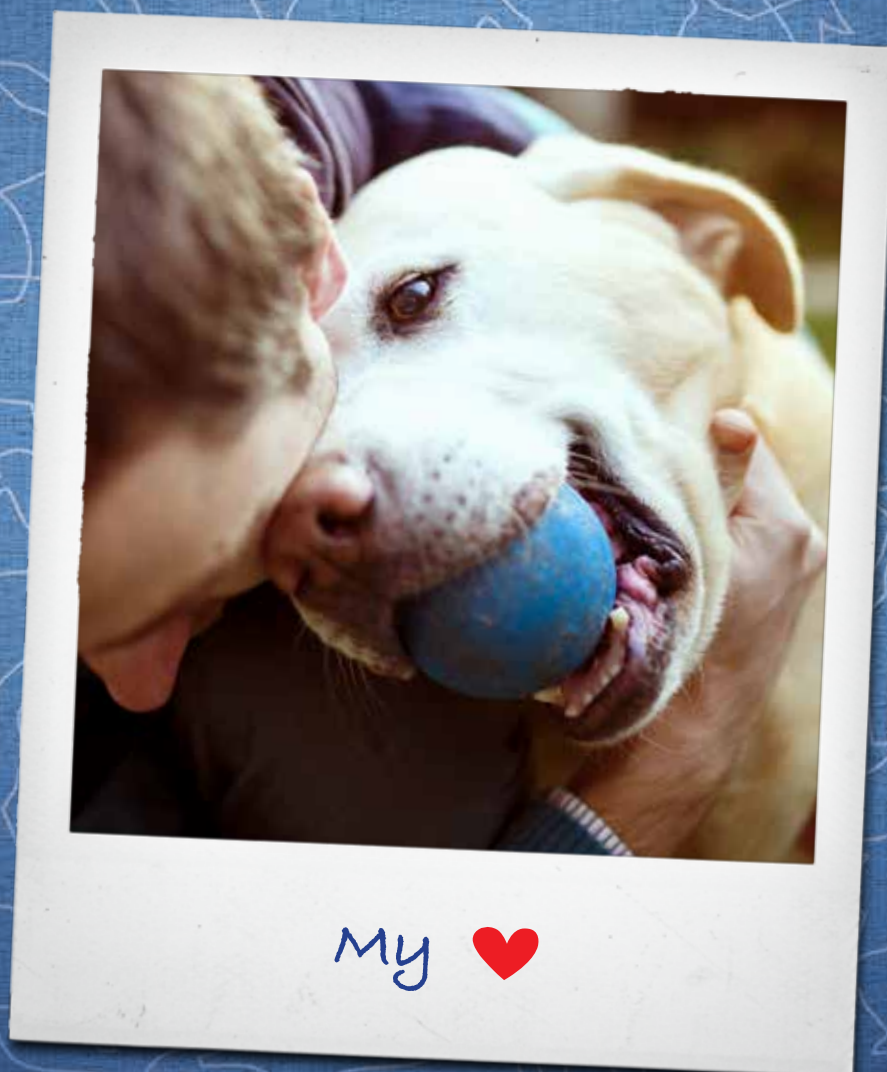


Agria Dog Insurance

Valid from 1 January 2017



My ❤️

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DOGS IN THE TERMS

We have added dogs in different colours to highlight which section contains what.



Red dog

Shows what the insurance does not cover.



Yellow dog

Shows whether there are special terms to be met to be able to obtain insurance cover. If these conditions are not met, very often no cover will be provided.



Green dog

Shows what the insurance covers.

ABOUT THIS TRANSLATED CONDITION

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

PERSONAL DATA

As a customer of Agria Dyreforsikring, we require information about you. This information is required to take out and administer insurance products and other related services. This may be, for instance, contact details such as name, address, personal ID number and email address, insurance details, payment details or information about claims. The details provided are registered for administration, advisory, customer care and marketing purposes.

At Agria we take good care of your information and your personal security is an important part of our customer policy. As a basic principle, we do not pass on your personal data as we have a duty of confidentiality and handle your details in confidence and in accordance with valid Danish legislation. We may exchange your details with other insurance companies in the Agria Group, external cooperation partners and the Central Population Register.

Agria Dyreforsikring is responsible for processing information about policyholders, claimants and those responsible for claim incidents.

If you fail to fulfil your obligations to Agria, your details may be passed on to credit information agencies and blacklists in accordance with the relevant legislation. We will also disclose information to public authorities if required by law.

As a customer of Agria, you are always able to view your personal data and you can challenge any data registered under the regulations contained in the Danish Act on Processing of Personal Data. You should send any such request to Agria Dyreforsikring, Parkvej 1, 2680 Solrød Str., Denmark.

RIGHT OF CANCELLATION

You are entitled to cancel the policy you ordered.

In accordance with Section 34 of the Danish Insurance Contracts Act, you can cancel the insurance you have ordered.

The cancellation period is 14 days, commencing from when you have received the terms and conditions:

- For example, if you receive the terms and conditions on Monday 1st of the month, you can cancel the contract up to Monday 15th.
- If the period expires on a bank holiday, Saturday, Sunday, on Danish Constitution Day (5 June), Christmas Eve or New Year's Eve, you can wait until the next working day to cancel the contract.

How to cancel the contract

If you are cancelling the contract, it is important that you notify us before the period expires. If you notify us in writing, for example by letter or email, you have to send us notification before the period expires. You can, if appropriate, send your letter by registered post and keep the post office receipt if you want to have proof that you cancelled on time.

You must send notification to:

Agria Dyreforsikring
Parkvej 1
2680 Solrød Str. Denmark
tel. no.: +45 70 10 10 65 or email: info@agria.dk

COMMISSION

We may advise you that some of Agria's employees and insurance advisers receive commission or a bonus when they sell an insurance policy.

A Welcome to Agria Animal Insurance

A.1 Details of insurance terms

This booklet sets out for you the insurance terms for Agria's dog insurance policies and the General Terms and Conditions for Agria's small animal insurance policies from 1 January 2017. Unless otherwise agreed, your terms consist of three parts: the insurance policy document, the terms for the policy/policies you have taken out and the General Terms and Conditions for Agria's small animal insurance policies. This also includes any relevant laws and regulations that apply.

A.2 Check your insurance

As soon as you receive your insurance policy document, it is important for you to check that the details are correct and correspond to the insurance you want. If there are any discrepancies, please contact Agria as soon as possible and get the error corrected. If you fail to get the error corrected, it applies as it stands in the insurance policy.

A.3 Direct settlement

Many animal clinics can report claims directly to Agria on your behalf. You can ask your veterinary clinic whether they have signed a cooperation agreement with Agria. If your claim is covered by the insurance, Agria will reimburse the clinic directly. You only need to pay the clinic your excess and for the costs that are not covered by the insurance.

As a prerequisite to allowing a direct settlement to be made, the insurance must be paid for. Agria reserves the right to refuse to make a direct settlement.

A.4 Who is covered by the policy

Agria Health Insurance, including supplementary policies and liability insurance, covers both the policyholder and other persons who have a registered permanent address in Denmark and care for the dog, for example, a co-owner, owner or dog sitter. The insurance cannot be taken out by anyone with a registered permanent address in Greenland or the Faroe Islands. Agria Life Insurance, including the Agria Utility and Agria Breeding Life policies, covers the policyholder who has a permanent registered address in Denmark and is the owner or co-owner of the dog. If the policyholder does not own the dog, the insurance covers owners who are members of the policyholder's household.

A.5 When the policy is valid

The policy covers claims for illness and injury that occur during the period of insurance. Our policies can be taken out for dogs that are at least 6 weeks

old. Life insurance cannot be taken out for dogs that are 6 years old. Dog breeds belonging to the 8 years age group (see section D.3) are not eligible for life insurance after they have turned 3 years old. Agria Health Insurance provides lifelong cover. The above provisions are valid unless otherwise specified in the terms.

A.6 Where the policy is valid

The policy covers insurance claims that occur in Denmark. It is also valid during a stay of maximum one year in Greenland and the Faroe Islands, as well as in other EU countries, Norway or Switzerland. The period is calculated from the day of departure from Denmark, unless otherwise indicated in the terms and only as long as you have a registered permanent address in Denmark.

A.7 Insured animal

The policy covers the dog or dogs that are specified in the insurance policy document. The dog must be ID-marked.

A.8 Imported and older animals

Dogs that are imported, except from Sweden, Norway and Finland, and that have not been in Denmark for more than 4 months must have an Agria veterinary certificate completed by a Danish vet. In the case of dogs over the age of 6 years, an Agria veterinary certificate is required so that health insurance can be taken out. The certificate must not be more than 30 days old when the insurance is taken out.

A.9 Size of compensation

The insurance policies provide maximum compensation up to the sum insured that is specified in the terms and in your insurance policy document. In the event of a claims settlement, an excess and costs that are not covered by the insurance are deducted.

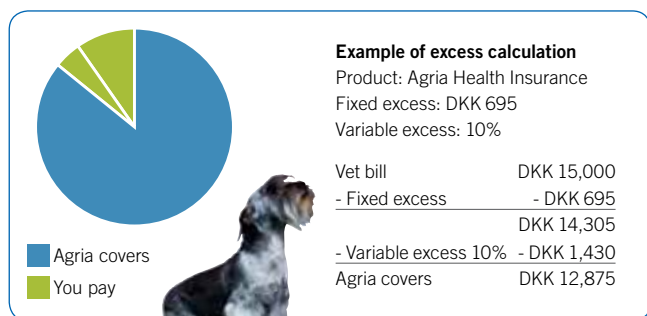
A.10 Qualifying period

All Agria insurance policies have a qualifying period of 20 days unless the terms state otherwise. The qualifying period means that the insurance will not cover illnesses, injuries or other claim incidents that have occurred or started within 20 days after the insurance became effective or after the insurance cover was extended. For more information, see the General Terms and Conditions section 2.3 and 2.4.

A.11 Excess

The health insurance policies and supplementary policies have a fixed and a variable excess. We deduct the fixed excess once per excess period, regardless of the number of diagnoses made. 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. The policy has an

excess period of 125 days. The excess period starts from the first treatment date for which you request reimbursement.



B Agria Health Insurance

(all the specified amounts are based on the 2015 annual index)

B.1 Sum insured

The sum insured, which is DKK 21,230 or DKK 37,150, is specified in your insurance policy document and is the maximum amount that you can be compensated for by the policy each policy year.

B.2 Veterinary treatment and medicines

You can be reimbursed up to the sum insured for the costs that you have incurred when a vet examines, treats or cares for the insured dog if it has clinical symptoms from an accident or illness which occurs during the period of insurance and is covered by the policy.

You can also be reimbursed for your costs for prescription medicines. You must submit an itemised invoice from the treating vet or a copy of the prescription and a receipt from the pharmacy. Examinations and treatment must be medically justified and follow the guidelines and standards issued by the Danish Veterinary Association, based on Danish veterinary expertise.

B.3 Special terms

A Caesarean section

We provide reimbursement for a Caesarean section, provided that the bitch has been insured with Agria for at least one year (or has equivalent cover with another company), is older than 20 months and has not previously had a delivery by Caesarean section. Reimbursement is provided for a Caesarean section if one of the following criteria is met:

- If the bitch fails to respond satisfactorily to treatment with labour-inducing medication.
- If the foetus is in the wrong position, making surgical intervention necessary.
- If the bitch's general condition is affected to the extent that makes surgery necessary.

- If the general condition of the foetus or foetuses is affected to the extent that makes surgery necessary.

In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be reimbursed for if all the bitch's previous litters have been born without Caesarean section and the bitch has previously given birth to at least one viable litter without Caesarean section.

B Dental care

We reimburse treatment for an acute, traumatic fracture to a permanent tooth. Worn-down teeth, tartar, parodontitis (loosening of teeth) or other complications relating to poor oral or dental health are not reimbursed.

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

Reimbursement is only provided subject to pre-approval from Agria.

D Neutering

You can receive reimbursement for costs you have incurred for the operation, aftercare and complications in the event of surgery. The operation must be part of the treatment for diabetes mellitus or acromegaly.

In the case of bitches, cover is provided for uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumours in the vagina or ovaries.

In the case of male dogs, cover is provided for prostate disorders, perineal hernia, anal adenoma, testicular inflammation, testicular torsion, tumours of the testicles and when inserting a fistula in the urethra (urethral fistula) in the case of urinary stones. The procedure is not covered, for instance, as part of treating skin disorders, epilepsy, behavioural disorders, phantom pregnancy, abnormal season, mammary cancer or ovarian cysts.

E Cruciate ligament and meniscus damage

You can receive reimbursement for expenses relating to examinations, procedures and treatment for the cruciate ligament and menisci if the dog has had a health insurance since before the age of 4 months or is insured and symptom-free for at least one year with Agria (or has equivalent cover with another company).

F Elbow disease or hip disease and osteochondrosis in all joints

You can receive reimbursement for examinations, procedures and treatment for hip disease, elbow disease and osteochondrosis if:

- The dog has to be registered with the Danish Kennel Club and has had a health insurance since before the age of 4 months and has been continuously insured without interruption since then.
- In the case of hip disease, including hip dysplasia (HD), the


relevant joints must be X-rayed and the results registered with the Danish Kennel Club.

- In the case of elbow disease, including elbow dysplasia (ED), Agria may request the diagnosis to be registered with the Danish Kennel Club.


The previous criteria do not need to be met if the elbow or hip joint has previously been declared healthy (with the results AA or BB/00) and the results are registered with the Danish Kennel Club or another Nordic kennel club under the FCI. You can be reimbursed if problems occur in the joint previously registered as healthy.

If the dog does not meet the requirements under this criterion, reimbursement is provided up to DKK 3,000 for any examination until a diagnosis/diagnoses is/are established. The amount is not index-regulated.


G Patella luxation, short ulna or Calvé-Legg Perthes disease


 You can receive reimbursement for examinations, procedures and treatment if the dog has health insurance since before the age of 4 months and has been continuously insured without interruption since then.

H Cherry Eye


 You can receive reimbursement for examinations, procedures and treatment if the dog has health insurance since before the age of 4 months or is insured and symptom-free for at least one year with Agria.

I Plastic surgery

 You can receive reimbursement for your expenses relating to plastic surgery (including entropion and ectropion), if abnormalities in the animal's condition or appearance cause health-related problems, provided that the dog has health insurance since before the age of 4 months and has been continuously insured without interruption since then.

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


J Hidden defects

 You can receive reimbursement for your expenses relating to a hidden defect, provided that the dog has health insurance with Agria since before the age of 4 months and has been continuously insured without interruption since then. The puppy must be examined by a vet before delivery to a new owner at the age of 7-12 weeks, without any remarks being made during the health examination.

If the dog does not have health insurance with Agria before the age of 4 months, the policy will have a qualifying period for hidden defects of 12 months from the date the new policy was taken out. This means that the dog must not have shown symptoms of


the hidden defect during the first 12 months of the policy.

A hidden defect means a disease or defect which has begun to develop before the health examination relating to the delivery, but which has not previously shown any symptoms or been otherwise known about. It is a veterinary medical assessment that determines when an illness or defect is considered to have begun.

 Diseases and defects that should have been detected during the health examination or that are of a hereditary nature and did not start to develop before delivery are not hidden defects.


The insurance is not valid if the health examination is performed without any comment after the puppy has fallen ill or has been treated for a hidden defect. It does not cover either hidden defects that are discovered or have shown symptoms before the insurance became effective.

K Euthanasia and cremation

 You can be reimbursed up to DKK 1,000 for your expenses relating to the euthanasia and cremation of your dog if a veterinary medical assessment concludes that it must be euthanised and any further treatment would be covered by the health insurance. The amount is not index-regulated.

B.4 Restrictions

General restrictions

 You cannot be reimbursed for costs for:

- Preventive treatments and examinations, such as teeth cleaning and vaccinations.
- Rehabilitation, including hydrotherapy, massage, physiotherapy, chiropractic manipulation and similar treatments.
- Umbilical hernia, cryptorchism or kinked tail.
- Procedure involving the insertion of joint prostheses or implants, including gold implants such as Goldtreat.
- Transplants.
- Behavioural disorders, aggression or bad habits.
- Radio- or chemotherapy on tumours or follow-up treatment. However, follow-up examinations are reimbursed for Cushing's syndrome.
- Alternative treatment, e.g. acupuncture, IRAP, PRP, ACP, shockwave therapy or laser treatment.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges, home visits and similar expenses, unless they are medically justified. Emergency, evening and weekend surcharges are covered if medically justified.
- Medication that is not prescription-based, medicated/special feed, shampoo or other products ordered or sold by a vet.
- Vet's travel, transport of the dog, policyholder's travel or other trips.
- Dental disease and correction of malocclusion.
- Cataract operations.
- Fertility investigations and treatment

- Examination and treatment of phantom pregnancy.
- Chemical castration (unless castration would be covered, see section B.3.D) and contraceptive injection/tablets.
- Taking samples for and analysing the determination of antibodies and antibody titres where there are no clinical symptoms of this illness/infection.
- Parvo virus infection, distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated and revaccinated in line with the vaccine manufacturer's recommendations.
- Complications resulting from illness or injury that would otherwise not be reimbursed, except for complications with surgical neutering or vaccination as a preventive measure.

Breed-specific restrictions

- The costs of examining and treating ear and eye conditions, including plastic surgery, or skin conditions, including allergies, are not reimbursed for Shar-Peis and Neapolitan Mastiffs.
- Costs relating to eye conditions, including plastic surgery are not reimbursed for Chow Chows.
- In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be paid for if all the bitch's previous litters have been born without Caesarean section and the bitch has previously given birth to at least one viable litter without Caesarean section.
- In the case of Boston Terriers, English and French Bulldogs and Pugs, costs for examination, treatment or surgery of the trachea, soft palate, nostrils or constrictions in the throat and their consequences are not reimbursed.


The same breed-specific restrictions as above also apply for mixed breeds when one or more of the above-mentioned breeds is included.

C Agria Supplementary insurance policies


(all the specified amounts are based on the 2015 annual index)

Supplementary insurance policies can only be taken out as a supplement to Agria Health Insurance. The sum insured is not included in the total sum insured you selected for Agria Health Insurance. The insurance policy document indicates which supplementary policies you have chosen to take out. The supplementary policies are subject to the same excess rules and terms that apply for Agria Health Insurance and to our General Terms and Conditions, unless otherwise indicated.


C.1 Agria Rehabilitation

 You can have expenses covered up to DKK 6,370, in addition to the maximum compensation amount for the health policy per policy year, for rehabilitation in the form of hydrotherapy, massage, physiotherapy and water treadmill. You can also receive reimbursement for chiropractic manipulation (carried out by a vet). Costs for rehabilitation are reimbursed for the treatment of a diagnosed joint disease, fracture, for nerve, joint, muscle and tendon damage or for a herniated disc. The illness or injury must be covered by Agria Health Insurance.

You can only be reimbursed for the rehabilitation of chronic joint, spinal, nerve, muscle and tendon diseases once during the dog's life. You can receive reimbursement for a period of no more than 125 days per claim incident/diagnosis. Rehabilitation should be started no later than one month after being prescribed by the treating vet.

 If rehabilitation is carried out at rehabilitation centres other than at the treating clinic, the vet's referral to the specified clinic/therapist must be enclosed with the claims notification. As a prerequisite, the rehabilitation must be carried out by someone with sufficient qualifications and experience in animal rehabilitation.

C.2 Agria Joints

 You can receive reimbursement up to the policy's sum insured for your expenses relating to treatment for hip disease, elbow disease and osteochondrosis in all the joints if your dog was insured with Agria Joints since before the age of 4 months and has been continuously health insured without interruption with Agria since then.

Agria Joints can be taken out for all dogs under the age of 4 months that do not have a pedigree from the Danish Kennel Club.


C.3 Agria Special

The policy reimburses, in addition to the health insurance policy's compensation amount insured, up to DKK 10,630 for specialist care (section C3 A, B, C and D) and a further DKK 10,630 for Agria Safe (travel expenses and lodging/care costs, see section C4) per policy year.

AGRIA SPECIAL
A Cataract operation
B Joint prostheses
C Dental treatment
D Chemotherapy

The treatments below are only reimbursed if they are recommended by the treating vet.

A Cataract operation

 You can receive reimbursement up to the Agria Special sum

insured for cataract operation costs per policy year until the dog turns 12, 10 and 8 years old, depending on the breed.


AGE GROUPS

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


10 years age group: Mixed breeds and breeds that are not specified in the 8 years age group or 12 years age group.

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


B Joint prostheses (not gold implants/Goldtreat)

 You can receive reimbursement up to the Agria Special sum insured per policy year for operation costs relating to joint prostheses/implant procedures, provided that the dog is under the age of 6 years and has continuously had health insurance since it was 4 months old.


C Dental treatment


 You can receive reimbursement up to the Agria Special sum insured per policy year for the following medically necessary dental treatments:

- Root abscesses.
- Root filling due to dental disease.
- Caries attack.


 If the dog has been continuously insured with Agria Special since before the age of 4 months, you can also receive reimbursement for the following medically necessary dental treatments:

- Malocclusion.
- Persistent puppy teeth.
- Fracture of puppy teeth.

 In the case of correcting a malocclusion, a health certificate must be submitted with the claim notification without any remarks, which is issued when the puppy is aged between 6 and 12 weeks.

 The insurance does not reimburse costs for injuries and illnesses due to worn-down teeth, tartar, parodontitis (loosening of teeth) or complications relating to poor oral or dental health.

D Chemotherapy and radiotherapy

 You can receive reimbursement up to the Agria Special sum insured per policy year for the treatment of cancer with chemotherapy or radiotherapy, provided that the dog is less than 6 years of age at the time of the onset of the illness.


C.4 Agria Safe (included in Agria Special)

The sum insured, which is DKK 10,630, is specified in the insurance policy document and is the maximum compensation that you can receive from the insurance per policy year.

AGRIA SAFE


- A Boarding at kennels
- B Death
- C Travel expenses due to cancellation
- D Travel interruption
- E Extended stay due to dog's illness

A Boarding at kennels


 You can receive reimbursement for expenses incurred from the third day for boarding your dog at a registered kennels. If the dog is a bitch with puppies, you can also receive reimbursement of DKK 80 per day for boarding the litter of puppies. Reimbursement is not provided for litters older than 12 weeks. The amount is not index-regulated.

Your doctor must issue medical documentation stating that you are unable to look after your dog due to an involuntary, serious physical illness.


B Death

 In the event of the policyholder's death, reimbursement is provided as described in section C.4.A up to 60 days from the date of the person's death.

C Travel expenses due to cancellation

 You can receive reimbursement for your actual cancellation expenses up to the sum insured if you have to cancel a private trip because your dog has an acute injury or illness that requires immediate veterinary treatment. If you were to have travelled along with another member of your household or a close relative and their trip also had to be cancelled, we can also reimburse this person's cancellation expenses. You must advise us of any amounts that have been repaid by the travel agent and of any other cost savings made.

D Travel interruption

 If your dog becomes acutely ill or gets injured and needs critical care while you are away and your trip must be interrupted, the insurance reimburses the additional costs up to the sum insured that are incurred in the event of rebooking tickets.

E Extended stay due to dog's illness

If your dog is too seriously ill or injured to be able to be transported while with you abroad, the insurance will cover the accommodation expenses incurred because you need to extend your stay from the third day up to DKK 500 per day up to the sum insured. The amount is not index-regulated.

F Submitting a claim and receipts

To enable Agria to assess whether you are entitled to reimbursement, you must complete a claim report form and submit clearly itemised receipts with the name, address, telephone number and business register number for the kennels that looked after your dog, the date of boarding and a meticulous breakdown of costs.


G Qualifying period

Agria Safe does not have a qualifying period.

H General restrictions on people

- In the case of illnesses, conditions or injuries that you have had within the previous 12 months prior to taking out the insurance, you are not entitled to reimbursement for accommodation or care assistance.
- You cannot receive reimbursement for expenses resulting from such damage to your health that is caused, according to medical assessment, by the abuse of alcohol, drugs and other intoxicating substances, sedatives or other medication.
- You cannot receive reimbursement either for psychiatric issues (e.g. depression, fatigue syndrome etc.).
- Expenses that are reimbursed by another insurance company are not reimbursed by Agria.

I General restrictions on dogs

 You cannot receive reimbursement for cancellation charges or costs for an extended stay in the following cases:

- The dog's illness or injury is not life-threatening according to a veterinary medical assessment.
- The dog's illness or injury is caused directly or indirectly by the policyholder or the policyholder's household.
- The dog's illness or injury is due to not being vaccinated or failing to obtain another preventive treatment that is recommended by the authorities or vet before or during travel.
- If the trip is cancelled as a result of an injury or illness that displayed symptoms or should have been detected before the trip was booked.
- If the trip was cancelled, interrupted or extended due to a condition/illness for which the dog has a restriction in its own health insurance policy.
- Expenses that are reimbursed by another insurance company are not reimbursed by Agria.

J Excess

No fixed excess is deducted for Agria Safe, only a variable one.

D Agria Life


(all the specified amounts are based on the 2015 annual index)

D.1 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 every time you renew the policy from the calendar year in which the dog, depending on the breed (see section D.3), turns 5, 7 or 9 years old. The amount is reduced by 20% per year, but to no lower than DKK 5,000. The amount is rounded to the nearest hundred Danish kroner. From the year the dog reaches the age of 7, 9 or 11, depending on the breed, the maximum sum insured is DKK 10,000.

Dogs that have pedigrees from the Danish Kennel Club can be insured for the purchase amount, but for no more than DKK 20,000. A dog that is not have a pedigree from the Danish Kennel Club or of an organisation approved by Agria can be insured for the purchase amount, but for no more than DKK 10,000. If the dog has merits as a show or utility dog, the sum insured may be increased. An Agria vet certificate is required in the case of life insurance amounting to more than DKK 20,000. You are responsible yourself for ensuring that the dog is insured for the correct value.

D.2 Insurance cover

 You can receive compensation up to the sum insured if your dog is affected by an illness or accident so badly that it dies or, according to a vet's assessment, cannot survive and must be euthanised.

If the dog has both life insurance and health insurance, we may pay out the life insurance compensation in the event of euthanasia, if it is clear that reimbursement from the health insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment about whether life insurance compensation is payable.

D.3 Termination of insurance

AGE GROUPS

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

10 years age group: Mixed breeds and breeds that are not specified in the 8 years age group or 12 years age group.

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

The insurance is terminated upon the expiry of the period of insurance from the calendar year when the dog reaches the age of 8, 10 or 12 years, depending on the breed.

When you use the life insurance, it is terminated along with the relevant supplementary insurance policies. The total life insurance amount can only be paid out once.

D.4 Special terms

SPECIAL TERMS

A Elbow disease or hip disease and osteochondrosis in all joints


B Patella luxation, short ulna and Calvé-Legg Perthes disease

C Hidden defects

D Post-mortem requirement

E Runaway or stolen dog


A Elbow disease or hip disease and osteochondrosis in all joints

 The following terms must be met for compensation to be payable:


- The dog is registered with the Danish Kennel Club and has had a life insurance since before the age of 4 months and has been continuously insured without interruption since then.
- In the case of hip disease, including hip dysplasia (HD), the relevant joints must be X-rayed and the results registered with the Danish Kennel Club.
- In the case of elbow disease, including elbow dysplasia (ED), Agria may request the diagnosis to be registered with the Danish Kennel Club.

The previous criteria do not need to be met if the elbow or hip joints have previously been declared healthy (with the results AA or BB/00) and the results are registered with the Danish Kennel Club. You can be reimbursed if problems occur in the joint previously registered as healthy.

B Patella luxation, short ulna and Calvé-Legg Perthes disease

 You can receive compensation if the dog has life insurance since before the age of 4 months and has been continuously insured without interruption since then.

C Hidden defects


 You can receive compensation if the dog dies or is euthanised as a result of a hidden defect, if the dog has life insurance with Agria since before the age of 4 months and has been continuously insured without interruption since then. The puppy must be examined by a vet before delivery to a new owner at the age of 7-12 weeks, without any remarks being made during the health examination.

If the dog does not have life insurance with Agria since before the age of 4 months, the policy will have a qualifying period of

12 months from the date the new policy was taken out. This means that the dog must not have shown symptoms of the hidden defect during the first 12 months of the policy.


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

It is a veterinary medical assessment that determines when an illness or defect is considered to have begun.

 Diseases and defects that should have been detected during the health examination or that are of a hereditary nature and did not start to develop before delivery are not hidden defects.

The insurance is not valid if the veterinary examination is performed without any comment after the puppy has fallen ill or has been treated for a hidden defect. It does not cover either hidden defects that are discovered or have shown symptoms before the insurance became effective.

D Post-mortem requirement

 We may request a post-mortem if:


- The dog died or was euthanised without the underlying cause (diagnosis) having been established.
- The dog is younger than two years old.
- The insurance cover has changed during the last year.
- The value of the dog's life is more than DKK 20.000.
- The dog has been insured with Agria for less than one year.

You need to contact us for an assessment. If you fail to contact us, you may lose your compensation.

You can receive reimbursement for costs for the post-mortem examination, including transport and normal cremation, in addition to the sum insured, up to a maximum of DKK 5,000 if Agria has requested the post-mortem. The amount will not be index-regulated. We do not approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way. Unless otherwise agreed, Agria only approves post-mortem examinations performed at Denmark's National Veterinary Institute.


In cases where we do not request a post-mortem examination, your vet still must complete the relevant section of the life insurance claim report.

E Runaway or stolen dog

 You may be covered for up to 50% of the sum insured if your dog has run away or been stolen and has not been found within 3 months. You must report the dog's disappearance immediately to the police, look for the dog and put an advert about the disappearance in the local press or media with a suitable coverage, and produce a document in which two attesting witnesses confirm that the dog has disappeared. You cannot

receive compensation if the dog has disappeared as a result of unlawful control or possession.

D.5 Restrictions

 You cannot receive compensation if the dog died or was euthanised as a result of:

- Behavioural disorders, aggression or bad habits.
- Dental disease or correction of malocclusion.
- Complications relating to an illness or injury that is not otherwise compensated by Agria Health Insurance. This also applies even if the dog does not have health insurance.

D.6 Excess

The policy does not have an excess.


E Agria Utility

(all the specified amounts are based on the 2015 annual index)

E.1 Sum insured


This can only be taken out as a supplement to Agria Life Insurance and has the same sum insured as for the dog's life insurance. The sum insured you have chosen for your dog's life insurance policy is, therefore, the maximum compensation that you can be paid. When you use the utility insurance, the life insurance is terminated.

E.2 Insurance cover


 You can receive reimbursement up to the sum insured if your dog falls ill or is injured so badly that, according to a veterinary medical assessment, it permanently loses its utility as a working dog. A vet must have attempted to cure the dog using targeted and adequate treatment.

The dog must have demonstrably had considerable skill as a working dog and have been continuously used for practical tasks or official competitions until the claim incident occurred. If the claim is eligible for compensation, you must give a written undertaking that you will not use the dog for work, training or competition or allow another person to do the same.

E.3 Termination of insurance

 The insurance is terminated at the end of the period of insurance, which is two years before the termination of the life insurance, see section D.3. For Greyhounds and Whippets, the insurance expires when the dog turns 5 years old.

E.4 Restrictions

 The same restrictions apply as for the dog's life insurance. You cannot receive compensation either if the dog has lost its utility as a result of:

- Elbow disease and hip disease or osteochondrosis. However, compensation may be provided for a previously X-rayed dog that has had persistent problems in the previously healthy joint (with the results AA or BB/00 registered with the Danish Kennel Club).
- Cosmetic/external defects.

E.5 Excess

The policy does not have an excess.

F Agria Breeding Health Insurance

(all the specified amounts are based on the 2015 annual index)

This insurance can only be taken out as a supplement to Agria Health Insurance and the same sums insured, excess rules and terms apply as for Agria Health Insurance and our General Terms and Conditions, unless otherwise indicated. The insurance policy document states whether you have taken out Agria Breeding Health Insurance.

F.1 When the policy is valid

The policy covers insurance claims that occur during the period of insurance.

F.2 Where the policy is valid

The policy covers insurance claims that occur in Denmark (except for Greenland and the Faroe Islands), Sweden, Norway and Finland.

F.3 Insured animal

The insurance covers the dog that is specified in the insurance policy document and that is registered with the Danish Kennel Club or of an organisation approved by Agria.

Section F.5.C of the policy also covers the insured bitch's puppies, even if the bitch is not registered with the Danish Kennel Club.

F.4 Sum insured

In the case of fertility investigations and Caesarean sections (section F.5.A and F.5.B), the same sum insured applies as for the dog's health insurance and this is the maximum compensation that you can receive from the health and breeding insurance combined.

In the case of bitches, there is also a vet fee for treating puppies (section F.5.C), which is reimbursed, in addition to the sum insured, up to DKK 20,000 per litter.

The amount is not index-regulated.

F.5 Insurance cover

AGRIA BREEDING


F.5 A Fertility investigations

F.5 B Caesarean section

F.5 C Vet treatment of puppies


F.5 D Hidden defect insurance

A Fertility investigations

 You can receive reimbursement for your veterinary costs for:

Fertility investigations, if the male dog is suspected of being infertile, or for bitches that do not become pregnant after mating with several fertile male dogs. The dog must be continuously insured with Agria Breeding Health Insurance since before the age of 4 months and subsequently health insured with Agria without interruption or has demonstrably had a litter of puppies during the time it has been insured with Agria Breeding. The same excess applies as for the dog's health insurance.

B Caesarean section

 We reimburse the costs of an additional Caesarean section (over and above what is covered by the Agria Health Insurance policy), provided that the bitch has been continuously insured with Agria Breeding for at least one year, is older than 20 months and has not previously given birth by Caesarean section more than once. The costs for a Caesarean section are only reimbursed if one of the criteria listed under section B.3.A of Agria Health Insurance is met.


C Vet treatment of puppies

 You can have vet expenses covered up to DKK 20,000 per litter for a bitch that has breeding insurance, in addition to the sum insured, when a vet treats puppies for an acquired illness or accident. The puppy is covered from when it is born until the day it is delivered to the new owner or co-owner, but until no longer than the age of 16 weeks. The amount is not index-regulated.

If a puppy has a congenital defect/illness, reimbursement is provided up to DKK 3,000 for examinations until a diagnosis/diagnoses is/are established. The amount is not index-regulated.


The entire litter is covered by one common fixed excess that is deducted once per litter. The excess amount is the same as the one that you selected for the bitch's health insurance.

D Hidden Defect Insurance

 Puppies of a bitch that has Agria Breeding Health Insurance and are registered with the Danish Kennel Club are covered by Agria Hidden Defects Insurance. See the terms for Agria Hidden Defects Insurance.

F.6 Restrictions

General restrictions

-  You cannot be reimbursed for the consequences of:
- Cosmetic/external defects that do not affect the dog's health or function as a companion dog.
 - Dental diseases, malocclusion or the absence of tooth buds.
 - Disease or injury incurred as a result of the dog's parents having mated in violation of the Danish Kennel Club's breeding rules and recommendations for the relevant breed.
 - Hip, elbow or knee diseases for the insured dog or its offspring.
 - Medication (prescription issued or medication handed out by the vet).
 - Injuries to bitches that have given birth with more than one Caesarean section.

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

G Agria Breeding Life Insurance

(all the specified amounts are based on the 2015 annual index)

This insurance can only be taken out as a supplement to Agria Life Insurance and the same sum insured, excess rules and terms apply as for Agria Life Insurance and our General Terms and Conditions, unless otherwise indicated. The insurance policy document states whether you have taken out Agria Breeding Life Insurance.

G.1 When the policy is valid

The policy covers insurance claims that occur during the period of insurance. The insurance is terminated upon the expiry of the period of insurance from the calendar year when the dog reaches the age of 8. When you use Agria Breeding Life Insurance, the life insurance is terminated wholly or partly.

G.2 Where the policy is valid

The policy covers insurance claims that occur in Denmark (except for Greenland and the Faroe Islands), Sweden, Norway and Finland.

G.3 Insured animal

The insurance covers the dog that is specified in the insurance policy document and is registered with the Danish Kennel Club or of an organisation approved by Agria.

G.4 Sum insured


This can only be taken out as a supplement to Agria Life Insurance and has the same sum insured as for the dog's life insurance with Agria.

G.5 Insurance cover

A Neutering

You can receive compensation up to the sum insured in the dog's life insurance if the dog is castrated/spayed as a direct result of one of the causes eligible for compensation that is listed in section B.3.D of the Agria Health Insurance policy.


B Loss of breeding ability

 You can receive compensation for loss of breeding ability, provided that your dog has had Agria Breeding Life insurance since before the age of 4 months and has subsequently been continuously insured with Agria or has demonstrably had/fathered a litter of puppies during the time it has been insured with Agria Breeding Life.

You cannot receive compensation for loss of breeding ability if your dog has not had Agria Breeding Life insurance since before the age of 4 months and the litter of puppies that it has had during the time it has been insured with Agria Breeding Life is delivered at the same time as the bitch loses its breeding ability/becomes sterile or in the case of a second Caesarean section.

If the dog loses its breeding suitability permanently and has given birth to/fathered registered offspring, you will receive compensation up to the life policy's sum insured. In cases where the dog loses its ability to reproduce without having given birth to/fathered any registered offspring, you will receive partial compensation up to 50% of the life policy's sum insured.

C Sterility

 You can receive up to the sum insured of the dog's life policy, provided that your dog has had Agria Breeding Life insurance since before the age of 4 months and has subsequently been continuously insured with Agria or has demonstrably had/fathered a litter of puppies during the time it has been insured with Agria Breeding Life.


Male dogs

A prerequisite for compensation is that the male dog is clinically examined by a vet to rule out any temporary medical condition, and has two semen samples taken at a six-month interval to show that it is sterile.

Bitches


A prerequisite for compensation is that the bitch must have failed to get pregnant after mating with three different fertile male dogs. The bitch must be examined by a vet, with the vet performing a clinical examination to check the genitals and perform an ultrasound scan of the uterus and ovaries. The examination must exclude any temporary medical condition.

D Breeding hygiene

 You can receive compensation if your dog permanently loses its breeding ability as a result of any of the following breeding hygiene reasons:


- The dog's own hereditary disease or genetic defect is also confirmed by siblings or parents.
- In at least two cases in different litters and after mating with different males, the dog's offspring have had the same identified hereditary disease or genetic defect.

E Special terms

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


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

In the case of sterility and/or if semen has been saved, you must, before compensation is payable, register a breeding ban on the dog with the Danish Kennel Club.

 You can never receive compensation in the case of loss of ability to reproduce for dogs that are 6 years old and have no registered offspring. You cannot receive compensation either for bitches that have given birth to three or more litters or for male dogs that have fathered five or more litters.

G.6 Restrictions

General restrictions

 You cannot be reimbursed for the consequences of:

- Cosmetic/external defects that do not affect the dog's health or function as a companion dog.
- Dental diseases, malocclusion or the absence of tooth buds.
- Disease or injury incurred as a result of the dog's parents having mated in violation of the Danish Kennel Club's breeding rules and recommendations for the relevant breed.
- Hip, elbow or knee diseases for the insured dog or its offspring.
- Medication (prescription issued or medication supplied by the vet).
- Injuries to bitches that have given birth with more than one Caesarean section.

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

H Agria Hidden Defects

(all the specified amounts are based on the 2015 annual index)

H.1 Who is covered by the policy

The insurance covers policyholders who have a registered permanent address in Denmark and are breeders, as well as any person who purchases a puppy covered by this insurance. The puppies must be registered with the Danish Kennel Club, born in Denmark and all the puppies must stay in Denmark until delivery. The insurance cannot be taken out by breeders in Greenland and the Faroe Islands. Reimbursement is payable to the person who has incurred claim costs, i.e. the breeder or purchaser of the puppy.

H.2 Definition of a hidden defect

A hidden defect means a disease or defect which has begun to develop before the health examination relating to the delivery, but which has not previously shown any symptoms or been otherwise known about. It is a veterinary medical assessment that determines when an illness or defect is considered to have begun.

Diseases and defects that should have been detected during the health examination or that are of a hereditary nature and did not start to develop before delivery are not hidden defects.

H.3 When the policy is valid

For puppies that are assigned to a new owner, co-owner, or given to a fosterer, the insurance is valid from the time of delivery, which must not take place before the puppy is 8 weeks old. The puppy must be examined by a vet before delivery to a new owner and at the age of 7-12 weeks. The insurance does not cover a puppy that has been examined by the vet before the age of 7 weeks or after the age of 12 weeks, regardless of whether it is delivered to a new owner or kept by the breeder.

The insurance cannot be taken out for puppies that have been removed from the home or are older than 12 weeks.

In the case of puppies kept by the breeder, the insurance is valid no earlier than the day when the puppies are 8 weeks old, provided that the puppies have been examined by a vet within 7 days of them turning 8 weeks. If the puppies are examined after they are 8 weeks old, the insurance is valid from the examination date.

If the insurance policy for hidden defects has already become effective, it will continue to provide cover even if the puppy gets a new owner. The insurance is terminated when the puppy reaches the age of 2 years and 3 months. The insurance cannot be renewed.

H.4 Where the policy is valid

The policy covers insurance claims that occur in Denmark. If a puppy has been sent to new owners or is given to a co-owner with a permanent residence outside Denmark, the insurance is also valid in the new owner's or co-owner's home country.


H.5 Insured animal

If a bitch is insured with Agria Breeding Health Insurance, the Hidden Defects Insurance is included for the bitch's puppies if the entire litter has been registered with the Danish Kennel Club. If Agria Breeding Health Insurance is terminated for reasons other than the death of the bitch, the Hidden Defects Insurance is also terminated. You can subsequently take out a separate Hidden Defects Insurance for the remaining period. If you wish to have a sum insured that is more than DKK 15,000 per puppy, you can take out a separate Hidden Defects Insurance. The purchase agreement or rehoming agreement and health certificate that have been produced between the ages of 7 and 12 weeks must be drawn up for the insurance to be valid.

H.6 Sum insured


The insurance consists of two parts: life insurance and health insurance. You can receive compensation up to the sum insured for each part. In the case of puppies born to a bitch that is insured with Agria Breeding Health Insurance, the sum insured is the same as the sale price, but no more than DKK 15,000 per puppy. In the case of a policy that has been taken out separately, the agreed sum insured is stated in the insurance policy document.

H.7 Veterinary care, euthanasia and cremation


 You can receive reimbursement up to the sum insured for your costs if a puppy is examined, treated or cared for by a vet for a hidden defect. This also includes costs for medicines, euthanasia and normal cremation.

If the puppy is insured with Agria Health Insurance before it leaves the breeder and before it is 12 weeks old, and it is continuously insured, cover is transferred from the puppy's own health insurance for illnesses included under hidden defects when the sum insured in the hidden defects policy has been used up.

H.8 Life insurance

 You can receive compensation up to the sum insured if the puppy dies or must, according to a veterinary medical assessment, be euthanised as a result of a hidden defect. The dog must undergo a post-mortem examination, unless Agria grants an exemption.

H.9 Post-mortem examination


 You can receive reimbursement up to DKK 5,000, in addition to the sum insured, for your costs for the post-mortem examination, including transportation and normal cremation, if the puppy has died or been euthanised as a result of a hidden defect and Agria has requested a post-mortem examination. If the claim incident turns out not to be eligible for reimbursement, you must pay all the expenses for the post-mortem examination, transportation and cremation yourself. The amount is not index-regulated.

We do not approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way. Unless otherwise agreed, Agria will only approve post-mortem examinations performed at Denmark's National Veterinary Institute.

H.10 Qualifying period

The insurance does not have any qualifying period.

H.11 Restrictions

 You cannot receive compensation if the puppy was treated, died or was euthanised as a result of:

- Behavioural disorders, aggression or bad habits.
- Defects that do not seriously affect the puppy's health or its function as a companion dog.
- Defects that have been noted in the course of an eye-check or on the health certificate.
- Parvo virus infection, distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated and revaccinated in line with the vaccine manufacturer's recommendations.
- Hip and elbow diseases, patellar luxation or osteochondrosis.
- Umbilical hernia, cryptorchidism or kinked tail.
- Dental diseases, malocclusion or the absence of tooth buds.

You cannot be reimbursed for costs for:

- Rehabilitation, including hydrotherapy, massage, physiotherapy, chiropractic manipulation and similar treatments.
- Preventive treatments and examinations, such as vaccinations.
- Transplants.
- Radio- or chemotherapy on tumours or follow-up treatment.
- Alternative treatment, e.g. acupuncture, IRAP, PRP, ACP, shockwave therapy or laser treatment.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges and similar expenses, unless they are medically justified. Emergency, evening and weekend surcharges are covered if medically justified.
- Medicated/special feed, shampoo or other products ordered or sold by a vet.
- Vet's travel, transport of the dog, policyholder's travel or other trips.

H.12 Excess

The policy does not have an excess.

I Agria Puppy Insurance

Agria Puppy Insurance is a premium-free life insurance for puppies that are registered with the Danish Kennel Club.

I.1 Who is covered by the policy

The insurance covers breeders who have a registered permanent address in Denmark or the Faroe Islands and own the puppy.

I.2 When the policy is valid

The policy covers claims that arise from an accident or illness that occurs during the period of insurance.

I.3 Where the policy is valid

The policy covers insurance claims that occur in Denmark and the Faroe Islands. The policy does not cover puppies bred in Greenland.

I.4 Insured animals


The insurance covers puppies that are registered with the Danish Kennel Club. A puppy is covered from the age of 5 weeks until the time of delivery to a new owner, however until no longer than when the puppy reaches the age of 12 weeks.

I.5 Sum insured


The sum insured is DKK 6,000 per puppy. The amount is not index-linked.

I.6 Insurance cover

Life insurance compensation

 You can receive compensation if your puppy dies as a result of a serious illness or accident that has occurred after it is 5 weeks old. A veterinary medical assessment determines whether the puppy can survive or must be euthanised.

Post-mortem requirement

 The dog must undergo a post-mortem examination, unless Agria grants an exemption. You can receive reimbursement up to DKK 5,000, in addition to the sum insured, for your costs for the post-mortem examination, including transportation and normal cremation of the puppy, if it has died or been euthanised as a result of a claims incident eligible for reimbursement. The amount is not index-regulated. If the claim incident turns out not to be eligible for reimbursement, you must pay all the expenses for the post-mortem examination, transportation and cremation yourself.

In rare cases where we do not request a post-mortem examination, your puppy must be examined by a vet, who must complete the relevant section of the life insurance claim report.

We do not approve post-mortems carried out on a puppy that has


been frozen, buried or is unsuitable to be examined in another way.

Unless otherwise agreed, Agria will only approve post-mortem examinations performed at Denmark's National Veterinary Institute.

I.7 Qualifying period

The insurance does not have any qualifying period.

I.8 Restrictions

 You cannot receive compensation if your puppy died or was euthanised as a result of:

- Parvo virus infection, distemper or infectious hepatocellular carcinoma (HCC) if the bitch and puppy are not sufficiently vaccinated in line with veterinary recommendations.
- Defects, diseases or injuries that are congenital.
- Diseases or injuries that have occurred or shown symptoms before the puppy reached the age of 5 weeks.

You cannot be reimbursed for costs for:

- Producing documentation, providing certificates, administrative or advisory costs.

I.9 Excess

The policy does not have an excess.

J Agria Dog Liability Insurance

J.1 Insured animal

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


Co-insured puppies

Puppies that have not yet reached the age of 4 months and are living with their mother are co-insured.

J.2 Sum insured

The sum insured indicates the amount for which losses, investigations, negotiable, legal and salvage costs are insured in total. The overall sum insured for personal injury is DKK 5,000,000. The overall sum insured for property damage is DKK 2,000,000. The insurance company's liability is limited to the sum insured in the event of each claim. The amounts will not be index-regulated.


J.3 Insurance cover provided

 The policy covers liability for compensation in the event of injury to innocent (blameless) persons and damage to objects

and property, including harm to animals, caused by the dog, whereby the owner or person in charge is liable under the Danish Dog Act and case law.

The insurance also covers claim incidents that have occurred while participating in activities such as puppy training, obedience training, agility, shows and trials organised by a dog club.

J.4 Extended Liability Insurance

 In addition to the cover provided by Agria Liability Insurance, the Extended Liability Insurance covers injuries to persons who are not innocent (not blameless) and damage to objects and property, including harm to animals, caused by the dog, while participating in actual activities involving a helper (including training, competitions and trials), organised by a dog club. Examples of activities involving a helper are IPO training, search & detect work, guard patrols, herding, grip and bite work. The Extended Liability Insurance also covers service dogs that work for the police, army, home guard, search parties or similar. In addition to the cover provided by Agria Liability Insurance, the Extended Liability Insurance covers liability for compensation in the event of personal injury to dog sitters (someone who looks after the dog for the policyholder for a maximum period of 30 days). Compensation is reduced for personal injury to dog sitters by any compensation received from another insurance policy, such as occupational compensation insurance.

J.5 Our obligations


In the case of claims that may be covered by the insurance, the company must undertake to the insured to:

- Examine whether liability for compensation applies.
- Negotiate with the person claiming compensation.
- Bring the insured's case before a court and pay the costs of the case for the insured or costs that the insured is ordered to pay, which it is unable to get the opposing party or another person to pay, and pay compensation that the insured is liable for.

J.6 Qualifying period

The insurance does not have any qualifying period.

J.7 Restrictions

 The insurance does not cover:

- Injury to the owner's/holder's/possessor's person or to persons belonging to their household/family, including foster children, joint-custody children and persons living in a permanent relationship with the policyholder.
- Damage to objects, property or animals that the person covered by the policy owns or is hiring, leasing, borrowing, storing, handling, transporting, using or has in its charge for another reason. This also applies to the person's household/family, including foster children, joint-custody children and

persons living in a permanent relationship with the policyholder.

- Repeated damage to objects, property or animals belonging to the same claimant.
- Damage caused by a dog left without any supervision/kept closed inside a unfamiliar place.
- The part that the person covered by the insurance has assumed liability for under current law or if such a person admits liability without our permission, accepts the compensation amount or pays compensation.
- Damage to helpers' equipment.
- Damage that the person who is covered by the insurance and is over the age of 14 has caused intentionally or through gross negligence.
- Claims incident that causes the death of persons covered by the insurance.

J.8 Excess

The policy does not have an excess.

General Terms and Conditions for Agria's small animal insurance policies from 1 January 2017

1. Details of insurance terms

Unless otherwise agreed, the insurance terms comprise three parts: the insurance policy document, the terms for the insurance you have taken out (product terms) and the general terms and conditions. In addition, they are subject to Danish legislation, including the Insurance Contracts Act and Financial Business Act. If a point in the General Terms and Conditions and a point in the product terms contradict each other, the product terms will always apply.

2. Where and when the policy is valid

2.1 Period of insurance

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

The insurance becomes effective on the day (at midnight) after the date we approve the insurance, unless otherwise agreed, provided that the premium is paid. Liability ends when the last day of the period of insurance expires. Correct health information must be supplied for the animal.

The period of insurance is one year from the date when we approve the policy, unless otherwise agreed, featured in the insurance policy document or determined by the circumstances. If the legal liability insurance is terminated by either the policyholder or Agria, all insurance cover ceases from the day of termination.

2.2 Agria's liability

Our liability applies during the period that the insurance is effective and covers the costs that you have incurred during the period of insurance and arise from illness, accident or injury covered by the policy.

The treatment must be medically justified and in keeping with scientific and documented treatment methods.

Costs and life insurance and utility dog-related claims that occur after our liability has ceased, for instance, due to the termination or cancellation of the policy, are not reimbursed.

The policy does not cover illnesses or injuries considered to be congenital, which existed or had begun before the period of insurance started or before the insurance cover was extended. If the insurance cover is extended, this relates only to the extension. This restriction also applies to the consequences and follow-up treatment of such illnesses or injuries, as well as for hidden defects, unless otherwise specified in the insurance terms for the relevant policy. Veterinary medical expertise and experience are used as the basis for assessing when a disease or an injury is considered to have begun.

The restriction also applies if the claim incident is known to us and regardless of whether the contract has special reservations (restrictions).

2.3 Qualifying period

The qualifying period means that the insurance will not cover illnesses, injuries or other claim incidents and the consequences of these, which have occurred or started within a certain period after the insurance became effective or after the insurance cover was extended. If the insurance cover is extended, this relates only to the extension. The length of the qualifying period is specified in the terms of the individual insurance policies. If you fail to pay on time, the qualifying period is calculated from the payment date.

2.4 Exemption from qualifying period

No qualifying period applies in the following cases:

- Injury caused by an accident (random, unpredictable, sudden, caused by an external impact against the body resulting in demonstrable injury to it and possibly death).
- In the case of a direct transfer of an equivalent policy from another insurance company or another policyholder with Agria.
- If you take out health insurance within 10 days of delivery:
 - For a puppy registered with the Danish Kennel Club, if you

take out the health insurance before it is 12 weeks old.

- For a kitten registered in Felis Danica or another organisation approved by Agria, if you take out the health insurance before it is 15 weeks old.
- The puppy/kitten must be healthy and well and have a health certificate issued without any comments before delivery.
- There is also an exemption from the qualifying period if the insurance is taken out immediately when the puppy or kitten is delivered, if the mother has a valid Agria Breeding Health Insurance policy.

2.5 Restrictions

We are entitled to refuse compensation for illnesses and injuries that displayed symptoms before the policy became effective, regardless of whether we were aware of the illness or injury when the insurance was taken out.

Even if no restrictions are applied for previous illnesses and injuries, Agria's liability under paragraph 4 of section 2.2 applies.

If we issue the insurance with a restrictions, it also applies to the after-effects of the illnesses, injuries or other claim incidents covered by the reservation. It is specified in the insurance policy document whether the restriction can be reviewed.

3. Renewal and termination

3.1 Renewal of insurance

When the period of insurance ends, we automatically renew the insurance with the same terms and period of insurance, unless otherwise agreed or dictated by the circumstances. Breeding, Utility and Life insurance policies are terminated when the period of insurance ends in the year when the animal has reached a certain age. See the terms for each type of insurance. If we change the renewal terms, we will inform you of this in writing, giving at least one month's notice.

If we wish to cancel the policy when the period of insurance expires, we will inform you of this in writing no later than one month before. If we send notification later than this, the contract is extended by the same number of days that the notification was delayed.

3.2 Cancellation and amendment

You are entitled to cancel the insurance by giving one month's notice when the period of insurance expires (renewal date), without being charged and by making the request in writing or by telephone.

You are also entitled to cancel the insurance as follows:

- By giving at least one month's notice to the end of a month, against payment of a charge. The charge is specified in the

price list available on www.agria.dk. Information about what the amount is can also be requested from Agria.

- By giving 14 days' notice, but within one month after Agria has paid compensation or rejected a claim.

Agria is entitled to terminate the insurance in writing before the end of the period of insurance:

- By giving 14 days' notice, calculated from the date when Agria sent notification, but within one month after Agria has paid compensation or rejected a claim.
- Instead of terminating the insurance, Agria can - by again giving at least 14 days' notice, amend the insurance policy's terms, for instance, by restricting its cover, increasing the price, increasing an existing excess or by requesting measures to be taken to limit future claims.

In the event of the death of an insured animal or of its sale/transfer, the insurance is terminated at the end of the month calculated from the date when Agria was informed of this. If the animal is sold/transferred to a new owner, the insurance can be transferred if the new owner contacts Agria before the insurance is terminated.

The insurance cover can, in principle, be changed on the renewal date every year. However, supplementary insurance policies can be purchased at other times. If your insurance requirements have changed, you should contact Agria to have the policy amended.

4. Payment of insurance

4.1 Premiums

The first premium is due for payment when the insurance becomes effective and must be paid by no later than the date specified in the premium notice. The premium for subsequent premium periods and the renewal premium must be paid no later than the date specified in the premium notice. If you have registered with Betalingsservice, we will send you information about the premium amount and payment date.

4.2 Late payment of premium

If you fail to pay the premium on time, we will send you a reminder. If the amount is not paid by the deadline stated in the reminder, the insured loses entitlement to compensation and the insurance is terminated. We are allowed to levy a charge for each reminder letter sent. The charge is specified in the price list available on www.agria.dk. Information about what the amount is can also be requested from Agria.

In addition, we are entitled to request interest on the amount due, in accordance with the Danish Interest Act, and to transfer the amount as a debt for judicial recovery. If you pay the pre-

mium after the policy has been terminated due to non-payment, the payment is considered as an application for a new policy from the payment date.

4.3 Refund of premium

If the insurance is terminated by you or Agria, we will refund the remaining part of the premium that you have paid. See also section 3.2. A premium of less than DKK 100 is non-refundable.

4.4 Premium and charges

The premium is set according to Agria's current rates. We request, along with the premium, an insurance charge and other public charges, as stipulated by current legislation.

4.5 Index-regulations

The sums insured, excess amounts, prices and other amounts specified in the policy document or terms are index-regulated once a year on 1 January, with this being applied to the insurance policy on the next renewal date, unless otherwise specified in the insurance terms.

Index-regulation tracks the progress of the wage index for the private sector from Statistics Denmark. If this index stops being issued, Agria can use another suitable index from Statistics Denmark.

5. In the event of a claim

5.1 When a claim incident has occurred

Health Insurance: In the case of veterinary treatment, send the receipts for the payments to Agria as soon as possible. The animal's name and ID no. must be clearly indicated. You do not need to complete a claim report. Remember to quote your policy number and bank account number on the receipt.

Life insurance claims: In the case of life insurance claims, you must print out a claims report form from www.agria.dk. Your report must contain a detailed description of the claim and diagnosis/diagnoses. You must also provide a statement from your vet. A post-mortem examination may be requested.

Liability insurance: In the case of liability claims, you must print out a claims report form from www.agria.dk. Your report must contain a detailed description of the claim and an itemised statement of the costs. If possible, take pictures of the claims incident and enclose them with the claim report. In the event of a liability claim, you always pass it on to us to make an assessment as to whether you or the other insured persons are liable for compensation for the claim. If you or the other insured persons admit yourselves the duty of compensation or the claim, you are

at risk of having to pay the compensation yourself and any costs as a commitment of this nature is not binding on Agria.

Send claim reports to:

Scanned: Upload via "My Agria" on www.agria.dk.

By post: Agria Dyreforsikring, Parkvej 1,
2680 Solrød Str., Denmark.

Email: skader@agria.dk

5.2 Traffic accidents, animal cruelty or injury resulting from an attack by another dog

Traffic accidents: You must provide information about the driver, the vehicle registration number and the insurance company that the vehicle was insured with. If you do not know the registration number of the driver, you must report the matter to the police.

Animal cruelty and/or inappropriate treatment of an animal: You must report the incident to the police. The insurance does not cover injury caused or aggravated by maltreatment, neglect or neglectful, inappropriate treatment of the animal committed by the owner, someone in the owner's household or anyone who is in charge of the animal.

Injury resulting from an attack by another dog: If your dog has health insurance, you must report the claim incident to the animal's health insurance company first. Anything not covered by the health insurance policy (excess and other expenses excluded by the policy) is subsequently submitted to the opposing party's dog liability insurance company. You report the claim incident yourself to the opposing party's dog liability insurance when you have received the claims settlement from the health insurance.

5.3 Your duty to participate in the claims settlement process

You are obliged to assist in the investigation of the claim incident and provide us with any relevant information of importance to assessing the insurance claim and our liability.

You should be able to present health certificates, vet's reports, examination results, receipts, invoices, police reports etc.

Costs must be itemised sufficiently and certificates must not be issued by unqualified persons. You authorise us to obtain information directly from the vet and other relevant parties.

You must provide us with all the available information about circumstances that may be instrumental in assessing the insured event, determine the amount that we will cover or reimburse or in establishing the cover claims that we might have against others.

If you fail to assist in the investigation, we can reduce the compensation paid fully or in part, in accordance with the provisions

under insurance legislation. You must indicate whether you are liable for VAT and whether the claim is covered by another insurance policy, regardless of whether you have reported the incident to the other insurance company.

When requested, you must let us or our representatives inspect the animal or the place where the animal was injured. We are entitled to assign a specific vet or animal clinic if a secondary assessment is required in relation to the claims settlement.

If Agria offers direct payment to the vet, the insurance must be paid as a prerequisite for this. If it is not paid, we can deduct the premium from the claims compensation.

If you give the wrong account number for payment of the claims compensation, Agria is not liable for this.

5.4 Reduction of insurance compensation

In some cases, your insurance compensation may be reduced or completely rejected if you have failed to comply with your obligations under the terms and conditions, legislation or official instructions.

A Incorrect details

If you provided incorrect details when you took out the insurance or failed to advise us of changes forming the basis for the policy, the compensation may be reduced or completely rejected. The same applies if you have failed to meet the requirement in the “safety regulations” section. The size of the reduction depends on the circumstances, including the impact of the negligence on the claim incident.

B Duty of disclosure

You must give us precise information and advise us of circumstances that are relevant to the insurance contract and assessing the claims incident. If you have failed to fulfil your duty of disclosure, the provisions under Danish legislation governing insurance and insurance companies will apply.

If, when taking out the insurance, you omitted to advise us about illnesses or injuries that your animal had sustained before the policy was taken out, the insurance will be reissued with a possible reservation that we would have applied if you had given the correct health information when you took out the insurance.

C Safety regulations

You must observe the following safety regulations to prevent or limit injury to the animal:

- You must treat the animal well and protect it against unnecessary suffering and illness. You must also ensure that it receives appropriate and sufficient food, water and care.
- You must comply with the Danish Animal Protection Act and other laws, ordinances and regulations that are designed to prevent disease and injury to animals. You must also comply with regulations, decisions and orders from vets or the authorities.

- You must comply with rules from the Danish Kennel Clubs and/or Felis Danica’s breeding regulations if you are a breeder.
- You must provide the animal with the care it requires. If the animal becomes ill or injured or shows symptoms of disease, signs of lethargy or loss of weight, you must consult a vet immediately.
- You must follow the instructions and recommendations of the vet regarding the animal’s treatment, aftercare and rehabilitation.
- You must consult the vet again if the animal's state of health does not improve with treatment, care and rehabilitation.

D Causing an insurance claim

If you have intentionally caused the insurance claim, you will not receive any compensation. The same applies if you have deliberately exacerbated the consequences of an insurance claim. If you negligently caused the insurance claim or exacerbated its effects, we can reduce the compensation in full or in part, in accordance with the provisions of the Insurance Contracts Act.

5.5 Limitation

Claims relating to the insurance contract are subject to limitation according to the regulations of the statute of limitations. If a claim is reported to the company before the limitation period expires, a limitation is imposed on claims relating to the claim incident no earlier than one year after the company advised that it was completely or partially rejecting the claim. If the company acknowledges that a claim incident is covered by the insurance, but requests further information with a view to determining the size of the claim, the limitation will apply 3 years after the company’s notification of this.

5.6 Own staff’s costs

The insurance does not cover expenses for investigations, treatment or care carried out by an employee of the policyholder or by anyone who has a similar relationship with this person.

6. General information regarding compensation

6.1 Sum insured

The policy covers up to the sum insured. The size of the sum is stated in the terms and insurance policy document. An insurance policy must not involve you making a profit. You cannot receive reimbursement for expenses that you have not paid or that have been reimbursed by another party.

The life sum insured is based on the animal's market value. The market value means the amount that it would have cost to purchase an equivalent animal immediately before the insurance claim. You are responsible yourself for ensuring that the animal 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 do not pay more compensation than the appropriate market value, even if the sum insured is higher. When we pay compensation for an animal that has disappeared, we become the animal's owners. If the animal is found, you are obliged to inform us. If you want to keep the animal, you must subsequently repay the compensation. If the insured animal is dead, was killed or has disappeared, we are entitled to request, if appropriate, a passport and pedigree record before compensation is paid.

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 regulations.
- Premiums and other payments that have become due and that you have not paid.
- Compensation that you have received from an authority or another source.

6.2 Payment of compensation

You can expect the insurance compensation to be paid approximately within 14 days after we have been able to obtain the information required to assess the claims event and determine the size of the insurance compensation. This does not apply to liability insurance for the claimant's claim against the company. Compensation is paid via bank transfer. Compensation or interest amounting to less than DKK 100 is not paid, but offset against the next premium notice. We are not liable for any losses that might arise if the investigation into the insurance claim or payment is delayed.

6.3 Double insurance

You must notify Agria as to which other companies insurance has also been taken out with.

If insurance is taken out with the same risk with another company and this company has applied reservations so that the cover is cancelled or restricted if insurance is also taken out with another company, the same reservations will also apply to this policy. This provision only applies to the reciprocal relationship between the companies, which therefore jointly pay the compensation.

6.4 Claim for indemnity

If we have paid compensation, we assume the right to indemnity

based on a claim against a third party liable for compensation, if it is covered by the insurance and within the amount we have paid. You cannot reach a settlement with a person liable for a claim or waive your right to compensation in any other way.

7. Communication channels

As our customer, we make every effort to communicate with you in the way you want us to. You will receive your insurance policy document and other letters via electronic channels (e-Boks, email and My Agria). You will occasionally receive information, questions and reminders via text message. If you wish to contact us, please use the communication channels that we use to communicate with you. Facebook and instant messaging can be used for daily communication or quick queries, but not for complaints or claim reports/queries about cover.

8. If we fail to reach agreement

If you are not satisfied with a settlement, you should contact us and request the settlement to be processed again. You must submit this request in writing and describe how you think that the settlement is wrong, as well as send any new information about the case.

Complaints Board

If a disagreement has arisen between the insured and Agria about the insurance status and a new request to us in writing has not given a satisfactory result, the insured can submit a complaint to:

Insurance Complaints Board

Anker Heegaards Gade 2
1572 Copenhagen V, Denmark
Tel. no.: +45 33 15 89 00 (between 10.00 and 13.00)

Further advice and information

You can obtain further advice and information from:

Danish Consumer Council

Fiolstræde 17
1171 Copenhagen K, Denmark
Tel. no.: +45 77 41 77 41
www.forbrugerraadet.dk

Danish Insurance Information Service

Amaliegade 10
1256 Copenhagen K, Denmark
Tel. no.: +45 41 91 91 91
(between 10.00 and 16.00)
www.forsikringsoplysningen.dk

Glossary

Utility: An intentional, desirable and specific skill whereby the dog has been continually used to carry out practical tasks or compete in official competitions.

Veterinary certificate: This is for an examination carried out by the vet by looking at and feeling the animal and describing his/her results in writing on a printed certificate from Agria, along with providing information about the animal's previous illnesses and injuries.

Owner: We perceive the owner to be the person responsible for the dog at any time.

Animal cruelty: A violation of the provisions of the Danish Animal Protection Act, according to which an animal should be treated appropriately and given the best possible protection.

Report/Discharge summary: Concise description from the vet containing a case history and diagnosis.

Acquired illness or injury: Illness or injury that is not congenital.

Restriction: A precise written declaration of an exclusion in the insurance. Can apply to a single individual or a whole breed.

Preventive treatment: Examination, care or treatment provided to prevent illness, injury or behavioural changes. Also known as prophylaxis.

Period of insurance: The contract period that is specified in the insurance policy document.

Sum insured: The maximum compensation payable by the insurance.

Policy year: The policy year starts on the first of the month in which the insurance is taken out and ends on the last day of the month before. For example, a new insurance policy taken out on 15 July will have a renewal date of 1 July and the policy year will end on 30 June the following year.

Renewal date: The renewal date will be on the 1st of the month in which the insurance was taken out. The renewal date is when your insurance is renewed with a possible index-based adjustment of the premium and cover amounts.

Dog sitter: This is the person who looks after the dog on the policyholder's behalf.

Litter: We use the term "litter" to mean one or more live foetuses that were born naturally or by Caesarean section.

Uterine disease with clinical symptoms: Disease in the uterus with symptoms such as a discharge, fever or increased thirst.

Plastic surgery: Plastic surgery means a surgical correction to the skin, mucous membranes or any other part of the body where abnormalities in the animal's condition or appearance cause health-related problems.

Premium: The price you pay for the insurance policy. The premium is calculated for a policy year (12 months), but it can be paid on an annual, six-monthly, quarterly or monthly basis.

Health certificate: A certificate issued by the vet who examines the puppy/dog and ticks the boxes in a predefined form to confirm that everything is as it should be, and also makes comments about illnesses/abnormalities.

Illness: We use the term "illness" to mean disease, injuries and accidents, both acute and chronic, unless otherwise defined in the terms.

Accident: An accident is understood to mean a random, unpredictable, sudden event, caused by an external impact against the body resulting in demonstrable injury to it and possibly death. In relation to Agria's animal insurance policies, we also understand it to mean that the vet has found that the animal has swallowed a foreign object or suffered from acute poisoning. Heatstroke or frost-bite is not considered an accident. An accident does not mean either a condition that, even if it is found after an accident, is the result of an illness or other injury, based on the vet's experience.

Unlawful control or possession: This means, for example, that a person illegally possesses or sells an animal without having stolen it.

Eye-check: Examination of the fundus and the eye's anterior parts by a vet with special expertise in diagnosing hereditary eye conditions.

At Agria Dyreforsikring we insure animals so that they can receive the care they need. With more than 125 years' experience, knowledge and commitment behind us, we endeavour to make sure that our animals are healthy and well. We help you find the insurance that suits you best.



Contact us on:



+45 70 10 10 65
Monday to Friday 08:00-17:00



www.agria.dk or info@agria.dk



Contact your local insurance consultant

We will help you tailor an insurance policy to suit your and your pet's requirements.
We can also be contacted outside normal working hours.
You will find our contact details at www.agria.dk/kontakt-os