

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. **Product:** PÉTIS

Insurance Company authorized by the Insurance and Pension Funds Supervisory Authority, under no. 1023.

EU Member State: Portugal

Pre-contractual and complete contractual information about the product is provided in other documents. This document is intended to provide a summary of the information pertaining to the insurance contract.

What type of insurance is it?

It is a Civil liability insurance that protects the animal's owner, guaranteeing compensation due for damages and losses caused by the animal to third parties. This insurance guarantees the reimbursement of medical, veterinary and medication expenses incurred by the insured pet following accident or illness, as well as other service covers that provide for the pet's well-being.



What is insured?

Main risks insured (4 cover options: Basic, Plus, Platinum and Premium)

- ✓ Civil liability (EUR 50 000.00 funds); Veterinary assistance and medication;
- ✓ Legal defence (EUR 500.00 funds per claim and annuity);
- ✓ Search for pet (EUR 500.00 funds per annuity);
- ✓ Custody of insured animal (unlimited funds for a maximum of 5 days);
- ✓ Location in the event of disappearance (EUR 500.00 funds per annuity);
- ✓ Organisation of funeral services (unlimited funds); Miscellaneous information (unlimited funds);
- ✓ Funeral and Euthanasia (EUR 100.00 per annuity).

Funds for veterinary assistance and medication cover depend on the option selected by the customer as set forth in the Specific Conditions.

Optional covers

- Participation in competitions and exhibitions (extension of civil liability);
- Territorial cover - Spain (extension of civil liability);
- Extension of assistance to hunting (extension of veterinary and medication assistance to accidents incurred during hunting activity);
- Territorial extension of assistance (extension of assistance cover);
- Vaccines (EUR 100.00 per annuity).

The amount insured for each cover is agreed on by the parties and described in the Specific Conditions.



What is not insured?

Among other exclusions set forth in the contractual conditions, the following are excluded from civil liability cover:

- ✗ Damages caused to any persons whose liability is guaranteed by the contract, as well as the spouse or person living in a de facto union with the insured person or other persons living with him or her or in his or her care, as well as the owner, guardian or handler of the animal and also the insured party's ancestors, descendants and relatives up to the 3rd degree;
- ✗ Damages to goods or objects belonging to third parties that were entrusted to the insured person;
- ✗ Damages caused to other animals of the same species.

Among other exclusions set forth in the contractual conditions, the following are excluded from veterinary assistance and medication cover:

- ✗ Treatment of diseases, deformities or birth or genetic defects pre-existent on the contract's start date;
- ✗ Treatments and aesthetic or plastic surgery without therapeutic goals, intended to mitigate or correct anomalies, diseases and birth defects, in particular tail docking and nail trimming;
- ✗ Diseases resulting from non-vaccination for infectious hepatitis, kennel cough, distemper, rabies, leptospirosis, parvovirus, coryza, typhus, panleukopenia, calicivirus and feline leukaemia;
- ✗ Epidemic diseases and any diseases of a stomatological nature or atopic dermatitis;
- ✗ Vaccination and Euthanasia except when contracted and expressly mentioned in the Particular Conditions;
- ✗ Dietary and food products;
- ✗ Medicines and treatments for aesthetic, cosmetic and hygiene purposes;
- ✗ Sterilization, castration, ovariohysterectomy when not framed in a claim guaranteed by veterinary and drug assistance coverage, in particular in situations that do not result from illness or accident. Expenses related to sterilization, castration, ovariohysterectomy performed on a purely preventive basis are excluded;
- ✗ Infertility tests;



Are there any restrictions on cover?

- ! Under certain covers, in the event of a claim, the policyholder may be responsible for paying a determined amount as set forth in the contractual conditions, known as a deductible;
- ! It may be contracted the day the animal is born. For animals less than 4 weeks old, the BASIC option is available. For animals more than 4 weeks old, and up to 7 years of age, the BASIC, PLUS, PLATINUM and PREMIUM options are available. For animals more than 7 years old and less than 10 years old, the BASIC option is available;
- ! Under the veterinary assistance and medication cover there is a 90-day grace period in the event of illness;
- ! The Pétis insurance contract requires identification of animals via the corresponding local government licence or, in the case of dogs, by electronic identification (microchip).



Where am I covered?

- ✓ The contract covers claims incurred in continental Portugal and in the Autonomous Regions of Madeira and the Azores. Upon payment of a premium surcharge, and when indicated in the Specific Conditions, the insured party may receive territorial extension of the civil liability guarantee to Spain and/or extension of the veterinary assistance and medication guarantee to the other European Union countries, provided that the period of travel does not exceed 30 days and occurs during the policy term.



What are my obligations?

- Before signing the contract, the insured must accurately declare all known circumstances that should be reasonably significant for risk assessment, regardless of solicitation of that information;
- Make the premium payment in good time on the dates specified;
- During the contract, inform the insurer of risk-aggravating situations within 14 days of the date from when the insured person became aware of such;
- In the event of a claim, the insured person undertakes the following:
 - a) To communicate to the insurer, within 48 hours from the moment that he or she has had, or is presumed to have knowledge of, any act or fact that could possibly result in liability guaranteed by this policy and submit a detailed written report within eight days;
 - b) To take all measures within his or her power to avoid or limit the consequences of the claim.



When and how should I pay?

Unless otherwise agreed, the first instalment or premium payment must be made on the date the contract is signed.
The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.
Payment may be made by direct debit or bank transfer. Annual, biannual, quarterly or monthly payment may be agreed.



When does the coverage begin and end?

The contract begins on the date described in the contractual conditions. Contracts concluded at midnight on the final day of fixed period cover. Contracts with an initial period of 1 year are renewed for equal periods.



How do I cancel the contract?

In contracts signed for one year and subsequently, the contract may be rescinded by communicating your intention to the insurer 30 days before the contract extension date, by registered mail or by any other means through which a written and lasting record is kept. The contract may be terminated by the parties at any time if there is just cause. In contracts concluded from a distance, the policyholder who is an individual person may terminate the contract without just cause within 14 days of the date of receipt of the policy.

The present document is a translation of the Portuguese version. In case of discrepancy between the versions, the Portuguese version shall prevail. Does not exempt consultation of the legally required pre-contractual and contractual information.