insurance. The examination and treatment of the accident or illness must be medically justified, according to Swedish veterinary medical expertise, follow guidelines and norms issued by the Swedish Veterinary Association and comply with science and proven experience.

The term accident refers to a traumatic injury that is caused by a sudden external event. If a veterinarian confirms that the cat has swallowed a foreign object or the cat suffers from acute poisoning, this is also considered to be an accident.

An accident does not include heat stroke or a tick bite and consequences thereof. An accident does not include conditions which, even if they are found after an accident, are the result of an illness, according to veterinary medical assessment.

### A.6.2 Special conditions

#### SPECIAL CONDITIONS

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Caesarean section

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Teeth

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MRI-, CT-examinations and scintigraphy

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Neutering

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Hip conditions and patellar luxation

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Plastic surgery

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Hidden defects

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#### a) Caesarean section

 The insurance covers a caesarean section if the female has not previously had a caesarean section, and that the female is provenly unable to give birth herself or cannot give birth herself after receiving medical treatment.


#### b) Teeth

 The insurance covers the correction of malocclusion for medical purposes, fractures of deciduous teeth (kitten teeth) and extraction of remaining deciduous teeth (kitten teeth) under the condition that the cat has been covered by an insurance for veterinary care since before the age of 4 months and has continued to be insured without interruption.


In the case of correcting a malocclusion, the kitten must have been examined by a veterinarian between the ages of 10 weeks and 4 months without any remark on its bite.

The insurance does not cover examinations or treatment for tartar, periodontitis (tooth loss), dental prosthetics, crowns, braces or TR/FORL (tooth resorption) or complications arising from poor oral or dental health.

#### c) MRI-, CT-examinations (magnetic resonance imaging and computerised tomography) and scintigraphy

 Compensation is provided for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section J.4.1 of the General Terms and Conditions.

#### d) Neutering

 Neutering is only covered if it is part of the treatment for uterine disorders with clear clinical symptoms, fibro adenomatous hyperplasia, delivery injuries, traumatic injury to the uterus, vaginal prolapse, prostate disorders with clear clinical

symptoms, inflammation of the testicles, testicular torsion or tumours in the testicles, vagina, uterus or ovaries. Moreover, neutering is covered in the case of disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Hip conditions and patellar luxation

👉 Treatment for hip conditions and patellar luxation is covered under the condition that the cat has been covered by an insurance for veterinary care since before the age of 4 months, and has continued to be insured without interruption.

If the requirements stated in the paragraph above are not fulfilled, the maximum benefit you can receive is SEK 3,000 up until the point of a confirmed diagnosis, establishing that the cat has a hip disease or patellar luxation.

For Scottish Fold, the insurance does not cover examination or treatment of joint diseases.

f) Plastic surgery

👉 The cat must have been covered by an insurance for veterinary care since before the age of 4 months without interruption. Plastic surgery refers to a surgical correction of the skin, mucous membranes or other body part.

For Persian and Exotic, the insurance does not cover costs for examination, treatment or surgery of the nostrils.

g) Hidden defects

👉 The insurance covers hidden defects under the condition that the cat has been insured for veterinary care since before the age of 4 months, and has continued to be insured without interruption. The cat must have been examined without any remark by a veterinarian in a Nordic country between the ages of 11 weeks and 4 months. The certificate must not be issued more than 7 days prior to or 7 days after delivery.

If the requirements stated in the paragraph above are not fulfilled, the insurance is subject to a waiting period of 12 months. This means that the cat must not have shown symptoms of the hidden defect during the first 12 months of insurance.

By hidden defect we mean a disease or defect which has started to develop before the veterinary examination and delivery but has not given any symptoms or otherwise been known.

A hidden defect is not a disease or defect that is noted or should have been seen on the veterinary examination regarding to established norms within veterinary medical assessment.

The insurance is not valid if the veterinary examination is performed without any remark after the cat has fallen ill or has been treated for the hidden defect. It does not cover hidden defects that are discovered or have shown symptoms before the insurance came into force.

## A.7 Medicines

👉 The insurance covers the costs you have incurred for prescription medicines, medicines for desensitisation (allergen-specific immunotherapy), inhalers and insulin syringes as part of treatment for illness or injury covered by the insurance in section A.6.

## A.8 Rehabilitation

👉 The insurance covers rehabilitation ordered by the veterinarian in charge of the medical treatment. The forms of rehabilitation that are covered are exclusively swimming, massage, stretching and treadmill. The insurance covers rehabilitation for established illness or accident concerning the joints, nerves, muscles or tendons, or due to a fractured limb or a herniated disc. The illness or injury treated must be covered by the insurance in section A.6.

Compensation is given for a maximum of 4 months' continuous rehabilitation per reimbursable injury. Rehabilitation must be started within 2 months of being prescribed by the treating veterinarian.

Rehabilitation carried out at a rehabilitation facility that is not connected to the pet clinic must be referred to a specified rehabilitation facility/therapist and the referable document to that facility/therapist must be included with the claim's notification.

You can only be compensated for the rehabilitation of chronic joint, spinal, nerve, muscle and tendon disease once during the cat's life. It is the veterinary medical assessment that determines whether the cat's injury is considered to be chronic.

## A.9 Euthanasia and cremation

👉 Compensation is provided of up to SEK 1,000 for your expenses for the euthanasia and cremation of your cat if a

veterinary medical assessment concludes that it must be euthanised and the illness or injury is covered by the insurance in section A.6.

## A.10 Limitations

### A.10.1 Waiting period

The insurance has a waiting period of 20 days unless the terms state otherwise, see section A.6.2g. Waiting period means that the insurance will not cover illnesses that started to develop during the waiting period from the time the insurance came into force. For more information, see the General Terms and Conditions section J.1.4 and J.1.5.

### A.10.2 General restrictions

The insurance does not cover costs for:

- preventive treatment rehabilitation, treatment using autologous conditioned serum/plasma (ACS), acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- umbilical hernia, cryptorchidism or abnormal sternum.
- behavioural disorders, temperament issues or other bad habits.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medication issued by a veterinarian that is not prescribed, prescription diet, shampoo or other products ordered or sold by a veterinarian.
- the veterinarian's costs of travel, transport of the cat or other trips.
- taking samples for and analysing antibodies to indicate an infectious agent.
- taking samples and analysis using PCR techniques to determine *Borrelia* in blood samples.
- haemodialysis.
- gold implants.
- external bodily prosthetics, apart from orthoptics.
- feline distemper (parvovirus), cat flu (herpes virus and calicivirus), if the cat is not sufficiently vaccinated in line with the recommendations in FASS Djurläkemedel.
- complications resulting from illness, injury or treatment that would otherwise not be covered, except for complications with spaying/neutering or vaccination.

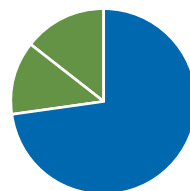
### A.10.3 Breed-specific restrictions

For Persian and Exotic, costs for examination, treatment or surgery of the nostrils or nasal cavities are not covered.

For Scottish Fold, costs for examination and treatment of joint diseases are not covered.

## A.11 Excess

The insurance and its supplementary insurance policies have a fixed and a variable excess amount. We deduct one fixed excess amount per excess period. The variable excess is deducted from the costs that exceed the fixed excess. The fixed and variable excesses that you have selected are stated in your insurance policy document. An excess period is 135 days. We calculate the excess period from the date of the earliest costs incurred for which you have requested compensation.



■ Agria covers  
■ You pay



### Examples of cost allocation

Product: Agria Cat Breed Insurance	
Fixed excess: 2 350 kr	
Variable excess: 15%	
Veterinary bill	15 000 kr
- Fixed excess	- 2 350 kr
	12 650 kr
- Variable excess 15%	- 1 898 kr
Agria covers	10 752 kr

## B Agria Medicine, supplementary insurance

This insurance can only be taken out as a supplement to Agria Cat Breed insurance. The insurance policy document states whether you have chosen to take out Agria Medicine insurance.

### Insurance cover

The insurance covers the costs you have incurred for prescription medicines, medicines for desensitisation (allergen-specific immunotherapy), inhalers and insulin syringes up to SEK 6,000 each insurance year.

Moreover, the insurance is subject to the same terms as for the Agria Cat Breed insurance. The amount is not included in the total maximum benefit you selected in the Agria Cat Breed insurance.

## C Agria Tooth Resorption TR (FORL), supplementary insurance

This insurance can only be taken out as a supplement to Agria Cat Breed insurance. The insurance policy document states whether you have chosen to take out Agria Tooth Resorption TR (FORL) insurance.

### C.1 When the insurance applies

🐾 The insurance is valid for insurance cases that occur during the insurance term.

### C.2 Maximum benefit

🐾 The maximum benefit is SEK 8,000. The amount is the highest compensation that you can receive from the insurance each insurance year. The amount is not included in the total maximum benefit for Agria Cat Breed Insurance.

### C.3 Insurance cover

🐾 The insurance covers the costs that you have incurred during the insurance term when a veterinarian examines and treats the insured cat with clinical symptoms for tooth resorption (TR). If you have taken out Agria Tooth Resorption TR (FORL), the insurance covers prescription medicines as part of treatment for tooth resorption (TR) from the available amount for medicines in the Agria Cat Breed Insurance.

Moreover, the insurance is subject to the same terms as for the Agria Cat Breed insurance.

## D Agria Security, supplementary insurance

This insurance can only be taken out as a supplement to Agria Cat Breed Insurance. The insurance policy document states whether you have chosen to take out Agria Security insurance.

The insurance is valid for the policyholder who owns the cat and the estate after the policyholder's death.

### D.1 Insurance cover

🐾 The maximum benefit is SEK 20,000 and this is the highest compensation you can receive from the insurance each insur-

ance year. The amount is not included in the maximum benefit you selected in Agria Cat Breed insurance.

Unless otherwise is stated, the insurance is subject to the same terms as the Agria Cat Breed Insurance.

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### INSURANCE COVER

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Boarding at cattery

Cancellation protection

Travel interruption

Additional costs for extended stay

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#### a) Boarding at cattery

🐾 The insurance covers the cost of boarding your cat at a cattery if a doctor decides that you are unable to look after your cat. The insurance covers 75% of your costs, starting from the third day of boarding. In addition to this, the insurance covers up to a maximum of SEK 500 for travel expenses related to picking up and dropping off your cat at the cattery each period. Several successive periods of illnesses that have a medical connection counts as one period. The cattery facility must hold a valid licence from the Länsstyrelsen (County Administration Board).

In the event that a female cat with her litter of kittens younger than 14 weeks old must be boarded at a cattery, an additional SEK 80 per day boarded will be compensated for the expenses of the litter.

In the case of the policyholder's death, compensation is given for up to 60 days of boarding costs from the time death incurred.

#### b) Cancellation protection

🐾 The insurance covers you if you are forced to cancel a private trip before departure from your home in Sweden due to an illness or injury that has given your cat acute symptoms and requires immediate veterinary care.

The insurance covers 75% of your travel costs. By travel costs we mean the amount you paid before the claim incident for travel, accommodation, lift pass, green fee, rental car, booked events and excursions that you were not able to benefit from and for which you cannot be compensated for by any other source, such as another insurance policy, the tour operator, transport company or hotel. You must declare the amounts that have been repaid and specify other cost savings made.

The insurance also covers fellow travellers included in your household and who are a resident and are registered at the same address as you.

#### c) Travel interruption

🐾 The insurance covers you if you are forced to interrupt a private trip because the insured cat, which is at home, has become acutely ill or injured and needs life-sustaining veterinary care.

You will be compensated with 75% of the additional costs for the immediate return home using standard means of transport.

#### d) Additional costs for extended stay

🐾 The insurance covers you if the insured cat which is travelling with you has become acutely ill or injured and needs life-sustaining veterinary care and cannot or is not allowed to be moved, based on the treating veterinarian's instructions. You will be compensated for necessary and reasonable additional costs for meals and accommodation arising from the third day that your stay had to be extended because of the cat's condition. Compensation is provided of up to SEK 500 each day.

The insurance covers 75% of the additional costs of travel if you must return to Sweden by other means of transportation than you planned, because of your cat's condition.

## D.2 Limitations

🐾 The insurance does not cover:

- the costs of boarding if the policyholder's inability to take care of the insured cat is a result of an illness, occurrence or situation that arose within a period of the first 12 months from when the insurance came into force.
- if the cat's illness/injury that incurred the costs existed before the insurance was taken out or has been excluded from the insurance as a result of an exclusion.
- a cost that arose as a result of the cat's illness or injury that existed previously, displayed symptoms or could have been predicted when the journey started. If the cat's health deteriorates severely during the trip and it was not possible to predict this, compensation is provided for costs attributable to the deterioration.
- if compensation can be provided by another insurance.
- costs for an interrupted trip or extended stay, if the cat's illness or injury is not life-threatening according to veterinary medical assessment.

## D.3 Excess

🐾 The policy does not have an excess.

# E Agria Life

## E.1 The insurance applies to

🐾 The insurance covers the policyholder in their capacity as the owner of the cat, or a policyholder who is not the owner of the cat but has a significant financial interest in the cat.

In addition, the insurance only covers another owner of the cat who is a member of the policyholder's household.

## E.2 When the insurance applies

🐾 The insurance is valid for insurance cases that occur during the insurance term and that are covered by the insurance. The insurance cannot be taken out for cats that have reached the age of 6 years. The insurance is terminated at the end of the insurance year in which the cat turns 13 years old.

## E.3 Where the insurance is valid

🐾 The insurance is valid in Sweden. It is valid for a maximum period of one year in the EU member countries, the United Kingdom, Norway and Switzerland, starting from the day of departure from Sweden.

## E.4 Insured animal

🐾 The insurance covers the cat or cats that are specified in the insurance policy document.

## E.5 Maximum benefit

🐾 The maximum benefit is stated in your insurance policy document and is the highest compensation that you can receive from the insurance. The amount covered by the insurance is reduced upon every yearly renewal from the year in which the cat turns 8 years old. The amount is then reduced by 20% each year, but can never be lower than SEK 1,000. When reducing the amount, it is rounded to the nearest hundred SEK. From the beginning of the insurance year the cat reaches 12 years of age, the highest possible benefit is 10,000 SEK. If you have been compensated by the supplementary insurance Agria Breeding Life, the maximum benefit is reduced by the amount you received in compensation.



Cats are valued based on the purchase price and market value. The market value means the amount that it would have cost to purchase an equivalent cat immediately before the claim incident. The market value is determined by the merits of the cat and is based on the SVERAK:s valuation list. You are responsible for ensuring that the cat is valued correctly by us.

## E.6 Insurance cover

🐾 Compensation is provided up to the maximum benefit if the insured cat is subject to severe illness or accident and cannot be treated or is not viable for a prolonged life and therefore must be euthanised according to veterinary medical assessment.

The term accident refers to a traumatic injury that is caused by a sudden external event. If a veterinarian confirms that the cat has swallowed a foreign object or the cat suffers from acute poisoning, this is also considered to be an accident.

An accident does not include heat stroke or a tick bite and consequences thereof. An accident does not include conditions which, even if they are found after an accident, are the result of an illness, according to veterinary medical assessment.

If the cat has both life insurance and veterinary care insurance, we may compensate the life insurance if it is clear that compensation from valid veterinary care insurance would exceed the maximum benefit in the life insurance. You must contact us for an assessment.

### E.6.1 Special conditions

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#### SPECIAL CONDITIONS

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Hip conditions and patellar luxation

Hidden defects

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#### a) Hip conditions and patellar luxation

🐾 Treatment for hip conditions and patellar luxation is covered under the condition that the cat has been covered by an insurance for veterinary care since before the age of 4 months, and has continued to be insured without interruption.

For Scottish Fold, life insurance does not cover if the cat is deceased or is euthanised as a result of a joint condition.

#### b) Hidden defects

🐾 The insurance covers hidden defects under the condition

that the cat has been covered by a life insurance since before the age of 4 months, and has continued to be insured without interruption. The cat must have been examined without any remark by a veterinarian in a Nordic country between the ages of 11 weeks and 4 months. The certificate must not be issued more than 7 days prior to or 7 days after delivery.

If the requirements stated in the paragraph above are not fulfilled, the insurance is subject to a waiting period of 12 months. This means that the cat must not have shown symptoms of the hidden defect during the first 12 months of insurance.

By hidden defect we mean a disease or defect which has started to develop before the veterinary examination and delivery but has not given any symptoms or otherwise been known.

A hidden defect is not a disease or defect that is noted or should have been seen on the veterinary examination, regarding to established norms within veterinary medical assessment.

The insurance is not valid if the veterinary examination is performed without any remark after the cat has fallen ill or has been treated for the hidden defect. It does not cover hidden defects that are discovered or have shown symptoms before the insurance came into force.

## E.7 In the event of a claim

🐾 If you have not complied with the conditions of due diligence requirements or instructions at the time of or prior to the claim incident, the compensation could be reduced in accordance with the provisions of the Insurance Contract Law (FAL). See section J.6 in the General Terms and Conditions.

If the cat is deceased or must be euthanised, the following applies:

#### a) Post-mortem examination

You must contact us for an assessment. You will not need to have a post-mortem examination carried out if we grant an exemption. We can request post-mortem examination if:

- the cat is deceased or was euthanised without the underlying cause of illness or injury having been determined.
- the cat is deceased as a result of a sudden, unforeseen event.
- the cat is younger than 2 years.
- the insurance cover has been increased in the last year.
- the amount of the cat's life value exceeds SEK 30,000.
- the cat has been insured with us for less than one year.


If we have requested the post-mortem examination, the costs for the post-mortem examination, transport and cremation are compensated in addition to the maximum benefit, up to a maximum of SEK 5,000. A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body. We do not accept post-mortem examinations performed on a cat that has been frozen, buried or is otherwise unsuitable for examination.

## b) Identification


If the cat does not need to have a post-mortem examination, you must have a veterinarian certify that he/she has seen and identified the dead cat. The veterinary certificate must contain a description of the claim incident, details about the cat's name, breed and colour, as well as the chip- or ID-number.

## E.8 Limitations

### E.8.1 Waiting period


 The insurance has a waiting period of 20 days unless the terms state otherwise, see section E.6.1b. Waiting period means that the insurance will not cover illnesses that started to develop during the waiting period from the time the insurance came into force. For more information, see the General Terms and Conditions section J.1.4 and J.1.5.

### E.8.2 General restrictions

 The insurance cover does not apply if the cat has run away or disappeared. The insurance cover does not apply if the cat is deceased or was euthanised as a result of:

- behavioural disorders, temperament issues or other bad habits.
- TR/FORL (tooth resorption) and malocclusion.
- feline distemper (parvovirus), cat flu (herpes virus and calicivirus), if the cat is not sufficiently vaccinated in line with the recommendations in FASS Djurläkemedel.
- if the cat is a chronic carrier, but does not show signs of illness itself.
- complications due to illness, injury or treatment that would otherwise not be compensated.

### E.8.3 Breed-specific restrictions

 For Persian or Exotic, life insurance does not cover if the cat is deceased or is euthanised as a result of causes related to the cat's nasal cavities or nostrils.

For Scottish Fold, life insurance does not cover if the cat is deceased or is euthanised as a result of joint diseases.


## E.9 Excess

 The policy does not have an excess.


## F Agria Breeding Veterinary Care, supplementary insurance

This insurance can only be taken out as a supplement to Agria Cat Breed Insurance if you intend to use your cat for breeding. The insurance policy document states whether you have chosen to take out Agria Breeding Veterinary Care. Unless otherwise stated, the insurance is subject to the same terms as for Agria Cat Breed Insurance.


### F.1 When the insurance applies

 The insurance covers claims that occur during the insurance term and that are covered by the insurance.


### F.2 Where the insurance is valid

 The insurance is valid for insurance cases that occur in the Nordic countries.

### F.3 Insured animal

 The insurance covers the cat that is specified in the insurance policy document. The cat must be registered and entered in the breeding records of an organisation approved by Agria. The insurance also covers kittens of an insured female to the extent stated in the terms.

### F.4 Maximum benefit

 In the case of section F.5a and b, the maximum benefit is the same as the maximum benefit you have selected in Agria Cat Breed Insurance. The amount is the highest compensation you can receive from the Agria Cat Breed Insurance and the breeding insurance policies combined.

The following applies to females:

In the case of section F.5c regarding the care of kittens, the maximum benefit is SEK 30,000 for all kittens in the litter combined. The amount is the maximum benefit that you can be compensated for by the insurance for each litter, and the amount is in addition to the female's Agria Cat Breed Insurance.

## F.5 Insurance cover

### INSURANCE COVER

Fertility examination

Caesarean section

Kitten veterinary care

Hidden defects

#### a) Fertility examination

The insurance covers veterinary expenses regarding fertility examinations for male cats if there is a suspicion of sterility, or for female cats that do not become pregnant after mating, under the condition that the cat has been insured with Agria Breeding Veterinary Care or with equivalent insurance with another company since before the age of 4 months, and has continued to be insured without interruption.

If the cat is insured after the age of 4 months, you can receive compensation if the cat has already given birth to or fathered at least one registered litter.

#### b) Caesarean section

The insurance covers a second caesarean section in addition to what is already covered by Agria Cat Breed Insurance section A.6.2a. A caesarean section is only covered if the female is provenly unable to give birth herself or is unable to give birth herself after receiving medical treatment.

#### c) Kitten veterinary care

The insurance covers costs when the veterinarian examines and treats a kitten for an acquired illness or accident. A kitten is covered from birth until the day it is delivered to the new owner or co-owner, but no longer until the age of 4 months. By delivery we mean when a kitten stays temporarily or permanently with someone other than the breeder.

For illnesses not covered by the insurance, costs are compensated up to a maximum of SEK 4,000.

#### d) Hidden defects

Kittens of an insured female are also covered for hidden defects in accordance within the terms for Agria Hidden Defects section I.

## F.6 Limitations

The insurance does not cover costs for:

- external defects that do not affect the cat's health or function as a companion cat.
- disease, defect or injury incurred as a result of the cat's parents being mated in contrary to SVERAK's health programme and regulations.
- dental diseases, malocclusion or the absence of teeth.
- euthanasia, post-mortem examinations, disposal of or cremation of the female's insured kittens.

Otherwise, the same restrictions apply as for Agria Cat Breed Insurance.

## F.7 Excess

The insurance has the same excess amounts as Agria Cat Breed Insurance. In the case of section F.5c, the entire litter is covered by a common fixed excess charged once for the entire litter.

## G Agria Breeding Life, supplementary insurance

This insurance can only be taken out as a supplement to Agria Life if you intend to use your cat for breeding. The insurance policy document states whether you have chosen to take out Agria Breeding Life. Unless otherwise stated, the insurance is subject to the same terms as for Agria Life.

### G.1 When the insurance applies

The insurance covers claims that occur during the insurance term and that are covered by the insurance. The insurance is terminated at the end of the insurance in which the cat reaches the age of 8 years.

### G.2 Where the policy is valid

The insurance is valid for insurance claims that occur in the Nordic countries.

### G.3 Insured animal

The insurance covers the cat that is specified in the insurance policy document. The cat must be registered and entered in the breeding records of an organisation approved by Agria. The insurance also covers kittens of an insured female to the extent stated in the terms.

## G.4 Maximum benefit

The maximum benefit for Agria Life is used as the basis for the compensation. The maximum benefit for Agria Breeding Life is stated in your insurance policy document and is the maximum benefit you can be compensated for by the policy. The amount can never exceed the maximum benefit in Agria Life. If you have received compensation from Agria Breeding Life, Agria Life is terminated or reduced by the amount that you received in compensation.

If the cat loses its breeding ability and has registered offspring, you can receive the maximum benefit. If the cat loses its breeding ability without having registered offspring, you will be compensated with up to 50% of the maximum benefit.

The following applies for females:

Life insurance for each kitten, as stated in section G.5.2, with SEK 3,000, in addition to the maximum benefit.

## G.5 Insurance cover

### G.5.1 Lost ability to breed

#### LOST ABILITY TO BREED

Neutering

Sterility

Breeding hygiene

Special conditions

#### Neutering

Compensation is provided up to the maximum benefit if your cat has been neutered and the neutering is eligible for compensation by Agria Cat Breed Insurance, section A.6.2d.

#### Sterility

Compensation is provided up to the maximum benefit if the cat is sterile and unable to reproduce, under the condition that the cat has been covered by Agria Breeding Life or an equivalent insurance with another company since before the age of 4 months.

If the cat is insured after the age of 4 months, you can be compensated if the cat has already given birth to or fathered at least one registered litter.

Male cats:

A prerequisite for compensation is that the male is clinically examined by a veterinarian to rule out any temporary medical conditions, and has not produced any offspring after mating with 2 different fertile female cats within a 6 month interval.

Female cats:

The female must have failed to become pregnant after mating with two different fertile male cats in two different seasons. A veterinarian must examine the genitals and carry out an ultrasound scan of the uterus and ovaries to exclude temporary medical conditions.

#### Breeding hygiene

Compensation is provided if your cat has permanently lost its breeding suitability as a result of any of the following breeding hygiene reasons:

- the cat's own hereditary disease or genetic defect is confirmed in siblings or parents.
- in at least two cases in different litters and after mating with different cats, the cat's offspring have had the same identified hereditary disease or genetic defect.
- if the cat's own identified hereditary disease is any of the following: hip dysplasia (HD), hypertrophic cardiomyopathy (HCM), restrictive cardiomyopathy (RCM), progressive retinal atrophy (PRA), pyruvate kinase deficiency (PK) and polycystic kidney disease (PKD).

Compensation is not provided if the cat's diagnosis has been established after the cat has first been mated, if it is conventional to carry out the examination prior to mating.

#### Special conditions

As a prerequisite for your entitlement to compensation, you must have the cat neutered before compensation can be paid. This requirement does not apply if the cat has hypertrophic cardiomyopathy (HCM).

If the cat's disease or defect is congenital, the cat must be insured with Agria Breeding Life or an equivalent insurance with another company before the age of 4 months, and the disease or defect must not have been known when the insurance was taken out.

Compensation is not provided from the Agria Breeding Life for a female over 6 years of age that has no registered offspring, or for a female that has had 2 or more caesarean sections. No

compensation is provided for a female that has given birth to at least 3 litters, or for a male that has fathered at least 5 litters. A litter means that at least one surviving offspring has been registered.

### **G.5.2 Life insurance for kittens**

🐾 Compensation is provided if the kitten falls ill or is injured by an accident so badly that the kitten dies or can not, according to veterinary medical assessment, be treated or stay alive, and therefore must be euthanised.

The term accident refers to a traumatic injury that is caused by a sudden external event. If a veterinarian confirms that the kitten has swallowed a foreign object or the kitten suffers from acute poisoning, this is also considered to be an accident. An accident does not include heat stroke or a tick bite and consequences thereof.

The insurance covers kittens from the age of 5 weeks until the time of delivery to a new owner, but at the longest until the kitten reaches the age of 15 weeks. The injury or illness must not have started to develop before the age of 5 weeks. The kitten must be in the process of registration, or registered and entered in the pedigree records of an organisation approved by Agria.

### **G.6 Limitations**

🐾 The insurance does not cover:

- external defects that do not affect the cat's health or function as a companion cat.
- disease, defect or injury that incurred as a result of the cat's parents being mated in contrary to SVERAK's health programs or ground rules.
- dental diseases, malocclusion or the absence of teeth.
- impotence, behavioural disorders, temperament issues or other bad habits.
- Absence of heat or silent heat.

Otherwise, the same restrictions apply as for the cat's life insurance.

## **H Agria Kitten Litter Insurance, supplementary insurance**

This insurance can only be taken out as a supplement to Agria Cat Breed Insurance if you intend to use your cat for breeding. The insurance policy document states whether you have chosen to take out Agria Kitten Litter Insurance. Unless otherwise is stated, the insurance is subject to the same terms as Agria Cat Breed Insurance.

### **H.1 When the insurance applies**

🐾 The insurance covers claims that occur during the period of insurance and are covered by the insurance.

### **H.2 Where the policy is valid**

🐾 The insurance is valid for insurance cases that occur in the Nordic countries.

### **H.3 Insured animal**

🐾 The insurance covers a mixed breed female or a female that is not registered or entered in the pedigree record of an organisation approved by Agria. The insurance covers the female that is specified in the insurance policy document.

### **H.4 Maximum benefit**

🐾 The maximum benefit is SEK 30,000 for all kittens in the litter combined. The amount is the highest compensation that you can receive from the insurance, and the amount is in addition to the female's Agria Cat Breed Insurance.

### **H.5 Insurance cover**

🐾 The insurance covers costs when a veterinarian examines and treats a kitten for an acquired illness or injury. A kitten is covered from birth until the day of delivery to its new owner or co-owner, but no longer than until the age of 4 months. Delivery means when a kitten stays temporarily or permanently with someone other than the breeder.

For illnesses not covered by the insurance, costs are compensated up to a maximum of SEK 4,000.

### **H.6 Limitations**

🐾 The insurance does not cover:

- diseases, injuries or defects that the kitten is born with.
- external defects that do not affect the cat's health or function as a companion cat.

- dental diseases, malocclusion or the absence of teeth.
- euthanasia, disposal of or cremation.

Otherwise, the same restrictions apply as for Agria Cat Breed Insurance.

## H.7 Excess

The insurance has the same excess amounts as Agria Cat Breed Insurance. The entire litter is covered by a common fixed excess that is deducted once for each litter.

## I Agria Hidden Defects

### I.1 The insurance applies to

The insurance covers the policyholder in their capacity as the breeder of a kitten covered by this insurance, as well as the purchaser of an insured kitten. Compensation is provided to the person who has incurred costs. Compensation, as specified in section I.6.2, is paid to the person who was the owner of the kitten when it deceased or was euthanised.

### I.2 When the insurance applies

For a kitten that has been sold or handed over to a new owner or a co-owner, the insurance covers from the time of delivery, however not before the age of 12 weeks. Delivery means when a kitten stays temporarily or permanently with someone other than the breeder. It is a prerequisite that the kitten has been examined by a veterinarian before delivery for it to be covered by the insurance. The veterinary examination must have taken place between the age of 11 and 16 weeks.

For a kitten that has not been sold or handed over to a new owner or a co-owner, the insurance covers from the day the kitten has been examined by a veterinarian and received a certificate, but at the earliest from the age of 12 weeks. The certificate must be issued between the age of 11 weeks and 16 weeks.

Once this hidden defect insurance has come into force it is valid for a new owner in the same capacity if the cat is to be sold again. The insurance is valid until the cat is 3 years and 3 months and is then terminated. The insurance is not renewable.

### I.3 Where the policy is valid

The policy is only valid in Sweden. However, in the case of a

cat that has been sold to a new owner or to a co-owner, the insurance is valid worldwide.

### I.4 Insured animal

The insurance can only be taken out for all kittens in the litter and before the age of 16 weeks. The insurance covers the kittens that are specified in the insurance policy document.

If a female is insured with Agria Breeding Veterinary Care, the Hidden Defects insurance is automatically included for the female's kittens, provided that all the kittens in the litter have been registered and are entered in the pedigree records of an organisation approved by Agria. If Agria Breeding Veterinary Care is terminated for any other reason than the death of the female, a separate Hidden Defects insurance can be taken out for the remaining period of insurance.

The insurance only covers kittens that are born in Sweden and provided that the entire litter stays in Sweden until delivery to the purchaser.

### I.5 Maximum benefit

The insurance consists of two parts; life insurance and veterinary care insurance. You can receive compensation up to the maximum benefit for each part during the entire three-year period. In the case of kittens born to a female that is insured with Agria Breeding Veterinary Care or by an insurance policy that has been taken out separately, the maximum benefit is the same as the sale price, but no more than SEK 20,000 per kitten. The agreed amount is stated in the insurance policy document.

If a kitten is insured with Agria Cat Breed insurance before the age of 4 months and continues to be insured without interruption, the veterinary care insurance will continue to cover the identified hidden defect when the entire maximum benefit in the Agria Hidden Defects insurance has fully been used.

### I.6 Insurance cover

#### I.6.1 Veterinary care, euthanasia and cremation

Compensation is provided up to the maximum benefit for your costs if the insured cat is examined or treated by a veterinarian for a hidden defect. The examination and treatment must be medically justified, according to Swedish veterinary medical expertise, follow guidelines and norms issued by the Swedish Veterinary Association and comply with science and proven experience. The maximum benefit includes costs for medicines, euthanasia and normal cremation.

By hidden defect we mean a disease or defect which has started to develop before the veterinary examination and delivery but has not given any symptoms or otherwise been known.

A hidden defect is not a disease or defect that is noted or should have been seen on the veterinary examination according to established norms within veterinary medical assessment, nor are they of a hereditary nature.

### **I.6.2 Life insurance**

🐾 Compensation is provided up to the maximum benefit if the cat dies or can not, according to veterinary medical assessment, be treated and must be euthanised as a result of a hidden defect. The cat must undergo a post-mortem examination for compensation to be provided for a hidden defect, unless Agria grants an exemption.

### **I.6.3 Post-mortem examination**

🐾 If we have requested a post-mortem examination, the costs for the post-mortem examination, transport and cremation are compensated in addition to the maximum benefit, up to a maximum of SEK 5,000. A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body. We do not accept post-mortem examinations on a cat that has been frozen, buried or is otherwise unsuitable for examination.

### **I.7 Waiting period**

🐾 The insurance does not have a waiting period.

### **I.8 Limitations**

🚫 Compensation is not provided if the cat has been treated, is deceased or was euthanised as a result of:

- behavioural disorders, temperament issues or other bad habits.
- defects that do not seriously affect the cat's health or its function as a companion cat.
- defects that have been noted on the certificate after a veterinary examination or eye-check.
- feline distemper (parvovirus) or cat flu, if the kitten is not sufficiently vaccinated in line with the recommendations in FASS Djurläkemedel.
- hip conditions or patellar luxation.
- polycystic kidney disease (PKD) in Persians or Exotics, unless the cat's parents have been examined and are free of it.
- cryptorchidism, umbilical hernia, abnormal sternum or kinked tail.
- dental diseases, malocclusion or the absence of teeth.

### **I.9 Excesses**

🐾 The policy does not have an excess.

## **J General Terms and Conditions for Agria's cat insurance policies**

### **J.1 When and how the insurance is valid**

#### **J.1.1 Insurance contract**

Subject to the insurance policy's approval, the following terms apply:

- The insurance comes into force from the time you took out the policy.
- If it is not possible to determine the start of the insurance as described in the above paragraph, the insurance always starts from upcoming midnight, i.e. the day following the day you took out the insurance.
- The period of insurance is always one year unless otherwise is agreed.

#### **J.1.2 Agria's liability**

Our liability applies during the period that the insurance is in force. The insurance compensates the financial loss and costs incurred during the period of insurance term and is based on diseases, injuries or other claim incidents that have occurred during this time and are covered by the insurance. Costs and life- and utility losses arising after our liability has ended, for example, due to the termination of the insurance, will not be compensated.

#### **J.1.3 Restrictions on the validity of the insurance**

The insurance does not cover diseases, physical defects, injuries or other loss events considered to be congenital, to have occurred or begun to develop before the insurance was taken out, as well as physical defects, injuries or other loss events related to such conditions. Complications arising from such conditions are not covered by the insurance either. It is the veterinary medical assessment that determines when a disease or an injury is considered to have begun.

The insurance covers the costs for examinations, treatment or care given to veterinarian and animal health staff's own animals, provided that the cost for the care given is reasonable. Agria only covers the costs of what the corresponding examination or treatment would have cost at another care provider.

## **J.1.4 Waiting period**

Waiting period means that the insurance does not cover diseases, physical defects and injuries and consequences thereof, commencing within a certain period after the insurance came into force and the premium has been paid. If the insurance cover is extended, a new waiting period applies for the extended part. The insurance terms state how long the waiting period is.

## **J.1.5 Exemption from waiting period**

No waiting period applies to the following events:

- Injury caused by a sudden external event.
- In the case of a new insurance if a corresponding insurance-policy existed for the animal with Agria or another insurance-company for at least 20 days (12 months for certain specific-provisions) before the date the insurance is taken out, the cat will receive continuous insurance cover.
- In the case of kittens that are insured before the age of 16 weeks, within 10 days from delivery, and have a veterinary certificate which is not older than 7 days at the time of delivery, and has been issued by a veterinarian in a Nordic country.
- When insurance is taken out at the same time as the delivery of a kitten whose mother has valid Agria Breeding Insurance or Agria Litter Insurance.
- The insurance has no waiting period if it is taken out from 6 weeks of age until the day of delivery. The longest extension of coverage for a kitten insured by Agria Breeding Veterinary Care or Agria Litter insurance is until the age of 4 months.

## **J.1.6 Restrictions in the insurance cover (reservations)**

We are entitled to make a reservation for diseases, physical defects and injuries that displayed symptoms before the insurance came into force. If the insurance's cover is restricted with a reservation, the reservation includes complications and consequences of the diseases, physical defects, injuries or other claim incidents from which the reservation originates. This also applies to diseases, physical defects, injuries or other claim incidents that are related to the reservation. If the reservation can be reviewed, this is indicated in your insurance policy document.

## **J.2 Renewal and termination**

### **J.2.1 Renewal of insurance**

The insurance is usually renewed automatically for policyholders who are consumers, unless notice to terminate the insurance has been given before the end of the insurance period. If the insurance is not renewed automatically, this is stated in the

insurance policy document. A month before the renewal date, we will send a new insurance policy document asking whether you want to renew the policy for another year. The document comes with a notice of payment and notification of any changes to the terms.

For those involved on a commercial basis, the provisions in the Insurance Contract Law (FAL) apply.

### **J.2.2 Termination of insurance**

You can terminate the insurance during the period of insurance if the need for insurance has ceased to exist. You may give notice at any time to terminate the insurance on the renewal date.

We may terminate the insurance during the period of insurance if this action is supported under the Insurance Contract Law (FAL).

## **J.3 Payment of insurance**

### **J.3.1 Premiums**

In the case of a new insurance or an extension of the insurance cover, the premium must be paid within 14 days from the date we sent you the premium notice. This does not apply if the insurance under section J.3.2 comes into force by you paying the premium. Upon renewal, the premium must be paid no later than when the new period of insurance begins.

If you pay the premium by direct debit, the premium for each premium period must be paid on the first day of the period. If the premium applies to a later period, e.g. for a renewal of the policy, it must be paid within one month after you have been informed. If you pay by direct debit, the provisions of the direct debit agreement also applies. If the direct debit expires, the premium will be notified for the unpaid section of the period of insurance.

In the case of late premium payment, we are entitled to charge a reminder fee of SEK 50.

### **J.3.2 Immediate payment of premium**

We are entitled to request immediate payment of premium. This means that the insurance comes into force the day after the date on which the premium is paid. If this is the case, it is stated in your insurance policy document.



### **J.3.3 Termination due to late payment of premium**

If the premiums are not paid on time, we are entitled to terminate the insurance unless the delay is of small significance. If we terminate the insurance, you will receive written notice of this. The insurance is terminated on the date specified in the termination letter, unless the premium is paid before then.

If you pay the premium after the insurance has been terminated due to lack of payment, the payment is considered as an application for a new insurance on the same terms from the day following the day on which the premium was paid. If we do not approve the insurance, we must inform you of this within 14 days, otherwise you are deemed to have taken out a policy.

### **J.3.4 Refund of premium**

If the insurance is terminated by you or us, you will receive a refund of the part of the premium that you are entitled to.

A premium of less than SEK 100 is not refundable.

## **J.4 If a claim incident has occurred**

You must report any claim incident to Agria without delay.

You are required to contribute to the investigation of the loss event and provide us with all the information relevant to the assessment of the insurance case and to our liability. You should be able to present veterinary certificates, record abstracts, examination results, receipts, invoices, police reports etc. Medical records, certificates and invoices must be written in English, Swedish or another Nordic language.

Upon request, you must let Agria inspect the animal and the location in which the animal got injured.

As a pet owner, you are always the buyer of care from veterinary surgeons and clinics.

You give Agria the permission to obtain information directly from veterinarians and authorities. Costs must be specified and certificates must not be issued by a biased person. You must also inform us if you are liable for VAT.

Agria has the right at any time to assign a specific veterinarian or animal clinic and you are obliged to cooperate with it; otherwise, your right to compensation may be reduced or refused completely.

If the claim incident is a result of any of the below, the following provisions apply:

- Traffic accidents: You must provide information about the driver, the vehicle registration number and the insurance company that the vehicle was insured with.
- Animal cruelty: You must report the event to the police by phone, telephone number 114 14.

### **J.4.1 Pre-approval**

If you are unsure whether a treatment or any other claim incident is covered by the insurance, you can get the treating veterinarian to request pre-approval from Agria's veterinarian or claims handler. In the case of pre-approval, the full details of the animal's illness and treatment history, as well as any other circumstances regarding the claim incident must be provided; otherwise, the compensation may be reduced or refused completely. See section J.6.

### **J.4.2 Direct settlement**

If the clinic has signed a direct settlement contract with Agria, you can ask the clinic to report the claim incident to Agria on your behalf. You must cooperate with the clinic to ensure that it can supply all the information about the animal's illness and treatment history, as well as the other circumstances regarding the claim incident. Agria is always entitled to decide whether direct settlement will be made in the individual case. If there is a direct settlement, Agria will pay the compensation directly to the clinic. Therefore, you only need to pay the clinic for the costs that are not covered by the insurance. If Agria decides that it is not suitable to settle a case directly, we are entitled to refuse direct settlement. A prerequisite for direct settlement is that the policy is valid, the premium has been paid and the claim incident is covered by the insurance. You are always the buyer in relation to the veterinary care clinic, even if a direct settlement is made.

If circumstances were to come to light that, if they had been known at the time of direct settlement, would have led to a complete or partial reduction in compensation or that the insurance company would not have been liable, Agria is entitled to reclaim any overpaid compensation from you. See section J.6.

## **J.5 General duty of care and rescue obligation**

You must observe the following duty of care to prevent or limit injury to the cat:

1. You must comply with the Animal Welfare Act and the regu-

lations issued under the Animal Welfare Act and with other legislation, ordinances and regulations that are designed to prevent disease and injury in animals, such as the SJVFS (Statens Jordbruksverk) regulations and general advice on keeping dogs and cats. You must also follow the decisions and orders from veterinarians or the authorities.

2. If the cat becomes ill or injured or shows symptoms of disease, signs of lethargy or loss of weight, you must contact or call out a veterinarian immediately.
3. You must follow the instructions and recommendations of the veterinarian regarding treatment, aftercare and rehabilitation of the cat.
4. You must contact or call out the veterinarian again if the cat's health does not improve with ongoing treatment, aftercare and rehabilitation.

## **J.6 Reduction of insurance compensation**

In some cases, your insurance compensation may be reduced in accordance with provisions in the Insurance Contracts Act on the grounds that you have not cooperated with the investigation or complied with your obligations under the terms and conditions, legislation or official instructions.

### **J.6.1.1 Check your insurance**

The details that form the basis of your insurance are set out in your insurance policy document. You must ensure that this information is correct and contact us if something is incorrect or if the information specified in the insurance policy document changes. Failure to do this may result in a reduction of your compensation.

### **J.6.1.2 Breach of the duty of care, instructions in the case of injury etc.**

If you have not complied with the duties of care or instructions in the terms at the time of or before the claim incident, the compensation could be reduced according to the provisions of the Insurance Contract Law (FAL).

As part of this, we will consider the potential the cat would have had, according to veterinary medical expertise, to remain healthy, recover or stay alive if the duty of care had been complied with.

### **J.6.1.3 Incorrect details**

If you provided incorrect details when you took out the insurance or failed to change the incorrect details forming the basis for the policy, the compensation may be reduced. The same

applies if you provide incorrect details or withhold information after a claim incident, which is relevant to your right to compensation.

The same also applies if you provide incorrect information or withhold information that is relevant to your right to compensation when requesting pre-approval or direct settlement.

### **J.6.1.4 Causing an insurance claim**

If you have intentionally caused or exacerbated the insurance claim, you will not receive any compensation. If you negligently caused the insurance claim or exacerbated its effects, we are entitled to reduce the compensation in full or in part, in accordance with the procedures established by the Insurance Contracts Act. The same applies if you would otherwise be deemed to have acted or failed to act in the knowledge that there is a significant risk that the loss would occur.

Agria takes a particularly serious view on neglect, cruelty to animals, breeding animals with known hereditary diseases or defects and other instances of lack of care towards animals.

## **J.6.2 Identification**

In some situations where compensation is reduced, we equate your actions with the actions of the person who is looking after the insured cat with your consent. When you engage someone to look after or care for your cat, the duty of care in the insurance terms also applies to this person.

If you operate on a commercial basis, the duty of care also applies to all persons who are employed or who have been engaged to look after or take care of the insured cat. If these persons breach the duty of care, we are entitled to reduce your compensation.

## **J.7 Force majeure, fire, environmental, war and dam failure damage**

The insurance does not cover expenses or other losses as a result of environmental disaster, nuclear accidents, radioactivity, war, hostilities, civil war, revolution, acts of terrorism, insurrection or riot or because of labour disputes or confiscation, nationalisation, requisition, destruction of or damage to property based on decisions of a government or authority.

The insurance does not cover claim incidents that have been directly or indirectly caused by or in connection with a dam

failure in a hydroelectric dam or regulating dam for electrical power generation.

The insurance does not cover expenses or other losses resulting from the settlement of claims, payment of compensation or other action being delayed because of any of the above events.

## **J.8 Sanction**

The insurance compensates the legal interests covered by the policy. We do not provide insurance protection or compensation that contravenes sanctions or embargoes decided on by the UN, European Union or Sweden. We will not be considered as providing protection or being liable for settling compensation claims if this action exposes us to sanctions, bans or restrictions based on a decision adopted by the EU, UK or the U.S.

If we have made a payment which fails to reach the recipient due to sanctions, we will be considered to have fulfilled our commitment under the contract.

## **J.9 General information regarding compensation**

### **J.9.1 Maximum benefit**

The insurance compensates your financial loss up to the maximum benefit. The maximum benefit is stated in the terms and in your insurance policy document.

The maximum benefit for life insurance is based on the cat's market value. The market value means the amount that it would cost to purchase an equivalent cat immediately before the claim incident. You are responsible yourself for ensuring that the cat is correctly valued by us. We ignore the diseases and injuries that have caused the insurance claim and have arisen after the start of the period of insurance. We never pay more compensation than the market value, even if the maximum benefit is higher.

We make deductions from the compensation for:

- VAT, if you are liable for VAT.
- expenses not covered by the insurance.
- any excess.
- a reduction if you have not followed the applicable duty of care.
- premiums and other payments that have become due and that you have not paid.
- compensation that you received from an authority or another source.

### **J.9.2 Payment of compensation**

We will pay the compensation no later than within one month after you have submitted a complete claim and have otherwise done what we require of you. No compensation or interest below SEK 100 is paid.

### **J.9.3 Double insurance**

You must notify us if the cat has been insured with more than one insurance company, whether or not the claim incident has been notified to the other company. You are not entitled to higher compensation from the companies than the total value of the claim incident.

If the insured interest is also covered by another policy, and the other policy has a reservation for double insurance, the same reservation will also apply to this insurance.

### **J.9.4 Reclaiming**

If Agria has paid compensation for a claim incident, we assume the right to compensation from the person responsible for the claim incident up to the amount we have paid. You may not enter into an agreement with the person responsible for the claim incident, which means that you completely or partially waive your right to compensation from that person.

### **J.10 Limitation**

You will lose your right to compensation if you do not request compensation from us within ten years from the time when the relationship according to the insurance contract entitling you to such insurance cover began.

If you have submitted a claim to us within the time stated above, you always have six months in which to make an appeal since Agria issued the final decision regarding compensation.

## **J.12 If we fail to reach agreement**

### **J.12.1 Reassessment**

Misunderstandings and lack of clarity may arise in regards to a claim. If you are not satisfied with our claims handling, you can ask Agria to review the case. Agria would like to receive your request for a review in writing. You can call our customer service center on +46 (0)775-88 88 88 or contact your claims handler to get more information about the review.

### **J.12.2 Claims Review Board**

You may request a review of the decision from the Claims

Review Board, which is an independent insurance board administered by Agria. The Board examines disputes between us and policyholders regarding decisions on compensation. The Board's decisions are advisory. The Board does not consider issues of credibility, but only reviews questions regarding the right to compensation under the insurance terms.

You must submit your request no later than six months after we sent you the decision, or there is a risk that the Board will not admit the case for review.

Your request for review must be in writing and you must explain why you think the decision is wrong, as well as provide us with any eventual information on the case. Send your request for review to:

#### **Claims review board**

(Skadeprovningsnämnden)

Box 70306

107 23 Stockholm

#### **J.12.3 Customer complaints**

If you are not satisfied with any part of the handling by or contact with Agria, from the initial response to the ongoing contact or when your insurance ends, we would like you to tell us about it. You can call the Customer Service Center on +46 (0)775-88 88 88 or contact your insurance agent and state that you want to file a complaint.

#### **J.12.4 Other advice and review**

Outside Agria, as a consumer, you can contact:

#### **National Board for Consumer Disputes**

(Allmänna reklamationsnämnden)

Box 174

101 23 Stockholm

Tel: +46 (0)8-508 860 00

[www.arn.se](http://www.arn.se)

#### **The Consumers Insurance Office**

(Konsumenternas Försäkringsbyrå)

Box 24215

104 51 Stockholm

Tel: +46 (0)200-22 58 00

[www.konsumenternas.se](http://www.konsumenternas.se)

You can also contact a consumer advisory service in your municipality.

All the above advice and review are available free of charge. If you are still not satisfied, you can always turn to the courts to have the case finally settled. Your legal costs can often be compensated through legal cover as part of your home insurance or business insurance. In this case, you will only pay the excess.

#### **J.12.5 Applicable law**

This insurance is subject to Swedish law. Key provisions regarding the insurance contract are contained in the Insurance Contracts Act. Disputes about the insurance contract will be dealt with by Swedish courts, applicable Swedish law.

**Agria Djurförsäkring is the Länsförsäkringar Alliance's specialist company for pet and crop insurance. We will help you find an insurance policy that suits you and your cat.**

**Talk to your Agria agent, who you can find at [agria.se](https://www.agria.se) or call our Customer Service Center +46 (0)775-88 88 88.**

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