

Agria Dog



Valid from 1 April 2021

Agria 
Djurförsäkring

Terms Dog

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DOGS IN THE TERMS

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



Green dog

Shows what the insurance covers.



Yellow dog

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



Red dog

Shows what the insurance does not cover.

Note!

This is a translation of the Swedish insurance terms and General terms and Conditions for Agria's dog 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 dog 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 dog 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 about the error. If you fail to do this, compensation may be reduced or refused completely. You can read more about reductions in section S.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 what 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 vet to request pre-approval from Agria. You can read more about the pre-approval procedure in section S.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 pays the compensation directly to the clinic. You therefore 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 S.4.2 in the General Terms and Conditions.

A Agria Dog Breed Insurance

A.1 The insurance applies to

 The insurance is stated with the name of your dog's breed in the insurance policy document. The insurance with supplementary insurance covers the policyholder or other person caring for the dog, 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 insurance is valid

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

A.4 Insured animal

 The insurance covers the dog or dogs 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 set out 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 first

be used when 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 medicines and rehabilitation is SEK 6,000 or SEK 10,000 each. The amounts for your dog is 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 J.5 a 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 vet examines and treats the insured dog 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 the vet confirms that the dog has swallowed a foreign object or the dog 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

Obstetric complications and caesarean section

Teeth

MRI-, CT-examinations and scintigraphy

Neutering

Joint diseases

Other degenerative spinal and joint diseases

Plastic surgery

Hidden defects

a) Obstetric complications and caesarean section

 The insurance covers obstetric complications and one caesarean section for a female dog from 20 months to 10 years of age. A female dog aged over 7 years must have had at least one litter of puppies between the ages of 20 months and 7 years, in addition to this there is a requirement of the female undergoing a veterinary exam 30 days prior to mating. The certificate of the veterinary examination must show that the female is in a suitable condition to have a litter of puppies without risking her health. For caesarean section, it is also a prerequisite that the female has not previously had a caesarean section and that the female is provenly unable to give birth herself or can not give birth herself after receiving medical treatment.

For Boston Terriers, English and French Bulldogs and Chihuahuas, a caesarean section will be covered if the female previously has given birth to one or more litters and all the litters have been born without caesarean section.

b) Teeth

 The insurance covers the correction of malocclusion for medical purposes, fractures of deciduous teeth (puppy teeth), extraction of remaining deciduous teeth (puppy teeth) and dental cysts under the condition that the dog 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 puppy must have been examined by a vet between the ages of 7 weeks and 4 months without any comment on its bite.

Tartar, periodontitis (tooth loss) or complications arising from poor oral or dental status, dental prosthetics, crowns and braces are not covered.

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

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

d) Neutering

 The neutering of a female dog is only covered if it is part of the treatment for diabetes mellitus or an abnormal physical growth (acromegaly), a traumatic injury to the uterus, uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumors in the vagina, uterus or ovaries.

The neutering of a male dog is only covered if it is part of the treatment for prostate disorders with typical clinical symptoms, a rectal hernia (perineal hernia), benign anal tumors (perianal adenoma), testicular inflammation, testicular torsion, tumors of the testicles, penis prolapse or when performing a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is covered under the condition that the dog 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 hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the Swedish Kennel Club (SKK).

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 dog has one of the mentioned joint diseases.

If the elbow or hip has previously been declared healthy after an X-ray examination and the result is registered with the SKK or another Nordic kennel club affiliated to the FCI, you will be compensated if problems occur in the previously healthy joint.

f) Other degenerative spinal, knee and joint diseases

 For other degenerative spinal, knee and joint diseases, such as herniated disc, it is covered under the condition that the dog 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 dog has not been insured before the age of 4 months, there is a waiting period for the insurance of 12 months from the date the insurance is taken out. This means that the degenerative spinal, knee or joint disease must not have started during the first 12 months of insurance.

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 dog has any other degenerative spinal, knee or joint disease.

g) Plastic surgery

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

The insurance does not cover certain plastic surgery procedures for Boston Terriers, English and French Bulldogs and Pugs. Read more in section A.10.3 about breed-specific restrictions.

h) Hidden defects

 The insurance covers hidden defects, under the condition that the dog has been covered by an insurance for veterinary care since before the age of 4 months, and has continued to be insured without interruption. The dog must have been examined without any comment by a vet in a Nordic country between the ages of 7 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 from the date the insurance was taken out with Agria. This means that the dog 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 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.

The insurance is not valid if the veterinary examination is performed without any comment after the dog 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 desensitization (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. For rehabilitation to be covered it needs to be an 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 month continuous rehabilitation per reimbursable injury. Rehabilitation must be started within 2 months of being prescribed by the treating vet.

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 rehabilitating a chronic joint, spinal, nerve, muscle and tendon disease once during the dog's life. It is the veterinary medical assessment that determines when the dog'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 dog 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.6.2 f and h. 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 S.1.4 and S.1.5.

A.10.2 General restrictions

 The insurance does not cover costs for:

- preventive treatment, treatment using autologous conditioned serum/plasma (ACS), acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- umbilical hernia, cryptorchidism or kinked tail.
- behavioral 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 vet that is not prescribed, prescription diet, shampoo or other products ordered or sold by a vet.
- vet's travel, transport of the dog 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.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- complications resulting from illness, injury or treatment that would otherwise not be covered, except for complications with neutering or vaccination.

A.10.3 Breed-specific restrictions

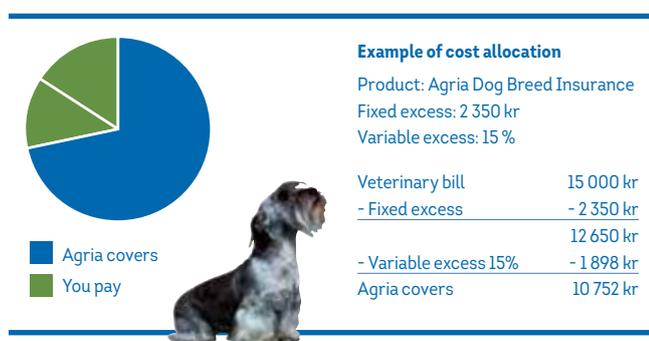
 For Shar Pei, the costs for examination or treatment due to eyes, ears or skin conditions are not covered.

For Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft

palate, nasal cavities, nostrils or constrictions in the pharynx 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.



B Agria Veterinary Care

B.1 The insurance applies to

 The insurance with supplementary insurance covers the policyholder or other person caring for the dog, for example, a co-owner.

B.2 When the insurance applies

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

B.3 Where the insurance is valid

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

B.4 Insured animal

 The insurance covers the dog or dogs that are specified in the insurance policy document.

B.5 Maximum benefit

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

The maximum benefit for the supplementary insurance policies Agria Breeding Veterinary Care, see section J.5.a and b, is included in the total amount for veterinary care and is the highest amount that you can be compensated for by the veterinary care and breeding insurance policies combined.

B.6 Insurance cover

B.6.1 Veterinary Care

 The insurance covers the costs that you have incurred during the insurance term when a vet examines and treats the insured dog 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 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 the vet confirms that the dog has swallowed a foreign object or the dog 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.

B.6.2 Special conditions

SPECIAL CONDITIONS

Obstetric complications and caesarean section

Teeth

MRI-, CT-examinations and scintigraphy

Neutering

Joint diseases

Other degenerative spinal and joint diseases

Plastic surgery

Hidden defects

a) Obstetric complications and caesarean section

 The insurance covers obstetric complications and caesarean section for a female dog from 20 months to 10 years of age. A female dog aged over 7 years must have had at least one litter of puppies between the ages of 20 months and 7 years, in addition to this there is a requirement of the female undergoing a veterinary exam within 30 days prior to mating. The certificate of the veterinary examination must show that the female is in a suitable condition to have a litter of puppies without risking her health. For caesarean section, it is also a prerequisite that the female has not previously had a caesarean section and that the female is provenly unable to give birth herself or can not give birth herself after receiving medical treatment.

For Boston Terriers, English and French Bulldogs and Chihuahuas, a caesarean section will be covered if the female previously has given birth to one or more litters and all the litters have been born without caesarean section.

b) Teeth

 The insurance covers the correction of malocclusion for medical purposes, fractures of deciduous teeth (puppy teeth), extraction of remaining deciduous teeth (puppy teeth) and dental cysts under the condition that the dog 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 puppy must have been examined by a vet between the ages of 7 weeks and 4 months without any comment on its bite.

Tartar, periodontitis (tooth loss) or complications arising from poor oral or dental status, dental prosthetics, crowns and braces are not covered.

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

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

d) Neutering

 The neutering of a female dog is only covered if it is part of the treatment of diabetes mellitus or abnormal physical growth (acromegaly), traumatic injury to the uterus, uterine diseases

with clear clinical symptoms, birth injuries, vaginal prolapse or tumor in the vagina, uterus or ovaries.

The neutering of a male dog is only covered if it is part of the treatment for prostate disorders with typical clinical symptoms, a rectal hernia (perineal hernia), benign anal tumors (perianal adenoma), testicular inflammation, testicular torsion, tumors of the testicles, penis prolapse or when performing a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is covered under the condition that the dog 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 hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the Swedish Kennel Club (SKK).

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 dog has one of the mentioned joint diseases.

If the elbow or hip has previously been declared healthy after an X-ray examination and the result is registered with the SKK or another Nordic kennel club affiliated to the FCI, you will be compensated if problems occur in the previously healthy joint.

f) Other degenerative spinal, knee and joint diseases

 For other degenerative spinal, knee and joint diseases, such as herniated disc, it is covered under the condition that the dog 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 dog has not been insured before the age of 4 months, there is a waiting period for the insurance of 12 months from the date the insurance is taken out. This means that the degenerative spinal, knee or joint disease must not have started during the first 12 months of insurance.

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 dog has any other degenerative spinal, knee or joint disease.

g) Plastic surgery

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

The insurance does not cover certain plastic surgery procedures for Boston Terriers, English and French Bulldogs and Pugs. Read more in section B.8.3 about breed-specific restrictions.

h) Hidden defects

 The insurance covers hidden defects, under the condition that the dog has been covered by an insurance for veterinary care since before the age of 4 months, and has continued to be insured without interruption. The dog must have been examined without any comment by a vet from a Nordic country between the ages of 7 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 policy is subject to a waiting period of 12 months from the date the policy was taken out with Agria. This means that the dog 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 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.

The insurance is not valid if the veterinary examination is performed without any comment after the dog 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.

B.7 Euthanasia and cremation

 Compensation is provided of up to SEK 1,000 for your

expenses for the euthanasia and cremation of your dog if a veterinary medical assessment concludes that it must be euthanised and the illness or injury is covered by the insurance in section B.6.

B.8 Limitations

B.8.1 Waiting period

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

B.8.2 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 kinked tail.
- behavioral 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 (prescription-based or issued by a vet), medicines for desensitization (allergen-specific immunotherapy), prescription diet, shampoo or other products prescribed or sold by a vet.
- vet's travel, transport of the dog 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.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- complications resulting from illness, injury or treatment that would otherwise not be covered, except for complications with neutering or vaccination.

B.8.3 Breed-specific restrictions

 For Shar Pei, the costs for examination or treatment due to eyes, ears or skin conditions are not covered.

For Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft palate, nasal cavities, nostrils or constrictions in the pharynx are not covered.

B.9 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 125 days. We calculate the excess period from the date of the earliest costs incurred for which you have requested compensation.



C Agria Mini Veterinary Care

C.1 The insurance applies to

 The insurance covers the policyholder or other person caring for the dog, for example a co-owner.

C.2 When the insurance applies

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

C.3 Where the insurance is valid

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

C.4 Insured animal

 The insurance covers the dog or dogs that are specified in the insurance policy document.

C.5 Maximum benefit

 The maximum benefit is SEK 30,000. The amount is the highest compensation you can receive from the insurance each insurance year.

The maximum benefit for prescription medicines is SEK 2,000. The amount is the highest compensation that you can receive from the insurance each insurance year. The amount is included in the total maximum benefit for veterinary care.

C.6 Insurance cover

C.6.1 Veterinary Care

 The insurance covers the costs that you have incurred during the insurance term when a vet examines and treats the insured dog 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 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 the vet confirms that the dog has swallowed a foreign object or the dog 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.

C.6.2 Special conditions

SPECIAL CONDITIONS

Obstetric complications

Teeth

MRI-, CT-examinations and scintigraphy

Neutering

Joint diseases

Other degenerative spinal, knee and joint diseases

Examination to determine a diagnosis

a) Obstetric complications

 The insurance covers obstetric complications for a female

dog from 20 months up to 10 years of age. A female dog aged over 7 years must have had at least one litter of puppies between the ages of 20 months and 7 years, in addition to this there is a requirement of the female undergoing a veterinary exam within 30 days prior to mating. The certificate of the veterinary examination must show that the female is in a suitable condition to have a litter of puppies without risking her health. The insurance does not cover costs for caesarean section.

b) Teeth

 The insurance covers costs relating to the examination and treatment of dental fractures in permanent teeth caused by an accident. For any other dental treatment, regardless of the cause or the consequences thereof, the insurance does not cover.

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

 Compensation is provided up to a maximum of SEK 5,000 per insurance year for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section S.4.1 of the General Terms and Conditions.

d) Neutering

 The neutering of a female dog is only covered if it is part of the treatment for diabetes mellitus or an abnormal physical growth (acromegaly), a traumatic injury to the uterus, uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumors in the vagina, uterus or ovaries.

The neutering of a male dog is only covered if it is part of the treatment for prostate disorders with typical clinical symptoms, a rectal hernia (perineal hernia), benign anal tumors (perianal adenoma), testicular inflammation, testicular torsion, tumors of the testicles, penis prolapse or when performing a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is covered under the condition that the dog 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 hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the Swedish Kennel Club (SKK).

If the elbow or hip has previously been declared healthy after an X-ray examination and the result is registered with the SKK or another Nordic kennel club affiliated to the FCI, you will be compensated if problems occur in the previously healthy joint.

f) Other degenerative spinal, knee and joint diseases

 For other degenerative spinal, knee and joint diseases, such as herniated disc, it is covered under the condition that the dog 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 dog has not been insured before the age of 4 months, there is a waiting period for the insurance of 12 months from the date the insurance is taken out. This means that the degenerative spinal, knee or joint disease must not have started during the first 12 months of insurance.

The insurance does not cover costs for treatment or operations on cruciate ligaments or meniscus.

g) Examination to determine a diagnosis

 Compensation is provided up to a maximum of SEK 2,000 until the point of a confirmed diagnosis, establishing that the dog has an illness that occurs during the insurance period and that is not covered by the insurance.

C.7 Medicines

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

C.8 Limitations

C.8.1 Waiting period

 The insurance has a waiting period of 20 days unless the terms state otherwise, see section C.6.2 f. Waiting period means that the insurance will not cover illnesses that started during the waiting period since the insurance came into force. For more information, see the General Terms and Conditions section S.1.4 and S.1.5.

C.8.2 General restrictions

 The insurance does not cover costs for:

- preventive treatment, rehabilitation, treatment using autologous conditioned serum/plasma (ACS), acupuncture, chiro-

practic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.

- umbilical hernia, cryptorchidism or kinked tail.
- behavioral disorders, temperament issues or other bad habits.
- caesarean section.
- cataract or plastic surgery (surgical correction of the skin, mucous membranes or other body part.)
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs that are charged on weekdays between 08.00 and 18.00. Out-of-hour charges or similar costs at other times, if they have not been medically justified.
- medication issued by a vet that is not prescribed, prescription diet, shampoo or other products ordered or sold by a vet.
- vet's travel, transport of the dog or other trips.
- taking samples for and analysing antibodies to indicate an infectious agent or taking samples and analysis using PCR techniques to determine Borrelia in blood samples.
- radiotherapy, chemotherapy or cytotoxins.
- haemodialysis.
- prosthetic or implant operation.
- euthanasia, disposal of or cremation.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- complications due to illness, injury or treatment that would otherwise not be compensated, except for complications with vaccinations.

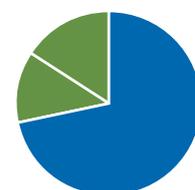
C.8.3 Breed-specific restrictions

 For Shar Pei, the costs for examination or treatment due to eyes, ears or skin conditions are not covered.

For Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft palate, nasal cavities, nostrils or constrictions in the pharynx are not covered.

C.9 Excess

 The insurance has a fixed excess and a variable excess. 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 the variable excesses are stated in your insurance policy document. An excess period is 125 days. We calculate the excess period from the date of the earliest costs incurred for which you have requested compensation.



■ Agria covers
■ You pay



Example of cost allocation

Product: Agria Mini Veterinary care
Fixed excess: 1500 kr
Variable excess: 25 %

Veterinary bill	15 000 kr
- Fixed excess	- 1 500 kr
	13 500 kr
- Variable excess 25%	- 3 375 kr
Agria covers	10 125 kr

D Agria Medicine, supplementary insurance

This insurance can only be taken out as a supplement to Agria Dog Breed Insurance and Agria Veterinary Care. 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 desensitization (allergen-specific immunotherapy), inhalers and insulin syringes up to SEK 6,000 each insurance year.

Otherwise, the insurance is subject to the same terms as for the veterinary care insurance that you took out. The amount is not included in the total maximum benefit you selected in the veterinary care insurance.

E Agria Rehabilitation, supplementary insurance

This insurance can only be taken out as a supplement to Agria Dog Breed Insurance and Agria Veterinary Care. The insurance policy document states whether you have chosen to take out Agria Rehabilitation insurance.

Insurance cover

 The insurance covers rehabilitation ordered by the veterinarian in charge of the medical treatment. The forms of rehabilitation that are covered are exclusively swimming, mas-

sage, stretching and treadmill. For rehabilitation to be covered it needs to be an established illness or accident concerning the joints, nerves, muscles or tendons, or due to a fractured limb or a herniated disc up to SEK 6,000 each insurance year.

Otherwise, the policy is subject to the same terms as for the veterinary care insurance that you took out. The amount is not included in the total maximum benefit you selected in the veterinary care insurance.

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

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 rehabilitating a chronic joint, spinal, nerve, muscle and tendon disease once during the dog's life. It is the veterinary medical assessment that determines when the dog's injury is considered to be chronic.

F Agria Security, supplementary insurance

This insurance can only be taken out as a supplement to Agria Dog Breed Insurance, Agria Veterinary Care, Agria Mini Veterinary Care Agria Pack and Agria Pack Gold. 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 dog and the estate after the policyholder's death.

F.1 Insurance cover

 The maximum benefit is SEK 20,000 and this is the highest compensation you can receive from the insurance each insurance year. The amount is not included in the maximum benefit you selected in the veterinary care insurance.

Unless otherwise is stated, the insurance is subject to the same terms as the veterinary care insurance you took out.

INSURANCE COVER

Boarding at kennel

Cancellation protection

Travel interruption

Additional costs for extended stay

a) Boarding at kennels

 The insurance covers the cost of boarding your dog at kennels if the doctor decides that you are unable to look after your dog. The insurance covers the costs with 75% 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 dog at the kennel each period. Several successive periods of illnesses that has a medical connection counts as one period. The kennel facility must hold a valid licence from Länsstyrelsen (County Administration Board).

For a female boarded at a kennel while she has puppies younger than 10 weeks old, an additional SEK 80 each day 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 dog 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 can not 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 is 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 dog, which is at home, has become acutely ill or injured and needs life-sustaining veterinary care.

You will be compensated 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 dog which is travelling with you has become acutely ill or injured and needs life-sustaining veterinary care and can not or is not allowed to be moved, based on the treating vet'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 dog's condition. Compensation is provided up to SEK 500 each day.

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

F.2 Limitations

 The insurance does not cover:

- the costs of boarding if the policyholder's inability to take care of the insured dog is a result of an illness, occurrence or situation that arose within 12 months of the insurance came in to force.
- if the dog'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 dog's illness or injury that existed previously, displayed symptoms or could have been predicted when the journey started. If the dog'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 dog's illness or injury is not life-threatening according to veterinary medical assessment.

F.3 Excess

 The insurance does not have an excess.

G Agria Life

G.1 The insurance applies to

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

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

G.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 can not be taken out for dogs that have reached the age of 6 years. For breeds in the 8 years age group, life insurance can not be taken out for dogs that have reached the age of 4 years.

The insurance is terminated at the end of the insurance period from the year in which the dog reaches the age of 8, 10 or 12 years, depending on the breed.

8 years age group:

Bernese Mountain Dog, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Pyrenean Mountain Dog, Neapolitan Mastiff and St Bernard.

10 years age group:

The breeds that are not listed in the 8 years or 12 years age group.

12 years age group:

Havanese, Border Terrier, Cairn Terrier, Chihuahua, Chinese Crested Dog, Miniature Schnauzer, Finnish Lapphund, Finnish Spitz, Fox Terrier, Icelandic Sheepdog, Jack Russell, Lhasa Apso, Toy-, Miniature and Medium Poodle, Münsterländer, Norrbottenspets, Norwegian Buhund, Papillon, Phalène, Schnauzer, Shih Tzu, Soft-Coated Wheaten Terrier, Tibetan Spaniel, Tibetan Terrier, Swedish Vallhund, Welsh Springer, West Highland White Terrier and Whippet.

G.3 Where the insurance is valid

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

G.4 Insured animal

 The insurance covers the dog or dogs that are specified in the insurance policy document.

G.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 age 5, 7 or 9 years, depending on the age group of your dog. See section G.2. The amount is reduced by 20 % each year until it reaches SEK 5,000. When reducing the amount, it is rounded to the nearest hundred SEK. From the beginning of the insurance year the dog reaches 7, 9 or 11 years of age depending on the breed the highest amount of the life insurance is SEK 10,000. If you have been compensated by the supplementary insurance Agria Utility or Agria Breeding Life, the maximum benefit is reduced by the amount you received in compensation.

Dogs 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 dog immediately before the claim incident. The market value is determined by the merits of the dog and is based on the Swedish Kennel Club's valuation list. You are responsible for ensuring that the dog is valued correctly by us.

G.6 Insurance cover

 Compensation is provided up to the maximum benefit if the insured dog is subject to severe illness or injury and can not 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 the vet confirms that the dog has swallowed a foreign object or the dog 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 dog 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.

G.6.1 Special conditions

SPECIAL CONDITIONS

Obstetric complications and caesarean section

Joint diseases

Other degenerative spinal, knee and joint diseases

Hidden defects

a) Obstetric complications and caesarean section

 The insurance covers obstetric complications and caesarean section for a female dog from 20 months to 10 years of age. A female dog aged over 7 years must have had at least one litter of puppies between the ages of 20 months and 7 years, in addition to this there is a requirement of the female undergoing a veterinary exam within 30 days prior to mating. The certificate of the veterinary examination must show that the female is in a suitable condition to have a litter of puppies without risking her health. For caesarean section, it must be proven that the female is provenly unable to give birth herself or can not give birth herself after receiving medical treatment. The female must not have given birth twice by caesarean sections previously and for Boston terriers, English and French Bulldogs and Chihuahuas life insurance will only cover if the female previously has given birth to one or more litters and all the litters have been born without caesarean section.

b) Joint diseases

 Hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is covered under the condition that the dog has been covered by a life insurance since before the age of 4 months, and has continued to be insured without interruption. In the case of hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the Swedish Kennel Club (SKK).

If the elbow or hip has previously been declared healthy after an X-ray examination and the result is registered with the SKK or another Nordic kennel club affiliated to the FCI, you will be compensated if problems occur in the previously healthy joint.

c) Other degenerative spinal, knee and joint diseases

 For other degenerative spinal, knee and joint diseases, such as herniated disc, it is covered under the condition that the dog has been covered by a life insurance since before the age of 4 months, and has continued to be insured without interruption.

If the dog has not been insured before the age of 4 months, there is a waiting period for the insurance of 12 months from the date the insurance is taken out. This means that other degenerative spinal, knee or joint disease must not have started during the first 12 months of insurance.

d) Hidden defects

 The insurance covers hidden defects, under the condition that the dog has been covered by a life insurance since before the age of 4 months, and has continued to be insured without interruption. The dog must have been examined without any comment by a vet in a Nordic country between the ages of 7 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 from the date the insurance was taken out with Agria. This means that the dog 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 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.

The insurance is not valid if the veterinary examination is performed without any comment after the dog 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.

G.6.2 Runaway or stolen dog

 Compensation is provided up to the maximum benefit if your dog has run away or been stolen and has not been found within 3 months. If your dog is also covered by Agria Utility section I, compensation may be provided if your dog has not been found within 30 days of disappearing.

You must report the dog's disappearance to the police within a week, look for the dog and put an advertisement about the disappearance in the local press or media with a suitable coverage.

You can not receive compensation if the dog has disappeared as a result of unlawful disposal. If the dog is found, you are responsible for notifying us of this and pay back the insurance compensation.

G.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 S.5 and S.6 in the General Terms and Conditions.

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

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 if we have requested the post-mortem examination. 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 dog that has been frozen, buried or that is otherwise unsuitable for examination.

b) Identification

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

G.8 Limitations

G.8.1 Waiting period

 The insurance has a waiting period of 20 days unless the terms state otherwise, see section G.6.1 c and d. The waiting

period means that the insurance will not cover illnesses that started during the waiting period from the time the insurance came into force. For more information, see the General Terms and Conditions section S.1.4 and S.1.5.

G.8.2 General restrictions

 The insurance cover does not apply if the dog is deceased or was euthanised as a result of:

- behavioral disorders, temperament issues or other bad habits.
- poor oral and dental status or malocclusion.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- complications due to illness, injury or treatment that would otherwise not be compensated.

G.8.3 Breed-specific restrictions

 Breed-specific restrictions:

- For Shar Pei life insurance does not cover if the dog is deceased or is euthanised as a result of eye, ear or skin conditions.
- For Boston Terriers, English and French Bulldogs and Pugs, life insurance does not cover if the dog is deceased or was euthanised as a result of causes related to the dog's trachea, soft palate, nasal cavities, nostrils or constrictions in the pharynx.

G.9 Excess

 The insurance does not have an excess.

H Agria Mini Life

H.1 The insurance applies to

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

H.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 can not be taken out for dogs that have reached the age of 6 years. For breeds in the 8 years age group, life insurance can not be taken out for dogs that have reached the age of 4 years.

The insurance terminates at the end of the period of insurance from the insurance year in which the dog reaches the age of 8, 10 or 12 years, depending on the breed.

8 years age group:

Bernese Mountain Dog, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Pyrenean Mountain Dog, Neapolitan Mastiff and St Bernard.

10 years age group:

The breeds that are not listed in the 8 years or 12 years age group.

12 years age group:

Havanese, Border Terrier, Cairn Terrier, Chihuahua, Chinese Crested Dog, Miniature Schnauzer, Finnish Lapphund, Finnish Spitz, Fox Terrier, Icelandic Sheepdog, Jack Russell, Lhasa Apso, Toy, Miniature and Medium Poodle, Münsterländer, Norrbottenspets, Norwegian Buhund, Papillon, Phalène, Schnauzer, Shih Tzu, Soft-Coated Wheaten Terrier, Tibetan Spaniel, Tibetan Terrier, Swedish Vallhund, Welsh Springer, West Highland White Terrier and Whippet.

H.3 Where the insurance is valid

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

H.4 Insured animal

 The insurance covers the dog or dogs that are specified in the insurance policy document.

H.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 age 5, 7 or 9 years depending on the age group of your dog. See section H.2. The amount is reduced by 20 % each year until it reaches SEK 5,000. When reducing the amount, it is rounded to the nearest hundred SEK. From the year the dog reaches the age of 7, 9 or 11 years, depending on the breed, the highest amount is SEK 10,000.

Dogs 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 dog immediately before the claim incident.

The market value is determined by the merits of the dog and is based on the Swedish Kennel Club's valuation list. You are responsible for ensuring that the dog is valued correctly by us.

H.6 Insurance cover

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

An accident means physical injury that affects the insured dog as a result of a sudden external event. If the vet identifies that the dog has swallowed a foreign object or has suffered from acute poisoning, this is also considered to be an accident.

An accident does not include heat stroke or a tick bite with related complications. 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 dog has both life insurance and veterinary care insurance, we may provide life insurance compensation if it's clear that compensation from valid veterinary care insurance would exceed the maximum benefit in the life insurance policy. You must contact us for an assessment.

H.6.1 Special conditions

SPECIAL CONDITIONS

Obstetric complications

Joint diseases

Other degenerative spinal, knee and joint diseases

a) Obstetric complications

 The insurance covers obstetric complications for females from the age of 20 months up to 10 years. Female dog aged over 7 years must have had at least one litter of puppies between the ages of 20 months and 7 years, in addition to this there is a requirement of the female undergoing a veterinary exam within 30 days prior to mating. The certificate of the veterinary examination must show that the female is in a suitable condition to have a litter of puppies without risking her health. The insurance does not cover costs for caesarean section.

b) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is covered under the condition that the dog has been covered by a life insurance since before the age of 4 months, and has continued to be insured without interruption. In the case of hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the Swedish Kennel Club (SKK).

If the elbow or hip has previously been declared healthy after an X-ray examination and the result is registered with the SKK or another Nordic kennel club affiliated to the FCI, you will be compensated if problems occur in the previously healthy joint.

c) Other degenerative spinal, knee and joint diseases

 For other degenerative spinal, knee and joint diseases, such as herniated disc, it is covered under the condition that the dog has been covered by a life insurance since before the age of 4 months, and has continued to be insured without interruption.

If the dog has not been insured before the age of 4 months, there is a waiting period for the insurance of 12 months from the date the policy is taken out. This means that any other degenerative spinal, knee or joint disease must not have started during the first 12 months of insurance.

The insurance does not cover if the dog is deceased or was euthanised as a result of the cruciate ligament or meniscus injuries.

H.6.2 Runaway or stolen dog

 Compensation is provided up to the maximum benefit if your dog has run away or been stolen and has not been found within 3 months.

You must report the dog's disappearance to the police within a week, look for the dog and put an advertisement about the disappearance in the local press or media with a suitable coverage.

You can not be compensated if the dog has disappeared as a result of unlawful disposal. If the dog is found, you are responsible for notifying us of this and pay back the insurance compensation.

H.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 sections S.5 and S.6 in the General Terms and Conditions.

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

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 if we have requested the post-mortem examination. 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 dog that has been frozen, buried or that is otherwise unsuitable for examination.

b) Identification

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

H.8 Limitations

H.8.1 Waiting period

 The insurance has a waiting period of 20 days unless the terms state otherwise, see section H.6.1 c. Waiting period means that the insurance will not cover illnesses that started during the waiting period since the insurance came into force. For more information, see the General Terms and Conditions section S.1.4 and S.1.5.

H.8.2 General restrictions

 The insurance cover does not apply if the dog is deceased

or was euthanised as a result of:

- behavioral disorders, temperament issues or other bad habits.
- dental diseases, poor oral and dental status or malocclusion.
- cataract or plastic surgery (surgical correction of the skin, mucous membranes or any other part of the body).
- prosthetic or implant operation.
- caesarean section.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- complications due to illness, injury or treatment that would otherwise not be compensated.

H.8.3 Breed-specific restrictions

 Breed-specific restrictions:

- for Shar Pei life insurance does not cover if the dog is deceased or is euthanised as a result of eye, ear or skin conditions.
- for Boston Terriers, English and French Bulldogs and Pugs, life insurance does not cover if the dog is deceased or is euthanised as a result of causes related to the dog's trachea, soft palate, nasal cavities, nostrils or constrictions in the pharynx.

H.9 Excess

 The insurance does not have an excess.

I Agria Utility, supplementary insurance

This insurance can only be taken out as a supplement to Agria Life and Agria Mini Life. The insurance policy document states whether you have chosen to take out Agria Utility supplement. Unless otherwise stated, the insurance is subject to the same terms as the life insurance that you took out.

I.1 Maximum benefit

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

I.2 Insurance cover

 The claim for utility is compensated up to the amount stated in the insurance policy document if your dog according to veterinary medical assessment permanently loses his/her ability as a working dog.

The dog must have a proven ability as a working dog and it is a requirement that the dog has been used for practical work or official competition during the last 12 months prior to the claim incident. A vet must have examined and attempted to treat the dog using established treatment.

If you are compensated from Agria Utility you are required to submit a written statement that the dog will not be used for work, training or competition by yourself or another person.

I.3 The insurance is terminated

 The insurance is terminated at the end of the insurance year 2 years before the termination of the life insurance, see section G.2 or H.2. For Greyhounds, the insurance is terminated at the end of the insurance year, from the year that the dog turns 5 years old.

I.4 Limitations

 The insurance does not cover if the dog has lost its utility as a result of:

- exterior faults.
- elbow and hip conditions, patellar luxation or osteochondrosis. For previously X-rayed dogs where the outcome is registered with the SKK or another Nordic kennel club affiliated to the FCI, compensation may be provided if the dog had persistent problems in the previously healthy joint.

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

J Agria Breeding Veterinary Care, supplementary insurance

This insurance can only be taken out as a supplement to Agria Veterinary Care, Agria Dog Breed Insurance, Agria Pack and Agria Pack Gold if you intend to use your dog for breeding. The insurance policy document states whether you have chosen to take out Agria Breeding Veterinary Care. Unless otherwise

is stated, the insurance is subject to the same terms as for the veterinary care insurance you took out.

J.1 When the insurance applies

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

J.2 Where the insurance is valid

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

J.3 Insured animal

 The insurance covers the dog that is specified in the insurance policy document. The dog must be registered and entered in the breeding records of the Swedish Kennel Club (SKK). The insurance also covers puppies of an insured female to the extent stated in the terms.

J.4 Maximum benefit

 For section J.5a and b, the maximum benefit is the same as the maximum benefit you have selected for the dog's veterinary care insurance. The amount is the highest compensation you can receive from the veterinary care and breeding insurance policies combined.

The following applies to females:

In the case of section J.5c regarding the care of puppies, the maximum benefit is SEK 30, 000 for all puppies in the litter all together. 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 dog's veterinary care insurance.

J.5 Insurance cover

INSURANCE COVER

Fertility examination

Caesarean section

Puppy veterinary care

Hidden defects

a) Fertility examination

 The insurance covers veterinary expenses regarding fertility examinations for a male dog if there is a suspicion of sterility, or for a female dog that do not become pregnant after mating, under the condition that the dog has been covered by

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 dog is insured after the age of 4 months, you can receive compensation if the dog 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 the veterinary care insurance. 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. Caesarean section is not covered for Boston Terriers, English and French Bulldogs and Chihuahuas.

c) Puppy veterinary care

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

 Puppies of an insured female is also covered for hidden defects in accordance within the terms for Agria Hidden Defects section M.

J.6 Limitations

 The insurance does not cover costs for:

- external defects that does not affect the dog's health or function as a companion dog.
- disease, defect or injury that incurred as a result of the dog's parents being mated in contrary to SKK's ground rules or registration rules.
- dental diseases, malocclusion or the absence of teeth.
- euthanasia, disposal of or cremation of the females insured puppies.

Otherwise, the same restrictions apply as for the dog's veterinary care insurance.

J.7 Excess

 The insurance has the same excess amounts as the dog's veterinary care insurance. In the case of section J.5c, the entire litter is covered by a common fixed excess charged once for the entire litter.

K Agria Breeding Life, supplementary insurance

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

K.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 year from the insurance year in which the dog reaches the age of 8 years.

K.2 Where the insurance is valid

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

K.3 Insured animal

 The insurance covers the dog that is specified in the insurance policy document and that is registered and entered in the pedigree records of the Swedish Kennel Club (SKK).

K.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 that you can be compensated for by the insurance. 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 dog loses its breeding ability and has registered offspring you can receive the maximum benefit. If the dog loses its breeding ability without having registered offspring, you will be compensated up to 50% of the maximum benefit.

K.5 Insurance cover

LOST ABILITY TO BREED

Neutering

Sterility

Breeding hygiene

Special conditions

Neutering

 Compensation is provided up to the maximum benefit if your female dog is spayed as part of the treatment for diabetes mellitus or an abnormal physical growth (acromegaly), a traumatic injury to the uterus, uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumors in the vagina, uterus or ovaries.

For a male dog that is castrated as part of the treatment for prostate disorders with typical clinical symptoms, a rectal hernia (perineal hernia), benign anal tumors (perianal adenoma), testicular inflammation, testicular torsion, tumors of the testicles, penis prolapse or when performing a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

Sterility

 Compensation is provided up to the maximum benefit if the dog is sterile and unable to reproduce, under the condition that the dog has been covered by Agria Breeding Life or an equivalent insurance with another company since before the age of 4 months, and has continued to be insured without interruption.

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

Male dog

A prerequisite for compensation is that the male is clinically examined by a vet to rule out any temporary medical conditions and has 2 semen samples taken at 6-month intervals to show that the dog is sterile.

Female dog

The female must have failed to become pregnant after mating with two different fertile male dogs in two different seasons.

A vet must examine the genitals and perform vaginal cytology and an ultrasound scan of the uterus and ovaries to exclude temporary medical conditions.

Breeding hygiene

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

- in at least two cases in different litters and after mating with different dogs, the dog's offspring has had the same identified hereditary disease or genetic defect.
- if the dog's own identified chronic disease or defect is detrimental to the dog's health and could be passed on to their offsprings in further breeding.

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

Special conditions

 One prerequisite for your entitlement to compensation is that the dog is subject to a breeding ban by the SKK, irrespective of whether the dog still has the capacity to breed, is sterile or if there is stored sperm available.

If the dog's disease or defect is congenital, the dog must have been insured with Agria Breeding Life or an equivalent insurance with another company since 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 who have no registered offspring or for a female that have had 2 or more caesarean sections. No compensation is provided for a female that have given birth to at least 3 litters or for a male that have fathered at least 5 litters. A litter means that at least one surviving offspring has been registered with the Swedish Kennel Club (SKK).

K.6 Limitations

 The insurance does not cover:

- external defects that do not affect the dog's health or function as a companion dog.
- disease, defect or injury that incurred as a result of the dog's parents being mated in contrary to SKK's ground rules or registration rules.
- hip, knee or elbow diseases and osteochondrosis.

- dental diseases, malocclusion or the absence of teeth.
- impotence, behavioral disorders, temperament issues or other bad habits.
- Absence of heat or silent heat.
- umbilical hernia

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

L Agria Puppy Litter Insurance, supplementary insurance

This insurance can only be taken out as a supplement to Agria Veterinary Care, Agria Dog Breed Insurance, Agria Pack and Agria Pack Gold if you intend to use your dog for breeding. The insurance policy document states whether you have chosen to take out Agria Puppy Litter Insurance. Unless otherwise stated, the insurance is subject to the same terms as the veterinary care insurance you took out.

L.1 When the insurance applies

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

L.2 Where the insurance is valid

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

L.3 Insured animal

 The insurance covers a mixed breed female or a female that is not registered or entered in the pedigree record of the Swedish Kennel Club (SKK). The insurance covers the female that is specified in the insurance policy document.

L.4 Maximum benefit

 The maximum benefit is SEK 30,000 for all puppies 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 veterinary care insurance.

L.5 Insurance cover

 The insurance covers costs when the vet examines and treats a puppy for an acquired illness or injury. A puppy is covered from birth until the day it is delivered to the new owner

or co-owner, but no longer than until the age of 4 months.

Delivery means when a puppy 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.

L.6 Limitations

 The insurance does not cover:

- external defects that do not affect the dog's health or function as a companion dog.
- dental diseases, malocclusion or the absence of teeth.
- euthanasia, disposal of or cremation.

Otherwise, the same restrictions apply as for the female's veterinary care insurance.

L.7 Excess

 The insurance has the same excess amounts as the female's veterinary care insurance. The entire litter is covered by a common fixed excess that is deducted once for each litter.

M Agria Hidden Defect

M.1 The insurance applies to

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

M.2 When the insurance applies

 For a puppy 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 8 weeks. Delivery means when a puppy stays temporarily or permanently with someone other than the breeder. It is a prerequisite that the puppy has been examined by a vet before delivery for it to be covered by the insurance. The veterinary examination must have taken place between the age of 7 and 12 weeks.

For a puppy that has not been sold or handed over to a new owner or a co-owner, the insurance covers from the day the puppy has been examined by a veterinarian and received a

certificate, but at the earliest from the age of 8 weeks. The certificate must be issued between the age of 7 weeks and 12 weeks.

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

M.3 Where the insurance is valid

 The policy is only valid in Sweden. However, in the case of a dog that have been sold to a new owner or to a co-owner, the insurance is valid worldwide.

M.4 Insured animal

 The insurance can only be taken out for all puppies in the litter and before the age of 12 weeks. The insurance covers the puppies 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 females puppies, provided that all the puppies in the litter have been registered and are entered in the pedigree records of the Swedish Kennel Club (SKK). 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 puppies that are born in Sweden and provided that the entire litter stays in Sweden until delivery to the purchaser.

M.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 puppies 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 25,000 per puppy. The agreed amount is stated in the insurance policy document.

If a puppy is insured with Agria Veterinary Care or Agria Dog 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.

M.6 Insurance cover

M.6.1 Veterinary care, euthanasia and cremation

 Compensation is provided up to the maximum benefit for your costs if the insured dog is examined or treated by a vet 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 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.

M.6.2 Life insurance

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

M.6.3 Post-mortem examination

 Compensation is provided up to SEK 5,000, in addition to the maximum benefit, for your costs for the post-mortem examination, including transportation and cremation, if the dog is deceased or has been euthanised as a result of a hidden defect and we have requested a post-mortem examination. 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 dog that has been frozen, buried or that is otherwise unsuitable for examination.

M.7 Waiting period

 The insurance does not have a waiting period.

M.8 Limitations

M.8.1 General restrictions

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

- behavioral disorders, temperament issues or other bad habits.

- defects that do not seriously affect the dog's health or its function as a companion dog.
- defects that have been noted on the certificate after a veterinary examination or eye-check.
- hip diseases, elbow diseases, patellar luxation or osteochondrosis.
- cryptorchidism, umbilical hernia or kinked tail.
- dental diseases, malocclusion or the absence of teeth.

M.8.2 Breed-specific restrictions

 Compensation is not provided for Shar Pei that has been treated, is deceased or was euthanised as a result of demodex.

M.9 Excess

 The insurance does not have an excess.

N Agria Puppy Insurance

Agria Puppy Insurance is a premium-free life insurance for puppies that are registered and entered in the pedigree records of the Swedish Kennel Club (SKK).

N.1 The insurance applies to

 The insurance covers the breeder who owns the puppy.

N.2 When the insurance applies

 The insurance is valid for insurance cases that occur during the insurance term and are caused by an accident or an acquired illness that occurred during this period and is covered by the insurance.

N.3 Where the insurance is valid

 The insurance is valid for insurance cases that occur in Sweden.

N.4 Insured animal

 The insurance covers puppies that are registered and entered in the pedigree record of the Swedish Kennel Club (SKK). A puppy is covered from the age of 5 weeks until the time of delivery to a new owner, but at the longest until the puppy reaches the age of 12 weeks.

N.5 Maximum benefit

 The maximum benefit is SEK 6,000 for each puppy, and this is the highest compensation you can receive from the insurance.

N.6 Insurance cover

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

O.6.1 Special conditions

 The puppy must undergo a post-mortem examination unless Agria grants an exemption. Compensation is provided up to SEK 5,000, in addition to the maximum benefit, for your costs for the post-mortem examination, including transportation and cremation, if the puppy is deceased or has been euthanised as a result of an injury eligible for compensation. A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body. We do not accept post-mortem examinations carried out on a puppy that has been frozen, buried or that it otherwise unsuitable to be examination. If Agria does not require a post-mortem examination, you must show the puppy to the vet and ask him/her to issue a veterinary certificate.

N.7 Waiting period

 The insurance does not have a waiting period.

N.8 Limitations

 Compensation is not provided if the puppy that it deceased or was euthanised as a result of:

- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the female or puppy is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- defects, diseases or injuries that are congenital or that started before the puppy reached the age of 5 weeks.

N.9 Excess

 The insurance does not have an excess.

O Agria Accident Veterinary Care

O.1 The insurance applies to

 The insurance covers the policyholder or other person caring for the dog, for example a co-owner.

O.2 When the insurance applies

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

0.3 Where the insurance is valid

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

0.4 Insured animal

 The insurance covers the dog or dogs that are specified in the insurance policy document.

0.5 Maximum benefit

 The maximum benefit is SEK 30,000 or SEK 60,000. The maximum benefit that you have chosen is set out in your insurance policy document and is the highest amount that you can be compensated for by the insurance each insurance year.

0.6 Insurance cover

0.6.1 Veterinary Care

 The insurance covers the costs that you have incurred during the insurance term when a vet examines or treats the insured dog with clinical symptoms of an accident that takes place during this period and is covered by the insurance. 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 term accident refers to a traumatic injury that is caused by a sudden external event. If the vet confirms that the dog has swallowed a foreign object or the dog 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.

0.6.2. Special conditions

SPECIAL CONDITIONS

Teeth

MRI-, CT-examinations and scintigraphy

a) Teeth

 The insurance covers costs relating to examination and treatment for fractures on permanent teeth, caused by an accident. The insurance does not cover dental prosthetics or crowns.

b) MRI-, CT-examinations (magnetic resonance imaging and computerized tomography) and scintigraphy.

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

0.6.3 Waiting period

 The insurance does not have a waiting period.

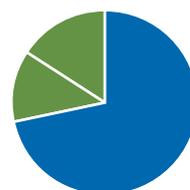
0.7 Limitations

 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.
- providing certificates, administrative or advisory costs.
- medication (prescription prescribed or issued by a vet), prescription diet, shampoo and other products prescribed or sold by the vet.
- complications due to injury or treatment that would otherwise not be covered.
- vet's travel, transport of the dog or other trips.
- external bodily prosthetics, apart from orthoptics.
- euthanasia, post-mortem examination or cremation.

0.8 Excess

 The insurance has a fixed excess and a variable excess. 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 125 days. We calculate the excess period from the date of the earliest costs incurred for which you have requested compensation.



■ Agria covers
■ You pay

Example of cost allocation

Product: Agria Accident Veterinary Care

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



P Agria Accident Life

P.1 The insurance applies to

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

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

P.2 When the insurance applies

 The insurance covers claims that occur during the insurance term and that are covered by the insurance. The insurance can not be taken out for dogs that have reached the age of 7 years.

The insurance is terminated at the end of the insurance period from the year in which the dog reaches the age of 10 years.

P.3 Where the insurance is valid

 The insurance is valid in Sweden. It is valid for a maximum period of one year in other EU countries, the United Kingdom, Norway or Switzerland, calculated from the day of departure from Sweden.

P.4 Insured animal

 The insurance covers the dog or dogs that are specified in the insurance policy document.

P.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 is reduced upon every yearly renewal from the insurance year in which the dog reaches the age of 7 years. The amount is reduced by 20% each year until it reaches SEK 5,000. When reducing the amount, it is rounded to the nearest hundred SEK. From the year the dog reaches the age of 9 years, the highest amount is SEK 10,000.

Dogs 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 dog immediately before the claim incident. The market value is determined by the merits of the dog and is based on the Swedish Kennel Club's valuation list. You are responsible for ensuring that the dog is valued correctly by us.

P.6 Insurance cover

 Compensation is provided up to the maximum benefit if

your dog is injured by an accident so badly that the dog dies or, according to veterinary medical assessment, it can not be treated or can not stay alive and must be euthanised.

An accident means physical injury that affects the insured dog as a result of a sudden external event. If the vet confirms that the dog has swallowed a foreign object or has suffered from acute poisoning, this is also considered to be an accident.

An accident does not include heat stroke or a tick bite with related complications. 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 dog has both life insurance and veterinary care insurance, we may provide the life insurance compensation if it is clear that compensation from valid veterinary care insurance would exceed the maximum benefit in the life insurance policy. You must contact us for an assessment.

P.6.1 Runaway or stolen dog

 Compensation is provided up to the maximum benefit if your dog has run away or been stolen and has not been found within three months. You must report the dog's disappearance to the police within a week, look for the dog and put an advertisement about the disappearance in the local press or media with a suitable coverage.

You can not receive compensation if the dog has disappeared as a result of unlawful disposal. If the dog is found, you are responsible for notifying us of this and pay back the insurance compensation.

P.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. See section S.5 and S.6 in the General Terms and Conditions.

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

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

b) Identification

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

P.8 Waiting period

 The insurance does not have a waiting period.

P.9 Limitations

 The insurance does not cover:

- costs for euthanasia, post-mortem examination or cremation, but see section P.7a.
- complications due to injury or treatment that would otherwise not be covered.

P.10 Excesses

 The insurance does not have an excess.

Q Agria Pack

Q.1 The insurance applies to

 The insurance covers the policyholder or another person in the policyholder's household who is the owner of the dogs, or for the benefit of a co-owner who has a co-ownership agreement with the policyholder. You can take out the policy if you

and another person in your household own a total of at least 10 dogs.

Q.2 When the insurance applies

 The insurance covers claims that occur during the insurance term and where the number of insured dogs are 10 or more. We are entitled to modify the form of the policy and the insurance cover if the number of animals has increased or decreased.

Q.3 Where the insurance is valid

 The insurance is valid in Sweden. It is valid for a maximum period of one year in other EU countries, the United Kingdom, Norway or Switzerland, calculated from the day of departure from Sweden.

Q.4 Insured animal

 The insurance covers the dogs that are specified in the insurance policy document.

Q.5 Maximum benefit

 The maximum benefit is SEK 60,000 for a policy with 10-19 dogs. For a policy with 20 dogs or more, the maximum benefit is SEK 90,000. The maximum benefit is the highest compensation you can receive from the insurance each insurance year. The maximum benefit is stated in your insurance policy document.

Q.6 Insurance cover

Q.6.1 Veterinary Care

 The insurance covers the costs that you have incurred during the insurance term when a vet examines and treats the insured dog 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 expertise, follow guidelines and norms issued by 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 the vet confirms that the dog has swallowed a foreign object or the dog 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 condi-

tions which, even if they are found after an accident, are the result of an illness, according to veterinary medical assessment.

Q.6.2 Special conditions

SPECIAL CONDITIONS

Obstetric complications and caesarean section

Teeth

MRI-, CT-examinations and scintigraphy

Neutering

Joint diseases

Other degenerative spinal, knee and joint diseases

Plastic surgery

Cataract operation

a) Obstetric complications and caesarean section

 The insurance covers obstetric complications and caesarean section for females from 20 months to 10 years of age. A female dog aged over 7 years must have had at least one litter of puppies between the ages of 20 months and 7 years, in addition to this there is a requirement of the female undergoing a veterinary exam within 30 days prior to mating. The certificate of the veterinary examination must show that the female is in a suitable condition to have a litter of puppies without risking her health. For caesarean section, it is also a prerequisite that the female has not previously had a caesarean section and that the female is provenly unable to give birth herself or can not give birth herself after receiving medical treatment.

For Boston Terriers, English and French Bulldogs and Chihuahuas, a caesarean section will be covered if the female previously has given birth to one or more litters and all the litters have been born without caesarean section.

b) Teeth

 The insurance covers costs relating to the examination and treatment of dental fractures in permanent teeth caused by an accident, or tooth extraction due to tumors in the dogs oral cavity or jaw. For any other dental treatment, regardless of the cause or the consequences thereof, the insurance does not cover.

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

 Compensation is provided for examinations that are

pre-approved by Agria. Read more about the pre-approval procedure in section S.4.1 of the General Terms and Conditions.

d) Neutering

 Compensation is provided up to SEK 15,000 of the maximum benefit for the costs you have incurred for neutering, aftercare and complications arising from neutering a female if it is part of the treatment for diabetes mellitus or an abnormal physical growth (acromegaly), a traumatic injury to the uterus, uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumors in the vagina, uterus or ovaries.

The neutering of a male is only covered if it is part of the treatment for prostate disorders with typical clinical symptoms, a rectal hernia (perineal hernia), benign anal tumors (perianal adenoma), testicular inflammation, testicular torsion, tumors of the testicles, penis prolapse or when performing a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Joint diseases

 Treatment for hip diseases, elbow diseases, patellar luxation, osteochondrosis and short ulna or Perthes disease is covered, provided that:

- the dog has been covered by an insurance for veterinary care since before the age of 4 months, and has continued to be insured without interruption.
- the dog must be registered and entered in the pedigree records of SKK for compensation of treatment for HD, ED or patellar luxation.
- if the breed has a health program for patellar luxation, the knee joints of the dog's parents must be examined without any remarks and the result officially registered as part of SKK dog data/breeding data.
- in the case of hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the SKK.

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 dog has one of the mentioned joint diseases.

If the elbow or hip has previously been declared healthy after an X-ray examination and the result is registered with the SKK

or another Nordic kennel club affiliated to the FCI, you will be compensated if problems occur in the previously healthy joint.

f) Other degenerative spinal, knee and joint diseases

 For other degenerative spinal, knee and joint diseases, such as herniated disc, it is covered under the condition that the dog has been covered by an insurance for veterinary care since before the age of 4 months, and has continued to be insured without interruption.

Costs for examination, surgery and treatment (including complications) of the cruciate ligaments and meniscus are compensated up to SEK 15,000 each policy year.

If the dog has not been insured before the age of 4 months, there is a waiting period for the insurance of 12 months from the date the insurance is taken out. This means that the degenerative spinal, knee or joint disease must not have started during the first 12 months of insurance.

If the requirements stated in the paragraph above are not fulfilled, you can be compensated up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has any other degenerative spinal, knee or joint disease.

g) Plastic surgery

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

The insurance policy does not cover certain plastic surgery procedures for Boston Terriers, English and French Bulldogs and Pugs. Read more in section Q.8.3 about breed-specific restrictions.

h) Cataract operation

 Compensation is provided for your costs for a cataract operation until the year the dog, depending on the breed, reaches the age of 8, 10 or 12 years.

8 years age group:

Bernese Mountain Dog, Neapolitan Mastiff, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Pyrenean Mountain Dog and St Bernard.

10 years age group:

breeds other than those specified in the 12 years age group or 8 years age group.

12 years age group:

Havanese, Border Terrier, Cairn Terrier, Chihuahua, Chinese Crested Dog, Miniature Schnauzer (all colours), Finnish Lapphund, Finnish Spitz, Fox Terrier, Icelandic Sheepdog, Jack Russell, Lhasa Apso, Toy, Miniature and Medium Poodle, Münsterländer, Norrbottenspets, Norwegian Buhund, Papillon, Phalène, Schnauzer (all colours), Shih Tzu, Soft-Coated Wheaten Terrier, Tibetan Spaniel, Tibetan Terrier, Swedish Vallhund, Welsh Springer, West Highland White Terrier and Whippet.

Q.7 Euthanasia and cremation

 Compensation is provided of up to SEK 1,000 for your expenses for the euthanasia and cremation of your dog if a veterinary medical assessment concludes that it must be euthanised and the illness or injury is eligible for compensation, according to section Q.6.

Q.8 Limitations

Q.8.1 Waiting period

 The insurance has a waiting period of 20 days unless the terms state otherwise, see section Q.6.2f. Waiting period means that the insurance will not cover illnesses that started during the waiting period since the insurance came into force. For more information, see the General Terms and Conditions section S.1.4 and S.1.5.

Q.8.2 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 kinked tail.
- surgery with joint prostheses, joint implants, or external bodily prostheses, except orthoses.
- behavioral disorders, temperament issues or other bad habits.
- radiotherapy or chemotherapy for tumors or follow-up treatment.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medication (prescription-based or issued by a vet), medicines for desensitization (allergen-specific immunotherapy), prescrip-

- tion diet, shampoo or other products prescribed or sold by a vet.
- vet's travel, transport of the dog 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.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- complications resulting from illness, injury or treatment that would otherwise not be covered, except for complications with neutering or vaccination.

Q.8.3 Breed-specific restrictions

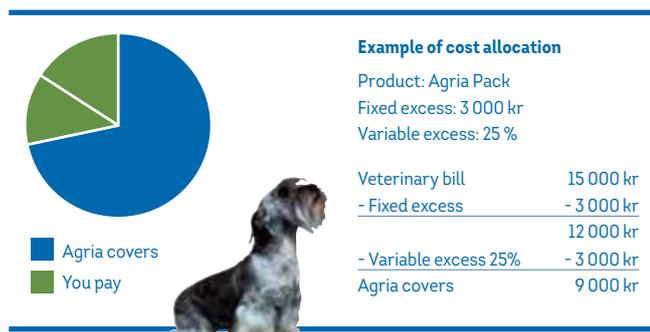
 Breed-specific restrictions:

- For Shar Pei, the costs for examination or treatment due to eyes, ears or skin conditions are not covered.
- For Greyhounds, the costs arising from accidents or diseases that occur abroad during training or competitions are not covered.
- For Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment and surgery of the trachea, soft palate, nasal cavities, nostrils or constrictions in the pharynx are not covered.

The same restrictions as above apply for mixed breeds when any of the above breeds are included.

Q.9 Excess

 The insurance has a fixed excess and a variable excess. We deduct one fixed excess amount per excess period and dog. The variable excess is deducted from the costs that exceed the fixed excess. The fixed and the variable excesses are stated in your insurance policy document. An excess period is 125 days. We calculate the excess period from the date of the earliest costs incurred for which you have requested compensation.



R Agria Pack Gold

R.1 The insurance applies to

 The insurance covers the policyholder or another person in the policyholder's household who is the owner of the dogs, or for the benefit of a co-owner who has a co-ownership agreement with the policyholder.

You can take out Agria Pack Gold if you and another person in your household own a total of at least 4 or 10 dogs. To be able to take out Agria Pack Gold for less than 10 dogs, you must have an approved kennel name registered with the Swedish Kennel Club.

R.2 When the insurance applies

 The insurance covers claims that occur during the insurance term and where the number of insured dogs are at least 4 or 10, depending on if you have a registered kennel name. We are entitled to modify the form of the policy and the insurance cover when the number of animals has increased or decreased.

R.3 Where the insurance is valid

 The policy is valid in Sweden. It is valid for a maximum period of one year in other EU countries, the United Kingdom, Norway or Switzerland, starting from the day of departure from Sweden.

R.4 Insured animal

 The insurance covers the dogs that are specified in the insurance policy document.

R.5 Maximum benefit

 The maximum benefit is SEK 90,000 or SEK 120,000 for all dogs in the insurance combined. The maximum benefit that you have chosen is stated in your insurance policy document and is the highest amount that you can be compensated for by the insurance each insurance year, and for all the insured dogs combined.

R.6 Insurance cover

R.6.1 Veterinary Care

 The insurance covers the costs that you have incurred during the insurance term when a vet examines and treats the insured dog 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

expertise, follow guidelines and norms issued by 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 the vet confirms that the dog has swallowed a foreign object or the dog 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.

R.6.2 Special conditions

SPECIAL CONDITIONS

Obstetric complications and caesarean section

Teeth

MRI-, CT-examinations and scintigraphy

Neutering

Joint diseases

Other degenerative spinal, knee and joint disease

Plastic surgery

a) Obstetric complications and caesarean section

 The insurance covers obstetric complications and caesarean section for females from 20 months to 10 years of age. Females aged over 7 years must have had at least one litter of puppies between the ages of 20 months and 7 years, in addition to this there is a requirement of the female undergoing a veterinary exam within 30 days prior to mating. The certificate of the veterinary examination must show that the female is in a suitable condition to have a litter of puppies without risking her health. For caesarean section, it is also a prerequisite that the female has not previously had a caesarean section and that the female is provenly unable to give birth herself or can not give birth herself after receiving medical treatment.

For Boston Terriers, English and French Bulldogs and Chihuahuas, a caesarean section will be covered if the female previously has given birth to one or more litters and all the litters have been born without caesarean section.

b) Teeth

 The insurance covers the correction of malocclusion for medical purposes, fractures of deciduous teeth (puppy teeth), extraction of remaining deciduous teeth (puppy teeth) and dental cysts under the condition that the dog 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 puppy must have been examined by a vet between the ages of 7 weeks and 4 months without any comment on its bite.

Tartar, periodontitis (tooth loss) or complications arising from poor oral or dental status, dental prosthetics, crowns and braces are not covered.

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

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

d) Neutering

 The neutering of a female dog is only covered if it is part of the treatment for diabetes mellitus or an abnormal physical growth (acromegaly), a traumatic injury to the uterus, uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumors in the vagina, uterus or ovaries.

The neutering of a male dog is only covered if it is part of the treatment for prostate disorders with typical clinical symptoms, a rectal hernia (perineal hernia), benign anal tumors (perianal adenoma), testicular inflammation, testicular torsion, tumors of the testicles, penis prolapse or when performing a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is covered under the condition that the dog 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 hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the Swedish Kennel Club (SKK).

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 dog has one of the mentioned joint diseases.

If the elbow or hip has previously been declared healthy after an X-ray examination and the result is registered with the SKK or another Nordic kennel club affiliated to the FCI, you will be compensated if problems occur in the previously healthy joint.

f) Other degenerative spinal, knee and joint diseases

 For other degenerative spinal, knee and joint diseases, such as herniated disc, it is covered under the condition that the dog 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 dog has not been insured before the age of 4 months, there is a waiting period for the insurance of 12 months from the date the insurance is taken out. This means that the degenerative spinal, knee or joint disease must not have started during the first 12 months of insurance.

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 dog has any other degenerative spinal, knee or joint disease.

g) Plastic surgery

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

The insurance does not cover certain plastic surgery procedures for Boston Terriers, English and French Bulldogs and Pugs. Read more in section R.9.3 about breed-specific restrictions.

R.7 Euthanasia and cremation

 Compensation is provided of up to SEK 1,000 for your expenses for the euthanasia and cremation of your dog if a veterinary medical assessment concludes that it must be euthanised and the illness or injury is eligible for compensation, according to section R.6.

R.8 Liability and legal protection

The insurance covers liability and legal protection for kennel business or dog breeding activities if the activity that is conducted has an approved kennel name and is registered with the Swedish Kennel Club. See separate terms for Agria Liability and Legal Protection Insurance. The insurer for this insurance is Länsförsäkringar Sak Försäkringsaktiebolag, registered in Sweden.

R.9 Limitations

R.9.1 Waiting period

 The insurance has a waiting period of 20 days unless the terms state otherwise, see section R.6.2f. 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 S.1.4 and S.1.5.

R.9.2 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 kinked tail.
- behavioral 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 (prescription-based or issued by a vet), medicines for desensitization (allergen-specific immunotherapy), prescription diet, shampoo or other products prescribed or sold by a vet.
- vet's travel, transport of the dog 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.
- external bodily prosthetics, apart from orthoptics.
- gold implants.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Djurläkemedel.
- complications resulting from illness, injury or treatment that would otherwise not be covered, except for complications with neutering or vaccination.

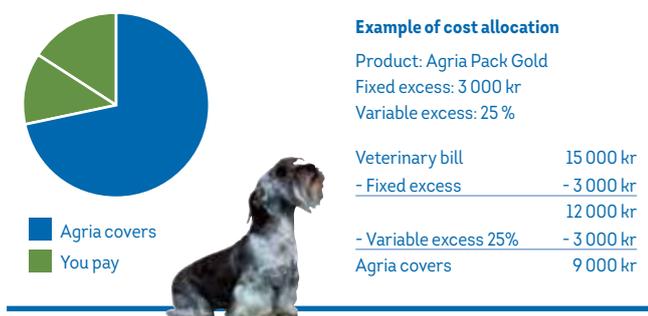
R.9.3 Breed-specific restrictions

 For Shar Pei, the costs for examination or treatment due to eyes, ears or skin conditions are not covered.

For Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment and surgery of the trachea, soft palate, nasal cavities, nostrils or constrictions in the pharynx are not covered.

R.10 Excess

 The insurance has a fixed excess and a variable excess. We deduct one fixed excess amount per excess period and dog. The variable excess is deducted from the costs that exceed the fixed excess. The fixed and the variable excesses are stated in your insurance policy document. An excess period is 125 days. We calculate the excess period from the date of the earliest costs incurred for which you have requested compensation.



S General Terms and Conditions for Agria's dog insurance policies

S.1 When and how the insurance is valid

S.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 insurance period is always one year unless otherwise is agreed.

S.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.

S.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.

S.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.

S.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 dog will receive continuous insurance cover.
- In the case of puppies that are insured before the age of 12 weeks, within 10 days from delivery, and have a veterinary certificate issued by a vet in a Nordic country which is not older than 7 days at the time of delivery.
- When insurance is taken out at the same time as the delivery

of a puppy, 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 puppy insured by Agria Breeding Veterinary Care or Agria Litter insurance is until the age of 4 months.

S.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 start date. 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 which the reservation originates from. 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.

S.2 Renewal and termination

S.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.

S.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).

S.3 Payment of insurance

S.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 S.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.

S.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.

S.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.

S.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.

S.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 vets 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 vet or animal clinic and you are obliged to cooperate with it; otherwise, your right to compensation may be reduced or refused completely.

Agria is entitled to send the result of elbow dysplasia (ED) for registered pedigree dogs to the Swedish Kennel Club (SKK).

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. If your dog has been hit by a vehicle and you do not know the registration number of the vehicle or who the driver is, you must report the incident to the police by phone, telephone number 114 14.
- Animal cruelty: You must report the event to the police by phone, telephone number 114 14.

S.4.1 Pre-approval

If you are unsure about whether a treatment or any other claim incident is covered by the insurance, you can get the treating vet to request pre-approval from Agria's vet 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 S.6.

S.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 pays the compensation directly to the clinic. You therefore only need to pay the clinic for the costs that are not covered by the insurance. If Agria decide 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 S.6.

S.5 General duty of care and rescue obligation

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

1. You must comply with the Animal Welfare Act and the regulations 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 vets or the authorities.
2. If the dog becomes ill or injured or shows symptoms of disease, signs of lethargy or loss of weight, you must contact or call out a vet immediately.
3. You must follow the instructions and recommendations of the vet regarding treatment, aftercare and rehabilitation of your dog.
4. You must contact or call out the vet again if your dog's health does not improve with ongoing treatment, aftercare and rehabilitation.

S.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 investi-

gation or complied with your obligations under the terms and conditions, legislation or official instructions.

S.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.

S.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 dog would have had, according to veterinary medical expertise, to remain healthy, recover or stay alive if the duty of care had been complied with.

S.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.

S.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.

S.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 dog with your consent. When you engage someone to look after or care for your dog, 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 dog. If these persons breach the duty of care, we are entitled to reduce your compensation.

S.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.

S.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.

S.9 General information regarding compensation

S.9.1 Maximum benefit

The insurance compensates your financial loss up to the maxi-

mum 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 dog's market value. The market value means the amount that it would cost to purchase an equivalent dog immediately before the claim incident. You are responsible yourself for ensuring that the dog 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.

If you received compensation for a dog that was stolen or disappeared and the dog is found, you are required to notify us and repay the insurance compensation.

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.

S.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.

S.9.3 Double insurance

You must notify us if the dog has been insured with more than one insurance company, whether the claim incident has been notified to the other company or not. 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.

S.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.

S.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.

S.11 How we treat your personal information

Agria handles personal data according to what is specified in the information "Processing personal data", which you will find on our website agria.se. If you wish, you can have the information sent to you. In this case, contact Agria on +46 (0)775-88 88 88 or info@agria.se.

S.12 If we fail to reach agreement

S.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.

S.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, otherwise 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 and send any new information on the case. Send your request for review to:

Skadeprovsnämnden

Box 70306
107 23 Stockholm

S.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 Centre on +46 (0)775-88 88 88 or contact your insurance agent and state that you want to file a complaint.

S.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

The Consumers Insurance Office

(Konsumenternas Försäkringsbyrå)
Box 24215
104 51 Stockholm
Tel: +46 (0)200-22 58 00
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.

S.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 dog.

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.

Länsförsäkringar Bergslagen +46 (0)21-19 01 00 | **Dalarnas Försäkringsbolag** +46 (0)23-930 00 | **Länsförsäkringar Göteborg and Bohuslän** +46 (0)31-63 80 00 | **Länsförsäkringar Jämtland** +46 (0)63-19 33 00 | **Länsförsäkringar Skaraborg** +46 (0)500-77 70 00 | **Länsförsäkringar Stockholm** +46 (0)8-562 830 00 | **Länsförsäkringar Södermanland** +46 (0)155-48 40 00 | **Länsförsäkringar Uppsala** +46 (0)18-68 55 00

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