

PetExpert Insurance

Insurance Product Information Document

KBC Insurance NV – Belgium – Company licensed for all classes of insurance under code 0014.

Company: KBC Insurance NV

Product: PetExpert Insurance

The purpose of this information document is to provide you with an overview of the principal forms of cover and exclusions of this insurance. The document has not been personalised based on your specific needs, and the information it contains is not exhaustive. For all additional information concerning the insurance selected and your obligations, read the relevant pre-contractual information and contractual conditions.

What type of insurance is this?

PetExpert Insurance is a group insurance policy taken out by PetExpert Belgium BV (hereinafter 'PetExpert') with KBC Insurance NV and which you, as a dog or cat owner, can sign up to at any time. You can choose from several insurance solutions, each of which includes one or several forms of cover, such as for injury or illness of the insured pet, theft or loss of the insured pet, expenses knowingly incurred in order to find a lost or stolen pet, and the insured pet's death. This insurance entitles you to financial compensation.



What is covered?

Cover for pets' injuries and illnesses

- ✓ Veterinary treatment by a veterinarian from the partner network needed as a result of an injury or non-chronic illness of the insured pet, provided that the illness or injury was first diagnosed during the insurance period, and the waiting period has expired.
- ✓ The first diagnosis of the illness in the case of a chronic illness arising during the insurance period.
- ✓ The additional cost of certain veterinary treatments recommended or prescribed by the vet, such as acupuncture, homeopathy and hydrotherapy.
- ✓ The sums insured depend on the insurance solution chosen and are specified in the membership document.

Depending on the insurance solution chosen, the following forms of cover are included:

Cover for the loss or theft of a pet

- Theft or loss of the insured pet if it is not found within 30 days of it being reported stolen or lost, provided that you have reported the theft or loss to the local police.
- In case of loss or theft of the insured pet, you will receive compensation in the amount of i) the purchase value of the pet; or ii) the standard market value if you are unable to submit proof of purchase of the insured pet.
- The sums insured depend on the insurance solution chosen and are specified in the membership document.



What is not insured?

Exclusions that apply to all forms of cover

- ✗ Pre-existing injuries or illnesses that you were or should have been aware of upon signing up to the insurance
- ✗ The following illnesses in dogs (unless your dog has been vaccinated against them throughout the insurance period): rabies, distemper, parvovirus, viral infection of the liver (Hepatitis A).
- ✗ The following illnesses in cats (unless your cat has been vaccinated against them throughout the insurance period): calicivirus, herpes virus, panleukopenia, chlamydia, feline leukaemia virus, and feline immunodeficiency virus.

Cover for pets' injuries and illnesses

- ✗ Injuries occurring within the three-day waiting period or illnesses occurring within the 30-day waiting period.
- ✗ Costs incurred relating to vaccination, castration, cosmetic treatment, etc.

Cover for the loss or theft of a pet

- Loss or theft within the 60-day waiting period.

Cover for expenses knowingly incurred in order to find a lost or stolen pet

- Expenses knowingly incurred in order to find a lost or stolen pet, such as advertising costs and reward money.
- The sums insured depend on the insurance solution chosen and are specified in the membership document.

Death cover

- If the insured pet dies or the vet decides that the insured pet should be put down as a result of an illness or injury due to any cause whatsoever as it was inhumane to keep the pet alive since the injury or illness could not have been treated effectively.
- If the insured pet dies, you will receive compensation in the amount of i) the purchase value of the pet; or ii) the standard market value if you are unable to submit proof of purchase of the insured pet.
- The sums insured depend on the insurance solution chosen and are specified in the membership document.

The sums insured per insured event and the compensation limit applicable per insurance year for all insured events combined may differ depending on the insurance policy chosen and are specified in the membership document. Priority is always given to the membership document.

Cover for expenses knowingly incurred in order to find a lost or stolen pet

- Expenses incurred within the 60-day waiting period.

Death cover

- Death of the insured pet within the 30-day waiting period.

The complete list of exclusions can be found in the general conditions.

**Are there any restrictions on cover?**

- ! Only the cover for pets' injuries and illnesses involves a deductible, which is 10% of the costs eligible for reimbursement, subject to a minimum of 40 euros per insured event.
- ! Different waiting periods apply for each form of cover. The specific waiting periods can be found in the general conditions.



Where am I covered?

- ✓ The territorial scope is limited to insured events occurring in Belgium.



What are my obligations?

- Ensure the information provided when signing up to the insurance is accurate and complete.
- Inform PetExpert without undue delay of any aggravation of the risk and of any changes to your identification details or to those of the insured pet.
- Ensure the insured pet is kept in appropriate hygienic conditions, protect your pet from diseases through regular vaccination, ensure your pet receives regular preventive veterinary care, including dental checks and routine care, and comply with other veterinary care requirements under the Act of 14 August 1986 on the protection and welfare of animals.
- Inform PetExpert if you are no longer the insured pet's owner or if the insured pet has died.
- If your pet is lost or stolen, you must report this to the local police within 24 hours and to PetExpert within 30 days of discovering the loss or theft.



When and how do I pay?

The membership fee is collected by PetExpert, who receives a commission. The membership fee is payable annually or monthly. If you choose to pay your membership fee in monthly instalments, the payment deadline will be each month on the same day of the month corresponding to the date on which you paid your first membership fee, or the first possible date after that day.



When does the cover begin and end?

The insurance cover will take effect once the membership fee has been paid and credited to PetExpert's account, upon which the insurance period also commences. The insurance period is one year and will be tacitly renewed on the renewal date for successive periods of one year, unless one of the parties objects in accordance with the General Conditions. PetExpert can do so up to three months prior to the renewal date. You can do so up to two months prior to the renewal date or, as from the second insurance period, at any time.

The membership will expire by operation of law:

- If the membership fee is not paid prior to expiry of the payment deadline specified in the notice of default
- On the date on which the group contract between PetExpert and KBC Insurance NV expires
- If the insured pet dies or, in case of theft or loss, if it is not found



How do I cancel my contract?

If you wish to cancel the insurance, you must notify PetExpert in writing, who must notify KBC Insurance NV to this effect without delay.

You can cancel the membership to the insurance no later than two months prior to its annual renewal date. As from the second insurance period, you can also cancel the membership at any time, with effect after the expiry of a period of two months as from the day after the cancellation was submitted in writing.