

Agria Dog



Apply from 1.4.2018

Agria 
Dyreforsikring

Conditions Dog

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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.

THE DOGS IN THE CONDITIONS



Green dog

Shows what the insurance covers.



Gold dog

Shows what the insurance covers if certain conditions are met.



Red dog

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.

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.

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

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 the 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 dog 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 dog 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 dog and others who care for the dog, for example a dog sitter.

B.2 When the insurance applies

The insurance compensates costs for veterinary treatment and prescription medicines 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 dog leaves Norway.

B.4 The insurance sum

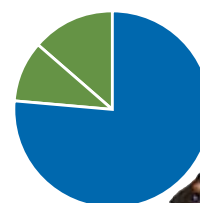
The insurance sum is NOK 30,000 or NOK 60,000 per insurance year for veterinary costs. The insurance sum you have chosen is shown on your insurance certificate. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year.

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

 Note clause B.7.L "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.




■ Agria pays out
■ You pay


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 obtain compensation for your veterinary costs when a vet examines and treats your dog in the event of illness, injury or as a result of an accident. During the examination, the dog 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 Atopia/Allergy

 Investigation and treatment of atopia/allergy are compensated on the condition that the dog has not displayed symptoms of ear or skin problems (including, for example, repeated or chronic ear inflammations, thickened skin, itching, rashes, licking) before the insurance was taken out or during the course of the qualifying period. If blood samples indicate antibodies before three months have elapsed after taking out a new policy, the allergy is regarded as having commenced before the insurance was taken out.


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

B Dental treatment

 The insurance applies, provided that the dog has been continuously insured with Agria Veterinary Insurance, Agria Always Veterinary Insurance, Agria Pack or Agria Pack Breeder since before 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 puppy check must not contain any comments regarding teeth/bite.


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 following points are complied with:


- The dog has reached 20 months prior to the time of treatment.
- The dog has been continuously insured under a veterinary insurance with corresponding cover for at least one year at the time of treatment.
- The dog has not previously had two or more caesarean sections (in and/or outside of the insurance period).

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

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

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


D Castration

 Castration of male dog is compensated only when it forms part of the treatment of prostate illnesses, rectal hernia (perineal hernia), benign anal tumour (anal adenoma), testicular inflammation, testicular torsion, testicular tumour, when castration is necessitated in connection with urethral fistula operation on a male dog with urine stones or illness/injury to the scrotum which entails the surgical removal of the scrotum.


Spaying of a bitch is only compensated when it forms part of a treatment of diabetes mellitus, abnormal bodily growth (acromegaly), 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 Ligament injuries

 Compensated, provided that the dog was insured under a veterinary insurance before the age of four months (123 days) and has been continuously insured since then, or has been continuously insured with Agria Veterinary Insurance, Agria Always Veterinary Insurance, Agria Pack or Agria Pack Breeder for more than one year.

F Joint conditions

 **F.1** Patella dislocation, short ulna, Legg-Calvé-Perthes and osteochondrosis (OCD) are compensated provided that the dog has been insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then. With regard to OCD, the dog must also be registered and breed-recorded with the Norwegian Kennel Club (NKK).

OVERVIEW OF CONDITIONS

Overview of which conditions must be met for Agria to compensate selected joint conditions

	Patellaluksasjon, short ulna og Calvé-Legg-Perthes	OCD	AD	HD
Insured under a veterinary insurance prior to the age of four months and has been continuously insured since then.	X	X	X	X
Registered and breed recorded with NKK.		X	X	X
The dog's own X-rays must be sent in to NKK for reading-off.			X	X
The dog's parents are free X-rayed and the images read-off.				X

F.2 Elbow joint dysplasia (ED) is compensated provided that the dog was insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). In addition, the dog's X-rays of the elbow joints must be sent to NKK for reading-off.

F.3 Hip joint dysplasia (HD) is compensated provided that the dog has been insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). In addition, the dog's X-rays of the hip joint must be sent to NKK for reading-off.


F.4 Elbow joint and hip joint conditions are compensated in those cases where the dog has previously had both elbow and/or hip joints X-rayed and is ED and/or HD-free respectively, and the results has been checked by the Norwegian Kennel Club (NKK).

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 Hip joint implants

 Hip joint implants (not gold implants) are compensated provided that the dog has been insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then, and has not reached the age of six at the time of the operation. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). In addition, the dog's X-rays of the hip joint must be sent to NKK for reading-off. Prior approval from Agria is required in each individual case.

H Other degenerative joint and back conditions

 Compensated, provided that the dog has been insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then, or has been continuously insured with Agria Veterinary Insurance, Agria Always Veterinary Insurance, Agria Pack or Agria Pack Breeder for more than one year.

In the event of a joint or back condition or injury that is not entitled to compensation in relation to that stated above, Agria will compensate your costs up until a diagnosis is made, with an upper limit of NOK 3,000.


I 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.

J 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 dog's health and function. The operation is compensated on condition that the dog has been continuously insured with Agria Veterinary Insurance, Agria Always Veterinary Insurance, Agria Pack or Agria Pack Breeder since before the age of four months (123 days).

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


K Concealed defects

A concealed defect is an illness or injury that has begun to develop before the vet's puppy 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 precondition for compensation of concealed defects is that the dog has been continuously insured with Agria Veterinary Insurance, Agria Always Veterinary Insurance or Agria Pack Breeder 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 dog 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 dog 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.

L 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/illness subject to compensation.

M Putting-down and cremation

 Putting-down and cremation costs are compensated, with a combined upper limit of NOK 2,000 if the dog 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
- phantom pregnancy
- removal of tartar, consequences of tartar, periodontitis and loose teeth
- implants, except for hip joint implants, see B.7.G "Hip joint 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
- physiotherapy
- rehabilitation/rehabilitation training
- 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, dog's or owner's travel in the event of illness, injury or accident
- loss of income, holiday or similar as a result of the dog's illness, injury or accident
- stabling at clinic when it is not required for medical reasons

C Breed-specific restrictions


 The following breed-specific restrictions apply:

- For the breeds Boston Terrier, Pug, English Bulldog and French Bulldog, costs are not compensated for the examination, treatment and surgery for narrowings in the airways, long soft palate, nostrils or narrowings in the throat.
- For Sharpei, costs are not compensated for the removal of excess skin, as well as eye, ear and skin conditions.
- For the breeds French Bulldog, English Bulldog, Boston Terrier, Chihuahua and Pomeranian, costs are not compensated for caesarean section.

C Agria Supplementary insurance policies

The insurance policies can be taken out as supplement to Agria Veterinary Insurance. It can be seen on the insurance certificate whether you have chosen to take out Agria Rehabilitation and/or Agria Joint. The excess is the same as you have chosen for the veterinary insurance, and the excess is calculated together for the veterinary and supplementary insurance.

C.1 Agria 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 on your veterinary insurance.

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.

The insurance otherwise applies with the same conditions as for your veterinary insurance.

C.2 Agria Joint

 Agria Joint can be taken out for all dogs that are not registered and breed-recorded with the Norwegian Kennel Club (NKK). You can receive compensation for elbow joint and hip joint conditions as well as osteochondrosis (OCD), provided that the dog was insured with Agria Joint before the age of four months (123 days) and has been continuously insured since then. The insurance covers costs of hip joint implants (not gold implants) unless the dog has reached six years of age at the time of the operation. Agria requires prior approval ahead of each individual operation.

The insurance otherwise applies with the same conditions as your veterinary insurance, with the exception of clause B.7.F "Joint conditions" and B.7.G "Hip joint implants".

D Agria Life

D.1 To whom the insurance applies

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

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

D.2 When the insurance applies

The insurance applies if the dog's life is lost as a result of illness or injury, or the dog disappears (see clause D.9 "Disappeared animal"), during the course of the insurance period.

The life insurance ceases to apply as from the main due-by date in the calendar year in which the dog reaches 8 years (breeds in category A), 10 years (breeds in category B) or 12 years (breeds in category C).

D.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 dog leaves Norway.

D.4 The insurance sum

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

As from the main due-by date in the calendar year in which the dog reaches 5 years (breeds in category A), 7 years (breeds in category B) or 9 years (breeds in category C), the life insurance is reduced by 20% each year. The insurance sum will never be less than NOK 5,000. As from the main due-by date in the calendar year in which the dog reaches 7 years (breeds in category A), 9 years (breeds in category B) or 11 years (breeds in category C), the insurance sum is set at a maximum of NOK 10,000.

D.5 Excess

The insurance has no excess.


D.6 Division of breeds into age categories

The following age categories apply to the condition clauses D.2 "When the insurance applies" and D.4 "The insurance sum".

BREEDS

Breeds in category A	Bernese Mountain Dog, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Pyrenean Mountain Dog, Neapolitan Mastiff and St. Bernhard
Breeds in category B	All breeds not stated in categories A and C
Breeds in category C	Bichon Havanese, Border Terrier, Cairn Terrier, Chihuahua, Chinese Crested, Miniature Schnauzer, Finnish Lapphund, Finnish Spitz, Fox Terrier, Icelandic Sheepdog, Jack Russell Terrier, Lhasa Apso, Toy, Miniature and Medium Poodle, Small and Large Münsterländer, Norrbottenspets, Norwegian Buhund, Papillon, Phalene, Schnauzer, Shih Tzu, Soft-coated Wheaten Terrier, Tibetan Spaniel, Tibetan Terrier, West Gotaland Spitz, Welsh Springer Spaniel, West Highland White Terrier and Whippet

D.7 Scope of the insurance

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

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


The above must be able to be documented.

If the dog 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 D.8 "Special provisions" and D.11 "Restrictions".

D.8 Special provisions

A Ligament injuries

 Compensated provided the dog was insured under a life insurance policy before reaching age of four months (123 days) and has been continuously insured since then, or has been continuously insured with Agria Life or Agria Always Life for more than one year.

B Joint conditions


 **B.1** Patella dislocation, short ulna, Legg-Calvé-Perthes and osteochondrosis (OCD) are compensated provided that the dog has been insured under a life insurance prior to the age of four months (123 days) and has been continuously insured since then. With regard to OCD, the dog must also be registered and breed-recorded with the Norwegian Kennel Club (NKK).

B.2 Elbow joint dysplasia (ED) is compensated provided that the dog was insured under a life insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). In addition, the dog's X-rays of the elbow joints must be sent to NKK for reading-off.


B.3 Hip joint dysplasia (HD) is compensated provided that the dog was insured under a life insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). In addition, the dog's X-rays of the hip joint must be sent to NKK for reading-off.


B.4 Elbow joint and hip joint conditions are compensated in those cases where the dog has previously had both elbow and hip joints X-rayed and is ED and/or HD-free respectively, and the results has been checked by the Norwegian Kennel Club (NKK).

C Other degenerative joint and back conditions


 Compensated provided the dog was insured under a life insurance policy before reaching age of four months (123 days) and has been continuously insured since then, or has been continuously insured with Agria Life or Agria Always Life for more than one year.

D Airways

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

 Note restrictions in clause D.11.C "Breed-specific restrictions".

E Concealed defects

 A concealed defect is an illness or injury that has begun to develop before the vet's puppy 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 precondition for compensation of concealed defects is that the dog has been continuously insured with Agria Veterinary Insurance, Agria Always Veterinary Insurance or Agria Pack Breeder 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 dog 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 dog 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.

D.9 Disappeared animal

If the dog is missing or has been stolen, life insurance can be paid out at the earliest three months after the dog is reported as lost. A lost dog must be reported as having disappeared to

the relevant body and Agria, and must be advertised publicly. Copy of the notification and advertising must be attached to the claim report.

D.10 Upon death or putting-down

A Post-mortem


Contact Agria if the underlying cause of the dog'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 dog's name, any ID and/or chip number, breed, colour/markings as well as a brief description of the dog's illness or injury.

D.11 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.
- behavioural problems, aggressiveness, poor temperament or bad habits
- phantom pregnancy
- teeth position defects, tartar, dental diseases, periodontitis and bite defects
- costs for putting-down and cremation

C Breed-specific restrictions

 The following breed-specific restrictions apply:

- For Boston Terrier, Pug, English Bulldog and French Bulldog, life insurance is not paid if the dog dies or is put down as a

consequence of narrowing in the airways, long soft palate, nostrils or narrowings of the throat.

- For Sharpei, life insurance is not paid if the dog dies or is put down as a result of eye, ear and skin diseases or excess skin.

E Agria Elite Utility Value Insurance, supplementary insurance

This insurance can only be taken out as a supplement to Agria Life and Agria Always Life. The insurance certificate shows whether you have chosen to take out Agria Elite Utility Value Insurance. Unless otherwise stated, the insurance applies with the same conditions as Agria Life/Agria Always Life.

E.1 The insurance sum

The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance. Agria Life/Agria Always Life and Agria Elite Utility Value Insurance cease when the compensation is paid.


E.2 Excess

The insurance has no excess.

E.3 The insurance ceases

The insurance ceases on the main due-by date in the calendar year in which the dog reaches 6 years (age category A), 8 years (age category B) or 10 years (age category C). For Greyhounds, the insurance ceases on the main due-by date in the calendar year in which the dog reaches 5 years.

E.4 Scope of the insurance


 The insurance can provide compensation for your loss when your dog is so ill or so badly injured that it permanently loses its utility capacity. The following conditions apply:

- The dog must be adequately examined.
- Agreed treatment attempts must have been carried out.
- The dog must demonstrably have had a documented ability for its area of use and must have been used in practical work or official competition activity for the last 12 months before the illness/injury occurred.
- If the illness/injury is entitled to compensation, you must provide a written undertaking not to use the dog for work, training or competition, nor to allow anyone else to do so.


The above must be able to be documented.

E.5 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 dog has lost its utility value as a result of:

- elbow joint and hip joint conditions, unless the dog has previously been ED and/or HD cleared by X-ray and the results have been checked by the Norwegian Kennel Club (NKK)
- osteochondrosis (OCD)
- exterior defects
- teeth position defects, dental diseases, periodontitis and bite defects
- phantom pregnancy
- behavioural problems, aggressiveness, poor temperament or bad habits
- if the dog's illness or injury is covered by the dog's life insurance, compensation is only payable from the life insurance

C Breed-specific restrictions

 The following breed-specific restrictions apply:

- lost utility capacity for Boston Terrier, Pug, English Bulldog and French Bulldog as a result of: narrowing of the airways, long soft palate, nostrils or narrowings in the throat
- lost utility capacity due to eye, ear and skin diseases in the Sharpei breed

F Agria Breeding Veterinary Insurance, supplementary insurance

The insurance can only be taken out as a supplement to Agria Veterinary Insurance, Agria Always Veterinary Insurance, Agria Pack and Agria Pack Breeder. 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/Agria Always Veterinary Insurance/Agria Pack/Agria Pack Breeder.

F.1 To whom the insurance applies

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

- owner who is a member of the policyholder's household
- another person who has a significant financial interest in the dog
- for clause F.7.A "Fertility investigation", B "Caesarean section" and C "Puppy Veterinary Insurance", the insurance also applies to others who care for the dog, for example a dog sitter.

F.2 When the insurance applies

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

F.3 Where the insurance applies

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

F.4 The insured animal

The insurance applies to the dog stated in the insurance certificate. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). The insurance also covers puppies of the insured bitch to the extent stated in the condition.

F.5 The insurance sum

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

For puppies, the following applies:

For treatment of puppies, the maximum insurance sum is NOK 30,000 divided between all the puppies in the litter.

The insurance sum for the litter is in addition to the veterinary insurance for the bitch.

F.6 Excess

The insurance has a fixed and a variable excess, which is the same as that chosen by you in Agria Veterinary Insurance/Agria Always Veterinary Insurance/Agria Pack/Agria Pack Breeder. For clause F.7.C "Puppy Veterinary Insurance", the fixed excess is calculated for the entire litter combined.

F.7 The insurance covers

THE INSURANCE COVERS


Fertility examination

Caesarean section


Puppy Veterinary Insurance

Concealed defects

A Fertility examination

 Fertility examinations are compensated for male dogs or bitches 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 following points are complied with:

- The dog has reached 20 months prior to the time of treatment.
- The dog has been continuously insured under Agria Breeding Veterinary Insurance for at least one year at the time of treatment.
- The dog has not previously had two or more caesarean sections (in and/or outside of the insurance period).

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

For the breeds Boston Terrier, English Bulldog, French Bulldog, Chihuahua and Pomeranian, a caesarean section is compensated provided that the dog has given birth to one or more litters previously and all puppies were born without caesarean section. The litters must be registered and breed-recorded with the NKK or equivalent kennel club in another country.


C Puppy Veterinary Insurance

 The insurance applies to puppy litters born during the bitch's insurance period. The insurance covers costs when a vet examines and treats a puppy for illness, injury or accident. A puppy 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 puppy reaches the age of four months (123 days).

 Puppy 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 dog's health or day-to-day function
- illness, defect/deformity or injury that arises as a result of the dog's parents having mated in breach of the Norwegian Kennel Club's (NKK) ethical guidelines for reproduction and breeding and registration rules
- 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, dog's or owner's travel in the event of illness, injury or accident
- loss of income, holiday or similar as a result of the dog's illness, injury or accident
- stabling at clinic when it is not required for medical reasons


D Concealed defects

 Agria Concealed Defects (H) is supplied free of charge with Agria Breeding Veterinary Insurance for bitches, if:

- The puppy litter is born during the bitch's insurance period.
- All puppies in the litter are registered and breed-recorded with the Norwegian Kennel Club (NKK).
- If the puppy 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 puppy, 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 bitch 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 bitch.

- The insurance ceases upon transfer of the bitch to a new owner, if the bitch is insured with another company or the insurance ceases for some other reason.
- The insurance sum corresponds to the puppy's selling price, with an upper limit of NOK 20,000 per puppy.
- 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.

F.8 Restrictions

 The insurance does not apply to:

- exterior defects which do not affect the dog's health or day-to-day function
- illness, defect/deformity or injury that arises as a result of the dog's parents having mated in breach of the Norwegian Kennel Club's (NKK) ethical guidelines for reproduction and breeding and registration rules
- dental diseases, periodontitis, teeth position defects (bite defects) and deficient tooth structure

G 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 and Agria Always 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/Agria Always Life.

G.1 To whom the insurance applies

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

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

G.2 When the insurance applies

The insurance applies if the dog'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 dog reaches eight years.

In the event of congenital illnesses or defects/deformities, the dog 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 dog must not have demonstrated symptoms of illness or defect/deformity before taking out the insurance.

G.3 Where the insurance applies

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

G.4 The insured animal

The insurance applies to the dog stated in the insurance certificate. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK).

G.5 The insurance sum

The insurance sum for Agria Breeding Life corresponds to Agria Life/Agria Always Life, and is shown on the insurance certificate. If compensation is paid out from Agria Breeding Life, then Agria Life/Agria Always Life ceases or is reduced by an amount corresponding to the compensation that you have been paid. For dogs that have registered progeny, you can receive compensation amounting to the entire insurance sum. If the dog loses its breeding value without having registered progeny, you can receive compensation at 50% of the insurance sum.

G.6 Excess

The insurance has no excess.

G.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 provided that the male dog has been castrated as a result of: prostate diseases, rectal hernia (perineal hernia), benign anal tumour

(anal adenoma), testicular inflammation, testicular torsion, testicular tumour, when castration has to be undertaken in connection with urethra fistula operation on male dogs with urine stones or illness/injury to the scrotum which means that the scrotum has to be surgically removed.

You can receive payment for lost breeding value provided that the bitch has been spayed as a result of: diabetes mellitus, abnormal bodily growth (acromegaly), inflammation diseases in the uterus, delivery injuries, vaginal prolapse or tumour in the vagina, uterus or ovaries.

 You cannot receive payment for lost breeding value if the dog 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 dog has become sterile or has lost the ability to reproduce during the insurance period.


Male dog:

A precondition for compensation is that the male dog is examined clinically by a vet in order to exclude transient illness, as well as that two sperm samples taken at an interval of 6 months show the dog to be sterile.

Bitch:

The bitch must have failed to conceive after mating with two different, fertile male dogs during two different seasons. The vet must have conducted a clinical examination, examined the genitals during which a vaginal cytology was taken, taken an ultrasound of the uterus and ovaries, taken a general blood sample profile, as well as performed a thyroid status examination including TSH in order to preclude transient illness.

C Skeletal diseases


 **C.1** Patella dislocation, osteochondrosis (OCD) and spondylosis are compensated provided that the dog was insured with Agria Breeding Life before reaching the age of four months (123 days) and has been continuously insured since then.

C.2 Elbow joint conditions are compensated provided that the dog was insured with Agria Breeding Life before reaching the age of four months (123 days) and has been continuously

insured since then. For elbow joint dysplasia (ED), the X-rays of the dog's elbow joints must be sent to NKK for reading-off.

C.3 Hip joint conditions are compensated provided that the dog was insured with Agria Breeding Life before reaching the age of four months (123 days) and has been continuously insured since then. For hip joint dysplasia (HD), the X-rays of the dog's hip joints must be sent to NKK for reading-off.

D Breeding hygiene causes

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


- The dog's own ascertained illness or defect/deformity affects the dog's health and can be passed on to progeny in the event of continued breeding.
- The dog's progeny from two or more litters, after mating with different dogs, have been diagnosed with the same hereditary illness or defect/deformation.

E Special provisions

 Compensation presupposes:

- documentation to show that a breeding bar has been imposed against the dog at the Norwegian Kennel Club (NKK)
- for illness/injury which occurs after the dog has reached the age of six, compensation is not paid unless the dog has had at least one registered litter. The litter must be born before the dog 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 pups are registered or not

G.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 dog's health or day-to-day function
- illness, defect/deformity or injury that arises as a result of the dog's parents having mated in breach of the Norwegian Kennel Club's (NKK) ethical guidelines for reproduction and breeding and registration rules
- dental diseases, periodontitis, teeth position defects (bite defects) and deficient tooth structure
- behavioural problems, aggressiveness, poor temperament or bad habits
- impotence and phantom pregnancy

- cryptorchidism
- if the dog's illness or injury is covered by the dog's life insurance, compensation is only payable from the life insurance

H Agria Concealed Defects

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

H.1 To whom the insurance applies

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

H.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

H.3 Where the insurance applies

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

H.4 The insured animal

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

H.5 Special provisions

- the puppies must be registered and breed-recorded with the Norwegian Kennel Club (NKK)
- if the puppy 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 puppy, the insurance applies from the time when the veterinary certificate is issued, no earlier than seven weeks of age

H.6 The insurance sum

If Agria Concealed Defects Insurance is taken out separately, the agreed insurance sum for a puppy applies. The insurance sum is then shown on the insurance certificate.

Veterinary treatment (clause H.9) is compensated with an upper limit that corresponds with the puppy's insurance sum, limited to NOK 20,000 per puppy.

Life insurance (clause H.10) is compensated at the same amount as the puppy's insurance sum, limited to NOK 20,000 per puppy.

H.7 Excess

The insurance has no excess.

H.8 Definition of concealed defect

A concealed defect is an illness or injury that has begun to develop before the vet's puppy 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.

H.9 Veterinary treatment, putting-down and cremation

You can receive compensation for your costs when a puppy 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.

H.10 Life insurance

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

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

The above must be able to be documented

H.11 Upon death or putting-down Post-mortem

Contact Agria if the underlying cause of the dog's death has not been determined. If Agria requests a post-mortem, the

costs of the post-mortem are compensated, with an upper limit of NOK 5,000.

H.12 Restrictions

 You cannot receive compensation:

- if the puppy's parents have been mated in breach of NKK's ethical guidelines for breeding and procreation
- for consequences of parvovirus infection if the bitch is not adequately vaccinated against parvovirus in accordance with the recommendations in the veterinary catalogue
- for elbow joint conditions, hip joint conditions and osteochondrosis (OCD)
- defects that do not affect the dog's health or day-to-day function
- in the event of comments and the consequences of such in the veterinary certificate issued in connection with the delivery of the puppy or checking of your own puppy
- comment in certificate from eye examination
- in the event of cryptorchidism, navel hernia, kinked tail
- for costs in connection with the vet's, dog's or owner's travel in the event of illness and injury
- VAT if the policyholder is VAT registered
- in the event of behavioural problems, aggressiveness, poor temperament or bad habits
- in the event of teeth position defects, dental diseases and bite defects
- for preventive measures/treatment
- for stabling at a clinic when this is not required for medical reasons

I Agria/NKK Puppy Life Insurance

The insurance is a free life insurance for puppies registered and breed-recorded with the Norwegian Kennel Club (NKK).

I.1 To whom the insurance applies

The insurance applies to the breeder who owns the puppy.

I.2 When the insurance applies

The insurance applies if the puppy's life is lost as a result of illness or injury that commenced during the insurance period. The insurance has no qualifying period.

I.3 Where the insurance applies

The insurance applies to insurance events that take place in Norway.

I.4 The insured animal

The insurance applies to puppies that are breed-recorded and registered with the Norwegian Kennel Club (NKK), no earlier than five weeks of age, up to and including the day after the delivery day, but no later than the day on which the puppy reaches twelve weeks.


I.5 The insurance sum

The insurance sum is NOK 6,000 per puppy.

I.6 Excess

The insurance has no excess.

I.7 Scope of the insurance

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

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

The above must be able to be documented.

 Note restrictions in clause I.9 "Restrictions".

I.8 Upon death or putting-down

Upon death or putting down due to internal medical disease, the following applies:

Post-mortem

Contact Agria if the underlying cause of the dog'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.

I.9 Restrictions

 You cannot receive compensation for:

- veterinary costs
- loss of life as a result of parvovirus infection if the bitch is not adequately vaccinated against parvovirus in accordance with the recommendations in the veterinary catalogue
- putting-down and cremation costs
- costs in connection with the vet's, dog's or owner's travel in the event of illness, injury or accident

- concealed defects or injuries/illnesses that were present (had commenced) when the insurance came into effect, irrespective of when the defect could first be discovered

I.10 Continued insurance without qualifying period

Provided that the new puppy owner takes out insurance for the puppy on collection, there is no qualifying period. The applications must be received by Agria within 10 days after collection. The puppy must have been collected no later than the day it reaches 12 weeks.

The breeder can themselves take out insurance for the puppy without a qualifying period. Agria must have received the application before the puppy reaches 12 weeks.

J Agria Accident Veterinary Insurance

J.1 To whom the insurance applies

The insurance applies to the policyholder, owner of the dog and others who care for the dog, for example a dog sitter.

J.2 When the insurance applies

The insurance compensates costs of veterinary treatment in the event of an accident that has occurred during the insurance period. The accident must have taken place during the insurance period.

The insurance has no qualifying period.

J.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 dog leaves Norway.

J.4 The insurance sum


The insurance sum is NOK 30,000 per insurance year. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year.

J.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.


J.6 Scope of the insurance

You can receive compensation for your veterinary costs when a vet examines and treats your dog within three days of an injury or accident.

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

The following acute injuries are compensated:

A Skin injuries

 Cuts, bite wounds, tear wounds, sting wounds, impact wounds, shot wounds, burns and frost injuries.

B Eyes

 Traumatic injuries.

C Dental injuries

 Fractures on permanent front teeth and canines.

D Claws

 Traumatic injuries.

E Muscles

 Traumatic injuries.

F Skeletal injuries


 Fractures and fissures.

G Joint injuries

 Traumatic strain injuries and traumatic dislocations.

 Note restrictions in clause J.8 "Restrictions".

H Foreign objects and acute poisoning

 Are compensated if the vet ascertains the foreign objects or acute poisoning.

 Note restrictions in clause J.8 "Restrictions".

J.7 Special provisions

 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.

J.8 Restrictions

 You cannot receive compensation for your costs for:

- preventive measures/treatment
- implants
- ligament injuries
- patella dislocation
- repeated ascertained foreign bodies when this is due to behavioural problems, 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
- physiotherapy
- rehabilitation/rehabilitation training
- putting-down, cremation
- post-mortem
- medicines (supplied or prescribed by vet), medical feed, shampoo, dietary supplements and other retail goods
- prescriptions, invoicing, charges, 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, dog's or owner's travel in the event of injury or accident
- loss of income, holiday or similar as a result of the dog's injury or accident
- stabling at clinic when it is not required for medical reasons

K Agria Accident Life

K.1 To whom the insurance applies

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

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

K.2 When the insurance applies

The insurance applies if the dog's life is lost as a result of injury or accident, or the dog disappears (see clause K.7 "Disappeared animal"), as a result of an accident 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 dog reaches ten years.

The insurance has no qualifying period.

K.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 dog leaves Norway.

K.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 dog reaches the age of seven, the life insurance is reduced by 20% per year at the main due-by date. The insurance sum will never be less than NOK 5,000. From the main due-by date in the calendar year in which the dog reaches the age of nine, the insurance sum is set to a maximum of NOK 10,000.

K.5 Excess

The insurance has no excess.

K.6 Scope of the insurance

The insurance can provide compensation for your loss if your dog dies or has to be put down as a result of an accident. A vet must be visited within three days following the accident.

Putting-down must be recommended by the vet and undertaken within two weeks. The death must be able to be documented.

Definition of accident:

- acute external trauma
- drowning
- fire
- ascertained foreign bodies or acute poisoning except where this is due to behavioural problems, poor temperament or bad habits
- wild animal attack
- adder bite

K.7 Disappeared animal

If the dog is missing or has been stolen, life insurance can be paid out at the earliest three months after the dog is reported as lost. A lost dog must be reported as having disappeared to the relevant body and Agria, and must be advertised publicly. Copy of the notification and advertising must be attached to the claim report.

K.8 Upon death or putting-down

A Post-mortem

Contact Agria if the underlying cause of the dog'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 the dog dies or is put down without a vet present, a vet must, after the accident, issue a death certificate unless otherwise agreed in writing with Agria.

The death certificate must contain information about the dog's name, possible ID and/or chip number, breed, colour/markings as well as a brief description of the accident.

L Agria Hunting Dog

L.1 To whom the insurance applies

A. Agria Hunting Dog Veterinary Insurance:

The insurance applies to the policyholder, the owner of the dog and others who care for the dog, for example a dog sitter.

B. Agria Hunting Dog Life:

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

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

L.2 When the insurance applies

The insurance compensates costs for veterinary treatment incurred during the insurance period. The insurance also applies if the dog's life is lost as a result of an injury or accident, or the dog disappears (see clause L.5.5 "Disappeared animal"), during the course of the insurance period.

The insurance ceases as from the main due-by date in the calendar year in which the dog reaches ten years.

The insurance has no qualifying period.

L.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 dog leaves Norway.

L.4 Agria Hunting Dog Veterinary Insurance

L.4.1 The insurance sum

The insurance sum is NOK 30,000 per insurance year for veterinary costs. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year. In addition to the 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.


 Note clause L.4.3.I "Medicine" and L.4.4.C "Rehabilitation".

L.4.2 Excess

The insurance has a fixed excess of NOK 2,000 and a variable excess of 15%. The fixed excess will be deducted once per excess period. An excess period is 125 days from and including the first day for which you are claiming compensation. In addition, a variable excess is always deducted.


L.4.3 Scope of the insurance

You can receive compensation for your veterinary costs when a vet examines and treats your dog within three days of an injury or accident.

 Note restrictions in clause L.4.4 "Special provisions" and L.4.5 "Restrictions".

The following injuries are compensated:

A Skin

 Cuts, bite wounds, tear wounds, sting wounds, impact wounds, shot wounds, burns and frost injuries.

B Eyes

 Traumatic injuries.


C Dental injuries

 Fractures on permanent front teeth and canines.

D Claws

 Traumatic injuries.

E Muscles

 Traumatic injuries.

F Skeletal injuries


 Fractures and fissures.

G Joint injuries

 Traumatic strain injuries and traumatic dislocations.


 Note restrictions in clause L.4.5 "Restrictions".

H Foreign objects and acute poisoning

 Are compensated provided that the vet ascertains foreign bodies or acute poisoning.

 Note restrictions in clause L.4.5 "Restrictions".


I Medicines

 You can receive compensation for your costs for prescribed medicines, with an upper limit of NOK 6,000 per insurance year in addition to compensation from the veterinary insurance.

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

L.4.4 Special provisions


A Joint conditions

 **A.1** Osteochondrosis (OCD) is compensated provided that the dog was insured under a veterinary insurance before the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK).

A.2 Elbow joint conditions are compensated provided that the dog was insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). For elbow joint dysplasia (ED), the X-rays of the dog's elbow joints must be sent to NKK for reading-off.

A.3 Hip joint conditions are compensated provided that the dog was insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). For hip joint dysplasia (HD), the X-rays of the dog's hip joints must be sent to NKK for reading-off.


B 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.

C 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 insurance sum on the veterinary insurance.

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.

L.4.5 Restrictions

 You cannot receive compensation for your costs for:

- preventive measures/treatment
- implants, including hip joint implants and gold implants
- ligament injuries
- patella dislocation
- repeated ascertained foreign bodies when this is due to behavioural problems, poor temperament or bad habits
- heatstroke
- illness as a consequence of tick bite
- 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
- physiotherapy
- putting-down and cremation
- post-mortem
- medical feed, shampoo, dietary supplements and other retail goods
- prescriptions, invoicing, charges, certificates, record print-outs or other administrative costs
- injuries that have not been examined by a vet within three days after the event (does not apply to clause L.4.3.C "Dental injuries" and clause L.4.4 "Joint conditions")
- costs for duty supplement outside ordinary opening hours when this is not necessary

- costs in connection with the vet's, dog's or owner's travel in the event of injury or accident
- loss of income, holiday or similar as a result of the dog's injury or accident
- stabling at clinic when it is not required for medical reasons

L.5 Agria Hunting Dog Life Insurance


L.5.1 The insurance sum

The insurance sum from Agria Hunting Dog Life is NOK 10,000 irrespective of purchase price and achievements. The amount cannot be altered. The life insurance reduces by 20% each year from and including the main due-by date in the calendar year in which the dog reaches seven years.

L.5.2 Excess

The insurance has no excess.

L.5.3 Scope of the insurance

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

- A vet must be visited within three days following the accident.
- Putting-down must be recommended by the vet and undertaken within two weeks.
- The death must be able to be documented.

 Note restrictions in clause L.5.4 "Special provisions".

Definition of accident:

- acute external trauma
- drowning
- fire
- ascertained foreign bodies or acute poisoning except where this is due to behavioural problems, poor temperament or bad habits.
- wild animal attack
- adder bite

L.5.4 Special provisions

Joint conditions:

A Osteochondrosis (OCD) is compensated provided that the dog was insured under a veterinary insurance before the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK).

B Elbow joint conditions are compensated provided that the dog was insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). For elbow joint dysplasia (ED), the X-rays of the dog's elbow joints must be sent to NKK for reading-off.

C Hip joint conditions are compensated provided that the dog was insured under a veterinary insurance prior to the age of four months (123 days) and has been continuously insured since then. The dog must be registered and breed-recorded with the Norwegian Kennel Club (NKK). For hip joint dysplasia (HD), the X-rays of the dog's hip joints must be sent to NKK for reading-off.

L.5.5 Disappeared animal

If the dog is missing or has been stolen, life insurance can be paid out at the earliest three months after the dog is reported as lost.

A lost dog must be reported as having disappeared to the relevant body and Agria, and must be advertised publicly. Copy of the notification and advertising must be attached to the claim report.

L.5.6 Upon death or putting-down

A Post-mortem

Contact Agria if the underlying cause of the dog'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 the dog dies or is put down without a vet present, a vet must, after the accident, issue a death certificate unless otherwise agreed in writing with Agria. The death certificate must contain information about the dog's name, possible ID and/or chip number, breed, colour/markings as well as a brief description of the accident.

Hunting Dogs

- Standing gundogs in FCI group 7: all
- Hounds: all breeds
- Spaniels: all breeds
- Retrievers: all breeds
- Dachshunds: all
- Alpine Dachsbracke
- American Foxhound
- Anglo-Russian Hound
- Basset breeds (Artesien Normand, Bleu de Gascogne, Fauve de Bretagne and Basset Hound, Petit Basset Griffon Vendéen, Grand Basset Griffon Vendéen)
- Bavarian Mountain Hound, Border Terrier
- Bosnian Coarse-haired Hound, Braque du Bourbonnais,
- Pyrenean type Cesky Fousek
- Coonhound (black and tan and bluetick), German Hound
- Drentsche Partrijshond Drever
- Norwegian Hound
- Spanish, French, Finnish Spitz
- Fox Terrier (smooth-coated and rough-coated), Polish Hunting dog
- Grand Griffon Vendéen
- Wire-haired Pointing Griffon, Griffon Fauve de Bretagne, Griffon Nivernais
- Grey Norwegian Elkhound
- Black Norwegian Elkhound
- Hanoverian Scenthound
- Hygen Hound
- Hällefors Elkhound
- Swedish Elkhound
- Karelian Bear Dog
- Korean Jindo
- Norrbottenspets
- Norwegian Elkhound, black
- Parson Jack Russell Terrier
- Portuguese Pointer
- Petit Bleu de Gascogne
- Plott Hound
- Porcelaine
- Portuguese Water Dog
- Posavac Hound
- Pudelpointer
- Russian Hound
- Russo-European Laika
- Serbian Hound
- Slovak Rough-haired Pointer
- Slovensky Kopov
- German Hunting Terrier
- German Spaniel
- Wetterhoun
- White Elkhound
- East Siberian Laika

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, 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.

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