Pet Insurance

Standard insurance information sheet

TERMS AND CONDITIONS E-25

Vörður
hluti af Arion

This information document only specifies the main aspects of the insurance, such as what is included and what is not. It is not an exhaustive list or a personal overview of the insurance that customers choose. The information document has no legal significance and is intended solely to inform customers about the main aspects of the insurance. The insurance summary and detailed information on the applicable contract terms are available on the insurance policy, which can be accessed on Vörður's My Pages. The terms and conditions of the insurance contain comprehensive information about the insurance coverage and are a part of the agreement between the parties together with the insurance certificate.

What Kind of Insurance is Pet Insurance?

Vörður's pet insurance covers both dogs and cats. Compensation is paid if the insured pet dies, suffers serious health damage, is stolen, or goes missing. The insurance also covers veterinary expenses incurred due to necessary medical treatment. Additionally, liability insurance is included in the pet insurance policy. Life insurance is only available for purebred animals with a pedigree.

What is insured?

Life and Health Insurance

- ✓ Death of a pet due to accident or disease, or in case of necessary euthanasia.
- ✓ The theft or loss of a pet that is not found within 60 days from the disappearance notification.
- ✓ Permanent health problem of a pet, which robs it of its natural or trained purpose.

Medical Costs Insurance

- ✓ Rightful, appropriate, and unforeseen veterinary costs that are a direct cause of accidents or injury to a pet.
- ✓ Medication cost of administered or prescribed medicines by a veterinarian.
- ✓ Necessary x-rays, electrocardiograms, and analyses in relation to illness.
- ✓ Dental repairs due to an accident.
- ✓ Caesarians where medically necessary, though never more than two per cat/dog.
- ✓ Medically necessary neutering due to certain diseases.

Liability Insurance

- ✓ Possible liability that may fall on the owner of the insured pet due to physical injury or damage to items that the pet may cause.

Pet Care Insurance

- ✓ Costs due to daycare and guarding of the pet in a pet hotel or similar institution, if the insured or family member is seriously injured or ill, and therefore unable to care for the pet.

What is not insured?

Life and Health Insurance

- ✗ Genetic or congenital diseases, disorders, or ailments, or abnormal growth of the pet.
- ✗ Canine distemper or cat plague.
- ✗ Age-related diseases or degenerative diseases.
- ✗ Euthanasia of other causes than specified in the policy.
- ✗ Costs incurred for euthanasia, burial, or cremation.

Medical Costs Insurance

- ✗ Genetic or congenital diseases, disorders, or ailments, problems with temperament, or abnormal growth of the pet.
- ✗ Canine distemper or cat plague.
- ✗ Feed, supplements, sanitary products, aid equipment, or health products.
- ✗ Incidents that occurred before the policy became valid.
- ✗ Neutering, sterilisation, whelping or kittening, except for medically necessary Caesarians.
- ✗ Dental care, dental repairs, or gum diseases.
- ✗ Bathing or treatments to prevent or heal the consequences of fleas or worms.

Liability Insurance

- ✗ Loss or damage that the family of the policyholder suffers.
- ✗ Loss or damage to items that the parties mention above have on loan, for rent, or in storage.

- ✗ Loss or damage that can be traced to the failure of complying with laws and regulations applicable to the free-roaming or identification of animals.

Pet Care Insurance

- ✗ Illness or injury that occurred before the policy was purchased.
- ✗ Permanent illness of a family member.
- ✗ Pregnancy, childbirth, or related events.
- ✗ Illness that is caused by the misuse of alcohol, medication, or self-inflicted injuries.
- ✗ Allergies of family members.

Are there any restrictions on cover?

- ! The insured must comply with Vörður's precautionary rules.
- ! The insured must ensure that the care, housing, and feeding of the insured pet comply with the provisions of the Animal Welfare Act.
- ! It is the insured's responsibility to vaccinate the pet against diseases and infections as advised by veterinarians, including routine annual vaccinations.
- ! Pets must be dewormed according to veterinary recommendations, at least 1–2 times per year.
- ! Municipal rules regarding free-range grazing must be followed. Every effort must be made to keep the horse within designated and legal areas, with regular inspection and maintenance of fences.

Where am I covered?

The insurance is only valid in Iceland.

What are my obligations?

- Provide all necessary information, whether during renewal or when making changes to the insurance.
- Report any damage at the earliest opportunity and no later than one year from the date of the incident.
- If the insured item is intended for a specific use and that use changes, the company must be notified immediately.

When and how do I pay?

The insurance premium must be paid on the due date. Upon renewal, the annual premium is adjusted in accordance with changes in the index from the base index of the agreement. Vörður sends payment claims monthly to online banking services, or annually if the policyholder prefers to pay the premium in a single installment.

It is possible to change the payment method via Vörður's online service, "My Pages." There, policyholders can also choose to pay premiums using a credit card.

When does the cover start and end?

Insurance contracts generally remain valid for 12 months from the date the offer is accepted and the insurance is issued. Premiums are based on the annual rate. If the policy is not terminated during that period, it is automatically renewed.

How do I cancel the contract?

The insurance can be terminated at any time during the insurance period.