

Agria Dog

Valid from 1 February 2017



My ❤️

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DOGS IN THE TERMS

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



Green dog

Shows what the insurance covers.



Yellow dog

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



Red dog

Shows what the insurance does not cover.

ABOUT THIS TRANSLATED CONDITION

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

Welcome to Agria Animal Insurance

Insurance terms

You will find here the terms for the Agria dog insurance policies and the General Terms and Conditions for Agria dog insurance policies which are valid from 1 February 2017. Unless otherwise agreed, your terms consist of three parts: the insurance policy document, the terms for the policy you have taken out and the General Terms and Conditions for Agria's dog insurance policies. It is also governed by the Finnish Insurance Contract Law, which contains provisions that are important for the insurance contract, as well as by Finnish legislation in general.

Certain parts of the insurance terms may change over time. We will inform you of any such changes that may occur before a new period of insurance in the form of a terms supplement. A terms supplement that is dated later than these terms or the General Terms and Conditions replaces the corresponding points in the terms. If a term in the General Terms and Conditions (L. General Terms and Conditions for Agria dog insurance policies) and an insurance term (A. Agria Veterinary Care – K. Agria Pack Veterinary Care) contradict each other, the insurance term will always apply.

Check your insurance

As soon as you receive your insurance policy document, it is important that you check that the details are correct and are the same as the insurance you applied for. If any of the details are incorrect, you must contact Agria as soon as possible and inform them of the error. If you do not do this, the compensation may be reduced or refused completely. You can read more about reductions in section L.5.1 in the General Terms and Conditions.

In the event of a claim

When a claim incident occurs, it is important that you look at the insurance terms and work out which conditions and requirements must be met so that the claim incident is covered by the insurance.

Pre-approval

If you are unsure about whether a treatment or any other claim incident is covered by the insurance, you can get the treating vet to request pre-approval from Agria's vet or claims handler. You can read more about the pre-approval procedure in section L.4.1 in the General Terms and Conditions.

Granting insurance cover

Insurance cover can be granted to a dog that has reached the age of 6 weeks. So that insurance cover can be granted, you need to, as the policyholder, provide a health declaration with

your dog present. As the policyholder, you must inform us about your dog's previous illnesses and injuries. If insurance cover is granted on the basis of insufficient or incorrect information about the dog's health, Agria may in a claim handling situation, based on the dog's care history, impose restrictions (reservations) in the policy after insurance cover has been granted. More information is available about restrictions (reservations) in section L.1.4 General Terms and Conditions.

Direct settlement

If the clinic has signed a direct settlement contract with Agria, you can ask the clinic to report the claim incident to Agria instead of you. You must cooperate with the animal clinic to ensure that it can submit all the information about the animal's illness and treatment history, as well as about the other circumstances surrounding the claim incident. Agria is always entitled to decide whether direct settlement can be made in the individual case. If there is direct settlement, Agria pays out the compensation directly to the clinic. You therefore only need to pay the clinic for the costs that are not covered by the insurance. You can read more about direct settlement in section L.4.2 in the General Terms and Conditions.

A Agria Veterinary Care

A.1 Who is covered by the policy

 The policy with supplementary insurance covers the policyholder and other person caring for the dog, for example, a co-owner.

A.2 When the policy is valid

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

A.3 Where the policy is valid

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

A.4 Insured animal

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

A.5 Imported animal

 You must submit to us a veterinary certificate drawn up in Finland if your dog has been imported into Finland from abroad and outside the Nordic countries, less than 4 months before the insurance is taken out. The certificate must not be more than 30 days old.

A.6 Sum insured

The sum insured is EUR 3,000 or EUR 6,000. The sum insured that you have chosen is set out in your insurance policy document and is the maximum amount that you can be compensated for by the policy each period of insurance.

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

A.7 Insurance cover

A.7.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines and treats the insured dog with clinical symptoms from an illness or accident, which occurs during this period and is covered by the policy. The examination and treatment method must be medically justified and regarded as evidence-based veterinary medicine (i.e. it is supported by clinical studies that have been documented scientifically at an international level).

An accident means physical injury that affects the insured dog as a result of a sudden external event. When the vet identifies that the dog has swallowed a foreign object or has suffered from acute poisoning, this is also considered to be an accident.

An accident does not include heat exhaustion or a tick bite with related complications. An accident does not include either conditions which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.

A.7.2 Special provisions:

SPECIAL PROVISIONS
Delivery complications and Caesarean section
Dentistry
MRI, CT examinations and scintigraphy
Neutering and sterilisation
Joint diseases
Other degenerative spinal and joint diseases
Implants
Plastic surgery
Hidden defects

a) Delivery complications and Caesarean section

 The policy covers delivery complications and Caesarean sections for bitches from the age of 20 months. For Caesarean sections, it is also a prerequisite that the bitch has not previously had a Caesarean section and that the bitch is demonstrably unable to give birth itself or cannot give birth itself after receiving accepted treatment.

In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be paid for if the bitch has demonstrably given birth to one or more litters previously and all the litters have been born without Caesarean section.

b) Dentistry

 The policy covers the correction of malocclusion for medical purposes, fractures of puppy teeth, extraction of remaining puppy teeth and dental cysts on the condition that the dog has been insured by Agria since before the age of 4 months and has continued to be insured by Agria without interruption.

In the case of correcting a malocclusion, the puppy must have been examined by a vet between the ages of 6 weeks and 4 months without any comment on its bite.

Tartar, periodontitis (gum disease) or complications arising from poor oral or dental status are not reimbursed.

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

 Reimbursement is only given for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section L.4.1 in the General Terms and Conditions.

d) Neutering and sterilisation

 The spaying of bitches is only reimbursed if it is part of the treatment for diabetes mellitus or an abnormal physical growth (acromegaly), a traumatic injury to the uterus, uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumours in the vagina, uterus or ovaries.

The castration of males is only reimbursed if it is part of the treatment for prostate disorders with clear clinical symptoms, a rectal hernia (perineal hernia), benign anal tumours (perianal adenoma), testicular inflammation, testicular torsion, tumours of the testicles, penis prolapse or when inserting a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is reimbursed, provided that the dog has been continuously insured for veterinary care since before the age of 4 months. For reimbursement to be provided in the case of hip dysplasia (HD), the X-ray images of the registered pedigree dog must be scanned and registered with the Finnish Kennel Club (FKC).

If the dog has not been insured for veterinary care since before the age of 4 months, maximum compensation of EUR 300

will be paid until it has been established that the dog has a hip disease, elbow disease, patellar luxation, osteochondrosis, short ulna or Perthes disease.

If the elbow or hip has previously been declared healthy after an X-ray examination, provided that the result is registered with the FKC or another Nordic kennel club affiliated to the FCI, you will be reimbursed if problems occur in the previously healthy joint.

In the case of elbow dysplasia (ED) in registered dogs, Agria is entitled to send the result to the Finnish Kennel Club (FKC).

f) Other degenerative spinal and joint diseases

 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee and meniscus injuries, the dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption.

If the dog has not been insured before the age of 4 months, there is a qualifying period for the insurance of 12 months from the date the new policy is taken out. This means that the degenerative spinal or joint disease must not have started during the first 12 months of insurance.

If the above requirements are not met, you can be reimbursed up to a maximum of EUR 300 until it has been established that the dog has another degenerative spinal or joint disease.

g) Implants

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

h) Plastic surgery

 The dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption. Plastic surgery refers to a surgical correction of the skin, mucous membranes or any other part of the body.

The insurance policy does not cover certain plastic surgery procedures for Boston Terriers, English and French Bulldogs and Pugs. Read more in section A.9.3 about breed-specific restrictions.

i) Hidden defects

 The insurance covers hidden defects, provided that the dog has been insured for veterinary care with Agria since before the age of 4 months and has continued to be insured with Agria without interruption. The dog must have been examined without any comment by a vet from a Nordic country between

the ages of 6 weeks and 4 months. The veterinary examination must have been carried out within 7 days before or after delivery.

If these conditions are not met, the insurance policy is subject to a qualifying period of 12 months from the date the new policy was taken out with Agria. This means that the dog must not have shown signs of the hidden defect during the first 12 months of insurance.

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

A hidden defect does not mean diseases or defects that were detected or should have been detected during the veterinary examination, according to a veterinary medical assessment.

The insurance does not provide cover if the veterinary examination is performed without any comment after the dog has fallen ill or has been treated for the hidden defect. It does not cover either hidden defects that are discovered or have shown symptoms before the insurance came into force.

A.8 Medicines

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

A.9 Euthanasia and cremation

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

A.10 Restrictions

A.10.1 Qualifying period

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

A.10.2 General restrictions

 The policy does not reimburse costs for:

- preventive treatment rehabilitation, IRAP therapy, acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.

- umbilical hernia, cryptorchidism or kinked tail.
- behavioural disorders, temperament issues or other bad habits.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medicated feed, shampoo or other products ordered or sold by a vet.
- vet's travel, transport of the dog or other trips.
- taking samples and analysis of antibody titres, in addition to diagnosing atopy.
- taking samples and analysis using PCR techniques to determine Borrelia in blood samples.
- haemodialysis.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated according to applicable recommendations.
- complications due to illness, injury or treatment that would otherwise not be compensated, except for complications with vaccinations.

A.10.3 Breed-specific restrictions

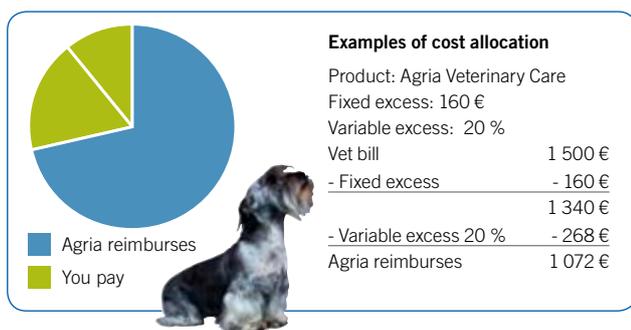
 The costs of examining and treating eye, ear or skin conditions are not reimbursed for Shar-Peis.

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 are not reimbursed.

A.11 Excess

 The insurance and its supplementary insurance policies have fixed and variable excess amounts. We deduct one fixed excess amount per excess period. The variable excess is deducted from the costs that exceed the fixed excess. The fixed and the variable excess that you have selected are stated in your insurance policy document.

An excess period is 125 days. We calculate the excess period from the date of the earliest costs incurred for which you request reimbursement.



B Agria Rehabilitation, supplementary insurance

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

Insurance cover

 The insurance covers rehabilitation in the form of swimming, massage, stretching and treadmill use in connection with the veterinary treatment of an established disease or accident affecting the joints, nerves, muscles or tendons, and for fractures or herniated discs up to EUR 600 per period of insurance.

Otherwise, the policy is subject to the same terms as for Agria Veterinary Care. The sum insured is not included in the total sum insured you selected in Agria Veterinary Care.

Reimbursement is given for a maximum of 4 months' continuous rehabilitation per reimbursable injury. Rehabilitation should be started within one month of being prescribed by the treating vet.

The rehabilitation must be carried out by an authorised physio-therapist. Rehabilitation carried out at a rehabilitation facility that is not connected to the animal clinic must be referred to a specified rehabilitation facility/therapist with the claims notification.

You can only be reimbursed for the rehabilitation of chronic joint, spinal, nerve, muscle and tendon disease once during the dog's life. It is the veterinary medical assessment that determines when the dog's injury is considered to be chronic.

C Agria Life

C.1 Who is covered by the policy

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

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

C.2 When the policy is valid

 The insurance covers claims that occur during the period of insurance and are covered by the policy. The insurance cannot be taken out for dogs that have reached the age of 6. For breeds in the 8 years age group, life insurance cannot be taken out for dogs that have reached the age of 4.

The insurance is terminated at the end of the period of insurance in the year in which the dog reaches the age of 8, 10 or 12, depending on the breed.

8 years age group:

Bernese Mountain Dog, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Pyrenean Mountain Dog, Neapolitan Mastiff and St Bernard.

10 years age group:

The breeds that are not listed in the 8 years or 12 years age group.

12 years age group:

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

C.3 Where the policy is valid

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

C.4 Insured animal

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

C.5 Sum insured

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured is reduced when a new period of insurance starts from the year in which the dog, depending on the breed (see section C.2 on age groups), turns 5, 7 or 9 years old. The amount is reduced by 20% per year, but to no lower than EUR 500.

From the year the dog reaches the age of 7, 9 or 11, depending on the breed, the maximum sum insured is EUR 1,000. If you have been compensated by the supplementary insurance Agria Utility or Agria Breeding Life, the sum insured is reduced by the amount you received in compensation.

Dogs are valued based on the purchase price and market value. The market value means the amount that it would have cost to purchase an equivalent dog immediately before the claim incident. The market value is determined by the merits of the dog

and is based on the Finnish Kennel Club's valuation list. You are responsible for ensuring that the dog is valued correctly by us.

C.6 Certificate requirement

 You must submit to us a veterinary certificate drawn up in Finland for a dog that has a life insurance amount that is higher than EUR 2,000. The certificate must not be more than 30 days old.

C.7 Insurance cover

C.7.1 Life

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

An accident means physical injury that affects the insured dog as a result of a sudden external event. When the vet identifies that the dog has swallowed a foreign object or has suffered from acute poisoning, this is also considered to be an accident.

An accident does not include heat exhaustion or a tick bite with related complications. An accident does not include conditions which, even if they are found after an accident, are the result of an illness according to a veterinary medical assessment.

If the dog has both life insurance and veterinary care insurance, we may pay out the life insurance compensation if it is clear that reimbursement from valid veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.

C.7.2 Special provisions

SPECIAL PROVISIONS

Joint diseases

Other degenerative spinal and joint diseases

Hidden defects

a) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is reimbursed, provided that the dog has continuously had life insurance since before the age of 4 months. For reimbursement to be provided in the case of hip dysplasia (HD), the X-ray images of the registered dog must be scanned and registered with the Finnish Kennel Club (FKC).

If the elbow or hip has previously been declared healthy after an X-ray examination, provided that the result is registered

with the FKC or another Nordic kennel club affiliated to the FCI, you will be reimbursed if problems occur in the previously healthy joint.

b) Other degenerative spinal and joint diseases

 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee or meniscus injuries, the dog must have had life insurance since before the age of 4 months and continued to be insured without interruption.

If the dog has not been insured before the age of 4 months, there is a qualifying period for the insurance of 12 months from the date the new policy is taken out. This means that the degenerative spinal or joint disease must not have started during the first 12 months of insurance.

c) Hidden defects

 The insurance covers hidden defects, provided that the dog has had life insurance with Agria since before the age of 4 months and has continued to be insured with Agria without interruption.

The dog must have been examined without any comment by a vet from a Nordic country between the ages of 6 weeks and 4 months. The veterinary examination must have been carried out within 7 days before or after delivery.

If these conditions are not met, the insurance policy is subject to a qualifying period of 12 months from the date the new policy was taken out with Agria. This means that the dog must not have shown signs of the hidden defect during the first 12 months of insurance.

A hidden defect means a disease or defect which has begun to develop before the examination or delivery, but which has not shown any symptoms or been otherwise known about. A hidden defect does not mean diseases or defects that were detected or should have been detected during the veterinary examination, according to a veterinary medical assessment.

The insurance does not provide cover if the veterinary examination is performed without any comment after the dog has fallen ill or has been treated for the hidden defect. It does not cover either hidden defects that are discovered or have shown symptoms before the insurance came into force.

C.7.3 Runaway or stolen dog

 Compensation is provided up to the sum insured if your dog has run away or been stolen and has not been found within 3 months. If your dog is also covered by Agria Utility section D, compensation may be provided if your dog has not been found within 30 days of disappearing.

You must report the dog's disappearance on the Finnish website www.karkurit.fi or on the Karkurit Facebook page within a week, look for the dog and put an advert about the disappearance in the local press or media with a suitable coverage.

You cannot receive compensation if the dog has disappeared as a result of unlawful control. If the dog is found, you are responsible for notifying us of this and paying back the insurance compensation.

C.8 In the event of a claim

 If you have not complied with the safety regulations, duty to rescue or instructions at the time of or before the claim incident, the compensation could be reduced according to the provisions of the Insurance Contract Law. See Section L.5.1 in the General Terms and Conditions.

If the dog dies or has to be euthanised, the following applies:

a) Post-mortem examination

You must allow a post-mortem examination to be performed on the dog if:

- the dog died or was euthanised without the underlying cause of illness or injury having been able to be determined.
- the dog died as a result of a sudden, unforeseen event.
- the dog is younger than two years old.
- the insurance cover has increased in the last year.
- the dog's life insurance value is more than EUR 3,000.
- the dog has been insured with us for less than one year.

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

A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body performed by a pathologist. We do not approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way.

b) Identification

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

c) Period abroad

If the dog dies or is euthanised abroad, claim reports, records, certificates and invoices must be written in Finnish, Swedish,

another Nordic language or English. Records must always be enclosed with the claim notification.

C.9 Restrictions

C.9.1 Qualifying period

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

C.9.2 General restrictions

 The insurance cover does not apply if the dog died or was euthanised as a result of:

- behavioural disorders, temperament issues or bad habits.
- malocclusion.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated according to applicable recommendations.
- complications due to illness, injury or treatment that would otherwise not be compensated.

C.9.3 Breed-specific restrictions

 Breed-specific restrictions:

- life insurance is not paid out for Shar-Peis if the dog dies or is euthanised as a result of eye, ear or skin conditions.
- if Boston terriers, English and French Bulldogs and Chihuahuas die or are euthanised as a result of a Caesarean section, life insurance compensation will only be paid if the bitch has previously given birth to one or more litters and all the litters have been born without Caesarean section.
- in the case of Boston Terriers, English and French Bulldogs and Pugs, life insurance compensation is not paid if the dog dies or is euthanised as a result of causes related to the dog's trachea, soft palate, nostrils or constrictions in the throat.

C.9 Excess

 The policy does not have an excess.

D Agria Utility, supplementary insurance

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

D.1 Sum insured

 The sum insured for Agria Life is used as the basis for compensation. The sum insured for Agria Utility is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured can never exceed the sum insured in Agria Life. If you have received compensation from Agria Utility, the life insurance is terminated or reduced by the amount that you received in compensation from Agria Utility.

D.2 Insurance cover

 Compensation is paid out up to the sum insured if you dog falls ill or is injured so badly that, according to the veterinary medical assessment, it permanently loses its utility as a working dog.

The dog must have demonstrably had considerable ability as a working dog and have been used for practical work or official competition during the last 12 months prior to the claim incident. A vet must have examined and treated the dog. The examination and treatment method must be medically justified and regarded as evidence-based veterinary medicine (i.e. it is supported by clinical studies that have been documented scientifically at an international level).

If the claim is eligible for compensation, you must give a written undertaking that you will not use the dog yourself for work, training or competition or allow another person to do the same.

D.3 The insurance is terminated

 The insurance is terminated at the end of the period of insurance 2 years before the termination of the life insurance, see section C.2. For Greyhounds, the insurance is terminated at the end of the period of insurance in the year that the dog turns 5 years old.

D.4 Restrictions

 The insurance cover does not apply if the dog has lost its utility as a result of:

- exterior faults.
- elbow and hip conditions, patellar luxation or osteochondrosis. For previously X-rayed dogs where the outcome is registered with the FKC or another Nordic kennel club affiliated to the FCI, compensation may be paid if the dog had persistent problems in the previously healthy joint.

The same general and breed-specific restrictions apply as for the dog's life insurance.

E Agria Breeding Veterinary Care, supplementary insurance

This insurance can only be taken out as a supplement to Agria Veterinary Care and Agria Pack if you intend to use your dog for breeding. The insurance policy document states whether you have chosen to take out Agria Breeding Veterinary Care. Unless otherwise stated, the policy fulfils the same terms as the dog's veterinary care insurance.

E.1 When the policy is valid

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

E.2 Where the policy is valid

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

E.3 Insured animal

 The insurance covers the dog that is specified in the insurance policy document. The dog must be FI or ER registered in the Finnish Kennel Club (FKC) or have an approved FCI registration number. The insurance also covers puppies of an insured bitch to the extent stated in the terms.

E.4 Certificate requirement, bitches

You must submit to us a veterinary certificate drawn up in Finland for a bitch that is 6 years old. The certificate must not be more than 30 days old.

E.5 Sum insured

 In the case of section E.6a and b, the sum insured is the same as the amount you have selected for the dog's veterinary care insurance. The sum insured is the maximum compensation you can receive from the veterinary care and breeding insurance combined.

The following also applies to bitches:

In the case of section E.6c about the care of puppies, the sum insured is EUR 3,000 for all puppies in the litter combined. The sum insured is the maximum compensation that you can receive from the insurance per litter and the amount is in addition to the bitch's veterinary care insurance.

E.6 Insurance cover

INSURANCE COVER

Fertility examination

Caesarean section

Puppy veterinary care

Hidden defects

a) Fertility examination

 The insurance covers veterinary care costs for fertility examinations for male dogs suspected of being sterile or for bitches that do not become pregnant after mating. One prerequisite is that the dog has been insured without interruption with Agria Breeding Veterinary Care or an equivalent insurance with a different company since before the age of 4 months.

If the dog is insured after the age of 4 months, you can receive compensation if the dog has already demonstrably given birth to or fathered at least one registered litter.

b) Caesarean section

 The policy covers an additional Caesarean section over and above what would otherwise be covered according to Agria Veterinary Care section A.7.2a. A Caesarean section is only reimbursed if the bitch is demonstrably unable to give birth itself or unable to give birth itself after accepted treatment.

Caesarean sections are not reimbursed for Boston Terriers, English and French Bulldogs and Chihuahuas.

c) Puppy veterinary care

 The insurance covers costs when the vet examines and treats a puppy for an acquired illness or accident. A puppy is covered by the insurance from birth until the day it is delivered to the new owner or co-owner, but until no longer than the age of 4 months.

For illnesses not covered by the insurance, costs are reimbursed up to a maximum of EUR 400.

d) Hidden defects

 Puppies of an insured bitch are also covered for hidden defects in accordance with the terms for Agria Hidden Defects section G.

E.7 Restrictions

 The policy does not reimburse costs for:

- external defects that do not affect the dog's health or function as a companion dog.
- disease, defect or injury incurred as a result of the dog's parents having mated in violation of FKC's regulations.
- dental diseases, malocclusion or the absence of tooth buds.
- bitches that have given birth by Caesarean section more than once.
- medication (prescribed or issued by a vet), medicated feed, shampoo and other products ordered or sold by the vet.

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

E.8 Excess

 The insurance has the same excess amount as the dog's veterinary care insurance. In the case of section E.6c, the entire litter is covered by a common fixed excess charged once per litter. The excess amounts are those that you selected for the bitch's veterinary care insurance.

F Agria Breeding Life, supplementary insurance

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

F.1 When the policy is valid

 The insurance covers claims that occur during the period of insurance and are covered by the policy. The insurance is terminated at the end of the period of insurance in the year in which the dog reaches the age of 8.

F.2 Where the policy is valid

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

F.3 Insured animal

 The insurance covers the dog that is specified in the insurance policy document and is FI or ER registered in the Finnish Kennel Club (FKC) or has an approved FCI registration number. The insurance also covers puppies of an insured bitch to the extent stated in the terms.

F.4 Sum insured

 The sum insured for Agria Life is used as the basis for compensation. The sum insured for Agria Breeding Life is stated in your insurance policy document and is the maximum compensation that you can receive from the insurance. The sum insured can never exceed the sum insured in Agria Life. If you have received compensation from Agria Breeding Life, Agria Life is terminated or reduced by the amount that you received in compensation.

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

F.5 Insurance cover

INSURANCE COVER
Neutering
Sterility
Breeding hygiene

a) Neutering

 Compensation is provided up to the sum insured if your dog has been neutered and neutering is eligible for reimbursement according to section A.7.2d of Agria Veterinary Care policy.

b) Sterility

 Compensation is provided up to the sum insured if the dog is sterile and unable to reproduce. One prerequisite is that the dog has been insured without interruption with Agria Breeding Life or an equivalent insurance with a different company since before the age of 4 months.

If the dog is insured after the age of 4 months, you can receive compensation if the dog has already demonstrably given birth to or fathered at least one registered litter.

Male dogs:

A prerequisite for reimbursement is that the male dog is clinically examined by a vet to rule out any temporary medical conditions, and has 2 semen samples taken at 6-month intervals to show that the dog is sterile.

Bitches:

The bitch must have failed to be pregnant even after mating with two different fertile male dogs in two different seasons. A vet must examine the genitals and perform vaginal cytology and an ultrasound scan of the uterus and ovaries to exclude temporary medical conditions.

c) Breeding hygiene

 Compensation is provided if your dog has permanently lost its breeding suitability as a result of any of the following breeding hygiene reasons:

- 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.
- if the dog's own identified hereditary disease or defect is detrimental to the dog's health and could be passed on to offspring in further breeding.

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

F.6 Special provisions

 One prerequisite for your entitlement to compensation is that the dog is subject to a breeding ban by the FKC, irrespective of whether the dog still has the capacity to breed, is sterile or if there is stored sperm available.

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

Compensation is not paid for loss of breeding suitability for a dog who is 6 years of age and has no registered offspring. No compensation is paid either for bitches that have given birth to at least 3 litters or for male dogs that have fathered at least 5 litters. A litter means at least one surviving offspring has been registered with the Finnish Kennel Club (FKC).

F.7 Restrictions

 The policy does not reimburse costs for:

- external defects that do not affect the dog's health or function as a companion dog.
- umbilical hernia or cryptorchidism.
- disease, defect or injury incurred as a result of the dog's parents having mated in violation of FKC's regulations.
- hip, elbow or knee diseases for the insured dog or its offspring, as well as osteochondrosis (OCD).
- dental diseases, malocclusion or the absence of tooth buds.
- impotence, behavioural disorders, temperament issues or bad habits.

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

G Agria Hidden Defects

G.1 Who is covered by the policy

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

G.2 When the policy is valid

 For a puppy that has been assigned or given to a co-owner, the insurance covers from the time of delivery, however not before the age of 7 weeks. It is a prerequisite that the puppy has been examined by a vet before delivery for it to be covered by the insurance. The veterinary examination must have taken

place between the age of 6 and 12 weeks. For a puppy that has not been assigned or given to a co-owner, the insurance covers from the day the puppy has the veterinary examination, but no earlier than the age of 6 weeks.

Once the Hidden Defect insurance has come into force, it continues to cover a dog for a new owner as well, if the dog is sold. The insurance is terminated when the dog reaches the age of 3 years and 3 months. The insurance cannot be renewed.

G.3 Where the policy is valid

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

G.4 Insured animal

 The insurance can only be taken out for all the puppies in the litter and before the age of 12 weeks. The insurance covers the puppies that are specified in the insurance policy document.

If a bitch is insured with Agria Breeding Veterinary Care, the Hidden Defects insurance is included for the bitch's puppies automatically, provided that all the puppies in the litter have been registered and are entered in the pedigree records of the Finnish Kennel Club (FKC). If Agria Breeding Veterinary Care is terminated for a reason other than the death of the bitch, a separate Hidden Defects insurance can be taken out for the remaining period of insurance.

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

G.5 Sum insured

 The insurance consists of two parts: life insurance and veterinary care insurance. You can receive compensation up to the sum insured for each part during the entire three-year period. In the case of puppies born to a bitch that is insured with Agria Breeding Veterinary Care or by an insurance policy that has been taken out separately, the sum insured is the same as the sale price, but no more than EUR 2,000 per puppy. The agreed sum insured is stated in the insurance policy document.

If a puppy is insured with Agria Veterinary Care before the age of 4 months and continues to be insured without interruption, the veterinary care insurance will continue to cover identified hidden defects when the entire sum insured under the Agria Hidden Defects insurance policy has been used up.

G.6 Insurance cover

G.6.1 Veterinary care, euthanasia and cremation

 Reimbursement is provided up to the sum insured for

your costs if the insured dog is examined or treated by a vet for a hidden defect. The sum insured also includes costs for medicines, euthanasia and cremation in the event of claims eligible for compensation. The examination and treatment method must be medically justified and regarded as evidence-based veterinary medicine (i.e. it is supported by clinical studies that have been documented scientifically at an international level).

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

A hidden defect does not mean diseases or defects that were detected or should have been detected during the veterinary examination, according to a veterinary medical assessment, nor those of a hereditary nature.

G.6.2 Life insurance

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

G.6.3 Post-mortem examination

 If the dog has died or been euthanised as a result of a hidden defect and we have requested a post-mortem examination, reimbursement is provided up to EUR 500, in addition to the sum insured, for your costs for the post-mortem examination, including transportation and cremation. A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body performed by a pathologist. We do not approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way.

G.7 Restrictions

G.7.1 Qualifying period

 The insurance does not have any qualifying period.

G.7.2 General restrictions

 Compensation is not paid if the dog has been treated, died or was euthanised as a result of:

- behavioural disorders, temperament issues or bad habits.
- defects that do not seriously affect the dog's health or its function as a companion dog.
- defects that have been noted on a certificate after an eye-check or veterinary examination.
- hip diseases, elbow diseases, patellar luxation or osteochondrosis.
- cryptorchidism, umbilical hernia or kinked tail.
- dental diseases, malocclusion or the absence of tooth buds.

- preventive treatment rehabilitation, IRAP therapy, acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- providing certificates, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medicated feed, shampoo or other products ordered or sold by a vet.
- vet's travel, transport of the dog or other trips.
- haemodialysis.
- complications due to illness, injury or treatment that would otherwise not be compensated, except for complications with vaccinations.

G.8 Excess

 The policy does not have an excess.

H Agria Puppy Life

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

H.1 Who is covered by the policy

 The insurance covers the breeder who owns the puppy.

H.2 When the policy is valid

 The policy is valid in insurance claims that occur during the period of insurance and which are based on an accident or a disease that occurred during this period and is covered by the insurance.

H.3 Where the policy is valid

 The policy is valid for insurance claims that occur in Finland.

H.4 Insured animal

 The insurance covers puppies that are registered with the Finnish Kennel Club (FKC). A puppy is covered by the insurance 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.

H.5 Sum insured

 The sum insured is EUR 600 per puppy and is the maximum compensation you can receive from the policy.

H.6 Insurance cover

H.6.1 Life

 Compensation is paid if the puppy falls ill or is injured

by an accident so badly that it dies or cannot, according to a veterinary medical assessment, be treated or stay alive, but must be euthanised.

H.6.2 Special provisions

 We can grant an exemption if a vet assesses that the cause of the dog's death is evident. In this case, the dog does not need to undergo a post-mortem. You must contact us for an assessment. The costs for the post-mortem examination, any relevant transport and cremation are reimbursed in addition to the sum insured, up to EUR 500 if we have requested the post-mortem. A post-mortem examination means a macroscopic and microscopic examination of the dead animal's body performed by a pathologist. We do not approve post-mortems carried out on a dog that has been frozen, buried or is unsuitable to be examined in another way.

H.7 Restrictions

H.7.1 Qualifying period

 The insurance does not have any qualifying period.

H.7.2 General restrictions

 Compensation is not paid if the puppy died or was euthanised as a result of:

- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the bitch and puppy are not sufficiently vaccinated according to applicable recommendations.
- defects, diseases or injuries that are congenital or that started before the puppy reached the age of 5 weeks.

H.8 Excess

 The policy does not have an excess.

I Agria Accident Veterinary Care

I.1 Who is covered by the policy

 The insurance covers the policyholder and other persons caring for the dog, for example a co-owner.

I.2 When the policy is valid

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

I.3 Where the policy is valid

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

I.4 Insured animal

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

I.5 Sum insured

 The sum insured is EUR 3,000 or EUR 6,000. The sum insured that you have chosen is set out in your insurance policy document and is the maximum amount that you can be compensated for by the policy each period of insurance.

I.6 Insurance cover

I.6.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines or treats the insured dog with clinical symptoms from an accident that takes place during this period and is covered by the policy. The examination and treatment method must be medically justified and regarded as evidence-based veterinary medicine (i.e. it is supported by clinical studies that have been documented scientifically at an international level).

An accident means physical injury that affects the insured dog as a result of a sudden external event. If the vet identifies that the dog has swallowed a foreign object or has suffered from acute poisoning, this is also considered to be an accident. An accident does not include heat exhaustion or a tick bite with related complications. An accident does not include either conditions which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.

I.6.2 Special provisions

SPECIAL PROVISIONS

Dentistry

MRI, CT examinations and scintigraphy

a) Dentistry

 The insurance covers costs relating to the examination and treatment of dental fractures in permanent teeth caused by an accident.

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

 Reimbursement is only given for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section L.4.1 in the General Terms and Conditions.

I.7 Qualifying period

 The insurance does not have any qualifying period.

I.8 Restrictions

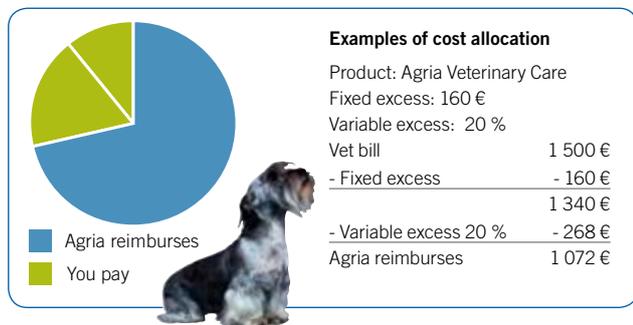
 The policy does not reimburse costs for:

- preventive treatment rehabilitation, IRAP therapy, acupuncture, chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.
- providing certificates, administrative or advisory costs.
- medication (prescribed or issued by a vet), medicated feed, shampoo and other products ordered or sold by the vet.
- complications due to injury and treatment of an injury that would otherwise not be reimbursed.
- vet's travel, transport of the dog or other trips.
- euthanasia, post-mortem examination or cremation.

I.9 Excess

 The insurance has a fixed excess and a variable excess.

We deduct one fixed excess amount per excess period. The variable excess is deducted from the costs that exceed the fixed excess. The fixed and the variable excess that you have selected are stated in your insurance policy document. An excess period is 125 days. We calculate the excess period from the date of the first costs incurred for which you have requested reimbursement.



J Agria Accident Life

J.1 Who is covered by the policy

 The insurance covers the policyholder in his/her capacity as the dog's owner. The insurance also covers a policyholder who has a significant financial interest in the dog, without being its owner.

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

J.2 When the policy is valid

 The insurance covers claims that occur during the period of insurance and are covered by the policy. The insurance cannot be taken out for dogs that have reached the age of 7.

The insurance is terminated at the end of the period of insurance from the year that the dog turns 10 years old.

J.3 Where the policy is valid

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

J.4 Insured animal

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

J.5 Sum insured

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured is reduced when a new period of insurance starts from the year in which the dog turns 7 years old. The amount is reduced by 20% per year, but to no lower than EUR 500. The amount is rounded to the nearest ten euros.

From the start of the year when the dog turns 9 years old, the maximum sum insured is EUR 1,000. Dogs are valued based on the purchase price and market value. The market value means the amount that it would have cost to purchase an equivalent dog immediately before the claim incident. The market value is determined by the merits of the dog and is based on the FKC's valuation list. You are responsible for ensuring that the dog is valued correctly by us.

J.6 Insurance cover

J.6.1 Life

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

An accident means physical injury that affects the insured dog as a result of a sudden external event. If the vet identifies that the dog has swallowed a foreign object or has suffered from acute poisoning, this is also considered to be an accident.

An accident does not include heat exhaustion or a tick bite with related complications. An accident does not include conditions which, even if they are found after an accident, are the result of an illness according to a veterinary medical assessment.

If the dog has both life insurance and veterinary care insurance, we may pay out the life insurance compensation if it is clear that reimbursement from valid veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.

J.6.2 Runaway or stolen dog

 Compensation is paid up to the sum insured if your dog has run away or been stolen and has not been found within three months. You must report the dog's disappearance on the Finnish website www.karkurit.fi or on the Karkurit Facebook page within a week of its disappearance, look for the dog and put an advert about it in the local press or media.

You cannot receive compensation if the dog has disappeared as a result of unlawful control. If the dog is found, you are responsible for notifying us of this and paying back the insurance compensation.

J.7 In the event of a claim

 If you have not complied with the safety regulations or instructions at the time of or before the claim incident, the compensation could be reduced according to the provisions of the Insurance Contract Law. See Section L.5.1 in the General Terms and Conditions.

If the dog dies or has to be euthanised, the following applies:

a) Post-mortem examination

You must allow a post-mortem examination to be performed on the dog if:

- the dog died or was euthanised without the underlying cause having been able to be determined.
- the dog died as a result of a sudden, unforeseen event.
- the dog is younger than two years old.
- the insurance cover has increased in the last year.
- the value of the dog's life exceeds EUR 3,000.
- the dog has been insured with us for less than one year.

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

b) Identification

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

c) Period abroad

If the dog dies or is euthanised abroad, claim reports, records,

certificates and invoices must be written in Finnish, Swedish, another Nordic language or English. Records must always be enclosed with the claim notification.

J.8 Qualifying period

 The insurance does not have any qualifying period.

J.9 Restrictions

 The insurance does not cover:

- costs for euthanasia, a post-mortem examination or cremation, but see section J.7a.
- complications due to injury or treatment of an injury that would otherwise not be reimbursed.

J.10 Excesses

 The policy does not have an excess.

K Agria Pack Veterinary Care

K.1 Who is covered by the policy

 The insurance covers the policyholder or another person in the policyholder's household who is the owner of the dogs. The insurance is also valid for the benefit of a co-owner who has a co-ownership agreement with the policyholder. You can take out the policy if you and another person in your household own a total of at least ten dogs.

K.2 When the policy is valid

 The insurance covers claims that occur during the period of insurance and where the number of insured dogs is 10 or more. We are entitled to modify the form of the policy and the insurance cover if the number of dogs is fewer than 10.

K.3 Where the policy is valid

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

K.4 Insured animal

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

K.5 Sum insured

 The sum insured is EUR 9,000 or EUR 12,000. The sum insured that you have chosen is set out in your insurance policy document and is the maximum amount that you can be reimbursed by the policy each period of insurance and for all the insured dogs combined.

K.6 Insurance cover

K.6.1 Veterinary care

 The policy covers the costs that you have incurred during the period of insurance when a vet examines and treats the insured dog with clinical symptoms from an illness or accident, which occurs during this period and is covered by the policy. The examination and treatment method must be medically justified and regarded as evidence-based veterinary medicine (i.e. it is supported by clinical studies that have been documented scientifically at an international level).

An accident means physical injury that affects the insured dog as a result of a sudden external event. If the vet identifies that the dog has swallowed a foreign object or has suffered from acute poisoning, this is also considered to be an accident.

An accident does not include heat exhaustion or a tick bite with related complications. An accident does not include either conditions which, even if they are found after an accident, are the result of an illness, according to a veterinary medical assessment.

K.6.2 Special provisions

SPECIAL PROVISIONS
Delivery complications and Caesarean section
Dentistry
MRI, CT examinations and scintigraphy
Neutering and sterilisation
Joint diseases
Other degenerative spinal and joint diseases
Implants
Plastic surgery

a) Delivery complications and Caesarean section

 The policy covers delivery complications and Caesarean sections for bitches from the age of 20 months. For Caesarean sections, it is also a prerequisite that the bitch has not previously had a Caesarean section and that the bitch is demonstrably unable to give birth itself or cannot give birth itself after receiving accepted treatment.

In the case of Boston Terriers, English and French Bulldogs and Chihuahuas, a Caesarean section will be paid for if the bitch has demonstrably given birth to one or more litters previously and all the litters have been born without Caesarean section.

b) Dentistry

 The policy covers the correction of malocclusion for med-

ical purposes, fractures of puppy teeth, extraction of remaining puppy teeth and dental cysts on the condition that the dog has been insured by Agria since before the age of 4 months and has continued to be insured by Agria without interruption.

In the case of correcting a malocclusion, the puppy must have been examined by a vet between the ages of 6 weeks and 4 months without any comment on its bite. Tartar, periodontitis (gum disease) or complications arising from poor oral or dental status are not reimbursed.

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

 Reimbursement is only given for examinations that are pre-approved by Agria. Read more about the pre-approval procedure in section L.4.1 in the General Terms and Conditions.

d) Neutering and sterilisation

 The spaying of bitches is only reimbursed if it is part of the treatment for diabetes mellitus or an abnormal physical growth (acromegaly), a traumatic injury to the uterus, uterine diseases with clear clinical symptoms, delivery injuries, vaginal prolapse or tumours in the vagina, uterus or ovaries.

The castration of males is only reimbursed if it is part of the treatment for prostate disorders with clear clinical symptoms, a rectal hernia (perineal hernia), benign anal tumours (perianal adenoma), testicular inflammation, testicular torsion, tumours of the testicles, penis prolapse or when inserting a fistula in the urethra (urethral fistula) in males with urinary stones or a disorder of or damage to the scrotum where the scrotum must be surgically removed.

e) Joint diseases

 Treatment for hip disease, elbow disease, patellar luxation, osteochondrosis and short ulna or Perthes disease is reimbursed, provided that the dog has been continuously insured for veterinary care since before the age of 4 months. For reimbursement to be provided in the case of hip dysplasia (HD), the X-ray images of the registered dog must be scanned and registered with the Finnish Kennel Club (FKC).

If the dog has not been insured for veterinary care since before the age of 4 months, maximum compensation of EUR 300 will be paid until a diagnosis has been made, establishing that the dog has a hip disease, elbow disease, patellar luxation, osteochondrosis, short ulna or Perthes disease.

If the elbow or hip has previously been declared healthy after an X-ray examination, provided that the result is registered with the FKC or another Nordic kennel club affiliated to the FCI, you will be reimbursed if problems occur in the previously healthy joint.

f) Other degenerative spinal and joint diseases

 In the case of other degenerative spinal and joint diseases, e.g. herniated disc and non-traumatic knee and meniscus injuries, the dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption.

If the dog has not been insured before the age of 4 months, there is a qualifying period for the insurance of 12 months from the date the new policy is taken out. This means that the degenerative spinal or joint disease must not have started during the first 12 months of insurance. If the above requirements are not met, you can be reimbursed up to a maximum of EUR 300 until the time when a diagnosis has been made, establishing that the dog has another degenerative spinal or joint disease.

g) Implants

 The dog must have been insured for veterinary care since before the age of 4 months and fulfil the terms under section K.6.2e. The insurance does not pay for gold implants.

h) Plastic surgery

 The dog must have been insured for veterinary care since before the age of 4 months and continued to be insured without interruption. Plastic surgery refers to a surgical correction of the skin, mucous membranes or any other part of the body.

The insurance policy does not cover certain plastic surgery procedures for Boston Terriers, English and French Bulldogs and Pugs. Read more in section K.8.3 about breed-specific restrictions.

K.7 Euthanasia and cremation

 Reimbursement is provided of up to EUR 100 for your expenses for the euthanasia and cremation of your dog if a veterinary medical assessment concludes that it must be euthanised and the illness or injury is eligible for reimbursement, according to section K.6.

K.8 Restrictions

K.8.1 Qualifying period

 Insurance policies have a qualifying period of 20 days from the date the insurance came into force, unless the terms state otherwise, see section K.6.2f. The qualifying period means that the insurance will not cover diseases that started during the qualifying period. For more information, see the General Terms and Conditions section L.1.5 and L.1.6.

K.8.2 General restrictions

 The insurance does not cover costs for:

- preventive treatment rehabilitation, IRAP therapy, acupuncture,

chiropractic manipulation, shockwave therapy, laser treatment or other types of alternative medicine.

- umbilical hernia, cryptorchidism or kinked tail.
- behavioural disorders, temperament issues or bad habits.
- certificate writing, administrative or advisory costs.
- out-of-hour charges or similar costs, if they have not been medically justified.
- medication (prescribed or issued by a vet), medicated feed, shampoo or other products ordered or sold by the vet.
- vet's travel, transport of the dog or other trips.
- taking samples and analysis of antibody titres, in addition to diagnosing atopy.
- taking samples and analysis using PCR techniques to determine Borrelia in blood samples.
- haemodialysis.
- parvo (parvovirus), distemper or infectious hepatocellular carcinoma (HCC) if the dog is not sufficiently vaccinated according to applicable recommendations.
- complications due to illness, injury or treatment that would otherwise not be compensated, except for complications with vaccinations.

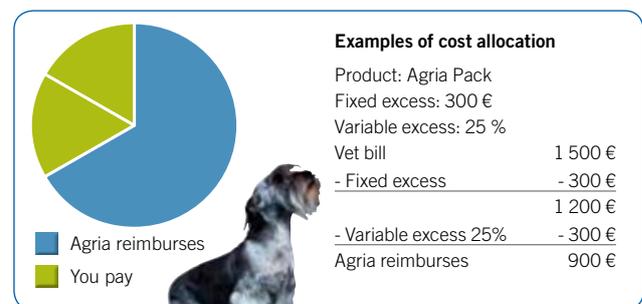
K.8.3 Breed-specific restrictions

 The costs of examining and treating eyes, ears or skin diseases are not reimbursed for Shar-Peis.

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 are not reimbursed.

K.9 Excess

 The insurance has a fixed excess and a variable excess. We deduct one fixed excess amount per excess period and dog. The variable excess is deducted from the costs that exceed the fixed excess. The fixed and the variable excesses are stated in your insurance policy document. An excess period is 125 days. We calculate the excess period from the date of the earliest costs incurred for which you request reimbursement.



L General Terms and Conditions for Agria's dog insurance policies

L.1 When and how is the insurance valid

L.1.1 Insurance contract

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

- The insurance comes into force from the time you took out the policy.
- If it is not possible to determine the start of the period of insurance as described in the above paragraph, the period of insurance always commences from midnight the next day, i.e. the day following the day you took out the policy.
- The period of insurance is always one year unless otherwise agreed. However, the first period of insurance may be shorter than one year. The period of insurance of the Agria policy is always renewed on the first day of the month. For example, if you take out insurance on the 15th of a month, your policy will be renewed the following year on the first day of the same month.
- The insurance is continuous.

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

L.1.2 Agria's liability

Our liability applies during the period that the insurance is in force. The insurance compensates the financial loss and costs incurred during the period of insurance and that are based on diseases, injuries or other claim incidents that have occurred during this time and are covered by the policy. Veterinary care costs and life and utility losses arising after our liability has ceased, for example, due to the termination of the insurance, will not be compensated.

L.1.3 Restrictions on insurance cover (reservations)

We are entitled to have a reservation for diseases, physical defects and injuries that displayed symptoms before the policy's start date. If the insurance's cover is restricted with a reservation, the reservation also applies to complications and consequences of the diseases, physical defects, injuries or other claim incidents which the reservation relates to, as well as to diseases, physical defects, injuries or other claim incidents that are associated with what the reservation relates to. If the reservation can be reviewed, this is indicated in your insurance policy document.

L.1.4 Retrospective restrictions on insurance cover (reservations)

The insurance does not cover diseases, physical defects, injuries or other claim incidents considered to be congenital, to have occurred or begun to develop before the policy was taken out, as well as diseases, physical defects, injuries or other claim incidents related to such conditions.

Complications arising from such conditions are not covered by the policy either. If the insurance cover has been granted on the basis of incorrect or insufficient information about the animal's health, when settling the claim, Agria can impose reservations in the insurance even retrospectively, based on the animal's treatment history. Veterinary medical experience is used as the basis for assessing when a disease or an injury is considered to have begun.

L.1.5 Care of own animal

The insurance reimburses the costs for examinations, treatment or care given to veterinary surgeons' and animal health staff's own animals, provided that the cost of the care given is reasonable. Agria only reimburses costs in line with what the corresponding examination or treatment would have cost at another care provider.

L.1.6 Qualifying period

A qualifying period means that the insurance does not cover illnesses, physical defects and injuries, as well as consequences of these, which have started during the qualifying period. If the insurance cover is extended, a new qualifying period applies to the extended part. The insurance terms state how long the qualifying period is.

L.1.7 Exemption from qualifying period

No qualifying period applies to the following events:

- Injury caused by a sudden external force.
- In the case of new policies, if a corresponding insurance policy existed for the dog with Agria or another insurance company for at least 20 days (12 months for certain specific provisions) before the date the insurance is taken out, the dog will receive continuous insurance cover.
- In the case of puppies that are insured for veterinary care before the age of 12 weeks, within 10 days of delivery, and have a veterinary certificate (pup examination certificate) issued by a vet in a Nordic country, and which are not older than 7 days at the time of delivery.
- Veterinary care insurance is also exempt from a qualifying period if it is taken out in direct relation to the delivery of the puppies, whose mother has a valid Agria Breeding Veterinary Care policy.

L.2 Continuation, amendment and termination

L.2.1 Continuous insurance

The insurance policy is continuous. One month before the period of insurance expires, we will send a new insurance policy document (renewal letter) where you will find information about your forthcoming period of insurance. The insurance policy document comes with a notice of payment and notification of any changes to the premium and terms. The insurance policy continues for one agreed period of insurance at a time unless either of the parties gives notice to terminate the contract.

L.2.2 Amending and terminating the insurance

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

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

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

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

- a) New or amended legislation or administrative provision.
- b) Amendment to case law.
- c) An unforeseen change in circumstances, such as an exceptional natural event, international crisis or disaster.
- d) An amendment in the index supplied in the insurance policy.
- e) A change to the damage costs.
- f) A change in such variable circumstances or conditions that, based on our premium criteria, affects the size of the

insurance premium. This can be, for instance, changes in the age or place of residence of the insured, policyholder or the owner or holder of the insured object, as well as changes, for instance, to the insured object's features, the place of insurance or in claim trends.

- g) A change in the policy terms for the insurance company's reinsurance protection.
- h) A change in the insurance's administration costs or expenses.

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

L.3 Insurance premium and payment of premium

L.3.1 Premiums

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

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

L.3.2 Immediate payment of premium

We are entitled to request immediate payment of the premium, for instance, if you have payment defaults. This means that the insurance takes effect the day after the date on which the premium is paid. In this case, it is stated in your insurance policy document.

L.3.3 Termination due to late payment of premium

If the premium is not paid on time, we are entitled to terminate the policy, unless the delay is of little significance. If we terminate the policy, you will receive written notice of this. The insurance is terminated on the date specified in the termination letter, unless the premium is paid before then.

If you pay the premium after the policy has been terminated due to non-payment, the payment is considered as an application for a new policy. In this case, a new insurance policy can be approved based on the old one and it will come into force from the date after the day when the premium was paid.

If we do not approve the policy, we must inform you of this within 14 days, otherwise you are deemed to have taken out a policy.

L.3.4 Repayment of premium

If the insurance is terminated before the agreed date, we are entitled to the premium for the period that our liability applied.

The remainder of the premium paid for the period after the insurance is terminated will be repaid to you. The insurance premium is not repaid separately if the premium amount to be paid back is less than 8 euros. The insurance premium is not paid back if you have acted fraudulently in the situations referred to in section L.5.1 in the Terms and Conditions.

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

L.4 If a claim incident has occurred

You should report any claim incident to Agria without delay.

You are required to contribute to the investigation of the claim incident and provide us with all the information relevant to the assessment of the claim and of our liability. You should be able to present veterinary certificates, record abstracts, examination results, receipts, invoices, police reports etc. Medical records, certificates and invoices must be written in English, Finnish, Swedish or another Nordic language.

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

Costs must be itemised and certificates must not be issued by biased persons. You must also inform us if you are liable for VAT.

Agria has the right at any time to assign a specific vet or animal clinic and you are obliged to cooperate with it; otherwise, your right to compensation will lapse partially or completely.

When requested, you must let Agria inspect the animal and the place where the animal was injured. You give Agria the right to obtain information directly from vets and authorities.

If the claim incident is a result of any of the below, the following provisions apply:

- Traffic accidents: You must provide information about the driver, the vehicle registration number and the insurance company that the vehicle was insured with.
- Animal cruelty: You must report the event to the police.

L.4.1 Pre-approval

If you are unsure about whether a treatment or any other claim incident is covered by the insurance, you can get the treating vet to request pre-approval from Agria's vet or claims handler. A pre-approval only relates to the veterinary medical assessment. In the case of pre-approval, the full details of the animal's illness and treatment history, as well as the other

circumstances surrounding the claim incident must be provided; otherwise, the compensation may be reduced or refused completely. See section L.5.1.

L.4.2 Direct settlement

If the clinic has signed a direct settlement contract with Agria, you can ask the clinic to report the claim incident to Agria instead of you. You must cooperate with the clinic to ensure that it can supply all the information about the animal's illness and treatment history, as well as the other circumstances surrounding the claim incident. Agria is always entitled to decide whether direct settlement will be made in the individual case.

If there is direct settlement, Agria pays out the compensation directly to the clinic. You therefore only need to pay the clinic for the costs that are not covered by the insurance. If Agria decides that it is not suitable to settle a case directly, we are entitled to refuse direct settlement. A prerequisite for direct settlement is that the policy is valid, the premium has been paid and the claim incident is covered by the insurance. You are always the buyer in relation to the veterinary care clinic, even if a direct settlement is made.

If circumstances were to come to light that, if they had been known at the time of direct settlement, would have led to a complete or partial reduction in compensation or that the insurance company would not have been liable, Agria is entitled to reclaim any overpaid compensation from you. See section L.5.1.

L.5 General safety regulations and duty to rescue

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

- 1) You must comply with the Animal Welfare Act and the regulations issued under the Animal Welfare Act and with other legislation, ordinances and regulations that are designed to prevent disease and injury in animals. You must also follow the decisions and orders from vets or the authorities.
- 2) If the dog becomes ill or injured or shows symptoms of disease, signs of lethargy or loss of weight, you must contact or call out a vet immediately.
- 3) You must follow the instructions and recommendations of the vet regarding treatment, aftercare and rehabilitation of the dog.

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

L.5.1 Reduction in insurance compensation, breach of safety regulations, duty to rescue and instructions in the event of a claim incident

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

When assessing whether the compensation should be reduced or refused, consideration must be given to how relevant this breach was to the claim incident that occurred. Furthermore, consideration must be given to any intent you had or the nature of your negligence, as well as the conditions in general. It may be on the grounds that you have not cooperated with the investigation into the claim or complied with your obligations under the terms, in keeping with legislation or official instructions. As part of this, we will consider the potential the dog would have had, according to veterinary medical expertise, to remain healthy, recover or stay alive if the safety regulations or duty to rescue had been complied with.

Agria takes a particularly serious view on neglect, cruelty to animals, breeding animals with known hereditary diseases or defects and other instances of lack of care towards animals.

L.5.1.1 Causing an insurance claim

If you have deliberately caused an insurance claim, Agria is exempt from liability and does not pay any compensation. If you have caused the insurance claim out of gross negligence, our liability may be reduced according to what is reasonable, taking into account the conditions. The same applies if you would otherwise be deemed to have acted or failed to act in the knowledge that there is a significant risk that the loss would occur.

It is also the case with Agria Liability that compensation may be reduced or refused if the consumption of alcohol or use of drugs has been a reason contributing to the insurance claim.

L.5.1.2 Identification

In some situations where compensation is reduced, we equate your actions with the actions of the person who is supervising the insured dog with your consent. When you engage someone to look after or care for your dog, the safety regulations in the General Terms and Conditions also apply to this person.

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

L.5.1.3 Check your insurance

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

L.5.1.4 Duty of disclosure

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

The same applies if you provide incorrect information or withhold information after a claims incident, which is significant to your right to compensation. The same also applies if you provide incorrect information or withhold information that is significant to your right to compensation in requests for pre-approval or direct settlement.

L.6 Force majeure, fire, environmental, war and dam failure damage

The insurance does not cover expenses or other losses as a result of environmental disaster, nuclear accidents, radioactivity, war, hostilities, civil war, revolution, acts of terrorism, insurrection or riot or because of labour disputes or confiscation, nationalisation, requisition, destruction of or damage to property based on decisions of a government or authority.

The insurance does not cover claim incidents that have been directly or indirectly caused by or in connection with a dam failure in a hydroelectric dam or regulating dam for electrical power generation. The insurance does not cover expenses or other losses resulting from the settlement of claims, payment of compensation or other action being delayed because of any of the above events.

L.7 General information regarding compensation

L.7.1 Sum insured

The insurance compensates your financial loss up to the sum insured. The sum insured is stated in the product terms and in your insurance policy document.

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

We make deductions from the compensation for:

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

L.7.2 Payment of compensation

We will pay the compensation no later than within one month after you have submitted a complete claim and have otherwise done what we require of you.

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

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

No compensation is paid for amounts under 8 euros.

L.7.3 Double insurance

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

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

L.7.4 Recovery

If Agria has paid compensation for a claim incident, we assume the right to compensation from the person responsible for the claim incident up to the amount we have paid. You may not enter into an agreement with the person responsible for the claim incident, which means that you completely or partially waive your right to compensation from that person.

L.8 Limitation

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

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

L.9 How we handle your personal data

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

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

Agria collects information about you, but also about the insured party, co-insured party, paying party and pledgee. These details include name and address, social security number, telephone number and email address and in some cases, information about profession and citizenship, economic circumstances and health status.

Agria may also record or document any communication you have with us in another manner.

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

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

Personal data is primarily used within Agria, but may be supplied to other companies, associations and organisations (inside and outside the EU and EEA area) that Agria and the Länsförsäkringar Alliance cooperate with. Personal data may

also be supplied to the authorities if we are bound to do so by law. Agria may archive and process application documents and other details, regardless of whether your application is approved or not.

Your personal data is not kept for longer than necessary. You are entitled to be told once a year what personal information we hold about you, without any charge for this. Send a written application with your signature.

Send your application to: Agria Animal Insurance, Kamreerintie 8, 02770 ESPOO, Finland.

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

L.10 If we fail to reach agreement

L.10.1 Customer complaints

If you are not satisfied with any part of the handling by or contact with Agria, from the initial response to the ongoing contact or when your insurance ends, we would like you to tell us about it. You can call us on +358 (0)29-1701 080 or contact your administrator and state that you want to file a complaint.

L.10.2 Review

Misunderstandings and lack of clarity may arise with regard to a claim. If you are not satisfied with our claims handling, you can ask Agria to review the case. Agria would like to receive your request for a review in writing. You can call us on +358 (0)29-1701 080 or contact your claims handler to get more information about the review.

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

Agria Animal Insurance/Customer complaints
PL 7320
00002 HELSINKI

L.10.3 Other advice and review

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

Finnish Financial Ombudsman Service FINE
Porkkalankatu 1
00180 HELSINKI
www.fine.fi

To the Consumer Disputes Board

Consumer Disputes Board
Hämeentie 3
P.O. BOX 306
00531 HELSINKI
Tel. no. +358 (0)29 566 5200

www.kuluttajariita.fi/en/

These boards can provide decision recommendations.

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

L.10.4 County court

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

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

L.10.5 Applicable law

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



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