

This is a summary of Smart Paws Pet Health Insurance and does not provide all information on conditions and exclusions. These can only be found in the general conditions of insurance. We recommend that you read the general terms and conditions in full before proceeding.

At the beginning of a new insurance policy, we will send you the general conditions of insurance. You can request a copy by calling 061 204 5540 or on the website www.smartpaws.ch.

About the insurer

The insurer is European Travel Insurance (ERV), branch office of Helvetia Swiss Insurance Company Ltd, headquartered in Basel, St.-Alban Anlage 56, 4002 Basel, Switzerland.

Main features of the Smart Paws pet health insurance

Smart Paws is a pet health insurance that reduces some of the financial risks associated with keeping cats or dogs.

Main features and deductibles

The tables below show what is covered during an insurance period. For more information on Smart Paws Pet Health Insurance, see Chapter 2 (What is covered by your insurance policy) of the General Conditions of Insurance.

For pets under the age of 8 years at policy purchase

Overall limit of policy

There is a maximum limit on all costs incurred under your insurance policy:

Limit	Basic	Classic	Optimal	Important exclusions or restrictions
Per pet, per insurance period	2.500CHF	5.000CHF	10.000CHF	X

Medical costs

This section will cover the cost of treatments that are medically necessary for any illness or injury that your pet suffers after the start date of your policy and during an insurance period, up to the specified limits.

Limit	Basic	Classic	Optimal	Important exclusions or restrictions
a) Vet costs	In full	In full	In full	X
b) Generic prescription medications prescribed by the veterinarian.	In full	In full	In full	X
c) Complementary therapies	500CHF	750CHF	1.000CHF	Listed in the general conditions of insurance.
d) Prescription feed prescribed by the veterinarian	Not covered	20% up to 150CHF	40% up to 250CHF	We do not accept food that has been prescribed for weight loss, dental disease or as a dietary supplement.
e) Emergency treatment for injuries to the animal when traveling outside Germany.	In full	In full	In full	No cover if you travel abroad only to have your pet treated there.

Pet boarding costs

This section covers the costs of having your pet in an independently licensed kennel that is not owned or owned by a close family member, if you need emergency treatment and if you are in the hospital for five consecutive days or more and your pet can not be entrusted to any other person. The following limits apply:

Cover	Basic	Classic	Optimal	Important exclusions or restrictions
Cost of pet boarding	200CHF	200CHF	200CHF	X

Loss by theft

A cash benefit based on the current value of your pet as a puppy or a kitten, up to the limits below if the animal is not found within 10 weeks after the theft. If necessary, we may also pay up to 25% of the search and reward costs.

Cover	Basic	Classic	Optimal	Important exclusions or restrictions
Loss through theft	500CHF	750CHF	1,000CHF	Your pet must have been stolen from a registered address. The theft must be reported to the police within 24 hours.

For pets over 8 years of age at policy purchase

Overall limit of policy

There is a maximum limit on all costs incurred under your insurance policy:

Limit	Classic	Optimal	Important exclusions or restrictions
Per pet, per insurance period	2.500CHF	5.000CHF	X

Medical costs

This section will cover the cost of treatments that are medically necessary for any illness or injury that your pet suffers after the start date of your policy and during an insurance period, up to the specified limits.

Limit	Classic	Optimal	Important exclusions or restrictions
a) Vet costs	In full	In full	X
b) Generic prescription medications prescribed by the veterinarian.	In full	In full	X
c) Generic prescription medications prescribed by the veterinarian in respect of chronic conditions.	40% up to 500CHF	50% up to 750CHF	
d) Complementary therapies	500CHF	750CHF	Listed in the general conditions of insurance.
e) Prescription feed prescribed by the veterinarian	20% up to 150CHF	40% up to 200CHF	We do not accept food that has been prescribed for weight loss, dental disease or as a dietary supplement.
f) Emergency treatment for injuries to the animal when traveling outside Germany.	In full	In full	No cover if you travel abroad only to have your pet treated there.

Pet boarding costs

This section covers the costs of having your pet in an independently licensed kennel that is not owned or owned by a close family member, if you need emergency treatment and if you are in the hospital for five consecutive days or more and yours Pets can not be entrusted to any other person. The following limits apply:

Cover	Classic	Optimal	Important exclusions or restrictions
Cost of pet boarding	200CHF	200CHF	X

Loss by theft

A cash benefit based on the current value of your pet as a puppy or a kitten, up to the limits below if the animal is not found within 10 weeks after the theft. If necessary, we may also pay up to 25% of the search and reward costs.

Cover	Classic	Optimal	Important exclusions or restrictions
Loss through theft	500CHF	750CHF	Your pet must have been stolen from a registered address. The theft must be reported to the police within 24 hours.

Excess

You must pay these amounts yourself if you make a claim.

An excess is the amount you must pay before we pay for any costs included in your insurance policy. The excess is 100CHF for all policies. This applies per condition in each period of insurance.

This means that you pay the excess for every new illness. If a disease continues over several insurance periods, you must pay the excess again in each new period of insurance. This means that you may pay the excess multiple times for the same treatment.

An additional contribution is a percentage of any claim you have to pay after deducting the excess. The amount of your contribution depends on the age and breed of your pet and may change with each renewal. If the additional contribution applies to your insurance, this will be stated on the insurance certificate.

Information on the excess can be found in Chapter 4 (Excess and additional contributions) of the general insurance conditions.

Important or unusual exclusions and conditions

Below is a summary of important exclusions and conditions. This is not a complete list of exclusions and conditions. These can only be found in Chapter 3 (Exceptions – what is not covered by your insurance policy) and Chapter 6 (Essential conditions and obligations) of the General Conditions of Insurance.

Pre-existing conditions

We do not pay for diseases and injuries that:

- a) have already occurred before the start of the insurance;
- b) have the same or similar diagnosis or clinical signs as injuries or illnesses that your pet had before the start of the insurance or;
- c) have been caused by any injury, illness or clinical sign that your pet exhibited, associated with, or caused prior to the commencement of the insurance. It does not matter when injuries, illness or clinical signs have been detected in or on your pet's body.

Illnesses that occur during the waiting period

We do not cover illnesses that show first signs in the first 30 days after the insurance is completed.

Owner of your pet

You must be the owner and registered owner of the pet and the animal must normally live with you at the registered address.

Excluded breeds

We do not insure pets of the following breeds or crossed with the following breeds:

American Pit Bull Terrier, Czechoslovakian Wolfdog, Saarloos -Wolfhound, Dogo Guatemalteco, Wolf, Wolf hybrid, Tosa Inu, Dogo Sardesco, Dogo Canario, Perro de Presa, Carolina Dog or American Staffordshire Terrier.

The care of your pet

You must look after your pet carefully and take steps to prevent unnecessary illness, or injury, or theft. So you have to make sure that:

- Your pet receives a health check at least every 12 months and
- All vaccinations are current as recommended by the veterinarian.

Insurance cover only applies if your pet receives an annual health check.

We do not pay for the medical costs of illness that your pet has not been properly vaccinated against. If your veterinarian can not perform a check-up or vaccination because of your pet's behaviour or aggressive tendencies, you must let us know immediately.

You also have to:

- Provide a safe environment for your pet to prevent illness, injury and theft
- Provide your pet with a microchip in accordance with applicable laws and veterinary advice
- Do not expose your pet to a potentially hazardous situation.

Failure to comply with your duty of care to your pet and expose it to unnecessary hazards may void coverage.

Contract duration

The insurance policy is valid for one year and will be renewed every 12 months. We reserve the right to change the terms and conditions with each renewal.

For information on contract duration, see Chapter 1 (Information about your insurance) of the General Conditions of Insurance.

Cancellation

We hope you are satisfied with your insurance policy. However, if you find that it does not meet your expectations, you can terminate within the first 14 days from receipt of the insurance documents. Provided that no claim has been made, you will receive a full premium refund.

You can write to the following address:

Smart Paws GmbH, Innere Margarethenstrasse 5, 4051 Basel, Switzerland

Or send an e-mail to help@smartpaws.ch to cancel your insurance.

Information on the cancellation of your insurance policy can be found in Chapter 1 (Information about your insurance) of the General Conditions of Insurance.

Make a claim

If you wish to claim, you must call our hotline on **061 204 5540** before treatment. Our hotline is manned from Monday to Friday (excluding public holidays) from 9:00 to 17:00. Calls may be recorded and monitored.

Alternatively, you can send us an e-mail to claims@smartpaws.de.

For claims information, see Chapter 5 (Making an Insurance Claim) of the General Conditions of Insurance.

Complaints

We attach great importance to the fair treatment of our customers. If you are unsatisfied with any aspect of the handling of your insurance policy, please contact us:

- **by email: complaints@smartpaws.ch**
- **by post: Complaints Manager, Smart Paws GmbH, Innere Margarethenstrasse 5, 4051 Basel, Switzerland**

Information on complaints can be found in Chapter 9 (Submit a complaint) of the General Conditions of Insurance.

