

Agria Dog

Valid from 01/04/2017



My ❤️

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HUNDAR I VILLKORET



För att beskriva de olika avsnitten i villkoret finns hundar till din hjälp.



Grön hund

Visar vad försäkringen gäller för.



Gul hund

Visar vilka aktsamhetskrav och särskilda bestämmelser som finns. Om inte aktsamhetskraven följs kan ersättningen sättas ned helt eller delvis.



Röd hund

Visar vad försäkringen inte gäller för.

IMPORTANT – ABOUT THIS TRANSLATED CONDITION

This English policy wording is an unauthorized translation of the Swedish original policy wording. The Swedish original policy wording takes precedence over the English translated policy wording.

Welcome to Agria Djurförsäkring

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 2017. 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 sometimes 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 are the same as the insurance you applied for. If any of the details are incorrect, you must contact Agria as soon as possible and inform them of the error. If you fail to do this, reimbursement may be reduced or refused completely. You can read more about reductions in section R.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 look at the insurance terms and work out which conditions and requirements must be met so that the claim incident is covered by the insurance.

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. You can read more about the pre-approval procedure in section R.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 instead of you. You must cooperate with the animal clinic to ensure that it can submit all the information about the animal's illness and treatment history, as well as about the other circumstances surrounding the claim incident. Agria is always entitled to decide whether direct settlement can be made in the individual case.


If a direct settlement is made, Agria reimburses the clinic directly. 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 R.4.2 in the General Terms and Conditions.

A Agria Veterinary Care


A.1 Who is covered by the policy

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


A.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance.


A.3 Where the policy is valid

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

A.4 Insured animal

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


A.5 Sum insured

 The sum insured is SEK 30,000, SEK 60,000 or SEK 120,000. The sum insured that you have chosen is set out in your insurance policy document and is the maximum amount that you can be compensated for by the policy each policy year.

The sum insured for the supplementary insurance policies Agria Breeding Silver section H.5.1, H.5.3 and Agria Breeding Gold section I.5a and b is included in the total sum insured for veterinary care and is the maximum compensation that you can obtain from the veterinary care and breeding insurance policies combined.

A.6 Insurance cover

A.6.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines and treats the insured dog with clinical symptoms from an illness or accident, which occurs during this period and is covered by the policy. The examination and treatment of the accident or illness must be medically justified, follow the guidelines and standards issued by the Swedish Veterinary Association and comply with the science and proven experience, based on Swedish veterinary expertise.


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 exhaustion or a tick bite with related complications. An accident does not include either condition which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.

A.6.2 Special provisions:


SPECIAL PROVISIONS
Complications when giving birth and Caesarean section
Teeth
MRI, CT examinations and scintigraphy
Neutering
Joint diseases
Other degenerative spinal and joint diseases
Plastic surgery
Hidden defects

a) Delivery complications and Caesarean section

 The policy covers delivery complications and Caesarean sections for bitches from the age of 20 months. For Caesarean sections, it is also a prerequisite that the bitch has not previously had a Caesarean section and that the bitch is demonstrably unable to give birth itself or cannot give birth itself after receiving accepted treatment.

In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be paid for if the bitch has demonstrably given birth to one or more litters previously and all the litters have been born without Caesarean section.


b) Teeth

 The policy covers the correction of malocclusion for medical purposes, fractures of puppy teeth, extraction of remaining puppy teeth and dental cysts on the condition that the dog has been insured by Agria since before the age of 4 months and has continued to be insured by Agria without interruption.


In the case of correcting a malocclusion, the puppy must have been examined by a vet between the ages of 6 weeks and 4 months without any comment on its bite.

Tartar, periodontitis (gum disease) or complications arising from poor oral or dental status are not reimbursed.

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


 Reimbursement is only given for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section R.4.1 of the General Terms and Conditions.

d) Neutering

 The spaying of bitches is only reimbursed 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 tumours in the vagina, uterus or ovaries.

The castration of males is only reimbursed if it is part of the treatment for prostate disorders with clear clinical symptoms, a rectal hernia (perineal hernia), benign anal tumours (perianal adenoma), testicular inflammation, testicular torsion, tumours of the testicles, penis prolapse or when inserting 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 reimbursed, provided that the dog has been continuously insured for veterinary care since before the age of 4 months. 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 above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has one of the aforementioned joint diseases.

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

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


f) Other degenerative spinal and joint diseases

 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee and meniscus injuries, the dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption.

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


If the above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has degenerative spinal or joint disease.

g) Plastic surgery

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

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

h) Hidden defects

 The insurance covers hidden defects, provided that the dog has been insured for veterinary care with Agria since before the age of 4 months and has continued to be insured with Agria without interruption. The dog must have been examined without any observations by a vet from a Nordic country between the ages of 7 weeks and 4 months. The veterinary examination must be performed no later than 7 days from delivery.


If the above conditions are not met, the insurance policy is subject to a qualifying period of 12 months from the date the new 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.

A hidden defect means a disease or defect which has begun to develop before the examination or delivery, but which has not shown any symptoms or been otherwise known about.

A hidden defect does not mean diseases or defects that were detected or should have been detected during the veterinary examination, according to a 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 either hidden defects that are discovered or have shown symptoms before the insurance came into force.

A.7 Euthanasia and cremation


 Reimbursement 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 reimbursement, according to A.6.1 Veterinary care.

A.8 Restrictions

A.8.1 Qualifying period


 The insurance has a qualifying period of 20 days unless the terms state otherwise, see section A.6.2 f and h. The qualifying period means that the insurance will not cover diseases that started during the qualifying period from the time the insurance came into force. For more information, see the General Terms and Conditions section R.1.4 and R.1.5.

A.8.2 General restrictions

 The policy does not reimburse costs for:


- preventive treatment, rehabilitation, treatment using autologous conditioned serum (ACS), acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- umbilical hernia, cryptorchidism or kinked tail.
- behavioural disorders, temperament issues or other bad habits.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medication (prescription-based or issued by a vet), medicines for desensitisation (allergen-specific immunotherapy), medicated feed, 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 the determination of antibodies to indicate the infectious agent.
- taking samples and analysis using PCR techniques to determine *Borrelia* in blood samples.
- haemodialysis.
- gold implants.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Vet.
- complications resulting from illness, injury or treatment that would otherwise not be reimbursed, except for complications with neutering or vaccination.

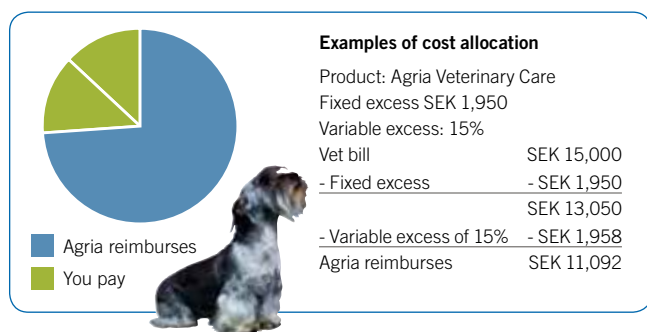
A.8.3 Breed-specific restrictions

 The costs of examining and treating eye, ear or skin conditions are not reimbursed for Shar-Peis.

In the case of Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft palate, nostrils or constrictions in the throat are not reimbursed.


A.9 Excess

 The insurance and its supplementary insurance policies have fixed and variable excess amounts. 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 request reimbursement.




B Agria Dog Breed Insurance


B.1 Who is covered by the policy

 The policy has the name of your dog's breed in the insurance policy document. The policy with supplementary insurance covers the policyholder and other person caring for the dog, for example, a co-owner.


B.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance.


B.3 Where the policy is valid

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

B.4 Insured animal

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

B.5 Sum insured

 The sum insured is SEK 60,000 or SEK 120,000. The sum insured that you have chosen is set out in your insurance policy document and is the maximum amount that you can be compensated for by the policy each policy year.


If you have selected SEK 60,000 as the sum insured for veterinary care, you can purchase in addition, at any time during the policy year, an sum insured of SEK 60,000 that covers illnesses and accidents which subsequently occur and are covered by the policy. This additional sum insured is discontinued automatically at the end of the policy year.

The sum insured for medicines and rehabilitation is SEK 6,000 or SEK 10,000 The sum insured for your dog is indicated in the insurance policy document and is the maximum compensation that you can obtain from the policy each policy year. The sum insured is not included in the total sum insured for veterinary care.

The sum insured for the supplementary insurance policies Agria Breeding Silver section H.5.1, H.5.3 and Agria Breeding Gold section I.5a and b is included in the total sum insured for veterinary care and is the maximum compensation that you can obtain from the veterinary care and breeding insurance policies combined.

B.6 Insurance cover

B.6.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines and treats the

insured dog with clinical symptoms from an illness or accident, which occurs during this period and is covered by the policy. The examination and treatment of the accident or illness must be medically justified, follow the guidelines and standards issued by the Swedish Veterinary Association and comply with the science and proven experience, based on Swedish veterinary expertise.


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 exhaustion or a tick bite with related complications. An accident does not include either conditions which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.

B.6.2 Special provisions:


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a) Delivery complications and Caesarean section

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In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be paid for if the bitch has demonstrably given birth to one or more litters previously and all the litters have been born without Caesarean section.


b) Teeth

 The policy covers the correction of malocclusion for medical purposes, fractures of puppy teeth, extraction of remaining puppy teeth and dental cysts on the condition that the dog has been insured by Agria since before the age of 4 months and has continued to be insured by Agria without interruption.


In the case of correcting a malocclusion, the puppy must have been examined by a vet between the ages of 6 weeks and 4 months without any comment on its bite.

Tartar, periodontitis (gum disease) or complications arising from poor oral or dental status are not reimbursed.

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


 Reimbursement is only given for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section R.4.1 of the General Terms and Conditions.

d) Neutering

 The spaying of bitches is only reimbursed 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 tumours in the vagina, uterus or ovaries.

The castration of males is only reimbursed if it is part of the treatment for prostate disorders with clear clinical symptoms, a rectal hernia (perineal hernia), benign anal tumours (perianal adenoma), testicular inflammation, testicular torsion, tumours of the testicles, penis prolapse or when inserting 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 reimbursed, provided that the dog has been continuously insured for veterinary care since before the age of 4 months. 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 above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has one of the aforementioned joint diseases.

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

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


f) Other degenerative spinal and joint diseases

 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee and meniscus injuries, the dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption.

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


If the above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has degenerative spinal or joint disease.

g) Plastic surgery

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

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

h) Hidden defects

 The insurance covers hidden defects, provided that the dog has been insured for veterinary care with Agria since before the age of 4 months and has continued to be insured with Agria without interruption. The dog must have been examined without any observations by a vet from a Nordic country between the ages of 7 weeks and 4 months. The veterinary examination must be performed no later than 7 days from delivery.

If the above conditions are not met, the insurance policy is subject to a qualifying period of 12 months from the date the new 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.


A hidden defect means a disease or defect which has begun to develop before the examination or delivery, but which has not shown any symptoms or been otherwise known about.

A hidden defect does not mean diseases or defects that were detected or should have been detected during the veterinary examination, according to a veterinary medical assessment.


The insurance is not valid if the veterinary examination is per-

formed without any comment after the dog has fallen ill or has been treated for the hidden defect. It does not cover either hidden defects that are discovered or have shown symptoms before the insurance came into force.

B.7 Medicines

 The insurance covers the costs you have incurred for prescription medicines, medicines for desensitisation (allergen-specific immunotherapy), inhalers and insulin syringes.

B.8 Rehabilitation


 The insurance covers rehabilitation in the form of swimming, massage, stretching and treadmill use in connection with the veterinary treatment of an established disease or accident affecting the joints, nerves, muscles or tendons, and for fractures or herniated discs.

Reimbursement is given for a maximum of 4 months continuous rehabilitation per reimbursable injury. Rehabilitation should 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 animal clinic must be referred to a specified rehabilitation facility/therapist with the claims notification.


You can only be reimbursed for the rehabilitation of 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.

B.9 Euthanasia and cremation


 Reimbursement is provided 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 reimbursement, according to B.6.1 Veterinary care.

B.10 Restrictions

B.10.1 Qualifying period

 The insurance has a qualifying period of 20 days unless the terms state otherwise, see section B.6.2 f and h. The qualifying period means that the insurance will not cover diseases that started during the qualifying period from the time the insurance came into force. For more information, see the General Terms and Conditions section R.1.4 and R.1.5.


B.10.2 General restrictions

 The policy does not reimburse costs for:

- preventive treatment, treatment using autologous conditioned serum (ACS), acupuncture, chiropractic manipulation, shock-wave therapy, laser treatment or other types of alternative medicine.


- umbilical hernia, cryptorchidism or kinked tail.
- behavioural disorders, temperament issues or other bad habits.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medication (issued by a vet), medicated feed, 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 the determination of antibodies to indicate the infectious agent.
- taking samples and analysis using PCR techniques to determine Borrelia in blood samples.
- haemodialysis.
- gold implants.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Vet.
- complications resulting from illness, injury or treatment that would otherwise not be reimbursed, except for complications with neutering or vaccination.

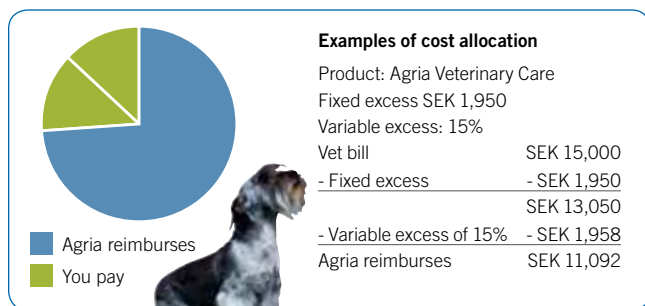
B.10.3 Breed-specific restrictions

 The costs of examining and treating eye, ear or skin conditions are not reimbursed for Shar-Peis.

In the case of Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft palate, nostrils or constrictions in the throat are not reimbursed.

B.11 Excess


 The insurance and its supplementary insurance policies have fixed and variable excess amounts. 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 request reimbursement.



C Agria Medicine, supplementary insurance

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

Insurance cover


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

Otherwise, the policy is subject to the same terms as for Agria Veterinary Care. The sum insured is not included in the total sum insured you selected in Agria Veterinary Care.

D Agria Rehabilitation, supplementary insurance

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

Insurance cover

 The insurance covers rehabilitation in the form of swimming, massage, stretching and treadmill use in connection with the veterinary treatment of an established disease or accident affecting the joints, nerves, muscles or tendons, and for fractures or herniated discs up to SEK 6,000 per policy year.

Otherwise, the policy is subject to the same terms as for Agria Veterinary Care. The sum insured is not included in the total sum insured you selected in Agria Veterinary Care.

Reimbursement is given for a maximum of 4 months continuous rehabilitation per reimbursable injury. Rehabilitation should 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 animal clinic must be referred to a specified rehabilitation facility/therapist with the claims notification.


You can only be reimbursed for the rehabilitation of 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.

E Agria Secur, supplementary insurance

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

The insurance covers the policyholder who owns the dog and the estate after the policyholder's death

E.1 Insurance cover

 The sum insured is SEK 20,000 and this is the maximum compensation you can receive from the insurance per policy year. The sum insured is not included in the total sum insured you selected in Agria Veterinary Care.

INSURANCE COVER


Boarding at kennels

Cancellation protection

Travel interruption

Unless otherwise stated, the policy has the same terms as for Agria Veterinary Care.


a) Boarding at kennels

 The insurance reimburses the cost of boarding your dog at kennels if the doctor felt that you were unable to look after your dog. The insurance covers 75% of the costs from the third day of boarding, as well as the travel costs you incur in dropping the dog off at and picking it up from the boarding kennels, up to a maximum reimbursement amount of SEK 500 per period. Several successive periods of sickness that have a medical connection count as one period. The boarding kennels must hold a valid licence from the County Administration Board.

If a bitch is boarded at kennels with puppies younger than 10 weeks old, an additional SEK 80 per day will be reimbursed for boarding the litter.

On the death of the policyholder, reimbursement is payable for up to 60 days' boarding at kennels from the date of death.

b) Cancellation protection


 The insurance covers you if you are forced to cancel a private trip before departure from home in Sweden because the insured dog has been affected by an acute illness or injury that requires immediate veterinary care.

The insurance covers 75% of your travel costs. Travel costs means the amount you paid before the claim incident for travel, accommodation, lift pass, green fee, rental car, booked events

and excursions that you were not able to benefit from and for which you cannot obtain reimbursement from 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 also specify other cost savings made. The insurance also covers fellow travellers included in your household and who are resident and 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 reimbursed 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 cannot or is not allowed to be moved, based on the treating vet's instructions. You will be reimbursed 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. Reimbursement is provided of up to SEK 500 per day.


The insurance covers 75% of the additional costs of travel if you have to return to Sweden by a means other than you planned because of your dog's condition.

E.2 Restrictions

E.2.1 Qualifying period

 The insurance does not have any qualifying period.


E.2.2 General restrictions

 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 before the insurance came into effect.
- 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 a reservation.
- 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, reimbursement is provided for costs attributable to the deterioration.


- if reimbursement 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 a veterinary medical assessment.

E.3 Excess

 The policy does not have an excess.


F Agria Life

F.1 Who is covered by the policy

 The insurance covers the policyholder in his/her capacity as the dog's owner. The insurance also covers a policyholder who has a significant financial interest in the dog, without being its owner.

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

F.2 When the policy is valid

 The insurance covers claims that occur during the period of insurance and are covered by the policy. The insurance cannot be taken out for dogs that have reached the age of 6. For breeds in the 8 years age group, life insurance cannot be taken out for dogs that have reached the age of 4.

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


F.3 Where the policy is valid

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

F.4 Insured animal


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

F.5 Sum insured

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured is reduced when you renew the insurance from the policy year in which the dog, depending on the breed (see section F.2 on age groups), turns 5, 7 or 9 years old. The amount is reduced by 20% per year, but to no lower than SEK 5,000. The amount is rounded to the nearest hundred Swedish kronor. From the year the dog reaches the age of 7, 9 or 11, depending on the breed, the maximum sum insured is SEK 10,000. If you have been compensated by the supplementary insurance Agria Utility, Agria Breeding Silver or Agria Breeding Gold, the sum insured 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 yourself for ensuring that the dog is correctly valued by us.

F.6 Insurance cover

 Compensation is provided up to the sum insured if your dog falls ill or is injured by an accident so badly that it dies or, according to a veterinary medical assessment, it cannot be treated or cannot 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 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 exhaustion 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 a veterinary medical assessment.

If the dog has both life insurance and veterinary care insurance, we may pay out the life insurance compensation if it is clear that reimbursement from valid veterinary care insurance would

exceed the sum insured in the life insurance policy. You must contact us for an assessment.

INSURANCE COVER


Joint diseases

Other degenerative spinal and joint diseases

Hidden defects

F.6.1 Special provisions


a) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is reimbursed, provided that the dog has continuously had life insurance since before the age of 4 months. 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, provided that the result is registered with the SKK or another Nordic kennel club affiliated to the FCI, you will be reimbursed if problems occur in the previously healthy joint.

In the case of elbow dysplasia (ED) in registered pedigree dogs, Agria is entitled to send the diagnosis to the Swedish Kennel Club (SKK).

b) Other degenerative spinal and joint diseases

 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee or meniscus injuries, the dog must have had life insurance since before the age of 4 months and continued to be insured without interruption.

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

c) Hidden defects

 The insurance covers hidden defects, provided that the dog has had life insurance with Agria since before the age of 4 months and has continued to be insured with Agria 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 veterinary examination must not be later than 7 days from delivery.


If the above conditions are not met, the insurance policy is subject to a qualifying period of 12 months from the date the new 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.

A hidden defect means a disease or defect which has begun to develop before the examination or delivery, but which has not shown any symptoms or been otherwise known about.

A hidden defect does not mean diseases or defects that were detected or should have been detected during the veterinary examination, according to a 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 either hidden defects that are discovered or have shown symptoms before the insurance came into force.


F.6.2 Runaway or stolen dog

 Compensation is provided up to the sum insured 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 G, 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 advert about the disappearance in the local press or media with a suitable coverage.

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

F.7 In the event of a claim

 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). See section R.6 in the General Terms and Conditions.

If the dog dies or has to be euthanised, the following applies:

a) Post-mortem examination

You must allow a post-mortem examination to be performed on the dog if:

- the dog died or was euthanised without the underlying illness or cause of injury having been able to be determined.
- the dog died 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.

You must contact us for an assessment. You will not be required to have a post-mortem carried out on the dog if we grant an exemption. The costs for the post-mortem examination, any


relevant transport and cremation are reimbursed in addition to the sum insured, 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 approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way.

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 deceased 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.

F.8 Restrictions

F.8.1 Qualifying period


 The insurance has a qualifying period of 20 days unless the terms state otherwise, see section F.6.1 b and c. The qualifying period means that the insurance will not cover diseases that started during the qualifying period from the time the insurance came into force. For more information, see the General Terms and Conditions section R.1.4 and R.1.5.

F.8.2 General restrictions

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


- behavioural disorders, temperament issues or 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 Vet.
- complications due to illness, injury or treatment that would otherwise not be compensated.

F.8.3 Breed-specific restrictions

 Breed-specific restrictions:

- life insurance is not paid out for Shar-Peis if the dog dies or is euthanised as a result of eye, ear or skin conditions.
- if Boston terriers, English and French Bulldogs and Chihuahuas die or are euthanised as a result of a Caesarean section, life insurance compensation will only be paid if the bitch has previously given birth to one or more litters and all the litters have been born without Caesarean section.
- in the case of Boston Terriers, English and French Bulldogs and Pugs, life insurance compensation is not paid if the dog dies or is euthanised as a result of causes related to the dog's trachea, soft palate, nostrils or constrictions in the throat.


F.9 Excess

 The policy does not have an excess.


G Agria Utility, supplementary insurance

This insurance can only be taken out as a supplement to Agria Life. The insurance policy document states whether you have chosen to take out Agria Utility. Unless otherwise stated, the insurance cover fulfils the same terms as for Agria Life.

G.1 Sum insured

 The sum insured for Agria Life is used as the basis for compensation. The sum insured for Agria Utility is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured can never exceed the sum insured 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.


G.2 Insurance cover

 Compensation is paid out up to the sum insured if your dog falls ill or is injured so badly that, according to the veterinary medical assessment, it permanently loses its utility as a working dog.


The dog must have demonstrably had considerable ability as a working dog and have 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 cure the dog using accepted treatment.

If the claim is eligible for compensation, you must give a written undertaking that you will not use the dog yourself for work, training or competition or allow another person to do the same.

G.3 The insurance is terminated

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

G.4 Restrictions

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

- external 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 paid if the dog had persistent problems in the previously healthy joint.

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

H Agria Breeding Silver, supplementary insurance

This insurance can only be taken out as a supplement to Agria Veterinary Care, Agria Dog Breed Insurance, Agria Pack and Agria Life. The insurance policy document states whether you have chosen to take out Agria Breeding Silver Life and Agria Breeding Silver Veterinary Care. Unless otherwise stated, the insurance cover fulfils the same terms as the veterinary care insurance you took out and Agria Life.

H.1 When the policy is valid

🐾 The policy is valid for insurance claims that occur during the period of insurance. Lost suitability for breeding, section H.5.2, is terminated at the end of the period of insurance from the year that the dog turns 8 years old.

H.2 Where the policy is valid

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

H.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). The insurance also covers puppies of an insured bitch to the extent stated in the terms.

H.4 Sum insured

🐾 In the case of veterinary care section H.5.1 and H.5.3, the same sum insured and excess amounts apply as for the dog's veterinary care insurance. The sum insured is the maximum compensation you can receive from the veterinary care and breeding insurance combined.

The sum insured for Agria Life is used as the basis for the compensation for lost breeding suitability, section H.5.2.

The sum insured for Agria Breeding Silver Life is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured can never exceed the sum insured in Agria Life. If you have received compensation from Agria Breeding Silver Life, the life insurance is terminated or reduced by the amount that you received in compensation from Agria Breeding Silver Life, section H.5.2.

The following also applies to bitches:

Compensation is provided for the care of puppies, section H.5.4, in addition to the sum insured, up to SEK 6,000 per puppy.

H.5 Insurance cover

H.5.1 Veterinary care

🐾 The insurance covers your veterinary costs for:

- fertility investigations for male dogs suspected of being sterile or for bitches that do not become pregnant after mating, provided that the dog has been continuously insured with Agria Breeding since before the age of 4 months.
- fertility investigations for a dog that has demonstrably had a litter of puppies during the time it has been insured with Agria Breeding, even if the dog has been reinsured after the age of 4 months.
- the second Caesarean section, in addition to what is otherwise covered under the veterinary care insurance. No reimbursement is provided for Caesarean sections in the case of Boston Terriers, English and French Bulldogs and Chihuahuas.

H.5.2 Lost breeding suitability (only if Agria Life cover is available)

LOSS OF BREEDING SUITABILITY

Neutering
Sterility
Breeding hygiene
Special provisions

Neutering

🐾 Compensation is provided up to the sum insured if your dog has been neutered and neutering is eligible for reimbursement from the veterinary care insurance.

Sterility

🐾 Compensation is provided up to the insured amount if the dog is sterile and unable to reproduce. A prerequisite is that the dog has been continuously insured by Agria Breeding since before the age of 4 months.

If the dog is insured after the age of 4 months, you can receive compensation if the dog has demonstrably given birth before to at least one registered litter during the time the dog has been insured by Agria Breeding.

Male dogs:


A prerequisite for reimbursement is that the male dog 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.

Bitches:

The bitch must have failed to be pregnant even after mating with 2 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 permanently loses its breeding suitability as a result of any of the following breeding hygiene reasons:

- The dog's own hereditary disease or genetic defect is also confirmed by siblings or parents.
- In at least two cases in different litters and after mating with different males, the dog's offspring have had the same identified hereditary disease or genetic defect.
- The dog's own hereditary disease is a frequent and well-documented problem in the affected breed in the Nordic countries and the breed club has formulated a strategy in its breed-specific breeding strategy (RAS) to reduce the occurrence of the disease.

Compensation is not provided if the dog's diagnosis has been established after the initial breeding, if it is customary to carry out the examination before.

If the dog's disease or defect is congenital, the dog must be insured by Agria Breeding before the age of 4 months and the disease or defect must not have been known about when the insurance was taken out.

Special provisions

 One condition for your entitlement to compensation is that the dog is subject to a breeding ban by the SKK where the dog may still be able to breed or in the case of sterility or if there is stored sperm available.


If the dog loses its breeding suitability and has had registered offspring, you will be compensated up to the sum insured. If the dog loses its breeding suitability without having had any registered offspring, you will be partially compensated up to 50% of the sum insured.

Compensation is not payable for loss of breeding suitability in the case of dogs aged 6 years and without any registered offspring or of bitches that have had 2 or more Caesarean sections.


No compensation is paid either for bitches that have given birth to at least 3 litters or for male dogs that have fathered at least 5 litters. A litter means at least one surviving offspring has been registered with the Swedish Kennel Club (SKK).

There is no excess for section H.5.2.

H.5.3 Veterinary care for weak puppies


 The insurance covers costs when a vet treats a weak puppy of an insured bitch, which needs treatment within 24 hours of the birth to survive the initial period. You can receive reimbursement for treatment carried out until the puppy is 7 days old. Reimbursement is provided as part of the bitch's veterinary care insurance.

H.5.4 Puppy veterinary care


 Reimbursement is provided up to SEK 6,000 per puppy of an insured bitch, in addition to the sum insured that otherwise applies to veterinary care insurance, when the vet treats a puppy for an acquired illness or accident. The insurance covers a puppy that is between 5 and 12 weeks old, but only until the day the puppy is delivered to a new owner or co-owner.

The puppy must be in the process of registration or registered and entered in the pedigree records of SKK. The injury or illness must not have started before the age of 5 weeks. The entire litter is covered by a common fixed excess that is deducted once per litter. The excess amounts are those that you selected for the bitch's veterinary care insurance.

H.5.5 Hidden defect insurance

 Puppies of an insured bitch are also covered for hidden defects in accordance with the terms for Agria Hidden Defects section L.

H.6 Restrictions

 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 incurred as a result of the dog's parents having mated in violation of the breed club's breed-specific breeding strategy (RAS) or the SKK's registration rules.
- hip, knee or elbow diseases for the insured dog or its offspring.
- dental diseases, malocclusion or the absence of tooth buds.
- a missed or silent season.

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


I Agria Breeding Gold Veterinary Care, supplementary insurance

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


I.1 When the policy is valid

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


I.2 Where the policy is valid

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

I.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 bitch to the extent stated in the terms.

I.4 Sum insured

 In the case of section I.5a and b, the sum insured is the same as the amount you have selected for the dog's veterinary care insurance. The sum insured is the maximum compensation you can receive from the veterinary care and breeding insurance combined.


The following also applies to bitches:

In the case of section I.5c about the care of puppies, the sum insured is SEK 30 000 for all puppies in the litter combined. The sum insured is the maximum compensation that you can receive from the insurance per litter and the amount is in addition to the bitch's veterinary care insurance.

I.5 Insurance cover

INSURANCE COVER
Fertility examination
Caesarean section
Puppy veterinary care
Hidden defects


a) Fertility examination

 The insurance covers veterinary care costs for fertility examinations for male dogs suspected of being sterile or for bitches that do not become pregnant after mating. One prerequi-


site is that the dog has been insured without interruption with Agria Breeding Silver Veterinary Care, Agria Breeding Gold Veterinary Care or an equivalent insurance with another company since before the age of 4 months.

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

b) Caesarean section


 The policy covers a second Caesarean section, in addition to what is otherwise covered under the veterinary care insurance. A Caesarean section is only reimbursed if the bitch is demonstrably unable to give birth itself or unable to give birth itself after accepted treatment. Caesarean sections are not reimbursed 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 until no longer than the age of 4 months.

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

d) Hidden defects

 Puppies of an insured bitch are also covered for hidden defects in accordance with the terms for Agria Hidden Defects section L.


I.6 Restrictions

 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 incurred as a result of the dog's parents having mated in violation of SKK's ground rules or registration rules.
- dental diseases, malocclusion or the absence of tooth buds.

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


I.7 Excess

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


J Agria Breeding Gold 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 Gold Life. Unless otherwise stated, the insurance cover fulfils the same terms as for Agria Life.


J.1 When the policy is valid

 The insurance covers claims that occur during the period of insurance and are covered by the policy. The insurance is terminated at the end of the period of insurance from the year that the dog turns 8 years old.


J.2 Where the policy is valid

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

J.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).

J.4 Sum insured

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

If the dog loses its breeding suitability and has had registered offspring, you will be compensated up to the sum insured. If the dog loses its breeding suitability and without having registered offspring, you will be compensated up to 50% of the sum insured.

J.5 Insurance cover

LOST ABILITY TO BREED


Neutering

Sterility


Breeding hygiene

Special provisions

Neutering

 Compensation is provided up to the sum insured if your dog has been neutered and neutering is eligible for reimbursement from the veterinary care insurance.

Sterility

 Compensation is provided up to the insured amount if the dog is sterile and unable to reproduce. One prerequisite is that the dog has been insured without interruption with Agria Breeding Silver Life, Agria Breeding Gold Life or an equivalent insurance with a different company since before the age of 4 months.

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


Male dogs:

A prerequisite for reimbursement is that the male dog 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.

Bitches:

The bitch must have failed to be pregnant even 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 males, the dog's offspring have had the same identified hereditary disease or genetic defect.
- if the dog's own identified hereditary disease or defect is detrimental to the dog's health and could be passed on to offspring in further breeding.

Compensation is not provided if the dog's diagnosis has been established after the initial breeding, if it is accepted to carry out the examination before.

Special provisions


 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 be insured with Agria Breeding Silver Life, Agria Breeding Gold

Life or an equivalent insurance with another company before the age of 4 months and the disease or defect must not have been known about when the insurance was taken out.

Compensation is not payable for loss of breeding suitability in the case of male dogs aged 6 years and without any registered offspring or of bitches that have had 2 or more Caesarean sections. No compensation is paid either for bitches that have given birth to at least 3 litters or for male dogs that have fathered at least 5 litters. A litter means at least one surviving offspring has been registered with the Swedish Kennel Club (SKK).

J.6 Restrictions

 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 incurred as a result of the dog's parents having mated in violation of SKK's ground rules or registration rules.
- hip, knee or elbow diseases for the insured dog or its offspring.
- dental diseases, malocclusion or the absence of tooth buds.
- impotence, behavioural disorders, temperament issues or bad habits.
- a missed or silent season.

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


K Agria Puppy Litter Insurance, supplementary insurance

This insurance can only be taken out as a supplement to Agria Veterinary Care, Agria Dog Breed Insurance and Agria Pack 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 policy fulfils the same terms as the veterinary care insurance you took out.


K.1 When the policy is valid

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

K.2 Where the policy is valid


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

K.3 Insured animal


 The insurance covers mixed breed bitches or bitches that are not registered or entered in the pedigree record of the Swedish

Kennel Club (SKK). The insurance covers the bitch that is specified in the insurance policy document.

K.4 Sum insured


 The sum insured is SEK 30,000 for all puppies in the litter combined. The sum insured is the maximum compensation that you can receive and the amount is in addition to the bitch's veterinary care insurance.

K.5 Insurance cover

 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 until no longer than the age of 4 months.

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


K.6 Restrictions

 The insurance does not cover:

- diseases, injuries or defects that the puppy is born with.
- external defects that do not affect the dog's health or function as a companion dog.
- dental diseases, malocclusion or the absence of tooth buds.

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

K.7 Excess

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

L Agria Hidden Defects

L.1 Who is covered by the policy

🐾 The insurance covers the policyholder in his/her capacity as breeder of a puppy covered by this insurance. The insurance also covers the purchaser of an insured puppy. Reimbursement is made under the policy to the person who has incurred costs. Compensation, as specified in section L.6.2, is provided to the person who was the owner of the puppy when it died or was euthanised.

L.2 When the policy is valid

For a puppy that has been assigned or given to a co-owner, the insurance covers from the time of delivery, however not before the age of 8 weeks. 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 assigned or given to a co-owner, the insurance covers from the day the puppy has the veterinary examination, but no earlier than the age of 8 weeks. The veterinary examination must have taken place between the age of 7 and 12 weeks.

Once the Hidden Defect insurance has come into force, it continues to cover a dog for a new owner as well, if the dog is sold. The insurance is terminated when the dog reaches the age of 3 years and 3 months.

The insurance cannot be renewed.

L.3 Where the policy is valid

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

L.4 Insured animal

🐾 The insurance can only be taken out for all the 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 bitch is insured with Agria Breeding Silver or Gold Veterinary Care, the Hidden Defects insurance is included for the bitch's puppies automatically, 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 Silver or Agria Breeding Gold Veterinary Care is terminated for a reason other than the death of the bitch, 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.

L.5 Sum insured

🐾 The insurance consists of two parts: life insurance and veterinary care insurance. You can receive compensation up to the sum insured for each part during the entire three-year period. In the case of puppies born to a bitch that is insured with Agria Breeding Silver, Agria Breeding Gold Veterinary Care or by an insurance policy that has been taken out separately, the sum insured is the same as the sale price, but no more than SEK 20,000 per puppy. The agreed sum insured 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 identified hidden defects when the entire sum insured in the Agria Hidden Defects insurance has been exceeded.

L.6 Insurance cover

L.6.1 Veterinary care, euthanasia and cremation

🐾 Reimbursement is provided up to the sum insured 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, follow the guidelines and standards issued by the Swedish Veterinary Association and comply with the science and proven experience, according to Swedish veterinary expertise. The sum insured also includes costs for medicines, euthanasia and normal cremation.

A hidden defect means a disease or defect which has begun to develop before the examination or delivery, but which has not shown any symptoms or been otherwise known about.

A hidden defect does not mean a disease or defects that were detected or should have been detected during the veterinary examination, according to a veterinary medical assessment, nor those of a hereditary nature.

L.6.2 Life insurance

🐾 Compensation is paid up to the sum insured if the dog dies or cannot, according to a 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 paid for a hidden defect, unless Agria consents to an exemption.


L.6.3 Post-mortem examination

🐾 Reimbursement is provided up to SEK 5,000, in addition to the sum insured, for your costs for the post-mortem examination, including transportation and cremation, if the dog has died or been euthanised as a result of a hidden defect or we have requested a post-mortem examination. A post-mortem examina-


tion means a macroscopic and microscopic examination of the dead animal's body. We do not approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way.

L.7 Restrictions

L.7.1 Qualifying period


 The insurance does not have any qualifying period.

L.7.2 General restrictions


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

- behavioural disorders, temperament issues or 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 tooth buds.

L.8.3 Breed-specific restrictions

 Compensation is not paid in the case of a Shar-Pei that has been treated, died or was euthanised as a result of demodex.


K.8 Excess

 The policy does not have an excess.


M 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).


M.1 Who is covered by the policy

 The insurance covers the breeder who owns the puppy.


M.2 When the policy is valid

 The policy is valid in insurance claims that occur during the period of insurance and which are based on an accident or a disease that occurred during this period and is covered by the insurance.


M.3 Where the policy is valid

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


M.4 Insured animal

 The insurance covers puppies that are registered or 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, however until no longer than when the puppy reaches the age of 12 weeks.


M.5 Sum insured

 The sum insured is SEK 6,000 per puppy and is the maximum compensation you can receive from the policy.

M.6 Insurance cover


 Compensation is paid if the puppy falls ill or is injured by an accident so badly that it dies or cannot, according to a veterinary medical assessment, be treated or stay alive, but must be euthanised.

M.6.1 Special provisions


 The puppy must undergo a post-mortem examination unless Agria grants an exemption. Compensation is paid up to SEK 5,000 for your costs for the post-mortem examination, including transportation and cremation, if the puppy has died or 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 approve post-mortems carried out on a puppy that has been frozen, buried or is unsuitable to be examined in another way. 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.

M.7 Restrictions

M.7.2 Qualifying period


 The insurance does not have any qualifying period.

M.7.1 General restrictions

 Compensation is not paid if the puppy died or was euthanised as a result of:


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

M.8 Excess


 The policy does not have an excess.

N Agria Accident Veterinary Care


N.1 Who is covered by the policy

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


N.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance.


N.3 Where the policy is valid

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

N.4 Insured animal


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

N.5 Sum insured

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

N.6 Insurance cover

N.6.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines or treats the insured dog with clinical symptoms from an accident that takes place during this period and is covered by the policy.

The examination and treatment must be medically justified according to veterinary medical expertise and comply with the science and proven experience.

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 exhaustion or a tick bite with related complications.

An accident does not include either condition which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.


N.6.2 Special provisions

SPECIAL PROVISIONS


Teeth

MRI, CT examinations and scintigraphy


a) Teeth

 The insurance covers costs relating to the examination and treatment of dental fractures in permanent teeth caused by an accident.


b) MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy

 Reimbursement is only given for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section R.4.1 of the General Terms and Conditions.

N.6.3 Qualifying period


 The insurance does not have any qualifying period.

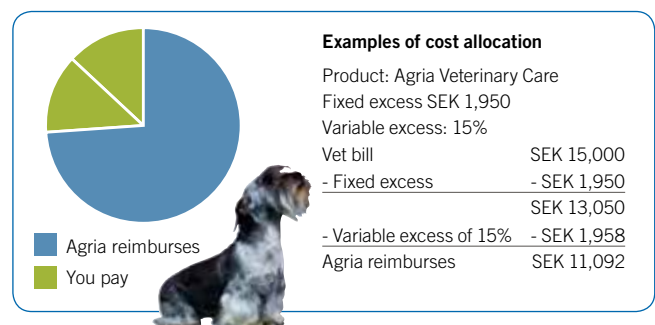
N.7 Restrictions

 The insurance does not cover costs for:

- preventive treatment, rehabilitation, treatment using autologous conditioned serum (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), medicated feed, shampoo and other products prescribed or sold by the vet.
- complications due to injury or treatment that would otherwise not be reimbursed.
- vet's travel, transport of the dog or other trips.
- euthanasia, post-mortem examination or cremation.


N.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 first costs incurred for which you have requested reimbursement.




O Agria Accident Life

O.1 Who is covered by the policy

 The insurance covers the policyholder in his/her capacity as the dog's owner. The insurance also covers a policyholder who has a significant financial interest in the dog, without being its owner.


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

O.2 When the policy is valid


 The insurance covers claims that occur during the period of insurance and are covered by the policy. The insurance cannot be taken out for dogs that have reached the age of 7.

The insurance is terminated at the end of the period of insurance from the year that the dog turns 10 years old.


O.3 Where the policy is valid

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

O.4 Insured animal

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


O.5 Sum insured

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured is reduced when you renew the insurance from the policy year in which the dog reaches the age of 7. The amount is reduced by 20% per year, but to no lower than SEK 5,000. The amount is rounded to the nearest hundred Swedish kronor. From the year the dog reaches the age of 9, the maximum sum insured 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 yourself for ensuring that the dog is correctly valued by us.

O.6 Insurance cover


 Compensation is paid up to the sum insured if your dog is injured by an accident so badly that it dies or cannot, according to a veterinary medical assessment, be treated or 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 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 exhaustion 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 a veterinary medical assessment.


If the dog has both life insurance and veterinary care insurance, we may pay out the life insurance compensation if it is clear that reimbursement from valid veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.

O.6.1 Runaway or stolen dog

 Compensation is paid up to the sum insured 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 advert about the disappearance in the local press or media with a suitable coverage. You cannot receive compensation if the dog has disappeared as a result of unlawful control.

If the dog is found, you are responsible for notifying us of this and paying back the insurance compensation.

O.7 In the event of a claim

 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). See section R.6 in the General Terms and Conditions.

If the dog dies or has to be euthanised, the following applies:

a) Post-mortem examination

You must allow a post-mortem examination to be performed on the dog if:

- the dog died or was euthanised without the underlying cause having been able to be determined.
- the dog died 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.


You must contact us for an assessment. You will not be required to have a post-mortem carried out on the dog if we grant an exemption. The costs for the post-mortem examination, any relevant transport and cremation are reimbursed in addition to the sum insured, 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 approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way.

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 deceased 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.

O.8 Restrictions

 The insurance does not cover:


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

O.9 Excesses


 The policy does not have an excess.

P Agria Pack Bronze


P.1 Who is covered by the policy

 The insurance covers the policyholder or another person in the policyholder's household who is the owner of the dogs. The insurance is also valid 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.


P.2 When the policy is valid

 The insurance covers claims that occur during the period of insurance and where the number of insured dogs is 10 or more. The number of insured animals at the renewal date determines the policy for the next period of insurance. We are entitled to modify the form of the policy and the insurance cover if the number of animals has increased or decreased.


P.3 Where the policy is valid

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

P.4 Insured animal


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

P.5 Sum insured

 The sum insured is SEK 60,000 for a policy with 10–19 dogs. For policies with 20 dogs or more, the sum insured is SEK 90,000. The sum insured is the maximum compensation you can receive from the insurance per policy year and policy. The sum insured is stated in your insurance policy document.

P.6 Insurance cover

P.6.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines and treats the insured dog with clinical symptoms from an illness or accident, which occurs during this period and is covered by the policy. The examination and treatment of the accident or illness must be medically justified, follow the guidelines and standards issued by the Swedish Veterinary Association and comply with the science and proven experience, based on Swedish veterinary expertise.

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 exhaustion or a tick bite with related complications. An accident does not include either conditions which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.

P.6.2 Special provisions

SPECIAL PROVISIONS

Complications when giving birth and Caesarean section
Teeth
MRI, CT examinations and scintigraphy
Neutering
Joint diseases
Other degenerative spinal and joint diseases
Plastic surgery
Cataract operation

a) Delivery complications and Caesarean section

 The policy covers delivery complications and Caesarean sections for bitches from the age of 20 months. For Caesarean sections, it is also a prerequisite that the bitch has not previously had a Caesarean section and that the bitch is demonstrably unable to give birth itself or cannot give birth itself after receiving accepted treatment.

In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be paid for if the bitch has demonstrably given birth to one or more litters previously and all the litters have been born without Caesarean section.

b) Teeth

🐾 The treatment must relate to a tooth fracture on a permanent tooth or tooth extraction as a result of tumours in the dog's mouth and jaw. No reimbursement will be made for other dentistry treatment, irrespective of the cause or consequences of it.

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

🐾 Reimbursement is only given for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section R.4.1 of the General Terms and Conditions.

d) Neutering

🐾 Reimbursement is provided up to SEK 15,000 of the sum insured for the costs you have incurred for neutering, aftercare and complications arising from the spaying of the bitch 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 tumours in the vagina, uterus or ovaries.

The castration of males is only reimbursed if it is part of the treatment for prostate disorders with clear clinical symptoms, a rectal hernia (perineal hernia), benign anal tumours (perianal adenoma), testicular inflammation, testicular torsion, tumours of the testicles, penis prolapse or when inserting 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 reimbursed, provided that:

- the dog has been insured for veterinary care since before the age of 4 months and continued to be insured without interruption.
- the dog must be registered and entered in the pedigree records of SKK for reimbursement of treatment for HD, ED or patellar luxation.
- if the breed has a health programme for patellar luxation, the parent animal's knee joints 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 above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has one of the aforementioned joint diseases.

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

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

f) Other degenerative spinal and joint diseases

🐾 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee and meniscus injuries, the dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption.

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

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

If the above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has another degenerative spinal or joint disease.

g) Plastic surgery

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

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

h) Cataract operation


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

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.

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


8 years age group: Bernese Mountain Dog, Neapolitan Mastiff, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Pyrenean Mountain Dog and St Bernard.

P.7 Euthanasia and cremation


 Reimbursement 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 reimbursement, according to O.6 Veterinary care.

P.8 Restrictions

P.8.1 Qualifying period

 The insurance has a qualifying period of 20 days unless the terms state otherwise, see section P.6.2f. The qualifying period means that the insurance will not cover diseases that started during the qualifying period from the time the insurance came into force. For more information, see the General Terms and Conditions section R.1.4 and R.1.5.


P.8.2 General restrictions

 The insurance does not cover costs for:

- preventive treatment, rehabilitation, treatment using autologous conditioned serum (ACS), acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- umbilical hernia, cryptorchidism or kinked tail.
- surgery with joint prostheses or joint implants.
- behavioural disorders, temperament issues or bad habits.
- radiotherapy or chemotherapy for tumours 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 desensitisation (allergen-specific immunotherapy), medicated feed, 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 the determination of antibodies to indicate the 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 Vet.
- complications resulting from illness, injury or treatment that would otherwise not be reimbursed, except for complications with neutering or vaccination.


P.8.3 Breed-specific restrictions

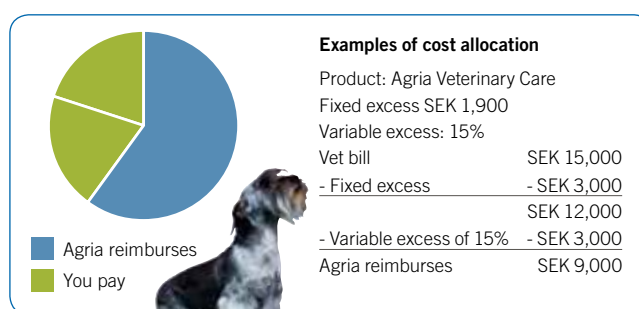
 Breed-specific restrictions:

- The costs of examining and treating eyes, ears or skin diseases are not reimbursed for Shar-Peis.
- In the case of Greyhounds, the costs arising from accidents or diseases that occur abroad during training or competitions are not reimbursed.
- In the case of Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft palate, nostrils or constrictions in the throat are not reimbursed.

The same restrictions as above apply for mixed breeds when one of the above breeds is included.


P.9 Excess

 The insurance has a fixed excess and a variable excess. We deduct one fixed excess 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 request reimbursement.




Q Agria Pack Silver and Gold

Q.1 Who is covered by the policy


 The insurance covers the policyholder or another person in the policyholder's household who is the owner of the dogs. The insurance also covers another person caring for the dog, for example a co-owner.

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


Q.2 When the policy is valid

 The insurance covers claims that occur during the period of insurance and where the number of insured dogs is at least 4 or 10, depending on the type of policy that you have taken out. We are entitled to modify the form of the policy and the insurance cover when the number of animals has increased or decreased.


Q.3 Where the policy is valid

 The policy is valid in Sweden. It is also valid for a maximum of one year in other EU countries, 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 Sum insured

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

Q.6 Insurance cover

Q.6.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines and treats the insured dog with clinical symptoms from an illness or accident, which occurs during this period and is covered by the policy. The examination and treatment of the accident or illness must be medically justified, follow the guidelines and standards issued by the Swedish Veterinary Association and comply with the science and proven experience, based on Swedish veterinary expertise.

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 exhaustion or a tick bite with related complications. An accident does not include either conditions which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.

Q.6.2 Special provisions

SPECIAL PROVISIONS

Complications when giving birth and Caesarean section

Teeth

MRI, CT examinations and scintigraphy

Neutering


Joint diseases

Other degenerative spinal and joint diseases

Implants


Plastic surgery

a) Delivery complications and Caesarean section

 The policy covers delivery complications and Caesarean sections for bitches from the age of 20 months. For Caesarean sections, it is also a prerequisite that the bitch has not previously had a Caesarean section and that the bitch is demonstrably unable to give birth itself or cannot give birth itself after receiving accepted treatment.

In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be paid for if the bitch has demonstrably given birth to one or more litters previously and all the litters have been born without Caesarean section.


b) Teeth

 The policy covers the correction of malocclusion for medical purposes, fractures of puppy teeth, extraction of remaining puppy teeth and dental cysts on the condition that the dog has been insured by Agria since before the age of 4 months and has continued to be insured by Agria without interruption.

In the case of correcting a malocclusion, the puppy must have been examined by a vet between the ages of 6 weeks and 4 months without any comment on its bite.


Tartar, periodontitis (gum disease) or complications arising from poor oral or dental status are not reimbursed.

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

 Reimbursement is only given for examinations that are


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

d) Neutering

 The spaying of bitches is only reimbursed 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 tumours in the vagina, uterus or ovaries.

The castration of males is only reimbursed if it is part of the treatment for prostate disorders with clear clinical symptoms, a rectal hernia (perineal hernia), benign anal tumours (perianal adenoma), testicular inflammation, testicular torsion, tumours of the testicles, penis prolapse or when inserting 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 reimbursed, provided that the dog has been continuously insured for veterinary care since before the age of 4 months. 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 above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has one of the aforementioned joint diseases.

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

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

f) Other degenerative spinal and joint diseases


 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee and meniscus injuries, the dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption.

If the dog has not been insured before the age of 4 months, there is a qualifying period for the insurance of 12 months from the

date the new policy is taken out. This means that the degenerative spinal or joint disease must not have started during the first 12 months of insurance.


If the above requirements are not met, you can be reimbursed up to a maximum of SEK 3,000 until a diagnosis has been reached, establishing that the dog has degenerative spinal or joint disease.

g) Plastic surgery

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


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.

Q.7 Euthanasia and cremation


 Reimbursement 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 reimbursement, according to Q.6 Veterinary care.

Q.8 Restrictions

Q.8.1 Qualifying period

 The insurance policies have a qualifying period of 20 days unless the terms state otherwise, see section Q.6.2f. The qualifying period means that the insurance will not cover diseases that started during the qualifying period from the time the insurance came into force. For more information, see the General Terms and Conditions section R.1.4 and R.1.5.


Q.8.2 General restrictions

 The insurance does not cover costs for:

- preventive treatment, rehabilitation, treatment using autologous conditioned serum (ACS), acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- umbilical hernia, cryptorchidism or kinked tail.
- behavioural disorders, temperament issues or 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 desensitisation (allergen-specific immunotherapy), medicated feed, 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 the determination of antibodies to indicate the infectious agent.
- taking samples and analysis using PCR techniques to determine Borrelia in blood samples.
- haemodialysis.
- gold implants.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated as recommended in FASS Vet.
- complications resulting from illness, injury or treatment that would otherwise not be reimbursed, except for complications with neutering or vaccination.

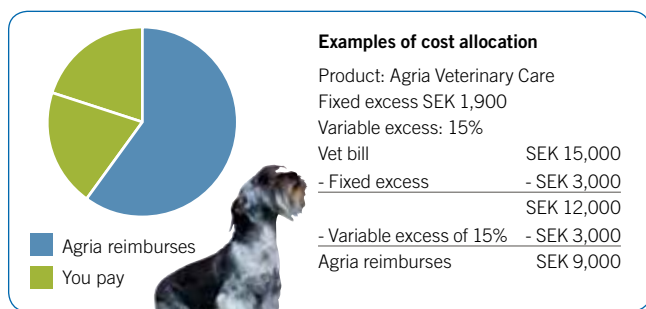
Q.8.3 Breed-specific restrictions

 The costs of examining and treating eyes, ears or skin diseases are not reimbursed for Shar-Peis.

In the case of Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft palate, nostrils or constrictions in the throat are not reimbursed.

Q.9 Excess

 The insurance has a fixed excess and a variable excess. We deduct one fixed excess 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 request reimbursement.



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

R.1 When and how the insurance is valid

R.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 period of insurance as described in the above paragraph, the period of insurance always commences from midnight the next day, i.e. the day following the day you took out the policy.
- The period of insurance is always one year unless otherwise agreed.

R.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 are based on diseases, injuries or other claim incidents that have occurred during this time and are covered by the policy. Veterinary care costs and life and utility losses arising after our liability has ceased, for example, due to the termination of the insurance, will not be compensated.

R.1.3 Restrictions on the validity of the insurance

The insurance does not cover diseases, physical defects, injuries or other claim incidents considered to be congenital, to have occurred or begun to develop before the policy was taken out, as well as diseases, physical defects, injuries or other claim incidents related to such conditions. Complications arising from such conditions are not covered by the policy either. Veterinary medical experience is used as the basis for assessing when a disease or an injury is considered to have begun.

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

R.1.4 Qualifying period

"Qualifying period" means that the policy does not cover diseases, physical defects and injuries and consequences of thereof, which have commenced within a certain period after the insurance came into force and the premium has been paid. When the insurance cover is extended, a new qualifying period applies to the extended part. The insurance terms state how long the qualifying period is.

R.1.5 Exemption from qualifying period

No qualifying period applies to the following events:

- Injury caused by a sudden external force.
- In the case of new policies, 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, and which are 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 qualifying period either if it is taken out from 6 weeks until the day of delivery, but until no longer than the age of 4 months for a puppy whose mother has Agria Breeding Gold Veterinary Care or Agria Litter Insurance.

R.1.6 Restrictions on insurance cover (reservations)

We are entitled to have a reservation for diseases, physical defects and injuries that displayed symptoms before the policy's start date. If the insurance's cover is restricted with a reservation, the reservation also applies to complications and consequences of the diseases, physical defects, injuries or other claim incidents which the reservation relates to, as well as to diseases, physical defects, injuries or other claim incidents that are associated with what the reservation relates to. If the reservation can be reviewed, this is indicated in your insurance policy document.

R.2 Renewal and termination

R.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 period of insurance. If the policy 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.

R.2.2 Termination of insurance

You can terminate the insurance during the period of insurance if there is no longer a requirement for insurance or another similar circumstance has occurred. 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.

R.3 Payment of insurance

R.3.1 Premiums

In the case of a new policy 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 R.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 apply. 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 charge a reminder fee of SEK 50.

R.3.2 Immediate payment of premium

We are entitled to request immediate payment of premiums. This means that the insurance takes effect the day after the date on which the premium is paid. In this case, it is stated in your insurance policy document.

R.3.3 Termination due to late payment of premium

If the premium is not paid on time, we are entitled to terminate the policy, unless the delay is of little significance. If we terminate the policy, 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 policy has been terminated due to non-payment, the payment is considered as an application for a new policy on the same terms from the day following the day on which the premium was paid. If we do not approve the policy, we must inform you of this within 14 days, otherwise you are deemed to have taken out a policy.

R.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 non-refundable.

R.4 If a claim incident has occurred

You should report any claim incident to Agria without delay.

You are required to contribute to the investigation of the claim incident and provide us with all the information relevant to the

assessment of the claim and of our liability. You should be able to present veterinary certificates, record extracts, examination results, receipts, invoices, police reports etc. Medical records, certificates and invoices must be written in English, Swedish or another Nordic language.

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

Costs must be itemised and certificates must not be issued by biased persons. 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 will lapse partially or completely.

When requested, you must let Agria inspect the animal and the place where the animal was injured. You give Agria the right to obtain information directly from vets and authorities.

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 on the telephone number 114 14.
- **Animal cruelty:** You must report the event to the police on the telephone number 114 14.

R.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. A pre-approval only relates to the veterinary medical assessment. In the case of pre-approval, the full details of the animal's illness and treatment history, as well as the other circumstances surrounding the claim incident must be provided; otherwise, the compensation may be reduced or refused completely. See section R.6.

R.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 instead of you. 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 surrounding the claim incident. Agria is always entitled to decide whether direct settlement will be made in the individual case. If a direct settlement is made, Agria reimburses the clinic directly. You

therefore only need to pay the clinic for the costs that are not covered by the insurance. If Agria decides that it is not suitable to settle a case directly, we are entitled to refuse direct settlement. A prerequisite for direct settlement is that the policy is valid, the premium has been paid and the claim incident is covered by the insurance. You are always the buyer in relation to the veterinary care clinic, even if a direct settlement is made.

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

R.5 General duties of care and duty to rescue

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. 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 the dog.
4. You must contact or call out the vet again if the dog's health does not improve with ongoing treatment, aftercare and rehabilitation.

R.6 Reduction of insurance compensation

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

R.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 these details are 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 in compensation.

R.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.

R.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 significant to your right to compensation in requests for pre-approval or direct settlement.

R.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.

R.6.2 Identification

In some situations where compensation is reduced, we equate your actions with the actions of the person who is supervising 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.

R.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.

R.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 USA. 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.

R.9 General information regarding compensation

R.9.1 Sum insured

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

The life sum insured is based on the dog's market value. The market value means the amount that it would have 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 event and have arisen after the start of the period of insurance. We never pay more compensation than the market value, even if the sum insured 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.

R.9.2 Payment of compensation

We will pay the compensation 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.

R.9.3 Double insurance

You must notify us if the dog is 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.

R.9.4 Recovery

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.

R.10 Limitation

You will lose your right to compensation if you do not bring an action against 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 bring an action since Agria issued the final decision regarding compensation.

R.11 How we handle your personal data

The personal data provided to Agria or any other company within the Länsförsäkringar Alliance is treated in accordance with the provisions of the Swedish Personal Data Act (PUL). We usually receive the details from you directly or from another company within the Länsförsäkringar Alliance, but in some situations we may obtain information from an employer or another source. Phone calls with you may be recorded to document the information provided.

Agria will process certain information about you, but also about the insured party, co-insured party, paying party, beneficiary and pledgee. The personal data we process are details such as name and address, social security number and in some cases, information about profession and citizenship, economic circum-

stances and health status. The information may be updated through external registers such as SPAR (National Personal Address Register).

We use the personal data within the Länsförsäkringar Alliance to:

- give a comprehensive picture of your commitment.
- subscribe to and comply with contractual and legal obligations.
- perform actions requested before a contract is signed.
- produce legal claims.
- provide a good service.
- conduct marketing, compile statistics, carry out market and customer analyses, research to increase knowledge about animal health and, otherwise, to meet the requirements of the business.

We primarily use the information within the Länsförsäkringar Alliance, but we may pass it on to other companies, associations, organisations which the Länsförsäkringar Alliance collaborates with, within and outside the EU and EEA area, such as other insurance companies or animal hospitals and clinics for direct settlement of claims. We may also disclose information to Larmtjänst AB for investigation of unclear information and searches for stolen property. We may also disclose information to authorities if we are obliged to by law. We may disclose details of your insurance holdings to the people you share a household with. Personal data may be processed for a certain time even if the insurance is not granted or after the insurance has expired.

The Data Privacy Manager is the Insurance Company Agria (516401-8003), PO Box 70306, 107 23 Stockholm, Sweden. You are entitled to be told once a year what personal information we hold about you, without any charge for this. Send a written application with your signature. You can also inform us that we are not permitted to use your personal information for direct marketing. We are obliged to correct the personal data that you request, which we have not handled under the provisions of the Personal Data Act. You should send your application or notification to Agria.

R.12 If we fail to reach agreement

R.12.1 Review

Misunderstandings and lack of clarity may arise with regard 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 centre on 0775-88 88 88 or contact your claims adjuster to get more information about the review.

R.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:

Claims Review Board
Box 70306
107 23 Stockholm

R.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 0775-88 88 88 or contact your administrator and state that you want to file a complaint.

R.12.4 Other advice and review

Outside Agria, as a consumer, you can contact:

The Consumer Complaints Board (Allmänna reklamationsnämnden)

Box 174
101 23 Stockholm
Tel: 08-508 860 00
www.arn.se

The Consumers Insurance Office (Konsumenternas

Försäkringsbyrå)

Box 24215
104 51 Stockholm
Tel: 0200-22 58 00.

www.bankforsakring.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 reimbursed through legal cover as part of your home insurance or business insurance. In this case, you will only pay the excess.

R.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 applying Swedish law.

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

Talk to your Agria Agent whom you can find at agria.se or call our Customer Service Centre on 0775-88 88 88.



Länsförsäkringar Bergslagen 021-19 01 00 | Dalarnas Försäkringsbolag 023-930 00 | Länsförsäkringar Göinge-Kristianstad 044-19 62 00 | Länsförsäkringar Göteborg och Bohuslän 031-63 80 00 | Länsförsäkringar Halland 035-15 10 00 | Länsförsäkringar Jämtland 063-19 33 00 | Länsförsäkringar Skaraborg 0500-77 70 00 | Länsförsäkringar Skåne 042-633 80 00 | Länsförsäkringar Stockholm 08-562 834 00 | Länsförsäkringar Södermanland 0155-48 40 00 | Länsförsäkringar Uppsala 018-68 55 00

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