

Insurance product information document

Company: **AGEAS Portugal – Companhia de Seguros, S.A.** Product: **PÉTIS – Seguro de Animais Domésticos**
Insurance Company authorized by the Insurance and Pension Funds Supervisory Authority, under no. 1129.
EU Member State: Portugal

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

What type of insurance is it?

It is a Civil liability insurance that protects the animal's owner, guaranteeing compensation due for damages and losses caused by the animal to third parties. It also guarantees an Assistance service, which includes the reimbursement of veterinary and medication expenses following an accident and illness, as well as other assistance coverage that provides for the well-being of the pet.



What is insured?

Main risks insured (depending on the chosen plan: Basic, Plus, Platinum and Premium)

- ✓ Civil liability (EUR 50 000 funds);
- ✓ Veterinary assistance and medication;
- ✓ Legal defence (EUR 500 funds per claim and annuity);
- ✓ Search for pet (EUR 500 funds per annuity);
- ✓ Custody of insured animal (unlimited funds for a maximum of 5 days);
- ✓ Location in the event of disappearance (EUR 500 funds per annuity);
- ✓ Organisation of funeral services (unlimited funds);
- ✓ Miscellaneous information (unlimited funds);
- ✓ Funeral and Euthanasia (EUR 100 per annuity).

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

Optional covers

- Participation in competitions and exhibitions (extension of civil liability);
- Territorial cover - Spain (civil liability);
- Extension of assistance to hunting (accident);
- Territorial extension – Assistance;
- Vaccines (EUR 100.00 per claim and annuity).

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



What is not insured?

Among other exclusions set forth in the contractual conditions, the following are excluded:

Civil liability cover:

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

Veterinary assistance and medication cover:

- ✗ Treatment of diseases, deformities or birth or genetic defects pre-existent on the contract's start date;
- ✗ Treatments and aesthetic or plastic surgery without therapeutic goals;
- ✗ Epidemic diseases and any diseases of a stomatological nature or atopic dermatitis;
- ✗ Vaccination and Euthanasia except when contracted;
- ✗ Dietary and food products;
- ✗ Medicines and treatments for aesthetic, cosmetic and hygiene purposes;
- ✗ Expenses related to sterilization, castration and ovariectomy performed with a merely preventive nature and situations that do not result from illness or accidents included in the Veterinary and Medication Assistance coverage;
- ✗ Leishmaniasis vaccine.

Are there any restrictions on cover?

Under certain covers, in the event of a claim, the policyholder may be responsible for paying a determined amount as set forth in the contractual conditions, known as a deductible. In addition, those resulting from the limits of insured capital and grace periods that are applicable.



Where am I covered?

In continental Portugal and in the Autonomous Regions of Madeira and the Azores, without prejudice to the territorial extensions available, if contracted:

- Territorial extension to Spain in the coverage of Civil Liability;
- Territorial extension in the remaining EU countries in the coverage of Veterinary Assistance and Medication, provided that the travel period does 30 days and occurs within the validity period of the policy.



What are my obligations?

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



When and how should I pay?

Unless otherwise agreed, the first instalment or premium payment must be made on the date the contract is signed.

The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.

Payment may be made by direct debit or bank transfer. Annual, biannual, quarterly or monthly payment may be agreed.



When does the coverage begin and end?

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



How do I cancel the contract?

In contracts signed for one year and subsequently, the contract may be rescinded by communicating your intention to the insurer 30 days before the contract extension date, by registered mail or by any other means through which a written and lasting record is kept.

The Policyholder, being a natural person, may terminate the contract without invoking just cause within 30 days of receipt of the policy if the contract has a duration equal to or greater than 6 months.

The contract may be terminated by the parties at any time if there is just cause. In contracts concluded from a distance, the policyholder who is an individual person may terminate the contract without just cause within 14 days of the date of receipt of the policy.

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