

Agria Cat

Valid from 01/04/2017



Lazy morning

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CATS IN THE TERMS

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



Green cat

Shows what the insurance covers.



Yellow cat

Shows what duties of care and specific terms there are. If the duty of care is not adhered to, reimbursement may be fully or partially reduced.



Red cat

Shows what the insurance does not cover.

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 cat 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 cat insurance policies. In addition, the Swedish Insurance Contract Law (försäkringsavtalslagen - FAL) and the relevant parts of other legislation apply.

Certain parts of the insurance terms may 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 K.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 K.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 register the claim incident with 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 there is a direct settlement, Agria pays the reim-


bursement directly to the clinic. You only need to pay the clinic for the costs that are not covered by the insurance. You can read more about direct settlement in section K.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 cat, 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 cat or cats 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 E.5.1, E.5.3 and Agria Breeding Gold section F.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 cat 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 cat as a result of a sudden external event. If the vet identifies that the cat 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
Caesarean section
Teeth
MRI, CT examinations and scintigraphy
Neutering
Hip conditions or patellar luxation
Plastic surgery
Hidden defects

a) Caesarean section

The insurance covers a Caesarean section, provided that the cat has not previously had a Caesarean section. A Caesarean section is only reimbursed if the cat is demonstrably unable to give birth itself or unable to give birth itself after accepted treatment.

b) Teeth

The policy covers the correction of malocclusion for medical purposes, fractures of baby teeth or extraction of remaining baby teeth on the condition that the cat 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 kitten must have been examined by a vet between the ages of 10 weeks and 4 months without any comment on its bite.

The policy does not cover examinations or treatment of TR/FORL (tooth resorption), tartar, parodontosis (loosening of tooth) or complications relating to poor oral or dental health.

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 K.4.1 of the General Terms and Conditions.

d) Neutering

Neutering is only reimbursed if it is part of the treatment

for uterine disorders with clear clinical symptoms, fibroadenomatous hyperplasia, delivery injuries, traumatic injury to the uterus, vaginal prolapse, prostate disorders with clear clinical symptoms, inflammation of the testicles, testicular torsion or tumours in the testicles, vagina, uterus or ovaries. Castration is also reimbursed in the case of any disease or injury affecting the scrotum where the scrotum must be surgically removed.

e) Hip conditions or patellar luxation

The cat must have been insured for veterinary care without interruption since before the age of 4 months.

If the cat has not been insured for veterinary care since before the age of 4 months, maximum compensation of SEK 3,000 will be paid until a diagnosis has been made, establishing that the cat has a hip disease or patellar luxation.

In the case of Scottish Folds, no reimbursement is provided for the examination and treatment of joint diseases.

f) Plastic surgery

The cat 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 does not reimburse certain plastic surgery procedures for Persians and Exotics. Read more in section A.8.3 about breed-specific restrictions.

g) Hidden defects

The insurance covers hidden defects, provided that the cat 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 cat must have been examined without any observations by a vet from a Nordic country between the ages of 11 weeks and 4 months. The veterinary examination must be performed no later than 7 days from delivery.

If the above requirements 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 cat must not have shown signs 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 relate to 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 cat 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 cat if a veterinary medical assessment concludes that it must be euthanized 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 otherwise specified by the terms, see section A.6.2g. The qualifying period means that the insurance will not compensate diseases that started during the qualifying period from the time the insurance came into effect. For more information, see the General Terms and Conditions section K.1.4 and K.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 abnormal sternum.
 - behavioural disorders, temperament issues or other bad habits.
 - certificate writing, 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 ordered or sold by a vet.
 - vet's travel, transport of the cat 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.
 - feline distemper (parvovirus), cat flu (herpes virus and calicivirus), if the cat is not sufficiently vaccinated in line with the recommendations in FASS Vet.
 - complications resulting from illness, injury or treatment that would otherwise not be reimbursed, except for complications with neutering or vaccination.

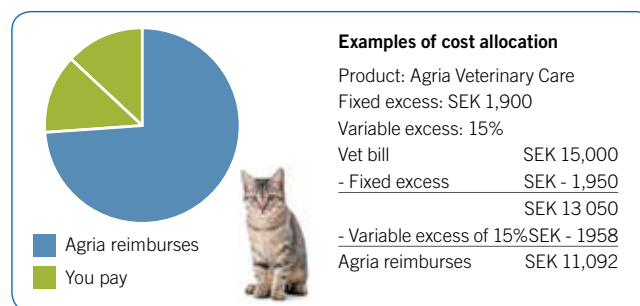
A.8.3 Breed-specific restrictions

In the case of Persians and Exotics, costs are not reimbursed for examining, treating or operating on nostrils.

In the case of Scottish Folds, no reimbursement is provided for the examination and treatment of joint diseases.

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 have requested compensation.



B Agria Medicine, supplementary insurance

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

Insurance cover

The insurance covers the costs 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.

C Agria Secure, supplementary insurance

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

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

C.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.

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



INSURANCE COVER


Boarding at cattery
Cancellation protection
Travel interruption
Additional costs for extended stay

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 have requested compensation.


a) Boarding at cattery

 The insurance reimburses the cost of boarding your cat at a cattery if the doctor felt that you were unable to look after your cat. The insurance covers 75% on the costs from the third day of boarding, as well as the travel costs you incur in dropping the cat off at and picking it up from the cattery, 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 cattery must hold a valid licence from the County Administration Board.

If a female cat is boarded with kittens younger than 14 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 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 cat 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 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 cat, 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 cat which is travelling with you has become acutely ill or injured and needs life-sustaining veterinary care and cannot be moved, according to the treating vet's assessment. 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 cat'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 cat's condition.

C.2 Restrictions

C.2.1 Qualifying period

 The insurance does not have any qualifying period.

C.2.2 General restrictions

 The insurance does not cover:

- the costs of boarding if the policyholder's inability to take care of the insured cat is a result of an illness, occurrence or situation that arose within 12 months before the insurance came into effect.
- if the cat's illness/injury that incurred the costs existed before

the insurance was taken out or has been excluded from the insurance as a result of a reservation.

- a cost that arose as a result of the cat's illness or injury that existed previously, displayed symptoms or could have been predicted when the journey started. If the cat's health deteriorates severely during the trip and it was not possible to predict this, 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 cat's illness or injury is not life-threatening according to a veterinary medical assessment.

C.3 Excess

- 👉 The policy does not have an excess.

D Agria Life

D.1 Who is covered by the policy

- 👉 The insurance with any supplementary policy covers the policyholder in his/her capacity as the cat's owner. The insurance also covers a policyholder who has a significant financial interest in the cat, without being its owner.

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

D.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 cats that have reached the age of 6. The insurance is terminated at the end of the period of insurance from the year that the cat turns 13 years old.

D.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.

D.4 Insured animal

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

D.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 insurance amount is reduced when you renew the policy from the insurance year in which the cat reaches the age of 8. The amount is reduced by 20% per year, but to no lower

than SEK 1,000. The amount is rounded to the nearest hundred Swedish kronor. From the year the cat reaches the age of 12, the maximum sum insured is SEK 10,000. If you have been compensated by the supplementary insurance, Agria Breeding Silver or Agria Breeding Gold, the sum insured is reduced by the amount you received in compensation.

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

D.6 Insurance cover

- 👉 Compensation is provided up to the sum insured if your cat 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 cat as a result of a sudden external event. If the vet identifies that the cat 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.

If the cat 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.

D.6.1 Special provisions

SPECIAL PROVISIONS

Hip conditions or patellar luxation


Hidden defects

a) Hip conditions or patellar luxation

- 👉 The cat must have had life insurance since before the age of 4 months and continued to be insured without interruption.

In the case of Scottish Folds, compensation is not paid by the insurance if the cat died or was euthanised as a result of a joint condition.

b) Hidden defects

 The insurance covers hidden defects, provided that the cat has had life insurance with Agria since before the age of 4 months and has continued to be insured with Agria without interruption. The cat must have been examined without any comment by a vet from a Nordic country between the ages of 11 weeks and 4 months. The veterinary examination must not be later than 7 days from delivery.


If the above requirements 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 cat must not have shown signs 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 relate to 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 cat 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.

D.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 K.6 in the General Terms and Conditions.

If the cat 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 cat if:

- the cat died or was euthanised without the underlying cause of illness or injury having been able to be determined.
- the cat died as a result of a sudden, unforeseen event.
- the cat is younger than two years old.
- the insurance cover has increased in the last year.
- the value of the cat's life exceeds SEK 30,000.
- the cat 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 performed on the cat 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 cat that has been frozen, buried or is unsuitable to be examined in another way.

b) Identification


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

D.8 Restrictions

D.8.1 Qualifying period


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

D.8.2 General restrictions

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


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

D.8.3 Breed-specific restrictions

 Life insurance compensation is not paid for Persians or Exotics if the cat dies or is euthanised due to causes relating to the cat's nostrils.

In the case of Scottish Folds, no reimbursement is provided for the examination and treatment of joint diseases.

D.9 Excess

 The policy does not have an excess.

E Agria Breeding Silver, supplementary insurance

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

E.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 E.5.2, is terminated at the end of the period of insurance from the year that the cat turns 8 years old.

E.2 Where the policy is valid

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

E.3 Insured animal

The insurance covers the cat that is specified in the insurance policy document and that is registered and entered in the pedigree records of an organisation approved by Agria.

The insurance also covers kittens of an insured female cat to the extent stated in the terms.

E.4 Sum insured

In the case of veterinary care section E.5.1 and E.5.3, the same sum insured and excess amounts apply as for the cat'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 E.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 Life, the life insurance is terminated or reduced by the amount that you received in compensation from Agria Breeding Silver Life, section E.5.2.

The following also applies to female cats:

Care for any kittens, as specified in section E.5.4, is reimbursed, in addition to the sum insured, by up to SEK 6,000 per kitten. Life insurance for any kittens, as specified in section E.6, provides compensation, in addition to the sum insured, of up to SEK 3,000 per kitten.

E.5 Insurance cover

E.5.1 Veterinary care

- The insurance covers your veterinary costs for:
- fertility investigations for male cats suspected of being sterile or for female cats that do not become pregnant after mating, provided that the cat has been continuously insured with Agria Breeding since before the age of 4 months.
 - fertility investigations for a cat that has demonstrably had a litter of kittens during the time it has been insured with Agria Breeding, even if the cat has been reinsured after the age of 4 months.
 - a second Caesarean section, in addition to what is otherwise covered under the veterinary care insurance.

E.5.2 Loss of 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 cat has been neutered and neutering is eligible for reimbursement according to section A.6.2d of the Agria Veterinary Care policy.

Sterility

Compensation is provided up to the sum insured if the cat is sterile, provided that the cat has been continuously insured with Agria Breeding since before the age of 4 months. You can also receive compensation for sterility if the female or male cat has demonstrably given birth to or fathered a litter of kittens during the period when the cat has been insured with Agria Breeding, even if the cat has been insured after 4 months of age.

Male cats:

Compensation is provided for male cats that, after mating twice with two different female cats at a 3-month interval, have not produced any offspring. In this case, the male cat must be examined by a vet to check its sexual organs. The examination is performed to exclude any temporary medical conditions.

Female cats:

Compensation is provided for female cats that, after mating with two different fertile male cats at a 3-month interval, have failed to reproduce. The female cat must then undergo a clinical examination by a vet to check the sexual organs and carry out an ultrasound scan of the uterus and ovaries. The examination is performed to exclude any temporary medical conditions.

Breeding hygiene

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

- the cat'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 cats, the cat's offspring have had the same identified hereditary disease or genetic defect.
- you may also receive compensation if your cat permanently loses its breeding suitability as a result of any of the following conditions:

Hip dysplasia (HD)

Hip dysplasia (HD) should be confirmed, based on an X-ray examination for Maine Coons, the cat's results should be made public on pawpeds.com and the cat must not be used for breeding, in keeping with the health programme. Neither of the cat's parents should have a score of more than 1 (mild HD).

Hypertrophic cardiomyopathy (HCM)

Hypertrophic cardiomyopathy (HCM) should be confirmed by ultrasound examination for Maine Coons, Siberian Cats, Norwegian Forest Cats, Devon Rex, Cornish Rex, German Rex, Ragdolls, Burmese, Persians, Exotics, Bengals, Sphynx or British Shorthairs and, in keeping with the health programme for the condition, which is available on pawpeds.com, the cat should not be used for breeding. The parents of the ill cat must undergo an ultrasound examination and have a valid health certificate, in keeping with the health programme which is available on pawpeds.com.

Progressive retinal atrophy (PRA)

Progressive retinal atrophy (PRA) should be confirmed by ophthalmoscopy in Abyssinians or Somalis and the cat should not be used for breeding, in keeping with the health programme for the condition, which is available on pawpeds.com. The cat's parents must undergo ophthalmoscopy and be confirmed as being free of the condition before they are used for breeding for the current litter.

Special provisions

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

If the cat's disease or defect is congenital, the cat 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.

As a prerequisite for your entitlement to compensation, you must have the cat neutered before compensation can be paid.

If the cat loses its breeding suitability and has had registered offspring, you will be compensated up to the sum insured. If the cat 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 male cats aged 6 years and without any registered offspring or of female cats that have had 2 or more Caesarean sections. No compensation is paid either for female cats that have given birth to at least 3 litters or for male cats that have fathered at least 5 litters. A litter means at least one surviving offspring has been registered.

There is no excess for section E.5.2.

E.5.3 Veterinary care for weak kittens

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

E.5.4 Kitten veterinary care

🐾 Reimbursement is provided up to SEK 6,000 per kitten of an insured female cat, in addition to the sum insured that otherwise applies to Agria Veterinary Care, when the vet treats a kitten for an acquired illness or accident. The insurance covers a kitten that is between 5 and 15 weeks old, but only until the day the kitten is delivered to a new owner or co-owner.

The kitten must be in the process of registration or registered and entered in the pedigree records of an organisation approved by Agria. 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 the same as those that you selected for the female cat's veterinary care insurance.

E.5.5 Hidden defect insurance

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

E.6 Life insurance for kittens, only if the breeding female has Agria Life cover

🐾 Compensation is provided of SEK 3,000 per kitten if a kitten falls ill or is injured by an accident so badly that it dies or,

according to a veterinary medical assessment, it cannot be treated and cannot stay alive and must be euthanised. An accident means physical injury that affects the kitten as a result of a sudden external event. An accident means that a vet has identified that the kitten has swallowed a foreign object or has suffered from acute poisoning. An accident or illness does not include heat exhaustion.

This covers kittens from the age of 5 weeks until the time of delivery to a new owner, however until no longer than when the kitten reaches the age of 15 weeks. The injury or illness must not have started before the age of 5 weeks. The kitten must be in the process of registration or registered and entered in the pedigree records of an organisation approved by Agria.

Special provisions

👉 The kitten must undergo a post-mortem examination unless Agria grants an exemption. You receive compensation up to SEK 5,000 for your costs for the post-mortem examination, including transportation for the kitten, if it 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. If we do not require a post-mortem examination, you must show the kitten to the vet and ask him/her to issue a veterinary certificate.

There is no excess for section E.6.

E.7 Restrictions

- 👉 The insurance does not cover:
- external defects that do not affect the cat's health or function as a companion cat.
 - disease, defect or injury incurred as a result of the cat's parents having mated in violation of SVERAK's health programme and regulations.
 - dental diseases, malocclusion or the absence of tooth buds.

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

F Agria Breeding Gold Veterinary Care, supplementary insurance

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

F.1 When the policy is valid

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

F.2 Where the policy is valid

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

F.3 Insured animal

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

F.4 Sum insured

👉 In the case of section F.5a and b, the sum insured is the same as the amount you have selected for the cat'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 female cats:

In the case of section F.5c about the care of kittens, the sum insured is SEK 30,000 for all kittens 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 female cat's veterinary care insurance.

F.5 Insurance cover

INSURANCE COVER
Fertility examination
Caesarean section
Kitten veterinary care
Hidden defects

a) Fertility examination

👉 The insurance covers veterinary care costs for fertility examinations for male cats suspected of being sterile or for female cats that do not become pregnant after mating. One prerequisite is that the cat 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 cat is insured after the age of 4 months, you can receive compensation if the cat has already demonstrably given birth to or fathered at least one registered litter.

b) Caesarean section

🐾 The insurance covers a second Caesarean section in addition to the cover under Agria Veterinary Care section A.6.2a. A Caesarean section is only reimbursed if the female cat is demonstrably unable to give birth itself or unable to give birth itself after accepted treatment.

c) Kitten veterinary care

🐾 The insurance covers costs when the vet examines and treats a kitten for an acquired illness or accident. A kitten is covered from birth until the day it is delivered to the new owner or co-owner, but 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

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

F.6 Restrictions

🚫 The insurance does not cover:

- external defects that do not affect the cat's health or function as a companion cat.
- disease, defect or injury incurred as a result of the cat's parents having mated in violation of SVERAK's health programme and regulations.
- dental diseases, malocclusion or the absence of tooth buds.

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

F.7 Excess

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

G 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 cat for breeding. The insurance policy document states whether you have chosen to take out Agria Breeding Gold Life. Unless otherwise stated, the insurance cover meets the same terms as for Agria Life.

G.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 cat turns 8 years old.

G.2 Where the policy is valid

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

G.3 Insured animal

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

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

The following also applies to female cats: life insurance per kitten, based on section G.5.2, amounting to SEK 3,000, in addition to the sum insured.

G.5 Insurance cover

G.5.1 Loss of breeding suitability

LOSS OF BREEDING SUITABILITY

Neutering

Sterility

Breeding hygiene

Special provisions

Neutering

🐾 Compensation is provided up to the sum insured if your cat has been neutered and neutering is eligible for reimbursement according to section A.6.2d of the Agria Veterinary Care policy.

Sterility

🐾 Compensation is provided up to the sum insured if the cat is sterile and unable to reproduce. One prerequisite is that the cat 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 cat is insured after the age of 4 months, you can receive compensation if the cat has already demonstrably given birth to or fathered at least one registered litter.

Male cats:

A prerequisite for reimbursement is that the male cat is clinically examined by a vet to rule out any temporary medical conditions and that it has not produced any offspring, having mated with 2 different fertile female cats at a 3-month interval.

Female cats:

The cat must have failed to reproduce after mating with 2 different fertile male cats at a 3-month interval. A vet should examine the genitals and carry out an ultrasound scan of the uterus and ovaries to exclude any temporary medical conditions.

Breeding hygiene

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

- the cat'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 cats, the cat's offspring have had the same identified hereditary disease or genetic defect.
- if the cat's own identified hereditary disease is any of the following: hip dysplasia (HD), hypertrophic cardiomyopathy (HCM), restrictive cardiomyopathy (RCM), progressive retinal atrophy (PRA), pyruvate kinase deficiency (PK) and polycystic kidney disease (PKD).

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

Special provisions

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

If the cat's disease or defect is congenital, the cat must be insured with Agria Breeding 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 cats aged 6 years and without any registered offspring or of female cats that have had 2 or more Caesarean sections. No compensation is paid either for female cats that have given birth to at least 3 litters or for male cats that have fathered at least 5 litters. A litter means at least one surviving offspring has been registered.

G.5.2 Life insurance for kittens

🐾 Compensation is provided up to the sum insured if the kitten falls ill or is injured by an accident so badly that it dies or, according to a veterinary medical assessment, it cannot be treated and cannot stay alive and must be euthanised.

An accident means physical injury that affects the kitten as a result of a sudden external event. An accident means that a vet has identified that the kitten has swallowed a foreign object or has suffered from acute poisoning. An accident or illness does not include heat exhaustion.

This covers kittens from the age of 5 weeks until the time of delivery to a new owner, however until no longer than when the kitten reaches the age of 15 weeks. The injury or illness must not have started before the age of 5 weeks. The kitten must be in the process of registration or registered and entered in the pedigree records of an organisation approved by Agria.

Special provisions

🐾 The kitten must undergo a post-mortem examination unless Agria grants an exemption. You receive compensation up to SEK 5,000 for your costs for the post-mortem examination, including transportation for the kitten, if it 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. If we do not

require a post-mortem examination, you must show the kitten to the vet and ask him/her to issue a veterinary certificate.

G.6 Restrictions

- 👉 The insurance does not cover:
 - external defects that do not affect the cat's health or function as a companion cat.
 - disease, defect or injury incurred as a result of the cat's parents having mated in violation of SVERAK's health programme and regulations.
 - 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 cat's life insurance.

H Agria Kitten Litter Insurance, supplementary insurance

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

H.1 When the policy is valid

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

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 mixed breed/domestic cats or female cats that are not registered or entered in the pedigree record of an organisation approved by Agria. The insurance covers the female cat that is specified in the insurance policy document.

H.4 Sum insured

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

H.5 Insurance cover

- 👉 The insurance covers costs when the vet examines and treats a kitten for an acquired illness or accident. A kitten is covered from birth until the day it is delivered to the new owner or co-owner, but 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.

H.6 Restrictions

- 👉 The insurance does not cover:
 - diseases, injuries or defects that the kitten is born with.
 - external defects that do not affect the cat's health or function as a companion cat.
 - dental diseases, malocclusion or the absence of tooth buds.

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

H.7 Excess

- 👉 The insurance has the same excess amount as the female cat's veterinary care insurance. The entire litter is covered by a common fixed excess that is deducted once per litter.

I Agria Hidden Defects

I.1 Who is covered by the policy

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

I.2 When the policy is valid

- 👉 For a kitten that has been assigned or given to a co-owner, the insurance covers from the time of delivery, however not before the age of 12 weeks. It is a prerequisite that the kitten 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 11 and 16 weeks. For a kitten that has not been assigned or given to a co-owner, the insurance covers from the day the kitten has the veterinary examination, but no earlier than the age of 12 weeks. The veterinary examination must have taken place between the age of 11 and 16 weeks.

Once the Hidden Defect insurance has come into force, it continues to cover a kitten for a new owner as well, if the cat is sold.

The insurance is terminated when the kitten reaches the age of 3 years and 3 months. The insurance cannot be renewed.

1.3 Where the policy is valid

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

1.4 Insured animal

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

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

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

1.5 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 kittens born to a female cat that is insured with Agria Breeding Silver Veterinary Care, 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 kitten. The agreed sum insured is stated in the insurance policy document.

If a kitten is insured with Agria Veterinary Care 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 under the Agria Hidden Defects insurance policy has been used up.

1.6 Insurance cover

1.6.1 Veterinary care, euthanasia and cremation

🐾 Reimbursement is provided up to the sum insured for your costs if the insured cat 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 exper-

tise. 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 according to veterinary assessment should have been detected during the veterinary examination, nor those of a hereditary nature.

1.6.2 Life insurance

🐾 Compensation is paid up to the sum insured if the cat dies or cannot, according to a veterinary medical assessment, be treated and must be euthanised as a result of a hidden defect. The cat must undergo a post-mortem examination unless Agria grants an exemption.

1.6.3 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 cat has died or been euthanised as a result of a hidden defect and we have requested a post-mortem examination. We do not approve post-mortems carried out on a cat that has been frozen, buried or is unsuitable to be examined in another way.

1.7 Restrictions

1.7.1 Qualifying period

🚫 The insurance does not have any qualifying period.

1.7.2 General restrictions

🚫 Compensation is not paid if the cat 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 cat's health or its function as a companion animal.
- defects that have been noted on the certificate after a veterinary examination or eye-check.
- feline distemper (parvovirus) or cat flu, if the kitten is not sufficiently vaccinated in line with the recommendations in FASS Vet.
- hip conditions or patellar luxation.
- polycystic kidney disease (PKD) in Persians or Exotics, unless the cat's parents have been examined and are free of it.
- cryptorchidism, umbilical hernia, abnormal sternum or kinked tail.
- dental diseases, malocclusion or the absence of tooth buds.

1.8 Excesses


🚫 The policy does not have an excess.

J Agria Infection Protection

J.1 Who is covered by the policy

 The insurance covers both the policyholder and another person caring for the cat in a group of cats, for example a co-owner. A group of cats means that cats are permanently resident in the same household. So that life or rehoming compensation can be paid, the policyholder must be the owner of the cat. If the policyholder does not own the cat, the insurance covers an owner who is a member of the policyholder's household.


J.2 When the policy is valid

 The insurance covers claims that occur during the period of insurance, but no earlier than after:


a) the occurrence of FIP is suspected or confirmed, according to veterinary medical expertise, in a cat in the group or in a home-bred kitten delivered within the last 6 months, and the cat has either died/been euthanised due to suspected FIP or FIP has been confirmed by means of a post-mortem.

b) ringworm has been confirmed, according to veterinary medical expertise, in a cat in the group or in a home-bred kitten, delivered within the last 30 days and the diagnosis has been established by a vet via culture.

J.3 Insured animal

 The insurance covers the cat or cats specified in the insurance policy document, provided that there are no more than 8 cats in the group.


J.4 Sum insured

 The sum insured for FIP is SEK 3,000 per cat. The sum insured is the maximum compensation you can receive from the policy for a cat. The costs for taking and analysing samples, as specified in section J.5.1 are reimbursed, in addition to the sum insured, up to SEK 3,000 per cat. B See section J.5.2 for the sum insured for ringworm.

J.5 Insurance cover

J.5.1 FIP

Taking samples


 Reimbursement is provided up to SEK 3,000 to cover your costs for taking and analysing samples from a symptom-free cat. The sample analysis will be carried out using the PCR technique, based on the recommendations of the Swedish National Veterinary Institute (SVA) and in accordance with Agria's instructions. You must contact us for further details about the terms relating to taking samples.

Life or rehoming compensation

You will receive compensation of SEK 3,000 if your cat ends up being confirmed as a carrier of FIP after samples are taken and must be removed from the cattery as an infection risk. If you choose to rehome the cat, it must be neutered and given away to someone who does not have any other cats. If the cat is euthanised, the vet must certify in writing that he/she has identified the dead cat. The certificate must contain details of the cat's name, breed, colour and any ID number, as well as a description of the results of the sampling.


Post-mortem examination in the case of suspected FIP

– does not apply to confirmed carriers

 You will be reimbursed for post-mortem costs if your cat has been euthanised when FIP is suspected based on a veterinary medical assessment. You may also be reimbursed for post-mortem costs if a kitten delivered by you within the last 6 months is euthanised due to suspected FIP based on a veterinary medical assessment.


Reimbursement is provided up to SEK 3,000, including transport costs, in addition to the sum insured. Reimbursement is not provided for post-mortems carried out on a cat that has been frozen, buried or is unsuitable to be examined in another way.

J.5.2 Ringworm


 Reimbursement is provided with a lump sum of SEK 1,500 for costs relating to sampling, cultures and providing medication to a symptom-free cat. In the case of cats with ringworm symptoms, it may be possible for you to receive some reimbursement from the cat's individual insurance.

J.6 Restrictions


J.6.1 Qualifying period

 FIP: The insurance has a qualifying period of 20 days.
Ringworm: The insurance has a qualifying period of 3 months.
Qualifying period after compensation paid for ringworm: If compensation has been paid for an examination of a group of cats, as specified in section J.5.2, no further compensation will be paid for the same diagnosis within two years.

J.6.2 General restrictions

 Compensation is not paid if the cat has shown symptoms of FIP or ringworm.

J.7 Excess

 The policy does not have an excess.

K General Terms and Conditions for Agria's cat insurance policies

K.1 When and how the insurance is valid

K.1.1 Insurance contract

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

- The insurance starts from the time you took out the insurance 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.

K.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 and that 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.

K.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 forms the basis for the assessment of 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 covers the costs of what the corresponding examination or treatment would have cost at another health care provider.

K.1.4 Qualifying period

Qualifying period means that the policy does not cover diseases, physical defects and injuries and consequences of these, commencing within a certain period after the insurance came into force and premium was paid. If the insurance cover is extended, a new qualifying period applies to the extended part. The insurance terms state how long the qualifying period is.

K.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 the corresponding insurance for the animal existed with Agria or another insurance company for at least 20 days (12 months for certain specific provisions) before the date the insurance is taken out, the cat will receive continuous insurance coverage.
- In the case of kittens that are insured before the age of 16 weeks, within 10 days of delivery, and have a veterinary certificate issued by a vet in a Nordic country, and which are not older than seven days at the time of delivery.
- When insurance is taken out at the same time as the delivery of a kitten, whose mother has a valid Agria Breeding Veterinary Care policy 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 kitten whose mother has Agria Breeding Gold Veterinary Care or Agria Litter Insurance.

K.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.

K.2 Renewal and termination

K.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.

K.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.

K.3 Payment of insurance

K.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 K.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 term. 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.

K.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. If this is the case, it is stated in your insurance policy document.

K.3.3 Termination due to late payment of premiums

If the premiums are 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.

K.3.4 Repayment of premium

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

A premium of less than SEK 100 is not refundable.

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

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

K.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 K.6.

K.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 there is a direct settlement, Agria pays the reimbursement directly to the clinic. This means that you only need to pay the clinic the expenses 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 K.6.

K.5 General duties of care and duty to rescue

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

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

K.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.

K.6.1.1 Check your insurance

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

K.6.1.2 Breach of the duty of care, instructions in the case of injury

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

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

K.6.1.3 Incorrect details

If you provided incorrect details when you took out the insurance or failed to amend the incorrect details that form the basis for the insurance, the compensation may be reduced.

The same applies if you provide incorrect information or withhold information after a claims incident, which is significant 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.

K.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.

K.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 cat with your consent. When you engage someone to look after or care for your cat, the duty of care in the insurance terms also applies to this person.

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

K.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.

K.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.

K.9 General information regarding compensation

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

We make deductions from the compensation for:

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

K.9.2 Payment of compensation

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

K.9.3 Double insurance

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

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

K.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.

K.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.

K.11 How we treat your personal information

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 that we process are

details such as name and address, social security number and in some cases, information about profession and citizenship, economic circumstances 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 (5164018003), PO Box 70306, 107 23 Stockholm. 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.

K.12 If we fail to reach agreement

K.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 077588 88 88 or contact your claims handler to get more information about the review.

K.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

K.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 077588 88 88 or contact your administrator and state that you want to file a complaint.

K.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: 08508 860 00

www.arn.se

The Consumers Insurance Office (Konsumenternas

Försäkringsbyrå)

Box 24215

104 51 Stockholm

Tel: 020022 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.

K.11.5 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 cat.



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 Gäddede-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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