

Pet Insurance Plan - Contract # 20000418960087 – Extracts of General Conditions

Definitions

Accident : any sudden event whose cause is extraneous to the pet's organism and beyond the control of the insured or the persons living under the same roof.

Illness: any impairment of the pet's health condition observed by a Veterinarian.

Underwriting conditions

Your pet must be more than three months and less than ten years old at the time of commencement of the covers afforded in your insurance contract. Your pet must not be affected by acute illness and/or chronic disease nor by "deficiencies".

It is mandatory that your pet be tattooed and that its vaccination record be valid and updated for the following diseases and illness :

Dog: leptospirosis, viral gastroenteritis, rubarth hepatitis, distemper disease, rabies, parvovirus.

Cat: typhus, coryza, rabies, cat leucosis, calicivirus.

Activation of covers

Coverage shall be granted:

a) In case of **accident: immediately**

b) In case of **illness:** the cover shall be granted for any illness whose first occurrence takes place **after a waiting period (elimination period) of 45 days from date of effect of the contract.**

Territorial scope

The covers granted under this contract shall apply in France and everywhere else worldwide during any non-professional sojourn of less than 3 months.

Indemnity cap

Subject to the expenses actually incurred, the maximum liability of the insurer shall be set at EURO 2,000 per annum at enrolment.

Should the contract be renewed, the above maximum annual limit of liability shall be increased by 5% at each main anniversary date.

Particular conditions - Limits

Preventive procedure (vaccination recall before the pet is 2 years old)	€ 70 per annum
Contribution to burial or cremation expenses.	€ 100
Refund of pet kennel expenses incurred in case of pet's owner hospitalisation	€ 250 per annum
Travel or holiday cancellation expenses consequent on pet's hospitalisation	€ 250 per annum
Refund of advertising expenses in case of pet loss or theft	€ 100 per annum

Off indemnity lumpsum and refund basis

Death prior to pet 8th anniversary	Market value at day of death (up to € 800 maximum)
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Deductible

The contract provides for a deductible of up to 25% of eligible expenses. Such deductible shall be applied to each refund.

Premium determination over time

The premium shall be determined on the basis of the pet's age at enrolment. It shall thereafter be increased by 5% at each anniversary date simultaneously with the increase applied to the insurer's maximum liability (i.e. € 2,000 at enrolment).

At the anniversary date following the 15th anniversary of the pet, the preceding year's premium shall be increased by 25%.

The premium and any related accessories and taxes shall have to be paid not later than ten days from the due date indicated in the Particular Conditions.

If you have opted for the direct debit procedure, please note that this direct debit shall be stopped as soon as an instalment will remain unpaid, and the total premium, under deduction of the instalments already paid, shall then become immediately payable. Subsequent premiums shall thereafter be paid according to the annual payment option..

Exclusions

No liability shall attach hereunder and no indemnity (whether for death or illness benefit) shall be paid for expenses arising from incurred as a result of or paid for :

- any medical procedure or care performed by a practitioner who is not duly registered with the Veterinarians Regulatory Board (French "Ordre");
- any deficiency, disability, malformation or congenital disease of the insured pet and the consequences thereof including:
 - hip dysphasia for all types of species or breeds;
 - chronic patella luxation and tear staining (epiphora) of little dogs;
 - adnexal surgery aiming at rectifying eyelid malformation ;
 - milk teeth extraction for less than 1 year old pets ;
- any injuries consequent on organised dog fighting;
- pregnancy, whelping and caesarean section non consequent on therapeutical indication ;
- any surgery operated for cosmetic purposes or aiming at mitigating or removing defects or anomalies (tail docking, ear cropping) ;
- any behavioural pathologies ;
- purchase of any food including dietetic food or vitamins;
- purchase of antiparasitic products, lotions and shampoos ;
- dental prosthesis and any other orthotics and prosthetics ;
- from pet contraception and castration non consequent on therapeutical indication ;
- tattooing ;
- vaccination and vaccines (except in case of preventive measure such as vaccination recall before the pet is 2 year old and subject to the annual limit of indemnity);
- consequent on any accident or illness occurred from or caused by or happening through:
 - war (whether civil or foreign),
 - riots and civil commotion
 - disintegration of the atomic nucleus
 - bad treatment or lack of care attributable to the insured or any person living under the same roof ;
- consequent on any accident occurred prior to the date of subscription of the contract ;
- consequent on any disease or pathological condition whose first occurrence was evidenced prior to the date of subscription of the contract ;
- consequent on diseases which could have been avoided with the necessary preventive vaccinations, e.g.:
 - **Dog:** distemper disease, rubarth hepatitis, leptospirosis and viral gastroenteritis ;
 - **Cat:** typhus, coryza and cat leucosis.

Insurer : AXA France IARD

S.A. au capital de 214 7999 030 € - 722 057 460 RCS Paris.

Siège social : 26 rue Drouot, 75009 Paris. Entreprise régie par le Code des assurances