Pet insurance

Information sheet on the insurance product

AXA Assurances Luxembourg S.A., an insurance company licensed in Luxembourg

Pet Insurance

Disclaimer: this document is only intended to provide you with a summary of the principal coverages and exclusions of the insurance product and is not customised to your specific needs. All pre-policy and policy information on the insurance product is included in the policy documentation for the chosen product.

What type of insurance is it?
This insurance product covers the veterinary expenses related to the care of pets such as dogs and cats. These costs can incur because of an accident or illness.

What is insured?

Basic coverage

✔ Fees of the veterinary surgeon

✔ Hospitalisation costs of the insured animal

✔ Costs of the examinations necessary for the diagnosis

✔ Radiotherapy or chemotherapy costs

✔ Medicines and treatments prescribed by the veterinary surgeon

✔ Costs related to a surgical operation

✔ Sterilisation costs if the animal is less than 2 years old

✔ Vaccination fees if the animal is less than 2 years old

Additional cover under the «comfort» formula

✔ Board and lodging expenses in the event of absence from the home of the master and/or their spouse following hospitalisation

✔ Search expenses in case of loss of the insured animal

Disclaimer: the coverage ceilings, limits and excesses are included in the insurance conditions and/or specific terms and conditions

What is not insured?

✘ Care and interventions not practised or not prescribed by a veterinary surgeon

✘ Costs resulting from any accident occurring before the contract takes effect or during the waiting period

✘ The costs resulting from any illness or pathological condition whose first signs could be observed before the contract takes effect, or during the waiting period

✘ Identification and registration fees

Disclaimer: this list is not exhaustive.
For more information, consult the policy documents relating to the chosen product.

Are there exclusions from coverage?

! Costs resulting from ill-treatment, abandonment, lack of food and care attributable to the master or people living under their roof

! Expenses incurred to purchase food or hygiene products such as shampoo, lotion or any external pest control products

! The cost of sterilization or vaccination if the animal is 2 years of age or older

Disclaimer: this list is not exhaustive.
For more information, consult the policy documents relating to the chosen product.

Where am I covered?

✔ European Union

✔ Switzerland, Norway and the United Kingdom

What are my obligations?

– When signing up for the policy: declare exactly all the circumstances and all elements allowing the risk to be assessed

– Pay the premiums

– In case of an incident:

- Declare the claim to the Company as soon as it comes to the attention of the insured, and at the latest within 5 working days, except in cases of force majeure

- Return to the Company the treatment form, completed, dated and signed by the veterinarian or, if applicable, by the pharmacist, who dispensed the medication

- Attach all original supporting documents for expenses incurred and paid

When and how are payments made?

You are required to pay the premium annually and you receive an invitation to make a payment.
A split premium is possible subject to certain conditions and possible additional costs.

When does the cover begin and when does it end?

The start date and the duration of the insurance are indicated in the specific conditions of the policy. The policy lasts one year and is tacitly renewable.

How can I cancel the policy?

If you wish to cancel your policy, you must make this known at least 30 days before the expiry date of the annual premium, or 30 days before the anniversary date of the effective date of the policy. The policy is terminated by registered letter or by bailiff's writ or by remittance to the company of a notice of termination against a receipt.