

AVOID UNPLEASANT SURPRISES

When you took out your pet owner's liability insurance, you concluded a contract with the insurer. Just as you can expect the agreed benefits to be available in the event of a claim, the insurer also relies on you to do your part. This includes certain obligations that you must comply with. Some are quite logical; with others you are often not even aware that you are committing a breach of obligation and thus the insurance cover could be jeopardised. We would therefore like to provide you with the most important and common points that you need to consider so that there are no unpleasant surprises in the event of a claim. As a rule: notify us of any changes, even if they are only temporary.

PLEASE NOTE THE FOLLOWING POINTS

01 | IN EVERYDAY LIFE

- If possible, always keep dogs on a leash outside.
- Observe the necessary leash and muzzle obligations.
- As a tenant of residential premises or a horse box, regularly check whether your animal has caused any damage and, if necessary, take care of it before the damage increases over time.
- If you have permanent problems keeping your animal under control, please seek professional help for training.
- Always act with foresight.
- Inform us immediately when your animal has had offspring and what is planned for the young animal(s) so that we can extend or adjust your insurance cover if necessary.

02 | IN THE EVENT OF A CLAIM

- Please inform us or the insurer immediately of the occurrence of the damage as soon as you become aware of it.
- In the event of personal injury, please always inform the police immediately.
- Even if you are clearly at fault, never make an admission of guilt.
- Fill out the insurer's questionnaires conscientiously and completely. If you are unable to answer any questions, please make a note of this.
- Do not hire your own lawyer to defend the claims!
- Forward documents with claims for damages to us or the insurer immediately.
- In the interest of the injured party, the injured party should photograph and store the damaged property until the insurer has finally settled the damage. A repair award should also be coordinated with the insurer beforehand. This is in the interest of the injured party and is not your duty!

Please note that these lists cannot possibly be exhaustive for each individual claim. We would like to give you a guideline for the most common or most important problems. Violations can jeopardise your insurance coverage or lead to delayed claims processing. We are always there for you and your questions!