



Product information simpego pet insurance

Risk carrier: Simpego Versicherungen AG, Hohlstrasse 556, 8048 Zürich, Schweiz

Dear Customer, dear Petparents

This sheet is for your information and gives a brief overview of the main elements of the simpego pet insurance. You will find the complete information and coverages in your personal policy and the insurance terms and conditions. We ask you kindly to read these documents in full length.

What type of insurance is it?

Simpego's pet insurance is a non-life insurance. Our pet insurance helps you to provide your pet with the appropriate treatment at all times by covering the medical treatment costs of your pet.

What is covered?

Insured pet

Your insurance contract indicates which pet(s) are insured under this contract. Only persons who have their habitual residence in Switzerland can buy the insurance and insure their pet with simpego.

Insured benefits

In the case of treatments and operations of the insured pets, we will reimburse or pay the necessary costs due to veterinary treatment. Treatments must be prescribed and performed by a veterinarian.

Insured risks

You are covered for, among other things:

- General veterinary treatment in case of accident and illness
- Dental treatment
- Complementary treatment
- Behavioral medicine treatment
- Emergency minding
- Emergency treatment

Depending on the contract, the following risks are also insured:

- Worldwide protection
- Pre-existing conditions

What is not covered?

Not insured are, for example:

- Plastic surgery for aesthetic reasons
- Conditions resulting from [extreme breeding](#)
- Pregnancy and infertility
- Treatments that are not prescribed or performed by a veterinarian
- Treatments during the waiting periods
- All consequences of war, riots or mass movements, nuclear events, plagues, epidemics and pandemics

Are there coverage limitations?

In some cases, coverage may be limited, for example:

- To the extent that you have to pay a franchise and personal contribution
- In case of limits for certain sub coverages
- In case of non-compliance with the annual obligatory veterinary check-up and a thereof resulting disease

Where am I insured?

Unless otherwise stated in your insurance policy, we will cover the costs of veterinary treatment in the geographical area of Switzerland and in areas close to the border, provided that the veterinary practice is not more than 75 km away from your place of residence (linear distance). If specified in the policy, we will also cover the veterinary costs in the event of an emergency anywhere in the world.



What are my obligations?

Among other things, there are the following obligations:

- The policyholder must at all times respect the provisions of the Swiss Animal Welfare Act.
- We recommend that you have your pet checked by a veterinarian at least every 12 months (including dental check-up) and that you comply with the veterinarian's vaccination and treatment recommendations.
- If your pet still becomes ill or has an accident, you must make sure that a veterinarian examines your pet immediately. Treatment recommendations must be followed.

When and how do I pay?

You pay the first premium when you take out the insurance. The further premiums are to be paid annually or monthly in case of monthly payment. The premium payment is made by payment slip.

When does coverage begin and end?

Insurance coverage begins on the date specified in the policy. Your contract is automatically renewed for one year at a time (renewal year).

When can I terminate the insurance?

- You can terminate the contract at any time. The termination always takes effect on the last day of the current month.
- We may terminate the contract at the end of the initially agreed contract period and at the end of each renewal year (this must be done no later than one month before the end of the contract period).
- You or we can also terminate the contract, for example, due to a paid claim. Then the contract ends before the end of the agreed duration.
- Further cancellation rights may arise due to changes in your situation, e.g. relocation abroad or death of the insured pet :(

Submit a claim / veterinary visit

Report a claim online at [simpego.ch/pet/damage](https://www.simpego.ch/pet/damage) or by phone at +41 58 251 11 11. We strive to process all claims as quickly as possible. We'll keep you updated on the status. If we are unable to pay a claim, we promise to explain why this is not possible.

In the event of a claim, there is a waiting period for:

- a. In the event of a claim, there is a waiting period of 30 days after the start of insurance for illnesses as well as hereditary diseases and / or birth defects. The waiting period does not apply if your pet was previously insured without a pause with another insurance company. We cannot waive the waiting period if your previous insurer has cancelled your insurance or insurance for your pet has been refused by another insurer.
- b. In the event of a claim, there is a waiting period of 90 days from the start of insurance for chronic illnesses, provided that the illness was diagnosed before the start of insurance and the additional coverage "pre-existing conditions" was selected.

These waiting periods also apply to a pet that is newly added to the policy.

No waiting period applies in the event of an accident, an emergency or for the reimbursement of preventive treatments.

Insurance conditions

For a complete overview of our product, you can scan the QR code or click [here](#) to read the whole GIC.



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Overview insurance coverages accident & health insurance for dogs and cats

Basic insurance	Basic	Regular	Complete
Max. annual sum insured (illness & accident per year)	CHF 3'000	CHF 6'000	CHF 12'000
Dental treatment due to accident	CHF 3'000	CHF 6'000	CHF 12'000
Dental treatment due to disease	X	CHF 6'000	CHF 12'000
Emergency minding	CHF 1'000	CHF 1'500	CHF 2'000
Emergency treatment	CHF 3'000	CHF 6'000	CHF 12'000
Behavioral medicine treatment	CHF 3'000	CHF 6'000	CHF 12'000
Complementary treatment (e.g. physiotherapy, chiropractic)	CHF 1'000	CHF 1'500	CHF 2'500
Preventive treatment (e.g. vaccinations, neutering, scaling)	X	CHF 150	CHF 200
Medicinal food	X	25% up to max. CHF 250	33% up to max. CHF 350
Advanced treatment, e.g., transplants, prostheses, etc.	X	X	CHF 12'000

Additional coverages	Scope of coverage
Pre-existing conditions	Year 1: CHF 700; Year 2: CHF 1'400
Worldwide protection	CHF 2'500

Franchise	0 - 8 years
Base coverage (incl. worldwide protection)	CHF 0 / 150 ¹ / 300 / 500 / 1'000 / 2'000 ¹ (per year)
Pre-existing conditions	300 (per claim)
Franchise	after 9 years
Base coverage (incl. worldwide protection)	CHF 0 ² / 150 ¹ / 300 / 500 / 1'000 / 2'000 ¹ (per year)
Pre-existing conditions	300 (per claim)

1: The annual franchise CHF 150 is only available for cats, the annual franchise CHF 2'000 is only available for dogs.

2: Possible if insurance was taken out before the age of 9. At a later date franchise CHF 0 is no longer possible.

Cost coverage per veterinary visit	0 - 8 years
Base coverage (incl. worldwide protection)	100% or 80%
Pre-existing conditions	80%
Cost coverage per veterinary visit	after 9 years
Base coverage (incl. worldwide protection)	80%
Pre-existing conditions	60%



Information on data protection

simpego relies on electronic data processing in the interests of processing contracts efficiently and correctly. When processing personal data, simpego complies with Swiss data protection legislation.

Collection and purpose of data: Personal data resulting from the contractual relationship or the handling of claims is processed by simpego and is used in particular for the determination of premiums, the clarification of risks, the processing of insured events, for company marketing purposes and for the maintenance and documentation of existing and future customer relationships. In particular, simpego is entitled to obtain credit-history data from external providers and to disclose your personal data in this connection in order to check the customer's creditworthiness. Conversations with our Customer Solution Centre may be recorded in order to guarantee impeccable service and for training purposes. When you use our website, simpego collects information, e.g. on the device being utilised and its settings, cookies, the time and date of your visit, the pages and content you access, the functions you utilise, the referring website and, depending on the provider, the location details. You can configure your internet browser to block or deceive certain cookies or alternative techniques or to delete existing cookies. You can also enhance your internet browser with software that blocks tracking by certain third parties.

Retention: Simpego processes your personal data for as long as it is necessary for the fulfilment of our contractual and legal obligations or otherwise for the purposes pursued with the processing, i.e. for example for the duration of the entire business relationship (from the initiation and processing to the termination of a contract) as well as beyond this in accordance with the statutory retention and documentation obligations. The retention periods are determined internally by simpego.

Transmission to third parties (recipients): simpego may in particular make use of third parties to perform contracts or to process claims. Some of these third parties are in Switzerland but others might be in any country in the world. In particular, you must expect your data to be transferred to various European countries – which, according to the Swiss Federal Council, have a sufficient standard of data protection – Kosovo and Israel, where third parties whose services we use (such as pricing machines or service centres) are located. SVV Solution AG (a subsidiary of the Swiss Insurance Association) operates a joint clearing authority for the processing of electronic data exchange concerning proof of insurance and keeper information with the driver and vehicle licensing offices. The corresponding data protection is ensured. Intermediaries may receive data from us that is required for support and consultation services. Intermediaries are bound by law and contract to observe their special duty of secrecy as well as the provisions of the data protection legislation. Independent brokers may only access this data if you have authorised them to do so.

Insurance fraud: We exchange data with contracted service providers and other insurance companies for investigations in connection with the identification of fraud. simpego may use your personal data and analyse it based on corresponding patterns. For this purpose, and for your and our protection against criminal or fraudulent activity, simpego may also create and edit profiles. simpego will answer any inquiries received from other insurance companies on their customers in the event of any suspicion of insurance fraud. For example, simpego will provide information on existing insurance contracts or prior claims. In addition, simpego can submit such inquiries about its own customers to other insurance companies. This also applies even if the insurance is not taken out. In order to combat insurance fraud, simpego may join SVV Solution AG's reference and information system. In particular, the vehicle-related claims data may be transmitted to SVV Solution AG for entry in the electronic data collection CarClaims-Info. Furthermore, your personal data may be checked against the data contained in all relevant sanction lists.

You can find detailed information on data protection in our privacy policy at www.simpego.ch/en/privacy.