



eurosurance
INSURANCE COMPANY LTD

PET INSURANCE POLICY
“Petsure”

TABLE OF CONTENTS

INTRODUCTION	3
COMPLAINTS HANDLING PROCEDURE	4
DEFINITIONS	5 – 6
SECTION 1 VET FEES (ACCIDENT OR ILLNESS)	7
SECTION 2 THIRD PARTY LIABILITY	7
SECTION 3 DEATH BENEFIT	8
GENERAL EXCLUSIONS	9 - 10
GENERAL CONDITIONS	11 – 13
MAKING A CLAIM	14
ENDORSEMENTS	15



eurosurance

INSURANCE COMPANY LTD

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Please read the Policy carefully and make sure that it meets Your requirements.

This Policy is the contract between You, the Insured, and Us, Eurosurance Insurance Co. Ltd.

The Policy, the Schedule and any other documents issued and forming part of this Policy shall be read together as one contract and words and expressions to which specific meaning have been attached in any part of this Policy shall bear such meaning wherever they may appear. The information and answers given to Us in the Proposal, together with any other information provided, forms the basis of this Policy.

If this Policy does not meet Your needs and expectations please return this to Us for cancellation within fourteen (14) days from the date of receipt. Provided that no claim has occurred or has been submitted during this timeframe then We will refund You the premiums You have paid.

In return for the payment of the premium by You, We will provide cover against loss, damage, bodily injury or liability occurring during the Period of Insurance and in accordance with the terms, conditions, definitions and exceptions set out in this Policy.

The liability of the Company shall in no case exceed

- (i) The amounts set out in each Section of the Schedule or in respect of any Section its limit of Indemnity at the time of the loss or damage
- (ii) The remaining amount for each section of the Schedule after payment is made for any loss or damage occurring during the same period of insurance will not be reinstated unless the company have agreed to it

The "Sections Applicable" to this Policy are indicated in the Schedule attached to the Policy or in any other document issued by the Company.

Signed for and on behalf of the Company



COMPLAINTS HANDLING PROCEDURE

We aim to provide the highest standard of service and products to You.

If our service does not meet Your expectations or You are dissatisfied in any way we would like to know about it so that we can improve our service to You.

It is important to follow the complaints handling process in order to resolve Your complaint effectively and efficiently.

You can contact Us by

- ◆ e-mail to “complaints@eurosure.com”
- ◆ fax to the number +357 22882399
- ◆ telephone +357 22882322
- ◆ a written letter addressed to
“Complaints and Suggestions Department”
Eurosure Insurance Co. Ltd
P.O Box 22220
1519 Nicosia
Cyprus

DEFINITIONS

Throughout this Policy and the documents attached thereto certain words and phrases appear in bold type. Words in the male gender shall be deemed to include the female and vice versa and words in the singular shall be deemed to also include the plural.

Accident

A sudden, unexpected, specific incident or event that results in an injury or death

Cyprus

Cyprus, but excluding the areas where the government of the Republic of Cyprus does not have effective control

Endorsement

A document issued by us which records an agreed alteration to the terms, conditions or exclusions of the Policy

Excess

The first amount of each claim for which you are responsible to pay

Family

Your husband, wife, civil partner, partner, parents, grandparents, siblings, sons, daughters, grandsons, granddaughters and any other person permanently resides at your address

Fees

Cost of fees charged by a Vet or a Veterinary Practice in Cyprus

Injury

Physical damage or trauma to one or more parts of Your Pet's body

Illness

Physical disease, sickness or infection suffered by Your Pet

Period of Insurance

The period of time for which the insurance is provided under this Policy

Pet

The dog named in the Policy Schedule

Policy

The Policy Document, the Schedule, the Proposal, and any applicable Additional Endorsement indicated in the Schedule

Schedule

The document in which Your details, the details of the Pet, the Period of insurance, the annual premium, the Limits of Indemnity and any Endorsements indicated to it.

The Insured/You / Your

The natural or legal person, who enters into contract with The Company, is named on the Policy Schedule and is obliged to pay the Premium determined in the Policy Schedule

DEFINITIONS

Pre-Existing Conditions

Any health issue, concern, illness or injury You or Your Vet were aware of or ought to have been aware of before the start date of the Period of Insurance. These include but are not limited to the following:

- signs or symptoms of diagnosed or undiagnosed Injuries or illnesses
- existing illnesses or injuries
- existing physical abnormalities
- existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries

illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.

Premium

The amount of money that You must pay Us in consideration of the cover offered under this Policy

Property Damage

Physical loss damage or destruction of tangible property

Special Diet

A diet prescribed by Your Vet which is intended to cure, mitigate, treat or prevent a particular condition, illness or injury

Preventative/ Routine Treatment

Including but not limited to Vaccinations, titer test, flea control, heartworm medication, de-worming, parasite control, spaying, whelping and neutering

Company/ We / Our / Us

"Eurosure Insurance Company Ltd"

Treatment

Consultations, examinations, tests, X-rays, surgical procedures, drugs and medication, nursing and hospitalisation all provided by or given under the instruction, supervision or referral of a Vet

Vet

A veterinary Practitioner that is duly qualified and holds current registration in accordance with the law of the Republic of Cyprus

Veterinary Practice

A veterinary centre or clinic that is duly registered and operates in accordance with the law of the Republic of Cyprus

Alternative Treatment

including but not limited to pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage and faith healing, herbal or homeopathic medicine

Complementary treatment

including but not limited to acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy

Behavioural illness

including but not limited to a change in your pet's behavior, directly caused by medical, accident, mental or emotional incident which could not have been avoided by training or medical intervention

COVER

SECTION 1 – VET FEES (ACCIDENT ONLY)

What is covered

We will pay subject to the terms, conditions and exclusions of this Policy an amount up to the maximum limit per Period of Insurance as shown in the Policy Schedule under Section 1 - Vet Fees (Accident Only) for the normal, customary and reasonable Fees for Treatment of your Pet occurred from an Accident during the Period of Insurance

What is not covered

1. The Excess shown in the Policy schedule under Section 1 – Vet Fees (Accident Only)
2. Any amount exceeding the maximum limit per Period of Insurance as shown in the Policy Schedule under Section 1- Vet Fees (Accident Only)
3. Pre-existing Conditions
4. Any Treatment that is alternative, behavioural, complementary, Preventative, routine, unconventional or unlicensed
5. Any cosmetic Treatment but We will pay for teeth and gums damaged in an Accident
6. Special Diets unless We agree to these in writing
7. Any extra cost or expense arising from the Treatment of Your Pet outside normal surgery hours unless the Vet considers such emergency Treatment necessary
8. House calls or any Treatment not being carried out at a Veterinary Practice unless the Vet confirms that moving Your Pet would damage their health
9. Fees for Treatment incurred after the Period of Insurance has expired unless a further period has been agreed by Us in writing
10. Any costs or expenses of having Your Pet cremated, buried or disposing of your Pet's remains
11. Any costs or expenses of having Your Pet put to sleep
12. Accident occurring within fourteen (14) days from the start date of the Period of insurance
13. Any cost or expenses arising out of pregnancy, or giving birth or treatment
14. Any Injury caused by the ingestion, inhalation or absorption of any substance that is poisonous to Your Pet

SECTION 2 - THIRD PARTY LIABILITY

For the purposes of this section the definition of “The Insured” is extended to include any person looking after Your Pet with Your permission

What is covered

We will indemnify You subject to the terms, conditions and exclusions of this Policy up to the limit of indemnity per Period of Insurance as shown in the Policy Schedule under Section 2 - Third Party Liability against all sums that You shall become legally liable to pay as damages in respect of bodily injury or Property Damage to a third party arising from an incident or event involving Your Pet in Cyprus during the Period of Insurance

What is not covered

1. The Deductible shown in the Policy Schedule under Section 2 - Third Party Liability
2. Any amount exceeding the limit of indemnity per Period of Insurance as shown in the Policy Schedule under Section 2 - Third Party Liability
3. Any liability accepted or assumed by You or any member of Your Family under any contract or agreement unless the liability would exist despite that contract or agreement
4. Any liability arising from a Pre-existing Condition
5. Any liability arising from the use of Your Pet for trade profession or business
6. Any liability arising from any incident or event that occurs while Your Pet is in the care and or control of a person carrying out any of the following activities:
 - (a) pet minder
 - (b) pet sitter
 - (c) pet walker
 - (d) pet groomer or
 - (e) pet day care provider
 - (f) vet or veterinary associate and or assistant
7. Any liability arising from death, bodily injury, loss or damage to any person employed by You
8. Fines, penalties or breach of quarantine restrictions or import or export regulations
9. Any claim in connection with passing on any disease or virus
10. Any loss or damage to property in the ownership, custody or control of You or members of your Family
11. Any claim for injury or death to You or your Family

COVER

SECTION 3 - DEATH BENEFIT

What is covered

We will pay subject to the terms, conditions and exclusions of this Policy an amount up to the maximum benefit as shown in the Policy Schedule under Section 3 - Death Benefit if Your Pet dies as a result of an Accident during the Period of Insurance

What is not covered

1. Any amount exceeding the maximum benefit as shown in the Policy Schedule under Section 3 - Death benefit
2. Death arising out of Pre-existing Conditions
3. Death caused by an Accident that first occurred before the start date of the Period of insurance
4. Death caused by illness
5. Death as a result of natural causes
6. Any Pet over eight (8) years old at the start date of the Period of Insurance
7. Death caused by pregnancy or giving birth
8. Death caused by poisoning

GENERAL EXCLUSIONS

The Company shall not be liable in respect of:

1. any claim arising out of deliberate acts, wilful default or neglect of the pet, carried out by You, or under Your instruction or by members of Your Family or anyone living with You or while on a journey anyone travelling or accompanying with You
 2. any claim arising out of Your Pet being used for the purpose of breeding, racing or dogfighting
 3. any claim arising outside of Cyprus
 4. any Pet involving a breed that has been classified as prohibited under the law of the Republic of Cyprus or any pet that is an African Crested Dog, Aladseer, Alapaha Blue Blood Bulldog, American Akita, American Bandogge, American Bulldog, American Bully, American Indian Dog, American Mancon, American Pit Bull Terrier, American Pocket Bully, American Rottweiler, American Staffordshire Bull Terrier, Anatolian Shepherd Dog (karabash), Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Caucasian Ovcharka, Chinese Shar Pei, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Dogue de Bordeaux, English Bulldog, Fila Brasileiro, Grand Bleu de Gascogne, Gull Dong, Husky Wolf Hybrid, Inuit, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless, Northern Inuit Dog, Perro De Presa Canario, Pit Bull Terrier, Portuguese Podengo, Presa Canario, Racing Greyhound, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Tamaskan, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, or a pet crossed with any of these.
 5. any claim that occurred when the pet was not in muzzled or was unattended
 6. any claim as a result of a hunting activity, training for hunting or Dogs registered/licensed for hunting
 7. any claim arising out of Your Pet being used for the purpose of guarding any premises
 8. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (a) nuclear weapons material,
 - (b) contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Exception combustion shall include any self-sustaining process of nuclear fission
 9. any liability directly or indirectly arising out of, resulting from or in consequence of or caused by or contributed to by or arising from or in any way involving the use, handling, processing, removal, presence or existence of Asbestos and/or Products containing Asbestos and/or Asbestos related Products or Materials
 10. any liability directly or indirectly arising out of, resulting from or in consequence of or caused by or contributed to by or arising from or in any way involving the use, handling, processing, removal, presence or existence of Crystalline Silica and/or Products containing Crystalline Silica and/or Crystalline Silica related Products or Materials
 11. Notwithstanding any provision to the contrary within this insurance, this Policy excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount incurred by or accruing to the Insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
- 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.
- If the Company alleges that, by reason of this exclusion, any amount is not covered by this agreement, the burden of proving the contrary shall rest on the Insured.

GENERAL EXCLUSIONS

12. any liability incurred directly or otherwise arising and or any bodily injury, death, disability, Occupational Disease, loss, damage, destruction, any liability of whatsoever nature, costs or expenses including but not limited to consequential loss of any type and description, or any other indemnity which would otherwise be provided but for the existence of this exclusion, directly, or indirectly caused by, resulting from, happening through, arising out of, or in connection with or in respect of any action(s) taken in controlling, preventing, suppressing attempted or threatened or in any way relating to any of the following regardless of any other cause or event contributing thereto concurrently or in any other sequence to:
- (a)
 - (i) war, invasion, acts of foreign enemies, hostilities, sabotage or warlike operations (whether war be declared or not), civil war
 - (ii) mutiny, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military rising, martial law, military or usurped power or attempt at usurpation of power
 - (iii) confiscation, nationalisation, commandeering or requisition by or under the order of any Government or any lawfully constituted authority
 - (iv) any act of Terrorism
 - (v) any chemical, biological, bio-chemical or, electromagnetic weapon or similar or related substances or properties in any form
 - (b)
 - (i) any nuclear weapons material, any missile or weapon of War or acts of War as referred to under (a)(i) above Mutiny as referred to under (a)(ii) above, and acts of any lawful authority as referred to under a(iii) above employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter, or any atomic biological and/or chemical or other hazardous or deleterious matter harmful to human life, tangible or intangible property or infrastructure
 - (ii) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission
 - (iii) any kind of Contamination
 - (iv) any hazardous or deleterious matter harmful to human life, tangible or intangible properties or infrastructure

If the Company alleges that by reason of the above that any indemnity is not provided by the Company under this insurance, the burden of proving that such is/are covered shall be upon the insured

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect

GENERAL CONDITIONS

The following conditions apply to the whole Policy and You must comply with these to have the full protection of Your Policy. If You do not comply, then We may at Our option take one or more of the following actions:

1. Cancel Your Policy
2. Declare Your Policy void (treating Your Policy as if it had never existed)
3. Change the terms of Your Policy
4. Refuse to deal with all or part of any claim or reduce the amount of any claim payments

If You are unsure about any of these conditions or whether You need to notify Us about any matter, please contact Us

Where Your Policy contains conditions that specify circumstances where non-compliance will mean that You will not receive payment for a claim You will be covered, and We will pay Your claim, if You are able to prove that the non-compliance with the condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

Cancellation

You may cancel Your Policy by giving Us notice in writing and We will make a refund of the premium paid for any unexpired Period of Insurance (the Company will retain the short-period premium)

We may cancel Your Policy by sending You a seven (7) day notice by registered letter to Your last known address and We will make a refund of the premium paid for any unexpired Period of Insurance

In case of cancellation of the Policy the Company shall refund to the Insured the corresponding premium within seven (7) working days following the receipt of the cancellation request, unless a claim has been filed or a payment has been made or a known incident for a possible claim is imminent. In such situation no refund will be made.

Change in risk condition

You must tell Us as soon as possible during the Period of Insurance in case:

1. You are no longer the owner of the Pet
2. You are going to move home
3. Your Pet stops living with You at Your home
4. Your Pet is used for racing
5. Your Pet is used for fighting
6. Your Pet has had complaints made about its behaviour (aggression, attacking or biting)
7. Your Pet has been the cause of an incident or legal action
8. Your Pet has been trained to attack
9. Your Pet is used for security purposes or as a guard dog
10. Your Pet is used as a business or to make money or earn an income
11. You become aware that Your Pet is not the breed You thought and it is no longer correctly described on the Policy Schedule
12. Your Pet is used for Breeding
13. of any changes to the information You provided to Us previously or any new information that increases the risk of injury, loss or damage as insured under any Section of Your Policy

Your Policy will come to an end from the date of the change unless We agree in writing to accept an alteration

We do not have to accept any request to alter your policy. If You wish to make any alteration to Your Policy, You must disclose any change to the information You previously provided or any new information that could affect this insurance

If We accept any variation to Your Policy, an increase in the Premium or different terms or conditions of cover may be required by Us

GENERAL CONDITIONS

Claims notification condition

You must:

1. as soon as possible
 - (a) give Us notice of any circumstances, which might lead to a claim under Your Policy
 - (b) give Us all the information We request
2. immediately:
 - (a) on receipt send Us every letter, court order, summons or other legal documents served upon You
 - (b) tell Us about any prosecution, inquest or fatal accident inquiry or dispute for referral to adjudication or court proceedings in connection with any potential claim under Your Policy
 - (c) notify the Police of any bodily injury or Property Damage caused under Section 2 - Third Party Liability

We will not pay Your claim where You have not complied with this condition

Claims procedures condition

1. You must take, or allow others to take, practical steps to prevent further injury, illness or damage and otherwise minimise the claim
2. At Your expense You must provide Us with:
 - (a) full details in writing of any injury, illness, loss or damage and any further information or declaration that We may require
 - (b) any assistance to enable Us to settle or defend a claim
 - (c) details of any relevant other insurances
3. You may not accept, negotiate, pay, settle, admit or repudiate any claim without Our written consent
4. Following a claim You must allow Us or anyone authorised by Us access to any location relating to the claim
5. We will be allowed complete control of any proceedings and settlement of the claim

We will not pay Your claim where You have not complied with this condition

Duty of disclosure

You have a duty to disclose to Us every material circumstance which is known to You or ought to be known by You. Material circumstance means any circumstance which would influence the judgment of a prudent insurer in fixing the premium or determining whether he will take the risk

This duty of disclosure applies prior to the start of Your Policy, if any variation is required during the Period of Insurance and prior to each renewal. If You do not comply with this condition, then:

1. if the failure to disclose is deliberate or reckless, We can elect to make Your Policy void and keep the Premium, or
2. if the failure to disclose is not deliberate or reckless, then We can elect to make Your Policy void and return Your Premium

Where We elect to make Your Policy void, this will be from the start of the Policy, or the date of variation or from the date of renewal depending on when the failure to disclose occurs

Fraud condition

You and anyone acting for You must not act in a fraudulent way

If You or anyone acting for your behalf or a member of your Family :

1. knowingly makes a fraudulent or exaggerated claim under Your Policy
2. knowingly makes a false statement in support of a claim (whether or not the claim itself is genuine), or
3. knowingly submit a false or forged document in support of a claim (whether or not the claim itself is genuine), We will:
 - (a) refuse to pay the claim
 - (b) declare the Policy void from the date of the fraudulent act without any refund of premiums

We may also inform the Police of the circumstances

Law applicable condition

The law of the Republic of Cyprus will apply to this Policy. The Courts of the Republic of Cyprus shall have exclusive jurisdiction to settle any dispute arising out of or in connection with this Policy or its subject matter or formation

GENERAL CONDITIONS

Other insurance condition

If a claim is made under this Policy and there is other insurance cover for which You are, or would be but for this Policy, entitled to have a claim paid under this other insurance, We will at Our option, either pay:

1. a proportionate share of the claim, or
2. an amount beyond that is or would be payable under the other insurance

Reasonable care condition

You must take reasonable steps to take care of Your Pet, which includes arranging and paying for any treatment normally recommended by Your Vet to prevent or reduce the risk of injury or illness and maintain the health and longevity of Your Pet

If required by Us, You must allow an examination of the Pet by a Vet of our choice

We will not pay Your claim where You have not complied with this condition

Subrogation (our rights) condition

We will be entitled to undertake in Your name or on Your behalf:

1. the defence or settlement of any claim
2. steps to enforce rights against any other party before or after payment is made by Us

Third party rights condition

This contract is between You and Us. The rights under this contract will not be enforceable by any other party

Sanction, Prohibition Or Restriction Under United Nations Resolutions

The Company shall not provide cover and shall not be liable to pay any claim or pay any benefit or incur any expense under this Policy to the extent that the provision of such cover, payment of such claim or expense or provision of such benefit would expose the Company to any violation of any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdictions applicable to the Company

MAKING A CLAIM

Before making a claim make sure that You have a completed claim form signed by Your Vet and accompanied by the supporting invoices and veterinary history. Make sure You keep a copy as We will need the original documentation for processing

You must notify Us, in writing, as soon as practical and in accordance with the Claims Notification Condition and Claims Procedures Condition

Claims should be sent to the Claims Department to any of the below addresses:

Eurosure Insurance Company Ltd
Attention Claims Department,
5 Limassol Avenue,
2112 Aglantzia, Nicosia
or

Postal Address:
P.O. Box 22220
1519 Nicosia

You may also submit a claim electronically via email by sending an email info@eurosure.com. Make sure You state the Policy number in the email subject and note that We may request the submission of the original documentation

If Your claim relates to a Death Benefit You will also need to send Us a death certificate from Your Vet

ENDORSEMENT

0140A - PREMIUM PAYMENT WARRANTY CLAUSE

It is hereby declared and agreed that:

The premium is payable immediately upon delivery of the Insurance Policy to you. For the purposes of this Policy, the term "premiums" means the amount specified in the Insurance Schedule in exchange for the coverage provided during the Insurance Period (even if the premiums will be paid in instalments) together with the policy fees and stamps

You are provided with payment facilities as requested and are presented in the Insurance Schedule. In case of non-payment of the insurance premium or/and any instalment as agreed with you and described in the Schedule of the Insurance Policy, the Insurance Policy will be cancelled in accordance with the Termination or Cancellation Clause of the Insurance Policy

In case that a claim has arisen during the Insurance Period, you must pay to the Company the premium corresponding to the entire Insurance Period