Insurance product information document

Pet Health Insurance – Happy Pet

All pre-contractual and contractual information contributing to the personalisation of the insurance product to the customer's needs is provided in other documents.

Foyer Assurances S.A.
Luxembourg - R.C.S. B34237

What is this type of insurance? Pet health insurance covers surgical and diagnostic costs in the event of illness or accident involving the insured animal.

What is insured?

The basic cover includes:

- ✓ Cover for surgical costs, including hospitalisation, in the event of illness or accident involving the insured animal.
- ✓ Cover for certain medical costs and diagnostic tests in the event of a non-congenital illness.
- ✓ Cover for chemotherapy and radiotherapy.
- ✓ Cover for boarding costs for the insured animal if the policyholder is hospitalised.
- ✓ Cover for veterinary ambulance costs where medically necessary.
- ✓ Cover for euthanasia of the insured animal.
- ✓ Cover for cremation of the insured animal.

Disclaimer: different limits apply to each benefit. For more information, please consult the contractual documents.

What is not insured?

- × Claims resulting from congenital malformations or hereditary diseases, including any related consequences or complications
- × Costs relating to illnesses, accidents or pathological conditions where the first symptoms appeared before the policy came into effect or during the waiting period
- × Costs relating to pregnancy, birth, abortion and behavioural disorders, unless otherwise provided for in the policy
- × Preventive, maintenance and routine care costs, including vaccinations, preventive consultations, health check-ups, dietary food, food supplements and hygiene products
- × Medicines and pharmaceutical products not prescribed by a veterinarian or not related to the treatment of a covered claim
- × Illnesses and accidents resulting from abuse, abandonment or negligence in the care, custody or supervision of the insured animal
- × Medical acts, care or procedures not performed or prescribed by a veterinarian, as well as those not covered under the policy

Disclaimer: non-exhaustive list. For more information, please consult the contractual documents.

Are there any restrictions on cover?

- ! Claims occurring outside the geographical area of cover specified in the policy
- ! Medical acts, care or procedures not performed or prescribed by a veterinarian
- ! Costs incurred without medical justification, where the health condition of the insured animal does not require them
- ! Costs resulting from abuse, abandonment or negligence attributable to the owner or custodian of the insured animal
- ! Costs resulting from an epizootic or panzootic disease
- ! Claims concerning insured animals that do not comply with contractual obligations relating to medical follow-up or identification, where this failure has caused or worsened the claim
- ! Expenses exceeding the compensation limits set out in the policy

Disclaimer: non-exhaustive list. For more information, please consult the contractual documents.

Where am I covered?

✓ The insurance cover applies within the European Union, as well as in Switzerland, Norway and the United Kingdom.

What are my obligations?

At the time of taking out the policy, you must declare accurately and completely all circumstances known to you that enable Foyer Assurances to assess the insured risk.

During the term of the policy, you must declare any new circumstance likely to increase the insured risk or create new risks, and more generally any change to the information stated in the policy.

You must pay the insurance premium within the time limits set out in the policy. Failure to do so may result in suspension of cover and subsequent termination of the policy in accordance with applicable legal and contractual provisions.

In the event of a claim, you must notify Foyer Assurances as soon as possible and no later than eight days after it occurs, have the required documents prepared by a veterinarian describing the treatment provided to the insured animal, and provide without delay all information and supporting documents requested to allow the claim to be processed.

When and how do I pay?

You must pay the insurance premium on the due dates specified in the policy. A notice to pay (invoice) will be sent to you for this purpose.

The premium is generally payable annually. Instalment payments may be offered under certain conditions and may involve additional fees or costs, in accordance with the contractual documents.

When does the cover start and end?

The **start date** of the insurance is agreed between *Foyer Assurances* and the policyholder and is **stated in the policy**. The policy is concluded for a **period of one year.**

At the end of this period, the policy is **automatically renewed for successive one-year periods**, unless **terminated** by either party **in accordance with the terms and deadlines set out in the contractual documents and applicable law.**

How do I cancel the policy?

You may **cancel your policy each year**, by **registered letter**, by **bailiff's writ** or by **delivering a cancellation letter with acknowledgement of receipt**, **within the deadlines and according to the procedures set out in the contractual documents**, in particular:

- within **30 days** of the date the **notice to pay** was sent; or
- at least **30 days before** the due date of the **annual premium** or, failing that, before the anniversary date of the policy.

You may also cancel the policy **in the event of the disappearance of the insured animal**, under the conditions set out in the policy.

 You may also cancel the policy if the **insurer modifies the terms of cover or increases the premium, in accordance with the deadlines and procedures set out in the contractual documents and applicable legislation.**