

## OVERVIEW OF SERVICES

**Please note:** This is only a brief overview. The legally binding scope of the insurance cover is exclusively set out in the agreed insurance conditions.

Tariff	Surgery Cover Comfort	Full Cover Comfort	Full Cover Premium
<b>General</b>			
Sum insured (annual maximum benefit)	<b>Dogs:</b> 5.000 € <b>Cats:</b> 3.000 €	<b>Dogs:</b> 5.000 € <b>Cats:</b> 3.000 €	<b>Dogs:</b> unlimited <b>Cats:</b> unlimited
Deductible	selectable between 20% , 10%, 0%	selectable between 20% , 10%, 0%	selectable between 20% , 10%, 0%
Payment of veterinary fees	✓ up to 4 times the GOT rate	✓ up to 4 times the GOT rate	✓ up to 4 times the GOT rate
Free choice of vet and clinic	✓	✓	✓
Telemedicine (24/7 online veterinary consultation)	✓	✓	✓
Identification (assumption of costs for chipping)	✓	100 € (within the framework of the one-off precautionary lump sum)	100 € (within the framework of the annual pension lump sum)
Protection abroad (worldwide)	12 months	12 months	12 months
General waiting time	1 month	1 month	1 month
Special waiting time	12 months (for certain diseases)	12 months (for certain diseases)	12 months (for certain diseases)
Waiver of the waiting period	for accidents, telemedicine and labelling	for accidents, telemedicine and preventive care	for accidents, telemedicine and preventive care
Reduction or elimination of the waiting period through crediting of prior insurance	✓	✓	✓
Premium increase with increasing animal age	no	yes	yes
<b>Operations</b>			
Operations (annual maximum)	<b>Dogs:</b> 5.000 € <b>Cats:</b> 3.000 €	<b>Dogs:</b> 5.000 € <b>Cats:</b> 3.000 €	<b>Dogs:</b> unlimited <b>Cats:</b> unlimited
Pre-operative examinations leading to the diagnosis and the operation (e.g. X-ray, endoscopy, biopsy, laboratory)	✓	✓	✓
Operations under general/partial anaesthesia	✓	✓	✓
Tooth extraction/root treatment	✓ <b>Dogs:</b> ✓ <b>Cats:</b> max. 150 €	✓ <b>Dogs:</b> ✓ <b>Cats:</b> max. 150 €	✓
Castration/sterilisation (if medically necessary)	✓ otherwise for male animals max. 50 €, for female animals max. 75 €	✓ otherwise 100 € (within the framework of the one-off precautionary lump sum)	✓ otherwise 100 € (within the framework of the annual lump-sum pension allowance)
Follow-up treatments incl. complementary treatment methods (such as acupuncture, homeopathy, physiotherapy, laser therapy, magnetic field therapy and neural therapy), homeopathy and acupuncture) after surgery	until 15 days After the operation	until 15 days After the operation	until 30 days After the operation
Admission and boarding at the veterinary clinic after surgery	until 15 days After the operation	until 15 days After the operation	until 30 days After the operation
Medicines, dressings, remedies and aids after the operation	until 15 days After the operation	until 15 days After the operation	until 30 days After the operation

Curative treatments (non-surgical treatments)	Surgery Cover Comfort	Full Cover Comfort	Full Cover Premium
Medical treatments (annual maximum benefit)	X	<b>Dogs:</b> 5.000 € <b>Cats:</b> 3.000 €	<b>Dogs:</b> unlimited <b>Cats:</b> unlimited
Diagnostics: X-ray, ECG, blood tests, etc.	X	✓	✓
Medicines / Drugs	X	✓	✓
Admission and boarding at the veterinary clinic	X	15 days per insured event	30 days per insured event
<b>Additional curative treatments and preventive benefits</b>			
<b>Pension lump sum can be used for:</b>			
a) Preventive medical check-ups or health checks incl. blood tests; b) Dental prophylaxis (teeth cleaning/tartar removal/tooth polishing); c) Worming; d) Vaccinations; e) Flea and tick prevention; f) Castration or sterilisation without medical indication; g) Costs for implantation of a transponder or microchip incl. issuance of an EU pet passport; h) Preparation of health certificates and expert reports; i) Shortening the claws; j) Manual emptying of the anal sac; k) Complementary feeds including vitamin supplements and dietetic feeds;	X	100 € (one-time)	100 € (annually)
Allowance for prostheses	X	250 € (one-time)	500 € (one-time)
Supplementary dental cover for fillings, dentures, dental corrections	X	X	500 € (annually)
Alternative healing methods without surgery e.g. acupuncture, homeopathy, physiotherapy	X	X	500 € (annually)
Accommodation costs in case of emergency (boarding kennels, pet hotel, dog school)	X	X	max. 250 € (annually)
Allowance for funeral expenses	X	X	max. 150 € (one-time)
Search allowance in the event of loss or theft	X	X	max. 100 € (annually)
<b>Contract and service</b>			
Direct billing with the vet	✓	✓	✓
Contract period	1 year	1 year	1 year
Right of termination	Can be terminated daily after the end of the 1st year	Can be terminated daily after the end of the 1st year	Can be terminated daily after the end of the 1st year

✓ = up to the sum insured  
X = not insured