

General conditions of insurance (GCI) E473

INFORMATION ABOUT YOUR INSURANCE POLICY

Dear Client

We would like to inform you about the identity of the insurer and the material content of the insurance contract (Art. 3 of the Insurance Contract Act).

Who is your contracting party?

The insurer is EUROPÄISCHE Reiseversicherungs AG (hereinafter referred to as "ERV"), a stock corporation under Swiss law, with its registered office at St. Alban-Anlage 56, 4002 Basel. For travel legal protection you are insured through Coop Rechtsschutz AG, a stock corporation under Swiss law, with its registered office at Entfelderstrasse 2, 5001 Aarau.

What risks are covered and what scope does the insurance cover have?

The insurance application, the corresponding General terms and conditions of insurance (GCI) and/or any Special conditions (SC) stipulate the events upon whose occurrence ERV is obliged to make a payment.

What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits can be gathered from the insurance application, the policy and the corresponding GCI or SC. The same applies to any deductibles or waiting period.

How high is the premium payable?

The amount of the premium depends on the insurance cover selected and on the insured risks. Details of the premium and the statutory duties and fees (e.g. Swiss Federal stamp duty) can be found in the quote, the insurance application or in the policy and premium note. The premium is generally paid once a year. If the contract is terminated early, ERV reimburses the premium not spent in accordance with the statutory and contractual provisions.

What other duties do you, as policyholder, and the insured persons have?

The essential duties of the policyholder and the insured persons include the following, for example:

- In the event of a claim, it must be reported to ERV immediately, e.g. using the 24-hour helpline +41 44 655 18 18.
- The policyholder and insured persons must co-operate in clarifications of ERV, e.g. in clarifications in the event of a claim (obligation to co-operate).
- In the event of a claim, reasonable actions must be taken to mitigate and elucidate loss (duty to mitigate loss).
- If a change in the material circumstances recorded in the insurance application and policy lead to an increase in risk, there is a duty to notify ERV of this without delay (aggravation of risk).

When does your contract of insurance commence and end?

The contract commences and ends on the date stated in the insurance application and in the policy. If proof of insurance or a provisional cover note was issued, ERV will grant insurance cover from the date specified therein until delivery of the policy. **After the expiration of the agreed contract period, the contract will be tacitly renewed for successive terms of 365 days unless one of the contracting parties gives 90 days prior written notice of termination. If the term of the contract is less than 365 days, it terminates on the expiry date stated in the policy.**

The contract may, among other things, be terminated prematurely by notice of cancellation:

- following a loss event for which ERV has made payments:
 - by the policyholder within 14 days of being notified of the payment; the insurance cover terminates 14 days after receipt of the notice of cancellation;
 - by ERV at the latest at the time when payment is made; the insurance cover terminates 14 days after receipt of the notice of cancellation;
- in the event of an increase in the premiums or deductible sums or of amendments to the GCI by ERV: by the policyholder at the end of the insurance year, if he does not agree with the revision. If ERV does not receive any notice of termination by the end of the insurance year, the contractual amendment shall be deemed to have been accepted by the policyholder. Officially prescribed adjustments (such as changes in the premiums, the deductibles, the indemnity limits, the scope of cover or the duties and fees) shall be reserved in the case of cover regulated by law.

Why is personal data processed, passed on and stored?

What personal data is processed?

Data acquisition and processing serves the business of insurance transactions, the marketing, selling, administration, mediation of products and services and risk assessment, as well as the handling of insurance contracts and any secondary business associated with this.

The data is physically and/or electronically acquired, processed, stored and deleted in accordance with the regulations of the legislator. Data which concerns business correspondence must be stored for at least 10 years from contract termination and claims data for at least 10 years after completion of the claim.

In essence, the following data categories are processed: interested parties data, customer data, contract and claims data, health-related data, data from injured parties and claimants as well as collection data.

ERV is authorised to disclose all this data to the extent required to co-insurers and reinsurers, official bodies, insurance companies and institutions, central information systems of the insurance companies, other entities within the group of companies, cooperation partners, hospitals, doctors, external experts and other involved parties in Switzerland and abroad and to obtain information from all of the above. This authorisation includes, in particular, the physical and/or electronic storage of data, the use of the data for determining the premium, assessing risk, processing insured events, combating abuse, preparing statistical evaluations and, within the group of companies, including cooperation partners, also for marketing purposes, including the creation of client profiles for the purpose of offering the applicant individual products.

What fees are charged?

In the event of reminders and debt enforcement, ERV charges the following fees:

- fee for a statutory reminder CHF 20,
- fee for initiating debt enforcement (plus official enforcement costs and court costs) CHF 50,
- fee for the deletion of a debt enforcement CHF 80. (Deletion will only be performed if all outstanding amounts have been settled.)

What else must be observed?

The actual insurance contract remains authoritative in any case.

Use of the male gender to facilitate readability is intended to also refer to the female gender.

In case of doubt about interpretation and content of all documentation, the German version shall prevail.



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1 GENERAL PROVISIONS



1.1 Insured persons and animals

- A Insurance is valid for persons who have their legal domicile or usual place of abode in Switzerland.
 B Insurance applies to the animal described in the policy.
 C Cover may only be taken out for healthy animals older than 3 months and under 6 years of age.
 D Only dogs and cats which are kept in Switzerland may be insured. If the keeper of the animal moves outside of Switzerland then insurance cover terminates at the end of the current insurance period.
 E Commercial breeding as defined in the Animal Welfare Ordinance (TSchV) is excluded.

1.2 Annual insurance policies – validity period, contract termination

- A Unless otherwise stipulated, the insurance is valid worldwide.
 B Annual insurance policies – validity period, contract termination
 The annual insurance policies are valid for 365 days from the date of issue and will be automatically renewed for a further 365 days in each case unless cancelled in writing at least 90 days prior to expiry.
 C Contract termination
 a) Following each loss event for which ERV makes payments, the contract can be terminated in writing
 • by the policyholder within 14 days of being notified of ERV's payment,
 • by ERV at the time when payment is made.
 b) The insurance ends 14 days after the notice of termination has been received by the other party.
 D If the contract is cancelled before the end of the contract term for a statutory or contractual reason, ERV reimburses the premium not spent unless
 • the policyholder cancels the contract following a claim and the contract had been in force for less than 12 months at the moment of the cancellation,
 • ERV pays the insurance benefits and the insurance contract is invalid because the risk no longer applies (total loss or exhaustion of the benefits).
 E If the animal dies then the policy ends on death. An official document or a veterinary certificate must be produced for ERV to make a premium refund.
 F If an animal goes missing this must be declared immediately as per para. 4.1. If it can be proven that the insured animal has not been found within 6 months then it is deemed to be lost and the policy will be cancelled retroactively on the date of the declaration of loss.
 G ERV's duty to settle claims ends on termination of the policy. This also applies to outstanding claims. The applicable date is the respective treatment date.

1.3 Premium payment and amendment of the contract

- A Premiums are due for payment according to the date specified on the invoice. If the premiums are not paid on the respective due date, ERV sends the policyholder, at his own expense, a written reminder calling upon him to make payment within 14 days on pain of the consequences of failing to do so. If this reminder has no effect, ERV ceases to be on risk for damage which occurred from the expiry of the period of grace until the premiums have been paid in full.
 B ERV may alter the GCI, premiums and excesses at the beginning of a new insurance year, notifying the policyholder of such changes at least 30 days before the end of the current insurance year. If the policyholder does not agree with an amendment of the contract, he may cancel the insurance contract in writing. Notice of cancellation is valid if it is received by ERV on or before the last day of the current insurance year. If ERV does not receive any notice of termination by the end of the insurance year, the contractual amendment shall be deemed to have been accepted by the policyholder.

1.4 Change of owner or keeper

- A In the event of sale, exchange, change of keeper or the insured animal being given away, the policyholder must notify ERV in writing within 14 days of the change being made. The rights and obligations under the in-force policy are then transferred to the new owner or keeper.
 B The new owner or keeper may decide not to take over the insurance and should notify this in writing within 30 days of the change. ERV also has the right to withdraw from the contract within 14 days of becoming aware of the change. The policy terminates at the earliest 30 days after cancellation.

1.5 General exclusions

The following are not insured:

- a) illnesses and the consequences of an accident that occurred or were recognizable or could have been diagnosed by a vet on examination before inception of the insurance;
 b) injury to the animal caused by a liable third party or another animal and for which liability arises, or else deliberate injury inflicted by the keeper of the animal;
 c) injuries that occur during competitions or training sessions in which the animal is directly confronted with one or more other animals (such as greyhound racing);
 d) the consequences of war, riot or civil commotion, earthquake, rockfall, flood, avalanche or nuclear events, except for the consequences of using the animal for the search and rescue of the injured in connection with such events;
 e) the consequences of non-compliance with the Animal Welfare Act (TSchG), the Animal Welfare Ordinance (TSchV) and the Ordinance of the FDHA (Federal

Department of Home Affairs) on training in animal husbandry and in the handling of animals (TSchAV);

- f) any surcharges on invoices, in particular shipping charges (postage and packaging), billing fees and dunning charges.

1.6 Obligations in case of claim

- A Please contact
 • in case of claim, the Insurance Claims Department of EUROPÄISCHE Reiseversicherungs AG, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, fax +41 58 275 27 30, claims@erv.ch (for LEGAL PROTECTION refer to para. 5.3 D),
 • **in an emergency**, the 24/7 EMERGENCY HOTLINE on **+41 44 655 18 18**.
 They are available day and night (even on Sundays and bank holidays) to advise you on the best way to proceed and to organise the help you need (refer to para. 4.1 B).
 B The insured/entitled person must take all steps before and after the case of claim which can help avert or mitigate the consequences and elucidate the circumstances of the loss or damage.
 C ERV must be furnished immediately with
 • requested information and
 • the necessary documents and
 • account details (IBAN of bank or post office account) – should this be omitted, the insured will bear all bank transfer charges of CHF 20.
 D In the event of sickness or an accident, the services of a vet are to be sought as soon as possible and his/her instructions followed. The policyholder shall provide ERV, on request, with veterinary surgeons' reports as documentary evidence of the claim. The vet shall be released from his/her duty of confidentiality with regard to ERV. The ERV may, at its own expense, have an animal examined by its own veterinary examiner or a care provider of its choice.
 E Claims where there is a dispute over the origin of an accident or sickness shall be referred to a School of Veterinary Medicine in Switzerland.
 F In case of culpable violation of the duties in connection with a loss or damage, ERV has the right to reduce the compensation by the amount by which the compensation would have been reduced in case of a conduct in accordance with such duties.
 G The insurer's duty of indemnification falls away if, by design, untrue statements are made, details are withheld or contractual obligations are left unfulfilled which result in the insurer suffering a loss.

1.7 Claims against third parties

- A If the insured has been compensated by a liable third party or his insurance, any reimbursement on the basis of the present contract is cancelled. If ERV has intervened in place of the liable party, the insured party must assign his liability claims up to the amount of the outlays to ERV.
 B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the terms and conditions of insurance of the other insurer likewise contain a subsidiary clause. In that case, the statutory provisions concerning double insurance shall apply.
 C Costs will only be reimbursed once, even where there is more than one insurance policy with licensed companies.

1.8 Additional provisions

- A Should the policy be received by post, it may be returned to the issuing office within 48 hours of receipt. If this is not done in time, then the contract will be considered to have come about.
 B Payments received unrightfully from ERV must be returned within 30 days to the company, including any expenses incurred by ERV as a result.
 C The insurance contract shall be governed exclusively by Swiss law, in particular by the Swiss Federal Insurance Contract Act (VVG).
 D The person entitled to the payment may exclusively choose his Swiss place of residence or the domicile of ERV, Basel, as place of jurisdiction.
 E Claims become time-barred 2 years after occurrence of the claim event.
 F The keeping, accommodation and treatment of insured animals must comply with the Animal Welfare Act (TSchG) and the Animal Welfare Ordinance (TSchV).
 G Address changes shall be reported to ERV without delay. If the insurance contract or the premium invoice cannot be delivered, the obligation of the insurer to provide benefits shall be suspended until the outstanding premium has been paid in full.
 H ERV invoices are payable within 30 days. In the event of reminders and debt enforcement, ERV charges the following fees:
 • statutory reminder CHF 20,
 • initiating debt enforcement (plus official enforcement costs and court costs) CHF 50,
 • deletion of a debt enforcement CHF 80. (deletion will only be performed if all outstanding amounts have been settled).
 I ERV pays its benefits in principle in CHF. Foreign currencies are converted at the exchange rate of the day on which these costs were paid by the insured person.

2 HEALTH AND ACCIDENT INSURANCE



2.1 Insured events and benefits

wau-miau Health and Accident insurance

- A In the event of an accident or sickness of the insured animal, ERV will pay, after deduction of the excess, 90% of the costs set out below up to the agreed maximum per event and per calendar year:
 a) veterinary treatment costs with a recognised veterinary surgeon in Switzerland or in Europe, on an outpatient or inpatient basis;
 b) diagnostic or X-ray examinations;
 c) surgery;
 d) medicines and aids – i.e. those appearing in the lists of veterinary drugs issued by the Institute of Veterinary Pharmacology and Toxicology or Swiss-med;
 e) accommodation and treatment costs in the surgery or at a hospital up to a maximum of CHF 200 per calendar year and per event;

- f) physiotherapy up to a maximum of CHF 600 per calendar year;
- g) acupuncture/pressure and osteopathy up to a maximum of CHF 500 per calendar year;
- h) search and rescue costs for the animal as well as emergency transport by animal ambulance up to a maximum of CHF 500 per event.

B PLUS supplementary package

If supplementary insurance is taken out, ERV will pay 80% of the costs described below up to a maximum amount of CHF 500 per calendar year:

- a) complementary medicine: physical medicine (laser, therapeutic ultrasound, shock wave therapy), shiatsu, hydrotherapy, treadmill, magnetic therapy, bio-resonance, radionics and reiki;
- b) alternative medicine: biochemistry, phytotherapy and spagyric;
- c) prescription allergy diet up to a maximum of CHF 200 per calendar year;
- d) surgical castration and sterilisation up to a maximum of CHF 300;
- e) homoeopathic treatments up to a maximum of CHF 500 per calendar year.

C ANEXO supplementary package

a) The Anexo supplementary package may only be taken out at inception together with the basic insurance. This supplementary package may not be added later.

b) If Anexo supplementary insurance is taken out, ERV will pay 80% of the treatment costs for the conditions described below up to a maximum amount of CHF 5,000 per calendar year:

- cancers, tumours and lymphomas;
- hereditary diseases;
- race-related diseases.

D All treatments set out in paragraphs 2.1 A, B and C must be effective, expedient and economic, and they must be prescribed and provided by a recognised veterinary surgeon.

E In the event of accident or sickness outside Europe, cover is restricted to emergency treatment during the first 60 days of the trip. There is no insurance cover when the keeper travels abroad with an animal that is already sick.

F ERV reserves the right to reimburse veterinary treatment that is usual for the market, provided this is insured and only after deduction of any deductible or excess. If invoices are exaggerated then ERV may limit its claims settlement to the amount of invoices for similar treatment. Usual market price is deemed to be the average price for the treatment as evidenced by three comparable invoices from qualified veterinary surgeons in Switzerland.

2.2 Exclusions

The insurance does not extend to

- a) claims occurring during the waiting period;
- b) veterinary fees for preventive treatment and the costs for labelling animals (e.g. fitting microchips);
- c) the cost of compulsory and optional vaccinations and booster vaccinations and any other prophylactic measures (such as tick protection);
- d) disabilities, malformations, afflictions and chronic conditions that already existed on taking out the insurance or that arise before the end of the waiting period;
- e) surgical procedures of an aesthetic nature and their consequences, dental care (for example, removal of calculus) and all corrective procedures;
- f) dietary treatments, as well as any food geared towards this purpose, and any dietary supplements – unless they appear on the lists of veterinary medicinal products issued by the Veterinary Pharmacology and Toxicology Institute or Swissmedic;
- g) pregnancy, birth, castration and sterilisation and their consequences, except in cases of illness (for example, caesarean section in the event of birth complications), subject to the provisions of para. 2.1 B d);
- h) the consequences of infectious illnesses in cases where the animal has not been vaccinated or received the necessary booster;
- i) treatment of fatigue and state of exhaustion, nervous, mental and psychosomatic disorders, developmental and behavioural disorders (e.g. aggressiveness);
- k) alternative and complementary medicine, except for the treatments described in para. 2.1;
- l) all dental and jaw ailments, except for the insured consequences of accidents;
- m) cancers, tumours, lymphoma, genetic diseases as well as race-related diseases, subject to the provisions of para. 2.1 C.

2.3 Claim

A The following documents, among others, are to be provided to ERV:

- the detailed, original vet invoice as settled. It must contain the following information: date of treatment, address of the animal keeper, the name and coding of the insured animal, diagnosis, veterinary services provided, medication administered, the amount invoiced for the corresponding services and the address of the attending veterinary surgeon;
- a completed claim form (obtainable from www.erv.ch/schaden);
- documents, receipts and prescriptions issued by the veterinary surgeon for the insured animal.

B ERV may expect a translation to be made of documents in a foreign language, at the policyholder's expense, into a national language or English.

C Waiting periods

- a) accident: 10 days after insurance inception;
- b) sickness: 30 days after insurance inception;
- c) chronic disease: 90 days after insurance inception;
- d) torn ligament: 365 days after insurance inception.

3 TRAVEL INSURANCE



3.1 Special condition

Insurance cover applies when the animal keeper or the policyholder has in-force personal travel insurance for cancellation costs and SOS (Assistance) protection. In this respect it does not matter whether the travel insurance is with ERV or another company.

3.2 Insured events and benefits

A ERV provides insurance cover in the event the policyholder is forced to cancel, break off, interrupt or extend the trip due to unexpected serious illness, injury or death of the animal insured with ERV. Benefits provided by ERV are based on the General Conditions of Insurance (GCI) of the policy in force as per para. 3.1 and are limited to the following amounts per event:

- cancellation costs: maximum CHF 5,000 per person/per animal or maximum CHF 10,000 per family (including the animal);
- SOS protection: per person/per animal maximum CHF 5,000.

B If the person looking after the animal whilst the keeper is away travelling cannot do so due to unexpected serious illness or injury or death and no other person is available, then ERV will pay the amount of CHF 20 per day toward pet boarding expenses for the insured animal for up to 20 days.

3.3 Claim

The following documents, among others, are to be provided to ERV:

- travel documents (booking confirmation, invoices, receipts, etc.);
- medical certificate or death certificate;
- copy of the insurance policy (see para. 3.1).



4 LOST&FOUND/EMERGENCY HOTLINE

4.1 Insured events and benefits

A LOST&FOUND is a service to assist the policyholder in the search for insured animals that go missing. The EMERGENCY HOTLINE launches the following search arrangements:

- a) appeal by a local radio;
- b) insertion of an ad in the local press;
- c) placing of a missing pet report in the canton's animal lost & found office as well as in the STMZ internet database (Schweizerische Tiermeldezentrale - Swiss Animal Notification Office) www.stmz.ch.

These benefits are limited in total to a maximum amount of CHF 100 per event. In such cases the search for the missing animal shall last for a maximum of 6 months. A pre-condition for a claim on the insurance is that the EMERGENCY HOTLINE is informed of the loss of the animal within 5 days.

B The EMERGENCY HOTLINE is available to you in emergencies and for telephone enquiries 24/7 on +41 44 655 18 18. The hotline provides the following services:

- a) organisation of the search and rescue of injured animals;
- b) advice on choosing the best veterinary surgeon or veterinary clinic and organisation of the necessary appointment with a vet;
- c) advice before leaving on a trip abroad as to the entry and customs regulations, necessary vaccinations, etc.

5 LEGAL PROTECTION



5.1 Insured benefits

Coop Rechtsschutz provides benefits only in the following exhaustively enumerated situations:

A The protection of the insured person's legal interests through the legal service of Coop Rechtsschutz.

B The payment of up to CHF 50 000 for

- a) the costs of lawyers appointed by Coop Rechtsschutz;
- b) the costs of appointed experts;
- c) the costs of legal proceedings and court costs charged to the insured person;
- d) the fees and costs of legal proceedings to be reimbursed to the opposing party;

C The following will not be paid:

- a) fines;
- b) compensation for damage;
- c) costs which a third party is liable to pay.

Any judicially awarded reimbursement of fees and costs of legal proceedings must be assigned to Coop Rechtsschutz.

5.2 Exclusions

No legal protection will be granted for

- a) events that arose before the insurance policy was taken out or else during the waiting period;
- b) cases arising from disputes between insured persons or with Coop Rechtsschutz, their official bodies and representatives;
- c) events in connection with the intentional commission of a criminal offence as well as legal protection matters that have been brought about intentionally;
- d) events arising from debt collection and bankruptcy law in relation to the assets of an insured person;
- e) cases in connection with the collection of debts, as well as cases in connection with ceded payments;
- f) all legal protection events or capacities not specially listed;
- g) events in connection with a business activity (e.g. animal breeding);
- h) activities as an organ, legal representative or shareholder of legal entities or partnerships.

5.3 Claim

A Reporting the claim for legal protection

The insured person must immediately report the occurrence of a case of legal protection in writing to Coop Rechtsschutz.

The insured person must cooperate with Coop Rechtsschutz in the resolution of legal protection events, provide the necessary authorisations and information, as well as forward without delay any notices delivered to them and in particular any notices received from legal authorities.

If the insured person breaches these obligations, Coop Rechtsschutz can reduce the benefits to the extent of the additional costs incurred. In cases of major violation, benefits can be refused.

B Procedure in the event of a claim

After consulting with the insured person, Coop Rechtsschutz will take action necessary for protection of their legal interests.

If the services of a lawyer are required, in particular in connection with court or administrative proceedings or in cases of conflicts of interests, the insured person is free to select the lawyer.

The lawyer, however, will be appointed solely by Coop Rechtsschutz. If this condition is not observed, Coop Rechtsschutz can reduce its benefits.

If there are no good reasons for changing lawyers, the insured person will be responsible for paying the costs incurred by so doing.

C Procedure in case of differences of opinion

If Coop Rechtsschutz and the insured person disagree about the next steps, in particular in cases which Coop Rechtsschutz considers futile, the insured person can request the initiation of an arbitration. The arbitrator is decided on by

both parties. The other details of this process are governed by the Arbitration Agreement. If the insured person takes legal action at their own cost, Coop Rechtsschutz will pay the insured person the contractual benefits if the outcome of the proceedings is more favourable than the assessment previously made by Coop Rechtsschutz.

D Notices

All notices should be sent to the headquarters of Coop Rechtsschutz, Entfelderstrasse 2, P.O. Box 2502, CH-5001 Aarau, phone +41 62 836 00 00, info@cooprecht.ch, or to one of its branch offices.

5.4 Insured cases of legal protection and their characteristics at a glance

	Geographical scope	Waiting period	Inception	Cover limitations	Special features
a) Assertion of a claim for non-contractual damages for injured or dead animals, provided these are insured, against the perpetrator or his/her liability insurance.	Worldwide	None	Point in time when the loss or damage is caused	Outside Europe CHF 5,000	• The defence of claims for damages is not insured
b) Criminal proceedings against the policyholder as animal keeper for the insured animal's own behaviour.	Worldwide	None	Point in time when the law is broken	Outside Europe CHF 5,000	• In cases of alleged intentional offences, reimbursement will be made only in the event of an acquittal
c) Legal disputes as tenant against the landlord arising out of the keeping of insured animals.	Switzerland	3 months	Point in time when the contract is breached	None	• The defence of claims for damages is not insured
d) Legal disputes as animal keeper against a provider of veterinary services relating to treatment of an insured animal.	Switzerland	3 months	Point in time when the contract is breached	None	• Pre-condition: Swiss law and jurisdiction
e) Civil law disputes arising from the ownership or keeping of insured animals.	Switzerland	3 months	Point in time of the event triggering the dispute	CHF 3,000	
f) Legal protection in the form of advice as an animal keeper in all other legal disputes relating to an insured animal.	Switzerland	3 months		Legal advice CHF 300	• Cover is for 1 consultation per calendar year • Pre-condition: Swiss law and jurisdiction

6 GLOSSARY

A-Z

A Abroad

Abroad is deemed to be not Switzerland and not the country in which the insured person has their permanent residence.

Accident

An accident is the sudden, unintentional, damaging effect of an unusual external factor on the body of the animal which results in impairment of physical health and which requires medical examination or treatment by a veterinary surgeon.

C Chronic disease

Chronic diseases are those that have not healed within 100 days after first treatment. All treatments must be coherent.

E Europe

For the purposes of territorial limits, Europe includes all states on the European mainland, the Mediterranean islands and Canary Islands, Madeira and the non-European states bordering the Mediterranean. The eastern boundary north of Turkey is formed by the Ural mountain range and the states of Azerbaijan, Armenia and Georgia, which likewise fall within Europe for the purposes of territorial limits.

Excess

A set amount in health and accident insurance that falls to the policyholder's account. The excess applies each calendar year.

H Hereditary disease

Hereditary diseases are diseases and conditions that are accumulated by the family or through so-called new mutations, i.e. newly occurring changes in the genetic material that appear in the hitherto unencumbered whole of the genus concerned. Such a disease (e.g. elbow and hip dysplasia) may occur at any time in the life of the animal, including at birth. A genetic disposition (predisposition) is equated to a genetic disease.

P Policyholder

The policyholder is the person who has concluded an insurance policy with ERV. The keeper of the animal is deemed to be the policyholder.

R Race-related diseases

Race-related diseases are conditions that are especially common in a particular breed. They can be caused by various factors, such as genetic conditions in a breed that make the disease likely. Such a disease may occur at any time in the life of the animal, including at birth.

S Sickness

Sickness is any impairment of physical health that is not the result of an accident and that requires a medical examination or treatment by a veterinary surgeon.

Switzerland

For the purposes of territorial limits, Switzerland includes Switzerland and the Principality of Liechtenstein.

V Veterinary surgeon

ERV only recognises veterinary surgeons and therapists with a Swiss federal or equivalent diploma (BTS, HVS, VTS, etc.).

W Waiting period

The period of time after commencement of the insurance during which benefits under the health and accident insurance are not payable. See para. 2.3 C for details.

EUROPÄISCHE REISEVERSICHERUNGS AG