



AVOID UNPLEASANT SURPRISES

When you took out your pet health 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

- Observe all measures for housing and providing your insured animal with food and water in a manner appropriate to the species, animal welfare and breed and comply with official safety regulations in order to avoid illnesses and accidents.
- Have the vaccinations and preventive measures recommended by a recognised veterinarian carried out to prevent diseases.
- Find out in good time or obtain the consent of your insurer whether the planned treatments or measures are covered. This applies in particular to:
 - Physiotherapy measures
 - Special examinations (e.g. MRI, CT)
 - alternative healing treatments (e.g. homeopathy, acupuncture)
- If there is (additional) insurance for your insured animal with another insurer, inform your insurer immediately.
- Communicate changes (e.g. changed chip number) directly so that adjustments can be made if necessary.

02 | IN THE EVENT OF A CLAIM

- Take appropriate measures to reduce the amount of damage and rule out consequential damage.
- Answer questions from the insurer completely and truthfully that are necessary to determine the claim and the scope of the obligation to pay. Investigations into the cause and amount of your obligation to pay must be authorised and, if necessary, the treating veterinarians must be released from their duty of confidentiality.
- Provide the insurer with all supporting documents requested by the insurer (e.g. invoice for treatment costs).
- Damage caused by criminal offences against the insured animal must be reported to the police immediately.

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!

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