

# Agria Cat

Valid from 1 February 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 which duties of care and special provisions apply. If the duty of care is not adhered to, compensation may be reduced fully or partially.



### **Red cat**

Shows what the insurance does not cover.

## **ABOUT THIS TRANSLATED CONDITION**

This English translation of the terms and conditions ([www.agria.fi/globalassets/fi/ehdot/kissa/vakuutusehdot-kissa-2017-v2.pdf](http://www.agria.fi/globalassets/fi/ehdot/kissa/vakuutusehdot-kissa-2017-v2.pdf)) has been produced solely for information purposes and cannot be invoked as policy conditions. Agria's policy conditions that apply are the Finnish and Swedish terms and conditions.

# Welcome to Agria Animal Insurance

## Insurance terms

You will find here the terms for the Agria cat insurance policies and the General Terms and Conditions for Agria cat insurance policies which are valid from 1 February 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. It is also governed by the Finnish Insurance Contract Law, which contains provisions that are important for the insurance contract, as well as by Finnish legislation in general.

Certain parts of the insurance terms may change over time. We will inform you of any such changes that may occur before a new period of insurance in the form of a terms supplement. A terms supplement that is dated later than these terms or the General Terms and Conditions replaces the corresponding points in the terms. If a term in the General Terms and Conditions (F. General Terms and Conditions for Agria cat insurance policies) and an insurance term (A. Agria Veterinary Care – E. Agria Hidden Defects) 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 do not do this, the compensation may be reduced or refused completely. You can read more about reductions in section F.5.1 in the General Terms and Conditions.

## In the event of a claim

When a claim incident occurs, 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 F.4.1 in the General Terms and Conditions.

## Granting insurance cover

Insurance cover can be granted to a cat that has reached the age of 6 weeks. So that insurance cover can be granted, the policyholder must provide a health declaration with the cat present. As the policyholder, you must inform us about your cat's previous illnesses and injuries. If insurance cover is granted on the basis of insufficient or incorrect information about the cat's health, Agria may in a claim handling situation, based on the cat's care history, impose restrictions (reservations) in the policy after

insurance cover has been granted. More information is available about restrictions (reservations) in section F.1.4 in the General Terms and Conditions.

## 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 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 direct settlement, Agria pays out the compensation 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 F.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 insurance is valid in Finland. It is also valid for a maximum of one year in other EU countries, Norway or Switzerland, calculated from the day of departure from Finland.

### A.4 Insured animal

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

### A.5 Imported animal

👉 You must submit to us a veterinary certificate drawn up in Finland if your cat has been imported into Finland from abroad and outside the Nordic countries, during the past 4 months, when taking out insurance with Agria. The certificate must not be more than 30 days old.

### A.6 Sum insured

👉 The sum insured is EUR 3,000 or EUR 6,000. 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 period of insurance.

In the case of the Agria Breeding Veterinary Care supplementary insurance, sections C.5a and b are included in the total sum insured.

## A.7 Insurance cover

### A.7.1 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 method must be medically justified and regarded as evidence-based veterinary medicine (i.e. it is supported by clinical studies that have been documented scientifically at an international level).

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.

### A.7.2 Special provisions:

SPECIAL PROVISIONS
Caesarean section
Dentistry
MRI, CT examinations and scintigraphy
Neutering and sterilisation
Hip conditions or patellar luxation
Implants
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) Dentistry

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 11 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 F.4.1 in the General Terms and Conditions.

d) Neutering and sterilisation

Neutering and sterilisation are only reimbursed if they are 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 EUR 300 will be paid until it has been established 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) Implants

The cat must have been insured for veterinary care since before the age of 4 months and fulfil the terms under point A.7.2e. The insurance does not pay for gold implants.

g) 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.9.3 about breed-specific restrictions.

h) 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 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 these 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 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 that has begun to develop before the examination or delivery but which has not shown any symptoms or was not 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 does not provide cover 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.8 Medicines

The insurance reimburses the costs for prescription medicines, medicines for desensitisation (allergen-specific immunotherapy), inhalers and insulin syringes up to EUR 500 per period of insurance. The sum insured is included in the total sum insured you selected in Agria Veterinary Care.

## A.9 Euthanasia and cremation

Reimbursement is provided of up to EUR 100 for your expenses for the euthanasia and cremation of your cat if a veterinary medical assessment concludes that it must be euthanised and the illness or injury is eligible for reimbursement, according to A.7.1 Veterinary care.

## A.10 Restrictions

### A.10.1 Qualifying period

The insurance policy has a qualifying period of 20 days from the date the insurance came into force, unless the terms state otherwise, see section A.7.2h. The qualifying period means that the insurance will not cover diseases that started during the qualifying period. For more information, see the General Terms and Conditions section F.1.6 and F.1.7.

### A.10.2 General restrictions

The policy does not reimburse costs for:

- preventive treatment rehabilitation, IRAP therapy, acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- umbilical hernia, cryptorchidism or abnormal sternum.
- behavioural disorders, temperament issues or other bad habits.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medication (apart from prescribed or issued by a vet), medicated feed, shampoo or other products ordered or sold by the vet.

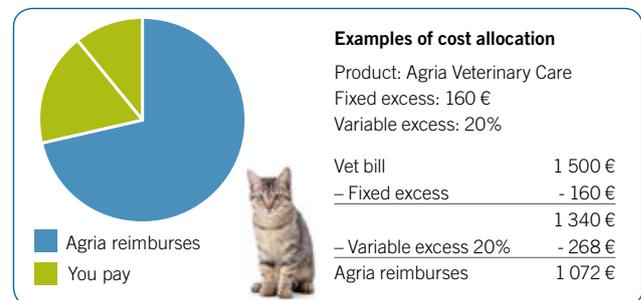
- vet's travel, transport of the cat or other trips.
- taking samples and analysis of antibody titres, in addition to diagnosing atopy.
- taking samples and analysis using PCR techniques to determine *Borrelia* in blood samples.
- haemodialysis.
- feline distemper (parvovirus), cat flu (herpes virus and calicivirus), if the cat is not sufficiently vaccinated according to applicable recommendations
- complications due to illness, injury or treatment that would otherwise not be compensated, except for complications arising from vaccination.

### A.10.3 Breed-specific restrictions

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

## A.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 the variable excess 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 Life

### B.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.

### B.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 in the year in which the cat reaches the age of 13.

### B.3 Where the policy is valid

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

### B.4 Insured animal

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

### B.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 a new period of insurance starts from the year in which the cat turns 8 years old. The amount is reduced by 20% per year, but to no lower than EUR 100.

From the year the cat reaches the age of 12, the maximum sum insured is EUR 1,000. If you have been compensated by the supplementary insurance Agria Breeding Life, 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 Agria based on the merits of the cat. You are responsible yourself for ensuring that the cat is correctly valued by us.

### B.6 Certificate requirement

You must submit to us a veterinary certificate drawn up in Finland for a cat that has a life insurance amount that is higher than EUR 1,000. The certificate must not be more than 30 days old.

### B.7 Insurance cover

#### B.7.1 Life

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.

### B.7.2 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 these 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 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 that has begun to develop before the examination or delivery but which has not shown any symptoms or was not 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 does not provide cover 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.

### B.8 In the event of a claim

If you have not complied with the safety regulations, duty to rescue or instructions at the time of or before the claim incident, the compensation could be reduced according to the provisions of the Insurance Contract Law. See Section F.5.1 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 cat's life insurance value is more than EUR 3,000.
- the cat has been insured with us for less than one year.

We can grant an exemption if a vet assesses that the cause of the cat's death is evident. In this case, the cat does not need to undergo a post-mortem. You must contact us for an assessment. The costs for the post-mortem examination, any relevant transport and cremation are reimbursed in addition to the sum insured, up to EUR 500 if we have requested the post-mortem. A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body performed by a pathologist. 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.

c) Period abroad

If the cat dies or is euthanised abroad, claim reports, records, certificates and invoices must be written in English, Finnish, Swedish, or another Nordic language. Records must always be enclosed with the claim notification.

## B.9 Restrictions

### B.9.1 Qualifying period

 The insurance policy has a qualifying period of 20 days from the date the insurance came into force, unless the terms state otherwise, see section B.7.2b. The qualifying period means that the insurance will not cover diseases that started during the qualifying period. For more information, see the General Terms and Conditions section F.1.6 and F.1.7.

### B.9.2 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 according to applicable recommendations.

- the cat is a chronic carrier, but does not show signs of illness itself.
- complications due to illness, injury or treatment that is not reimbursed by Agria Veterinary Care.

### B.9.3 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.

## B.9 Excess

 The policy does not have an excess.

# C Agria Breeding 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 Veterinary Care. Unless otherwise stated, the insurance cover meets the same terms as for Agria Veterinary Care.

## C.1 When the policy is valid

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

## C.2 Where the policy is valid

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

## C.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.

## C.4 Sum insured

 In the case of section C.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 C.5c about the veterinary care of kittens, the sum insured is EUR 3,000 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.

## C.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 Veterinary Care 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.

#### b) Caesarean section

The policy covers an additional Caesarean section over and above what would otherwise be covered according to Agria Veterinary Care section A.7.2a. 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 EUR 400.

#### 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 E.

## C.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 the Kissaliittos health programme and regulations.
- dental diseases, malocclusion or the absence of tooth buds.
- female cats that have given birth by Caesarean section more than once.
- medication (prescribed or issued by a vet), medicated feed, shampoo and other products ordered or sold by the vet.

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

## C.7 Excess

The insurance has the same excess amount as the cat's veterinary care insurance. In the case of section C.5c, the entire litter is covered by a common fixed excess charged once per litter. The excess amounts are those that you selected for the cat's veterinary care insurance.

## D Agria Breeding Life, supplementary insurance

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

### D.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 in the year in which the cat reaches the age of 8.

### D.2 Where the policy is valid

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

### D.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.

### D.4 Sum insured

The sum insured for Agria Life is used as the basis for compensation. The sum insured for Agria Breeding 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 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 D.5.2, amounting to EUR 300, in addition to the sum insured.

## D.5 Insurance cover

### D.5.1 Loss of breeding suitability

LOSS OF BREEDING SUITABILITY
Neutering
Sterility
Breeding hygiene
Special provisions

#### a) 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.7.2d of the Agria Veterinary Care policy.

#### b) 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 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 two different fertile male cats at a 3-month interval. The vet must examine the genitals and carry out an ultrasound scan of the uterus and ovaries to exclude any temporary medical conditions.

#### c) 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 has a hereditary disease or genetic defect that 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.

#### d) 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 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 paid for loss of breeding suitability for a cat that is 6 years of age and has no registered offspring.

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.

### D.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. We can grant an exemption if a vet assesses that the cause of the cat's death is evident. You receive compensation up to EUR 500 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 performed by a pathologist. 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.

## D.6 Restrictions

 The insurance does not cover:

- external defects that do not affect the cat's health or function as a companion cat.
- umbilical hernia, cryptorchidism or abnormal sternum.
- disease, defect or injury incurred as a result of the cat's parents having mated in violation of the Kissaliittos health programme and regulations.
- dental diseases, malocclusion or the absence of tooth buds.
- impotence, behavioural disorders, temperament issues or bad habits.

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

# E Agria Hidden Defects

## E.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 E.6.2, is provided to the person who was the owner of the kitten when it died or was euthanised.

## E.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.

## E.3 Where the policy is valid

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

## E.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 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 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 Finland and provided that the entire litter stays in Finland until delivery to the purchaser.

## E.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 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 EUR 2,000 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.

## E.6 Insurance cover

### E.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 method must be medically justified and regarded as evidence-based veterinary medicine (i.e. it is supported by clinical studies that have been documented scientifically at an international level).

A hidden defect means a disease or defect that has begun to develop before the examination or delivery but which has not shown any symptoms or was not 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, nor those of a hereditary nature.

### E.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 for compensation to be paid for a hidden defect, unless Agria consents to an exemption.

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

If the cat has died or been euthanised as a result of a hidden defect and we have requested a post-mortem examination, reimbursement is provided up to EUR 500, in addition to the sum insured, for your costs for the post-mortem examination, including transportation and cremation. A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body performed by a pathologist. 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.

## **E.7 Restrictions**

### **E.7.1 Qualifying period**

The insurance does not have any qualifying period.

### **E.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 a certificate after an eye-check or veterinary examination.
- feline distemper (parvovirus) or cat flu, if the kitten is not sufficiently vaccinated according to applicable recommendations.
- 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.
- treatment, rehabilitation, IRAP therapy, acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medicated feed, shampoo or other products ordered or sold by a vet.
- vet's travel, transport of the cat or other trips.
- haemodialysis.
- complications due to illness, injury or treatment that would otherwise not be compensated, except for complications with vaccinations.

### **E.8 Excesses**

The policy does not have an excess.

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

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

#### **F.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. However, the first period of insurance may be shorter than one year. Agria's periods of insurance are always renewed on the first day of the month. For example, if you take out insurance on the 15th of the month, your policy will be renewed the following year on the first day of the same month.
- The insurance is continuous.

You can have one or more cats on the same policy. If the cats have been added to the policy at different times, the renewal date of the first cat will be the renewal date for all the other cats too.

#### **F.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.

#### **F.1.3 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.

#### **F.1.4 Retrospective restrictions on insurance cover (reservations)**

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. If the insurance cover has been granted on the basis of incorrect or insufficient information about the animal's health, when settling the claim, Agria can impose reservations in the insurance even retrospectively, based on the animal's treatment history. Veterinary medical experience is used as the basis for assessing when a disease or an injury is considered to have begun.

#### **F.1.5 Care of own animal**

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.

#### **F.1.6 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 premiums was paid. If the insurance coverage is extended, a new qualifying period applies to the extended part. The product terms state how long the qualifying period is.

#### **F.1.7 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 cat has had veterinary care insurance with Agria or another insurance company for at least 20 days (12 months for certain specific provisions) before the date the insurance is taken out, the cat will receive continuous insurance cover.
- In the case of kittens that are insured for veterinary care 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.
- Veterinary care insurance is also exempt from a qualifying period if it is taken out in direct relation to the delivery of the kittens, whose mother has a valid Agria Breeding Veterinary Care policy.

## **F.2 Renewal, amendment and termination**

### **F.2.1 Policy renewal**

The insurance policy is continuous.

One month before the period of insurance expires, we will send a new insurance policy document (renewal letter) where you will find information about your forthcoming period of insurance.

The insurance policy document comes with a notice of payment and notification of any changes to the premium and terms. If you are not making any changes, the insurance will continue without any interruption.

### **F.2.2 Amending and terminating the insurance**

You can amend or terminate the insurance policy at any time during the period of insurance.

We can give notice to terminate the insurance policy when the period of insurance expires if there is a reason for termination that is in keeping with good insurance practice in Finland. We can also terminate the insurance policy during the period of insurance if:

- a) You provided incorrect or insufficient information before the insurance cover was granted and we would have not granted the insurance cover if we had known what the correct situation was.
- b) During the period of insurance, in the conditions you declared to us when the policy was issued or under any circumstance that has been noted in the insurance policy document, a change has come about that significantly increases the risk of a claim incident and which we cannot consider having taken into account when the policy was issued.
- c) You ignored a safety regulation deliberately or out of gross negligence.
- d) You have caused a claim incident deliberately or out of gross negligence.
- e) After the claim incident, you have fraudulently provided us with incorrect or insufficient information.

When entering into a new period of insurance, we are entitled to make amendments to the insurance terms, premiums, excess and other terms and conditions if the reason for the amendment is:

- a) New or amended legislation or administrative provision.
- b) Amendment to case law.
- c) An unforeseen change in circumstances, such as an exceptional natural event, international crisis or disaster.
- d) An amendment in the index supplied in the insurance policy.
- e) A change to the damage costs.
- f) A change in such variable circumstances or conditions that, based on our premium criteria, affects the size of the insurance premium. This can be, for instance, changes in the age or place of residence of the insured, policyholder or the owner or holder of the insured object, as well as changes, for instance, to the insured object's features, the place of insurance or in claim trends.
- g) A change in the policy terms for the insurance company's reinsurance protection.
- h) A change in the insurance's administration costs or expenses.

If individual discounts or surcharges have been agreed for the premium, the requirements may change for them and any amendments will be adjusted on the annual expiry date.

## **F.3 Insurance premium and payment of premium**

### **F.3.1 Premiums**

The insurance premium must be paid no later than the expiry date. This does not apply if the insurance under section F.3.2 comes into force by you paying the premium.

In the event of late payment of the premium, Agria may charge for the period of insurance an annual amount of late payment interest, based on the legislation concerning interest.

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

We are entitled to request immediate payment of the premium, for instance, if you have payment defaults. 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.

### **F.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. In this case, a new insurance policy can be approved based on the old one and it will come into force from the date after the day when 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.

### **F.3.4 Repayment of premium**

If the insurance is terminated before the agreed date, we are entitled to the premium for the period that our liability applied. The remainder of the premium paid for the period after the insurance is terminated will be repaid to you. The insurance premium is not repaid separately if the premium amount to be paid back is less than 8 euros. The insurance premium is not paid back if you have acted fraudulently in the situations referred to in section F.5.1 in the Terms and Conditions.

We are entitled to charge a handling fee of 25 euros for an insurance policy that has been taken out during the ongoing period of insurance.

## **F.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 abstracts, examination results, receipts, invoices, police reports etc. Medical records, certificates and invoices must be written in English, Finnish, Swedish or another Nordic language.

As an animal owner, you are always responsible for ordering care from a vet or animal clinic. Agria does not do this for you.

Costs must be specified in detail 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 specific vet or animal clinic and you are obliged to cooperate with it, otherwise your right to compensation will expire completely or partially.

On request, 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.

### **F.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 F.5.1.

### **F.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 direct settlement, Agria pays out the compensation directly to the clinic. You therefore only need to pay the clinic for the costs that are not covered by the insurance. If Agria 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 F.5.1.

## **F.5 General safety regulations and duty to rescue**

You must observe the following safety regulations 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.

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

### **F.5.1 Reduction of insurance compensation**

Breach of safety regulations, duty to rescue and instructions in the event of a claim incident

If you have failed to fulfil your obligation to observe the safety regulations or fulfil your duty to rescue deliberately or out of negligence, which can be considered to be significant, the compensation you receive may be reduced or refused.

When assessing whether the compensation should be reduced or refused, consideration must be given to how relevant this breach was to the claim incident that occurred. Furthermore, consideration must be given to any intent you had or the nature of your negligence, as well as the conditions in general. It may be on the grounds that you have not cooperated with the investigation into the claim or complied with your obligations under the terms, in keeping with legislation or official instructions. 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 safety regulations or duty to rescue had been complied with.

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.

#### **F.5.1.1 Causing an insurance claim**

If you have deliberately caused an insurance claim, Agria is exempt from liability and does not pay any compensation. If you have caused the insurance claim out of gross negligence, our liability may be reduced according to what is reasonable, taking into account the conditions. 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.

#### **F.5.1.2 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 safety regulations in the General Terms and Conditions also apply to this person.

If you operate on a commercial basis, the safety regulations 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 safety regulations, we are entitled to reduce your compensation.

#### **F.5.1.3 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.

#### **F.5.1.4 Duty of disclosure**

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.

## **F.6 Force majeure, fire, environmental, war and reservoir 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.

## **F.7 General information regarding compensation**

### **F.7.1 Sum insured**

The insurance compensates your financial loss up to the sum insured. The sum insured is stated in the product 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 safety regulations
- premiums and other payments that have become due, but you have not paid
- compensation that you received from an authority or another source.

### **F.7.2 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.

- Enclose clear pictures of all the papers you receive from the vet - you can photocopy or scan them. Make sure that the pictures are legible and at a sufficiently high resolution.
- To be able to handle claims, we need details of visits, invoices, any prescriptions and all receipts. Note that details of visits should include a diagnosis and the vet's details. The invoice should include the prices of all the medicines being administered.

NB: If necessary, we may ask you to send the animal's treatment history and insurance history.

No compensation is paid for amounts under 8 euros.

### **F.7.3 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.

### **F.7.4 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.

## **F.8 Limitation**

The application for insurance compensation must be sent to us within one year after you, as the person applying for compensa-

tion, became aware of the insurance policy, the claims incident and the consequential damage caused by the claims incident. However, compensation must always be sought within 10 years after the claims incident occurred or after the consequential damage arose. Reporting the claims incident is the same as submitting a compensation claim. If no compensation claim is submitted within the allotted time, the person seeking compensation loses their right to it.

## **F.9 How we treat your personal information**

Agria is extremely careful when handling personal data so as to protect your personal integrity. The personal details supplied to us are handled according to the regulations in the Personal Data Act.

The personal data is usually obtained directly from you as a customer, as someone interested in becoming a customer and/or wishing to receive information from Agria in the form of a newsletter or other information about activities, products and services being offered by Agria at any time. In order to keep our registers up to date, we will supplement the personal data on an ongoing basis from private and public registers.

Agria collects information about you, but also about the insured party, co-insured party, paying party and pledgee. These details include name and address, social security number, telephone number and email address and in some cases, information about profession and citizenship, economic circumstances and health status. Agria may also record or document any communication you have with us in another manner.

Your details are stored in Agria's customer register. All the details are stored on a computer system protected by a password to ensure that only authorised staff have access to the information. Any printed copies of the information are always kept in locked rooms.

Personal data may be used within Agria to be able to provide a good service, as well as carry out marketing, provide a customer and member service, carry out market and customer analyses and compile statistics. Personal data will also be used to enable Agria to fulfil legal obligations, execute contracts and carry out actions that have been requested before or after the contract was signed. Personal data is used to enable Agria to fulfil the requirements imposed on the business.

Personal data is primarily used within Agria, but may be supplied to other companies, associations and organisations (inside and outside the EU and EEA area) that Agria and the Länsförsäkringar Alliance cooperate with. Personal data may also be supplied to the authorities if we are bound to do so by law. Agria may archive and process application documents and other details, regardless of whether your application is approved or not. Your personal data is not kept for longer than necessary.

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. Send your application to: Agria Animal Insurance, Kamreerintie 8, 02770 ESPOO, Finland. Naturally, you can ask to have any incorrect personal information corrected. You can also request in writing for your personal data not to be used for direct marketing. The register holder is Försäkringsaktiebolaget Agria (publ), subsidiary in Finland.  
FO- 2744611-7. Kamreerintie 8, 02770 ESPOO, Finland.

## **F.10 If we cannot reach agreement**

### **F.10.1 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 us on +358 (0)29-1701 080 or contact your administrator and state that you want to file a complaint.

### **F.10.2 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 us on +358 (0)29-1701 080 or contact your claims handler to get more information about the review.

The address for contacting Agria about customer complaints and the review process is as follows:

Agria Animal Insurance/Customer complaints  
PL 7320  
00002 HELSINKI

### **F.10.3 Other advice and review**

Apart from Agria, you can submit the matter to the Finnish Financial Ombudsman Service FINE:

Finnish Financial Ombudsman Service FINE  
Porkkalankatu 1  
00180 HELSINKI

[www.fine.fi](http://www.fine.fi)

As a customer, you can also submit the case for the Consumer Disputes Board to deal with:

Consumer Disputes Board  
Hämeentie 3  
00531 HELSINKI  
Tel.: +358 (0)29 566 5200

[www.kuluttajariita.fi/en/](http://www.kuluttajariita.fi/en/)

These boards can provide decision recommendations. Handling by the boards cuts the time mentioned above. The boards do not handle matters that have already been decided or are in the process of being handled in court.

### **F.10.4 County court**

If you are not satisfied with the decision made by Agria, you can choose to institute legal proceedings against Agria at the county court in your own or Agria's home location in Finland.

Proceedings arising from Agria's compensation decision or any other decision that affects the position of the policyholder, the insured or any other person entitled to compensation must be instituted within three years after the party was informed in writing about Agria's decision and this timeframe; otherwise, the right to bring legal proceedings is lost.

### **F.10.5 Applicable law**

This insurance is subject to Finnish law. Key provisions regarding the insurance contract are contained in the Finnish Insurance Contracts Act (543/1994).









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**Agria**   
*Eläinvakuutus*