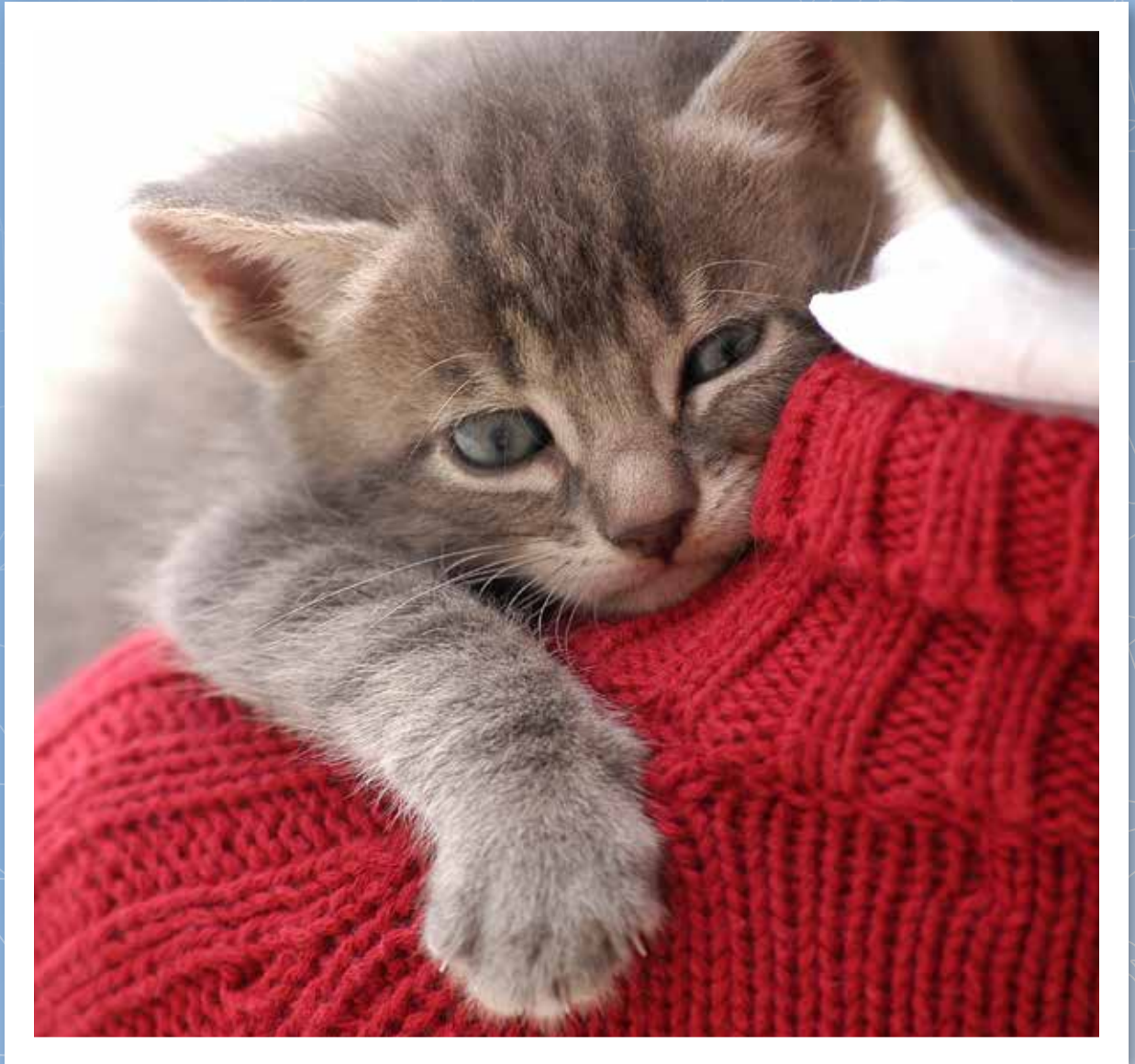


# Agria Cat



Apply from 1.4.2018

**Agria**   
Dyreforsikring

# Conditions Cat

## Contents

### Conditions Agria Cat Apply from 1.4.2018

A	Welcome to Agria Animal Insurance	3
B	Agria Veterinary Insurance	3
C	Agria Life	6
D	Agria Breeding Veterinary Insurance, supplementary insurance	7
E	Agria Breeding Life, supplementary insurance	9
F	Agria Concealed Defects	11

### Agria Joint Insurance Conditions Apply from 1.4.2018

1	The Insurance Agreement	12
2	Payment of premiums	13
3	Claims settlement and compensation	14
4	Limitations to the company's liability	15
5	Consent to processing of personal information	15
6	Reconsideration/appeal	16

## THE CATS IN THE CONDITIONS



### Green cat

Shows what the insurance covers.



### Gold cat

Shows what the insurance covers if certain conditions are met.



### Red cat

Shows what the insurance does not cover.

## CONTACT US



Telephone: +47 24 12 40 00, weekdays 08.00-17.00



Claims can also be notified via Mitt Agria at [agria.no](mailto:agria.no).

## IMPORTANT - ABOUT THIS TRANSLATED CONDITION

This English policy wording is an unauthorized translation of the Norwegian original policy wording. The Norwegian original policy wording takes precedence over the English translated policy wording.

## DIRECT CLAIMS SETTLEMENT

Many clinics and vets' surgeries throughout Norway can arrange direct claim settlement with Agria. This takes place during office hours on weekdays. A direct claim will be settled while you wait. You only pay your excess in addition to, for example, retail goods while Agria pays the compensation directly to the clinic/vets' surgery. Ask your vets if they can arrange a direct claim settlement with Agria. Remember to have your insurance number.

If Agria believe that a direct claim settlement cannot be carried out, we reserve the right to refuse a direct claim settlement. This is not the same as the claim being rejected. You must submit the claim yourself after visiting your vet. The reason for this is that we may, for example, require more information about the claim before we can make an assessment regarding compensation.

A prerequisite for direct compensation is that the insurance has been paid. If it has not been paid, we may deduct the premium from the insurance compensation.

## YOU CAN RECONSIDER

Under The Cooling-off Period Act, you have a 14 day cooling-off period from the day that your insurance documents, insurance certificate and insurance conditions are received.

## YOU CAN APPEAL

If you disagree with Agria's decision in connection with a claim settlement, or in connection with your insurance agreement, you should send us a written appeal or get in touch with us.

## Agria Animal Insurance

PO Box 5080  
N-8608 Mo i Rana  
Email: [smadyr@agria.no](mailto:smadyr@agria.no)

If you are still not satisfied with Agria's decision, you can refer the company to:

**The Norwegian Financial Services Complaints Board:**  
PO Box 53 Skøyen - N-0212 Oslo

## A Welcome to Agria Animal Insurance

### A.1 These are your insurance conditions

The insurance conditions consist of three parts: The insurance certificate, insurance conditions for the insurance you have taken out, as well as Agria Joint Insurance Conditions. The conditions apply from 1 April 2018.

If Agria makes changes to the insurance agreement's conditions, you will receive information about this in good time before a new insurance period. Should Agria alter the conditions in the course of an insurance year, the supplement replaces the corresponding clauses in these conditions.

If there is conflict between Agria's Joint Insurance Conditions and current insurance conditions, the latter will always apply.

### A.2 Check your insurance

It is important that you check your insurance agreement. The insurance agreement should correspond with the insurance you applied for. If it does not correspond, it is important that you contact Agria and point out the error as soon as possible. If you fail to do this, your insurance agreement will apply as stated in the insurance certificate.

### A.3 What to do in the event of a claim

If your cat becomes sick or is injured, it is important that you study the conditions regarding which prerequisites and requirements need to be met in order for the illness or injury to be covered by the insurance.

In order to seek compensation, you must send in a completed claim report with an invoice/specified receipt and vet record.

### A.4 The insured animal

Unless otherwise specified in the conditions, the insurance relates to the cat stated in the insurance certificate.

### A.5 Prior approval by Agria

If you are uncertain whether a treatment or a injury is covered by the insurance, you or the vet providing the treatment can contact Agria for prior approval.

## B Agria Veterinary Insurance

### B.1 To whom the insurance applies

The insurance applies to the policyholder, owner of the cat and others who deal with the cat, for example a sitter.

### B.2 When the insurance applies

The insurance compensates costs for veterinary treatment, prescription medicines and rehabilitation incurred during the insurance period.

### B.3 Where the insurance applies

The insurance applies to insurance events that take place in Norway. It also applies during stays of up to one year in an EU country, the UK and Switzerland, calculated from the day the cat leaves Norway.

### B.4 The insurance sum

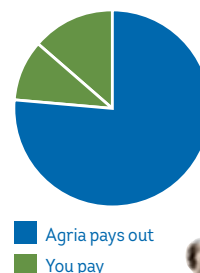
The insurance sum is NOK 30,000 or NOK 60,000 per insurance year for veterinary costs. The insurance sum you have chosen is shown on your insurance certificate. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year.

In addition to the selected insurance sum, compensation is paid for the cost of prescribed medicines, with an upper limit of NOK 6,000, and rehabilitation, with an upper limit of NOK 6,000 per insurance year.

 Note clause B.7.H "Rehabilitation" and B.7.K "Medicine".

### B.5 Excess

The insurance has a fixed and a variable excess. The fixed excess will be deducted once per excess period. An excess period is 125 days calculated from and including the first day for which you are claiming compensation. In addition, a variable excess is always deducted. The kind of fixed and variable excess you have selected is shown on your insurance certificate.



#### Example of excess calculation for a dog

Product: Agria Alltid Veterinary Insurance	
Fixed excess: NOK 1,500	
Variable excess: 15 %	
Vet's bill	NOK 15,000
- Fixed excess	- NOK 1,500
	NOK 13,500
- Variable excess 15%	- NOK 2,025
Agria pays out	NOK 11,475

## B.6 Scope of the insurance

You can receive compensation for your veterinary costs when a vet examines and treats your cat in the event of illness, injury or as a result of an accident. During the examination, the cat must demonstrate clinical symptoms of illness or injury.

Note restrictions in clause B.7 "Special provisions" and B.8 "Restrictions".

## B.7 Special provisions

### A Dental care

The insurance applies provided that the cat has been continuously insured with Agria Veterinary Insurance since before reaching the age of four months (123 days) for:

- fracture of milk teeth
- extraction of retained milk teeth
- investigation and correction of bite defects when this is medically necessary. A vet's certificate from the kitten check must not contain any comments regarding teeth/bite

### B Teeth reabsorption (TR, previously FORL)

A prerequisite for compensation for TR is that the cat has been continuously insured with Agria Veterinary Insurance since before the age of four months (123 days). If the cat is insured after the age of four months (123 days), there will be a qualifying period of 12 months from the time of taking out Agria Veterinary Insurance. The qualifying period means that the cat cannot receive compensation for TR during the period. Symptoms of TR that are demonstrated or commenced before or during the qualifying period also fall outside of compensation. Treatment regarding TR is compensated, with an upper limit of NOK 5,000 per insurance year.

Cats that are insured with Agria after reaching eight years are not compensated for TR.

### C Birth assistance and caesarean section

Birth assistance and a maximum of one caesarean section are compensated in the event of ascertained birth complications, provided that the cat has not previously had two or more caesarean sections (within and/or outside the insurance period).

An ascertained birth complication is present provided that the cat demonstrably cannot give birth herself, or cannot give birth herself following an adequate examination and after agreed treatment attempts have been carried out.

The insurance also covers costs of veterinary treatment of a kitten which, within 24 hours of birth, needs treatment to be able to survive the initial period. You can receive compensation for treatment carried out until the kitten is seven days old.

## D Castration

Castration of tomcat is only compensated when it is part of the treatment of testicular inflammation or testicular tumour. Spaying of a queen is only compensated when it forms part of a treatment of diabetes mellitus, inflammation conditions in the uterus, delivery injuries, vaginal prolapse or tumour in vagina, uterus or ovaries.

Spaying is not compensated as a part of the treatment of skin conditions, epilepsy, behavioural problems, phantom pregnancy, abnormal seasons, nipple growths, cysts on the ovaries or cystic endometrial hyperplasia.

## E Feline distemper

The cat must be adequately vaccinated against feline distemper in accordance with recommendations in the veterinary catalogue.

## F Patella dislocation and hip joint conditions

Compensated provided that the cat was insured under a veterinary insurance before the age of four months (123 days) and has been continuously insured since then.

In the event of illness or injury in a joint which is not entitled to compensation in accordance with the above, Agria will compensate your costs until the diagnosis is made, with an upper limit of NOK 3,000.

## G CT and MR examinations

- Compensation for CT and MR:
- Prior approval from Agria is required.
  - Agria pays compensation, with an upper limit of NOK 7,000 for CT examination and NOK 10,000 for MR examination.
  - The reading-off report must be attached to the claim report.

The limits referred to above include CT examination and CT angiography, MR examination and MR angiography, fees, sedation/anaesthesia, contrast fluid and reading-off as well as writing of report/record.

## H Rehabilitation

Rehabilitation as a consequence of an injury or illness that is

entitled to compensation, is compensated with an upper limit of NOK 6,000 per insurance year. The compensation sum is in addition to the selected insurance sum for the veterinary insurance, and the same excess applies.

Rehabilitating training and swimming, possibly in combination with massage and stretching, are compensated after treatment of joint conditions, joint injuries, fractures or disc hernia, as well as for muscle and tendon injuries.

For rehabilitation carried out at a treatment location that is not associated with the veterinary clinic, a requisition from the vet must be attached to the claim report.

The rehabilitation must take place within three months after the treating vet has ordered the rehabilitation. Preventive training or maintenance training are not compensated.

### **I Plastic operations**

👉 Plastic operations refer to a surgical correction of skin and mucus membranes, including entropion and ectropion. Operation and follow-up treatment can be compensated, provided problems in the skin and mucus membranes are affecting the cat's health and function. The surgery is compensated on condition that the cat has been continuously insured with Agria Veterinary Insurance since before reaching the age of four months (123 days).

👉 Note restrictions in clause B.8.C "Breed-specific restrictions".

### **J Concealed defects**

👉 A concealed defect is an illness or injury that has begun to develop before the vet's kitten check on delivery, but that has not been known or displayed symptoms prior to the check or been possible to discover during a standard veterinary examination. If the animal is genetically disposed to an illness that has not begun to develop prior to delivery, this is not a concealed defect.

A prerequisite for compensation for concealed defects is that the cat has been continuously insured with Agria Veterinary Insurance since before the age of four months (123 days). A vet's certificate must be issued between the ages of seven weeks and four months, and the certificate not contain any relevant comments. The certificate must not be older than seven days from delivery.

If the cat is insured after the age of four months (123 days), there will be a qualifying period of 12 months from the time of taking out Agria Veterinary Insurance. The qualifying period means that the cat has no cover for concealed defects during this period. Symptoms of concealed defects that are demonstrated or commenced before or during the qualifying period are also not covered.

### **K Medicine**

👉 You can receive compensation for your costs for prescribed medicines, with an upper limit of NOK 6,000 per insurance year.

The insurance also applies to costs for a protective collar, body, paw socks and bandaging material associated with injury and/or illness subject to compensation.

### **L Putting-down and cremation**

👉 Putting-down and cremation costs are compensated, with a combined upper limit of NOK 1,500 if the cat has to be put down based on a veterinary medical assessment, and the illness or injury is entitled to compensation in accordance with the conditions for Agria Veterinary Insurance.

## **B.8 Restrictions**

### **A Qualifying period**

👉 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. The qualifying period also applies to an improvement to the insurance cover. During the qualifying period, injuries caused by external trauma, acute poisoning or first-time occurrence of foreign bodies swallowed after the insurance's qualifying period, are compensated.


### **B General restrictions**

👉 You cannot receive compensation for your costs for:

- complications relating to illness, injury and treatment that would not otherwise be compensated, with the exception of complications relating to castration/sterilisation, teeth cleaning or vaccination carried out during the insurance period
- preventive measures/treatment
- navel hernia and cryptorchidism
- removal of tartar, consequences of tartar, periodontitis and loose teeth
- implants
- behavioural problems, aggressiveness, poor temperament or bad habits
- chiropractic, acupuncture and homeopathy

- gold implant treatment and shockwave treatment
- ACP (autologous conditioned plasma) and PRP
- laser treatment
- alternative and/or inadequately documented examination and treatment
- post-mortem
- medical feed, shampoo, dietary supplements and other retail goods
- prescriptions, charges, invoicing, certificates, record print-outs or other administrative costs
- costs for a veterinary visit outside of normal opening hours when this is not necessary
- costs in connection with the vet's, cat's or owner's travel in the event of illness, injury or accident
- loss of income, holiday or similar as a result of the cat's illness, injury or accident
- stabling at clinic when it is not required for medical reasons

## C Breed-specific restrictions

 For Persians and exotic breeds, costs for examination, treatment and surgery for narrow nostrils are not compensated.

## C Agria Life

### C.1 To whom the insurance applies

The insurance applies to the policyholder who owns the cat. If the policyholder does not own the cat, the insurance applies to:

- owner who is a member of the policyholder's household
- another person who has a significant financial interest in the cat

### C.2 When the insurance applies

The insurance applies if the cat's life is lost as a result of illness or injury during the course of the insurance period. The life insurance ceases as from the main due-by date in the calendar year in which the cat reaches 13 years.

### C.3 Where the insurance applies

The insurance applies to insurance events that take place in Norway. It also applies during stays of up to one year in an EU country, the UK and Switzerland, calculated from the day the cat leaves Norway.

### C.4 The insurance sum


The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance.

From and including the calendar year in which the cat reaches the age of eight, the life insurance is reduced by 20% each year. The insurance sum will never be less than NOK 1,000. From and including the main due-by date in the calendar year in which the cat reaches the age of 12, the insurance sum is set to a maximum of NOK 10,000.

### C.5 Excess

The insurance has no excess.


### C.6 Scope of the insurance

 The insurance can provide compensation for your loss if your cat dies or has to be put down as a result of illness or injury. The following conditions apply:

- The cat must be adequately examined with a view to identifying the underlying cause of the cat's suffering.
- Agreed treatment attempts must have been carried out.
- Alternatively, the cat's prognosis must be so poor that treatment would entail unnecessary suffering for the cat.


The above must be able to be documented.

If the cat has both life and veterinary insurance with Agria, putting-down can be approved and the life insurance sum be paid out without agreed treatment attempts being carried out. It must be apparent that the veterinary costs would exceed the life insurance sum. Contact Agria for prior approval.

 Note restrictions in clause C.7 "Special provisions" and C.9 "Restrictions".

### C.7 Special provisions

#### A Patella dislocation and hip joint conditions

 Patella dislocation and hip joint conditions are compensated provided that the cat was insured under a life insurance prior to the age of four months (123 days) and has been continuously insured since then.

## B Airways

👉 A precondition for life insurance payment in the event of life-threatening problems in the airways' skin and mucous membranes is that the cat has been continuously insured with Agria Life since before the age of four months (123 days).

👉 Note restrictions in clause C.9.C "Breed-specific restrictions."

## C Concealed defects

👉 A concealed defect is an illness or injury that has begun to develop before the vet's kitten check on delivery, but that has not been known or displayed symptoms prior to the check or been possible to discover during a standard veterinary examination. If the animal is genetically disposed to an illness that has not begun to develop prior to delivery, this is not a concealed defect.

A prerequisite for compensation for concealed defects is that the cat has been continuously insured with Agria Veterinary Insurance since before the age of four months (123 days). A vet's certificate must be issued between the ages of seven weeks and four months, and the certificate not contain any relevant comments. The certificate must not be older than seven days from delivery.

If the cat is insured after the age of four months (123 days), there will be a qualifying period of 12 months from the time of taking out Agria Life. The qualifying period means that the cat has no cover for concealed defects during this period. Symptoms of concealed defects that are demonstrated or commenced before or during the qualifying period are also not covered.

## C.8 Upon death or putting-down

### A Post-mortem

Contact Agria if the underlying cause of the cat's death has not been determined. If Agria requires a post-mortem, the costs of the post-mortem are compensated, with an upper limit of NOK 5,000.

### B Death certificate and identification

If Agria does not require a post-mortem, a vet must issue a death certificate unless otherwise agreed in writing with Agria. The death certificate must contain information about the cat's name, any ID and/or chip number, breed, colour/markings as well as a brief description of the cat's illness or injury.

## C.9 Restrictions

### A Qualifying period

👉 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. The qualifying period also applies to an improvement to the insurance cover. During the qualifying period, injuries caused by external trauma, acute poisoning or first-time occurrence of foreign bodies swallowed after the insurance's qualifying period, are compensated.

### B General restrictions

👉 You cannot receive compensation if the loss (death/putting-down) is due to:

- complications relating to illness, injury and treatment that is otherwise not compensated by the life insurance, with the exception of complications associated with castration/sterilisation, teeth cleaning or vaccination carried out during the insurance period
- disappeared or stolen cat
- behavioural problems, aggressiveness, poor temperament or bad habits
- teeth position defects, tartar, dental diseases, periodontitis and bite defects
- chronic infection carriers that do not themselves show signs of illness
- costs for putting-down and cremation

### C Breed-specific restrictions

👉 For Persians and exotic breeds, life insurance is not paid out if the cat dies or is put down as a result of narrow nostrils.

## D Agria Breeding Veterinary Insurance, supplementary insurance

The insurance can only be taken out as a supplement to Agria Veterinary Insurance. The insurance certificate shows whether you have chosen to take out Agria Breeding Veterinary Insurance. Unless otherwise stated, the insurance applies with the same conditions as Agria Veterinary Insurance.

### D.1 To whom the insurance applies

The insurance applies to the policyholder who owns the cat. If the policyholder does not own the cat, the insurance applies to:

- owner who is a member of the policyholder's household

- another person who has a significant financial interest in the cat
- for clause D.7.A "Fertility investigation", B "Caesarean section" and C "Kitten Veterinary Insurance", the insurance also applies to others who care for the cat, for example a sitter.

## D.2 When the insurance applies

The insurance applies to costs for veterinary treatment incurred during the insurance period.

## D.3 Where the insurance applies

The insurance applies for insurance events that take place in the Nordic Region.

## D.4 The insured animal

The insurance applies to the cat that is stated on the insurance certificate, provided that it is registered and breed-recorded with a cat club associated with FIFE. The insurance also covers kittens of the insured queen to the extent stated in the condition.

## D.5 The insurance sum

The insurance sum is the same that you have chosen for the cat's veterinary insurance and is the maximum compensation you can receive from the veterinary and breeding insurance combined.

### For kittens, the following applies:

For treatment of kittens, the maximum insurance sum is NOK 30,000 divided between all the kittens in the litter. The insurance sum for the litter is in addition to the veterinary insurance for the queen.

## D.6 Excess

The insurance has a fixed and a variable excess, which is the same as the selected excess in Agria Veterinary Insurance. For clause D.7.C "Kitten Veterinary Insurance", the fixed excess is calculated for the entire litter combined.

## D.7 Scope of the insurance

### THE SCOPE OF THE INSURANCE

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Fertility examination

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Caesarean section

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Kitten Veterinary Insurance

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Concealed defects

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## A Fertility examination

🐾 Fertility examinations are compensated for tomcats or queens suspected of being sterile after mating.

## B Caesarean section

🐾 Birth assistance and a maximum of one caesarean section are compensated in the event of ascertained birth complications, provided that:

- The cat has been continuously insured under Agria Breeding Veterinary Insurance for at least one year at the time of treatment.
- The cat has not previously had two or more caesarean sections (within and/or outside the insurance period).

An ascertained birth complication is present provided that the cat demonstrably cannot give birth herself, or cannot give birth herself following an adequate examination and after agreed treatment attempts have been carried out.

## C Kitten Veterinary Insurance

🐾 The insurance applies to kitten litters born during the queen's insurance period. The insurance covers costs when a vet examines and treats a kitten for illness, injury or accident. A kitten is covered from birth up to and including the delivery day to the new owner or carer, but no later than the day on which the kitten reaches the age of four months (123 days).

🐾 Kitten Veterinary Insurance does not compensate:

- navel hernia and cryptorchidism
- chiropractic, gold implant treatment, acupuncture, laser treatment, shockwave treatment, ACP (autologous conditioned plasma), PRP and homeopathy
- alternative and/or inadequately documented examination and treatment
- physiotherapy
- separate cremation
- preventive measures/treatment
- exterior defects which do not affect the cat's health or day-to-day function
- dental diseases, teeth position defects (bite defects) and deficient tooth structure
- post-mortem
- medical feed, shampoo, dietary supplements and other retail goods
- prescriptions, charges, invoicing, certificates, record print-outs or other administrative costs



- costs for duty supplement outside ordinary opening hours when this is not necessary
- costs in connection with the vet's, cat's or owner's travel in the event of illness, injury or accident
- loss of income, holiday or similar as a result of the cat's illness, injury or accident
- stabling at clinic when it is not required for medical reasons

#### D Concealed defects

👉 Agria Concealed Defects (F) is supplied free of charge with Agria Breeding Veterinary Insurance for queens, provided that:

- The kitten litter is born during the queen's insurance period.
- All kittens in the litter are registered and breed-recorded with a cat club associated with FIFE.
- If the kitten is sold, the insurance applies from delivery on condition that the veterinary certificate is not more than seven days old.
- If the breeder keeps the kitten, the insurance applies from the time when the veterinary certificate is issued, no earlier than seven weeks of age.
- The duration of the insurance is the length of time the queen is insured with Agria Breeding Veterinary Insurance, with an upper limit of five years after the insurance comes into effect. This also applies upon the death of the queen.
- The insurance ceases upon transfer of the queen to a new owner, if the queen is insured with another company or the insurance ceases for some other reason.
- The insurance sum corresponds to the kitten's selling price, with an upper limit of NOK 20,000 per kitten.
- If the insurance ceases before five years have elapsed or a request is made for the insurance sum to be increased, a separate Agria Concealed Defects Insurance must be taken out.

#### D.8 Restrictions

👉 The insurance does not apply to:

- exterior defects which do not affect the cat's health or day-to-day function
- dental diseases, teeth position defects (bite defects) and deficient tooth structure

## E Agria Breeding Life, supplementary insurance

The insurance can provide compensation for loss of breeding value. It can only be taken out as a supplement to Agria Life. The insurance certificate shows whether you have chosen to take out Agria Breeding Life. Unless otherwise stated, the insurance applies with the same conditions as Agria Life.

### E.1 To whom the insurance applies

The insurance applies to the policyholder who owns the cat. If the policyholder does not own the cat, the insurance applies to:

- owner who is a member of the policyholder's household
- another person who has a significant financial interest in the cat

### E.2 When the insurance applies

The insurance applies if the cat's breeding value is lost during the insurance period. The illness or injury which caused the loss must have occurred or started to develop during the insurance period. The insurance ceases as from the main due-by date in the calendar year in which the cat reaches the age of eight.

In the event of congenital illnesses or defects/deformities, the cat must have been continuously insured with Agria Breeding Life or equivalent insurance cover with another insurance company since before reaching the age of four months (123 days). The cat must not have demonstrated symptoms of illness or defect before taking out the insurance.

### E.3 Where the insurance applies

The insurance applies for insurance events that take place in the Nordic Region.

### E.4 The insured animal

The insurance applies to the cat stated in the insurance certificate. The cat must be registered and breed-recorded with a cat club associated with FIFE.

### E.5 The insurance sum

The insurance sum for Agria Breeding Life corresponds to Agria Life, and is shown on the insurance certificate. If compensation is paid out from Agria Breeding Life, then Agria Life ceases or is reduced by an amount corresponding to the compensation that you have been paid.

For cats that have registered progeny, you can receive compensation amounting to the entire insurance sum. If the cat loses its breeding value without having registered progeny, you can receive compensation at 50% of the insurance sum.

## E.6 Excess

The insurance has no excess.

## E.7 The insurance covers

### THE INSURANCE COVERS

Castration


Sterility

Skeletal diseases


Breeding hygiene causes

Special provisions


### A Castration

 You can receive payment for lost breeding value if the tomcat is castrated as a result of: testicular inflammation or testicular tumour.

You can receive payment for lost breeding value if the queen has been spayed as a result of: diabetes mellitus, inflammation diseases in the uterus, delivery injuries, vaginal prolapse or tumour in the vagina or ovaries.

 You cannot receive payment for lost breeding value if the cat is castrated as a result of: skin diseases, epilepsy, behavioural problems, phantom pregnancy, abnormal season, nipple growths, cysts on the ovaries or cystic endometrial hyperplasia.

### B Sterility

 You can receive compensation if the cat has become sterile or has lost the ability to reproduce during the insurance period.

Tomcat:


A prerequisite for compensation is that the tomcat is examined clinically by a vet in order to exclude transient illness, and that the tomcat has not produced progeny after having mated with two different fertile queens with a three month interval.

Queen:


The queen must have failed to conceive after mating with two different fertile tomcats with a three month interval. A vet

must conduct a clinical examination including the genitals, ultrasound of the uterus and ovaries, and also take a general blood sample profile in order to preclude transient illness.

### C Skeletal diseases

 Patella dislocation and hip joint conditions are compensated provided that the cat was insured under Agria Breeding Life prior to the age of four months (123 days) and has been continuously insured since then.

### D Breeding hygiene causes

 Lost breeding value can be paid out against the background of one or more of the following grounds:


- The cat's own ascertained illness or defect/deformity affects the cat's health and can be passed on to progeny upon continued breeding.
- The cat's own ascertained illness is one of the following: Hypertrophic cardiomyopathy (HCM), restrictive cardiomyopathy (RCM), progressive retinal atrophy (PRA), pyruvate kinase deficiency (PK) and polycystic kidney disease (PKD).
- The cat's progeny from two or more litters, after mating with different cats, have been diagnosed with the same inherited illness or defect/deformity.

### E Special provisions

 Compensation presupposes that:

- you undertake, in writing, neither to use the cat in breeding nor to allow anyone else to do so. Documentation must be received by Agria before payment is made
- for illness/injury which occurs after the cat has reached the age of six, compensation is not paid unless the cat has had at least one registered litter. The litter must have been born before the cat reaches the age of six.
- as soon as a diagnosis has been made regarding the trigger for the loss of breeding ability, the breeding animal must no longer be used for breeding, whether the kittens are registered or not

### E.8 Restrictions

 The restrictions apply even if the loss is a consequence of an illness or injury which can be compensated.

The insurance does not apply to:

- exterior defects which do not affect the cat's health or day-to-day function
- dental diseases, teeth position defects (bite defects) and deficient tooth structure

- behavioural problems, aggressiveness, poor temperament or bad habits
- impotence and phantom pregnancy
- cryptorchidism
- if the cat's illness or injury is covered by the cat's life insurance, compensation is only payable from the life insurance

## F Agria Concealed Defects

Special conditions apply to kittens of a queen that is insured with Agria Breeding Veterinary Insurance, where the insurance Agria Concealed Defects is included free of charge, see clause D.7.D "Concealed defects".

### F.1 To whom the insurance applies

The insurance applies to the policyholder as breeder of a kitten, as well as to whoever acquires a kitten from the breeder or a previous owner.

### F.2 When the insurance applies

The insurance pays compensation for insurance events that occur during the insurance period. The insurance applies from the day when the policy enters into effect, up to and including the day the litter reaches the age of five years. The insurance has no qualifying period.

### F.3 Where the insurance applies

The insurance applies to insurance events that take place in Norway. If a kitten is transferred to a new owner with their permanent domicile outside Norway, the insurance also applies in the new owner's home country.

### F.4 The insured animal

If the insurance is taken out separately, the kittens stated on the insurance certificate are covered. Otherwise, kittens of a queen that is insured with Agria Breeding Veterinary Insurance are covered.

### F.5 Special provisions

- the kittens must be registered and breed-recorded with a cat club associated with FIFE
- if the kitten is sold, the insurance applies from delivery on condition that the veterinary certificate is not more than seven days old

- if the breeder keeps the kitten, the insurance applies from the time when the veterinary certificate is issued, no earlier than seven weeks of age

### F.6 The insurance sum

If Agria Concealed Defects Insurance is taken out separately, the agreed insurance sum for a kitten applies. The insurance sum is then shown on the insurance certificate. Veterinary treatment (clause F.9) is compensated with an upper limit that corresponds with the kitten's insurance sum, with an upper limit of NOK 20,000 per kitten. Life insurance (clause F.10) is compensated at the same amount as the kitten's insurance sum, with an upper limit of NOK 20,000 per kitten.

### F.7 Excess

The insurance has no excess.

### F.8 Definition of concealed defect

A concealed defect is an illness or injury that has begun to develop before the vet's kitten check on delivery, but that has not been known or displayed symptoms prior to the check or been possible to discover during a standard veterinary examination. If the animal is genetically disposed to an illness that has not begun to develop prior to delivery, this is not a concealed defect.

### F.9 Veterinary treatment, putting-down and cremation

You can receive compensation for your costs when a kitten is examined and treated by a vet due to a concealed defect. The insurance sum includes costs for putting-down and cremation in the event of diagnosis that grants entitlement to compensation.

### F.10 Life insurance

The insurance can provide compensation for your loss when your cat dies or has to be put down as a result of a concealed defect. The following conditions apply:

- The cat must be adequately examined with a view to identifying the underlying cause of the cat's suffering.
- Agreed treatment attempts must have been carried out.
- Alternatively, the cat's prognosis must be so poor that treatment would entail unnecessary suffering for the cat.

The above must be able to be documented.

## F.11 Upon death or putting-down

### Post-mortem

Contact Agria if the underlying cause of the cat's death has not been determined; Agria may then request a post-mortem. If Agria requests a post-mortem, the costs of the post-mortem are compensated, with an upper limit of NOK 5,000.

## F.12 Restrictions

 You cannot receive compensation for your costs for:

- consequences of feline distemper if the queen is not adequately vaccinated in accordance with recommendations in the veterinary catalogue
- hip joint conditions
- patella dislocation
- defects that do not affect the cat's health or day-to-day function
- comments and the consequences of such in the veterinary certificate issued in connection with the delivery of the kitten or checking of your own kitten
- comment in certificate from eye examination
- cryptorchidism, navel hernia, crooked sternum and bent tail
- costs in connection with the vet's, cat's or owner's travel in the event of illness or injury
- VAT if the policyholder is VAT registered
- behavioural problems, aggressiveness, poor temperament or bad habits
- polycystic kidney disease in Persians and exotic breeds if the cat's parents are not examined and free of them
- teeth position defects, dental diseases, periodontitis and bite defects
- preventive measures/treatment
- stabling at clinic when it is not required for medical reasons

## Agria Joint Insurance Conditions

### 1 The Insurance Agreement

Definition: the agreement entered into between the policyholder and Agria Animal Insurance and that regulates rights and obligations for the established insurance in accordance with laws and regulations.

The insurance agreement is also regulated by the Act relating to Insurance Contracts of 16 June 1989 (FAL) and other existing legislation.

The pet owner is identified by actions and omissions from a person who by his consent is responsible for the animal.

#### 1.1 The insurance does not apply to:

- illness, injury or concealed fault which existed (had begun before the insurance came into effect, irrespective of when the fault was first discovered)
- illness or injury that existed or had begun at the time of an increase in the insurance sum, or scope of cover, with regard to the increase
- complications from aforementioned illness, injury or concealed fault

Evidence-based veterinary medicine (i.e. supported by clinical studies published in international scientific journals) determines when an instance of illness or injury is regarded as having commenced, irrespective of when the injury or illness could be observed for the first time.

Treatment or examination that, according to independent veterinary medical expertise and scientific literature, is not necessary to treat injury or illness and/or relieve pain falls outside the area of responsibility of the insurance agreement. The examination and treatment method shall according to independent veterinary medical expertise and scientific literature be counted as evidence-based veterinary medicine.

#### 1.2 When the insurance cover commences and duration

The insurance agreement applies from the date the agreement is accepted by the parties. If it is agreed that the insurance will come into effect at a later date, the insurance agreement will apply from 00.00 on the agreed date, unless otherwise indicated in the insurance certificate.

The insurance agreement applies for one year and is automatically renewed for one year on expiry of the insurance period.

Agria may amend the premium and conditions every year on the main due-by date.

### **1.3 Right to cancel insurance**

Both parties to the insurance agreement are entitled to terminate the agreement on the main due-by date.

If the policyholder terminates the insurance agreement on the main due-by date, notice shall be given to the company before expiry of the insurance period, cf. FAL § 3-4.

If Agria terminates the insurance agreement on the main due-by date, you shall be informed of this no later than two months before the insurance ceases. Notice must be in writing, with reasons given. Specific reasons must exist that make it reasonable to cancel the insurance, cf. FAL § 3-5. If the insurance agreement has been terminated by Agria, right of appeal is available, note point 5 "Reconsideration/appeal".

### **The policyholder's specific rights to termination during the insurance period:**

You can terminate your insurance agreement during the course of the insurance period if:

- the need for insurance ceases
- the policy is transferred to another company
- there are other specific reasons

Notification rules:

You must give Agria notice of at least one month before the termination will come into effect. When transferring insurance, the notice must include which company the insurance is being transferred to and the date of the transfer.

### **Agria's specific rights to termination**

Agria can terminate the insurance agreement during the course of the insurance period if:

- the policyholder or other parties they are identified with have given incorrect or incomplete information about the risks on significant points. The notice period in that instance is 14 days
- incorrect or incomplete information has fraudulently been given about the risks on significant points.

The insurance agreement and other insurance agreements Agria has with the policyholder can in that instance be terminated with immediate effect

- fraud is discovered in the claims settlement. The notice period in that instance is one week
- if the policyholder has not kept to stated payment terms, the insurance agreement will cease in its entirety, note point 2 "Premium payment". Agria will not give compensation for injuries or illnesses that arise after the notified termination date.

### **1.4 For whom the insurance applies**

The insurance can only be used by the pet owner unless otherwise agreed with us. In the event of change of ownership, our consent is required in order for the insurance agreement to continue to apply. In this context we reserve the right to examine possible amendments to the insurance agreement. The insurance only covers legal interests that can be assigned a monetary value.

### **1.5 Stays outside the Nordic region**

If the insured animal is transported outside the Nordic region or is staying in a location outside the Nordic region, our liability ceases unless otherwise agreed.

## **2. Payment of premiums**

The premium must be paid within one month of the date Agria sent the premium notification. If the premium is not paid within one month, the premium payment will be delayed. If the premium is not paid within 14 days of having sent notice of termination, the insurance ceases to apply.

### **2.1 Half-year premium**

The premium must be paid no later than the due date stated in the premium notification.

### **2.2 Delay charge (late fee)**

In the event of late premium payment Agria is entitled to demand a delay charge.

### **2.3 Immediate premium payment**

Agria can require that the insurance period only begins to run once the first premium is registered as paid to Agria.

## 2.4 Repayment of premium

If the insurance ceases during the insurance period, any excess premium is repaid. The repaid premium represents a pro rata share of the premium that the remaining insurance period constitutes in number of whole months in relation to the total insurance period.

## 3 Claims settlement and compensation

### 3.1 In the event of injury

Injury must be reported to Agria without undue delay. You must report your claim within one year of becoming aware of the situation (injury/illness/accident) in order not to lose your right to compensation. You are obliged to give us the documents and the information we require, and to inform us of anything that is relevant for assessment of the loss incident. Agria is entitled to obtain information from a vet or other expert.

You must call in/visit a vet at once if an animal becomes sick or shows signs of lethargy or emaciation, unless the vet expressly says that it is not necessary. A vet must also immediately be contacted again if the animal's condition worsens during the course of ongoing treatment. A sick animal must be treated by a vet, and the vet's instructions must be followed without exception throughout the illness period. The same applies to any instructions that the insurance company may give.

If an injury is reported to the police, you must send a copy of the report to us if we request it. Compensation requires that the case be finally settled, and this can be documented.

You are obliged to inform Agria if you have received compensation or can obtain it from another source.

### 3.2 You can lose the right to compensation

Your right pursuant to the insurance agreement ceases or is reduced, in accordance with the provisions in the Act relating to Insurance Contracts and general law of torts, if you negligently or deliberately or fraudulently have withheld information that is important for assessment of the claim.

The animal must be insured with correct breed designation and it is the responsibility of the policyholder to take care of this. If the animal has been insured with the wrong breed designation and this has not been reported to Agria, the agreement can be terminated, or our responsibility will be proportionally reduced in the event of illness or injury, cf. FAL § 4-1 to 4-4.

### 3.2.1 Abuse

To receive compensation as a result of abuse, by parties other than yourself or the insured, the case must have been reported to the police.

Your right to compensation may be reduced or cease if you or the insured intentionally, through gross negligence, gross mismanagement or animal cruelty have contributed to the injury or increased the extent of the injury.

### 3.3 Calculating compensation

The insurance is not intended to give you any profit, it should merely compensate any financial loss you have suffered, even if the applicable insurance sum would be higher.

### In the event of an increase in insurance sum or insurance scope

Compensation is calculated based on the conditions and the insurance sum that were applicable at the time the illness or injury arose. This also applies to how the insurance scope has increased at the time of the financial loss.

Valuation does not take into account imperfections that only affect the animal's sales value, and that do not reduce the utility value for breeding and other purposes.

The following will be deducted from the compensation sum:

- VAT, if you are subject to VAT
- costs not covered by the insurance
- excess
- payable premium and other demands
- compensation paid out by the state or other party

### 3.4 Double insurance

If there are several insurance policies in place giving the same insurance protection, the total compensation must not exceed the financial scope of the injury. The compensation is divided between the insurance policies in accordance with the regulations in the Act relating to Insurance Contracts.

### 3.5 Transfer of claim

If compensation has been paid for injury or illness that others are responsible for, Agria will take over your compensation claim ahead of these. To the extent we have paid out compensation for injury, your right to demand compensation from the party responsible for the injury will be transferred to us.

### **3.6 Courts**

If we fully or partially reject your claim for compensation, you lose your right to compensation if the case is not brought before a court or jury handling demanded within six months of having received written notification of the rejection, cf. FAL § 8-5.

Disputes arising from the insurance agreement will be settled in a Norwegian court.

### **3.7 Safety instructions**

You as pet owner, and others who are responsible for the animal, are duty bound to handle the animal in accordance with requirements from the Norwegian Environment Agency, the Norwegian Food Safety Authority and other applicable legislation.

In the event of deviation from a safety instruction, our liability may be reduced or cease in accordance with the Act relating to Insurance Contracts, cf. FAL § 4-8.

We are entitled to inspect insured animals and the conditions they live in. If we are prevented from inspecting the animals, we can terminate the insurance agreement with two months' notice.

### **3.8 Reference to vets**

Agria is entitled to refer to specific vets before compensation can be paid.

### **3.9 Identification**

If a horse needs to be either shown to a vet or a post-mortem needs to be performed, you must have a representative of Agria or the person who performs emergency slaughter or cadaver retrieval issue a written declaration that he/she has seen and identified the dead horse. The declaration must contain information regarding the horse's name, any ID and/or chip number, breed and colour/markings as well as a description of the loss incident and the horse's injuries or illness. If you cannot get hold of a vet or Agria's representative, you can in exceptional cases have two impartial witnesses issue the declaration, and enclose photo documentation.

## **4 Limitations to the company's liability**

### **4.1 Reservation**

If a reservation/exception is inserted in the insurance document for an illness, injury or fault, costs owing to this will not be compensated, nor complications or consequences of this.

### **4.2 War, atomic event, damage by fire and terror (force majeure), etc.**

The insurance is not liable for loss or damage, and increase in loss or damage, directly or indirectly caused by/or connected to:

- Act of terrorism
- Act of terrorism refers to unlawful use of, or threat of, force or violence against persons or property in an attempt to put pressure on the country's authorities or population or society in other respects in order to achieve political, religious or ideological objectives.
- Earthquake or volcanic eruption
- War or warlike action, revolt, revolution or similar disturbance of public order
- Strike, lockout, blockade or other similar event

Damage directly or indirectly caused by atomic reaction, e.g. nuclear fission or fusion or radioactive waste/radiation, or hazardous dispersion of biological or chemical substances. Neither does the insurance cover damage directly or indirectly caused by breach of power plant dam or control dam for electricity production.

## **5 Consent to processing of personal information**

Through the insurance agreement you give your consent for processing of personal information.

We process personal information as necessary to be able to fulfil our insurance obligations. The information generally comes direct from you. It may also be given to other companies and organisations that we collaborate with both within and outside the EEA and EU area. We may coordinate the information with other registers, for example, the national register, to maintain good customer and register care.

The information is used, among other things, to enter into and administer agreements and to execute agreements and legal obligations. It is also used to give an overall picture of the insurance policies you have with us, as a basis to inform about our services and to provide general good service as well as in market analyses and marketing of our products.

According to the Act of 14 April 2000 no. 31 relating to the processing of personal data (Personal Data Act) you are entitled to view the information we have about you, and to demand correction of erroneous or incomplete information. If you have any questions about the company's use of personal information and who our partners are, you can contact: Agria Dyreforsikring, Personopplysninger, Postboks 5080, 8608 Mo i Rana, Norway. We particularly draw your attention to the fact that if you do not wish to receive direct marketing in the future, you can opt out of this at any time by either contacting us or the central marketing exclusion register in Brønnøysund.

## **6 Reconsideration/appeal**

If you are dissatisfied or disagree with our decision, please get in touch.

If you have new information that is important to the decision, or you believe that Agria has made a decision on erroneous grounds, please submit a complaint detailing this. The case can also be taken up with the Norwegian Financial Services Complaints Board or brought before the courts. Please note that complaints cannot be examined by multiple courts at the same time. If you wish to send your complaint to Agria, this must be done before you send it to the Norwegian Financial Services Complaints Board.



If complaint or jury handling is not demanded within six months of you having received a written rejection, Agria is free from liability, cf. Act relating to Insurance Contracts § 8-5 and § 20-5.

The complaint can be sent by e-mail to [smadyr@agria.no](mailto:smadyr@agria.no), [hest@agria.no](mailto:hest@agria.no), or by post to Agria Dyreforsikring, Skademeldinger, Postboks 5080, 8608 Mo i Rana, Norway. Remember to state your claim number and/or insurance number. Cases for the Norwegian Financial Services Complaints Board should be sent to Finansklagenemnda, Postboks 53 Skøyen, 0212 Oslo, Norway.





## CONTACT US

-  Telephone: +47 24 12 40 00, weekdays 08.00-17.00
-  Claims can also be notified via Mitt Agria at [agria.no](https://www.agria.no).

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