calingo

Accident & health insurance for dogs and cats

General Insurance Conditions Calingo Insurance AG

Verison: May 2026

Welcome to our pack

Thank you for your trust in Calingo. We are very happy to welcome you and your furry friend as part of our pack.

For all of us our pet has a place deeply in our hearts. They are our therapists, personal trainers, patient listeners and family members. Unlike us humans, there is no mandatory health insurance to protect them when they are unwell, sick or injured.

With Calingo this has come to an end. We provide the right protection for your furry friend and make sure that you can offer your pet any time the appropriate treatment by paying for the veterinary costs.
We believe that every animal deserves a healthy and happy life. With our work, we make sure that you and your pet can have lots of adventures and create memories together.

We are aware that an insurance condition is not the most exciting read. Nevertheless, we ask you to take a few minutes to read through this document. It will help you to better understand your benefits from our insurance product.
You can find a brief overview of the essential contents and the most important points of Calingo pet insurance in the document product information sheet.

Please contact us if you have any questions or suggestions on how we can improve the product, or feel free to complain if you are not happy with our service. Your feedback, both positive and negative, helps us to better understand your needs and to continuously improve the protection for our furry friends.

You can reach us at

Phone	Email	Report vet visit
043 588 39 20	service@calingo.ch	www.pet.calingo.ch

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The most important information in a nutshell

Note: The German version of our insurance conditions is authoritative and forms the basis for the other language versions. The latter is provided for information purposes only.

The following customer information gives you an overview of the identity of the insurer and the essential content of the insurance contract (Art. 3 of the Federal Act on Insurance Contracts (ICA). The rights and obligations of the contracting parties result from the offer / application or the insurance contract and the contract conditions. In addition, the provisions of the ICA apply.
In this document, policyholders and third parties are referred to in the feminine form for reasons of readability. This, of course, also refers to males.

Who is the insurer?

Die Allianz Suisse Versicherungs-Gesellschaft AG, Richtiplatz 1, 8304 Wallisellen (hereinafter referred to as the insurer), a public limited company domiciled in Switzerland.

Who is Calingo Insurance AG?

Calingo Insurance AG (hereinafter referred to as Calingo), based in Switzerland, is a tied broker with regard to the brokerage of accident and health insurance for pets. A cooperation agreement exists between the insurer and Calingo with the content that the insurer carries the risk for Calingo's products so that the reimbursement of veterinary bills are guaranteed at all times.

When does the contract begin and end?

Insurance coverage begins on the date specified in the insurance contract. For illnesses, there is a 30-day waiting period (blocking period) from the start of insurance. This means that we cannot cover any costs for illnesses during this period The insurance is valid for one year. At expiration, the policyholder will receive a renewal offer from Calingo. The contract is renewed at the offered conditions, unless the insurance contract is cancelled in writing or in another form that allows proof by text.

Both contracting parties may terminate the contract in writing at any time. The termination always becomes effective only on the last day of the current month in which the notice of termination is received by the insurer or the policyholder .A vet visit resulting in a benefit / payout, each party shall likewise have the right to terminate the contract.
If an insurance contract is terminated / cancelled prematurely (during the year), the insurance premium is owed only for the period until the contract is terminated / cancelled.
If the policyholder cancels the insurance contract in the first year after conclusion, but benefits has already been paid out in this year, the entire annual premium is owed.

When and how can the contract be revoked?

The policyholder may revoke the insurance contract within 14 days of consent (submission of the application to conclude the contract or acceptance of the contract) in writing or in another form that allows proof by text. The revocation period begins as soon as the policyholder has applied for or accepted the contract. The deadline is met if the policyholder notifies Calingo of the revocation on the last day of the revocation period or delivers the notice of revocation to the post office. The parties must refund any benefits already received.

What risks are insured?

The insured risks as well as the scope of the insurance coverage result from your personal insurance contract as well as from the insurance conditions.

The insurance covers the pets listed in the insurance contract and the veterinary expenses incurred from the treatments of the listed pets.

The treatment must be recommended and carried out by a veterinarian.

For example, we do not cover costs for:

- treatment provided at the request of the policyholder and not prescribed by a

veterinarian.
- treatments performed during the 30-day waiting period.

Where does the insurance cover apply?

Insurance coverage for the insured pets is provided worldwide.

When does the insurance cover apply?

Only events that occur during the term of the contract are insured.

How much is the premium and when is it due?

The amount of the premium and its due date are specified in the insurance contract.

What are the main obligations of the policyholder?

- The welfare of the animal is paramount. The policyholder must at all times respect the provisions of the Swiss Animal Welfare Act and treat her pet to the best of her knowledge and belief.
- We recommend that the policyholder have her pet examined regularly (but at least every 12 months) by a veterinarian and comply with the vaccination recommendations. A failure to do so may result in a reduction in benefits if there is a connection between the treatment and the absence of regular examinations.
- The policyholder has a reporting, information and documentation obligation; in particular, upon the occurrence of the insured event, the vet bill has to be immediately submitted.
- It is very important that the policyholder provides accurate information when purchasing insurance for her pet. If the policyholder intentionally provides false information, acts dishonestly or makes an exaggerated or false claim, we will be forced to:
    - Cancel or rescind your insurance contract,
    - not to pay the claim and
    - withhold all premiums from the date of the fraudulent claim.

Further duties and obligations are listed in paragraph 4.1 and 4.2.

How and where can a veterinary bill be submitted?

A veterinary bill must be submitted as soon as possible after the veterinary visit, but no later than 30 days. The veterinary bill must be submitted online at www.pet.calingo.ch.

How does Calingo and the insurer protect my data?

The privacy of our customers and the responsible and legally compliant handling of data are very important to us. When processing personal data, we comply at all times with applicable law, in particular Swiss data protection law and the EU General Data Protection Regulation (EU GDPR). Here is our privacy policy (en.pet.calingo.ch/datenschutzerklaerung)

General Conditions of Insurance (GCI)

1 Insurance coverage

1.1. Insured pets

Pets listed on the insurance contract (dogs and cats) are insured.

1.2. Insured risks/insured event base package

The coverages you choose, the sums insured, the deductibles, and the co-payment are listed on your personal insurance contract. All subsequent treatments must be recommended and provided by a veterinarian. We will not pay for any treatment you request and that is not prescribed or performed by a veterinarian. Veterinarians are reimbursed for their services according to the reference rate of calingo.

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. Failure to have regular checkups or to follow the veterinarian's recommendations may result in a reduction in benefits if there is a connection between the above recommendation and the condition being treated.

General veterinary treatment in case of accident and illness

- If the veterinarian or veterinary practice assistant in charge recommends treatment for your pet, we will cover the cost of that treatment.
- The treatment must be performed by a veterinary or a veterinary nurse.

Exclusions

- We do not cover the costs of plastic surgery and reconstructive surgery for aesthetic reasons and their consequences.

Dental treatment

- We cover the cost of dental treatments ordered by your veterinarian due to dental disease or accidents.
- We only pay for crowns if they are necessary due to an accident.

Exclusions

- We do not pay for treatments that could have been prevented by an annual dental checkup. Regular check-ups will help you and your pet avoid the development of serious diseases.

Preventive treatment

- For preventive treatments, after the annual franchise has been exhausted, we will cover the costs up to the sum insured listed in the insurance contract for:
    a. vaccinations,
    b. neutering,
    c. scaling,
    d. flea and worming treatments,
    e. the annual veterinary check-up,
    f. Age checks (for dogs from 8 years, cats from 10 years),

g. the subscription fee for the Tractive health tracker (maximum one Tractive annual subscription per insurance year).

No costs are covered for other preventive treatments.

Emergency minding

- If you or a family member must be hospitalized due to an emergency,, we will cover the cost for pet boarding or a pet sitter.

Exclusions

- We will not pay for pet minding during a planned stay in the hospital.

Emergency treatment

- If your veterinarian decides that treatment outside of consultation hours is necessary, we will cover the additional veterinary expenses / treatment costs incurred due to the emergency.
- If a home visit is necessary, we will cover the additional costs incurred if you have insured an annual insurance sum for illness and accident of at least CHF 12,000.

Exclusions

- We will not pay if your veterinarian has the opinion that treatment can wait until normal consultation hours.

Complementary treatment

- If your pet needs
  a. hydrotherapy,
  b. a treatment with homeopathic or herbal medication,
  c. acupuncture,
  d. physiotherapy,
  e. osteopathy,
  f. chiropractic or
  g. a laser therapy,

the costs will be covered by us. Complementary treatments must be recommended and performed by a therapist or veterinarian with appropriate training. The following professionals are recognized by the insurer and are listed here as well as at www.en.pet.calingo.ch/faq.

Advanced treatments

We will cover the cost of stem cell treatment, gene therapy and prosthetic devices if your veterinarian recommends it and all other options have been exhausted. We do not cover the cost of other advanced treatments.

Behavioral treatments

- We will pay for behavioral treatments if your pet has been referred to a behavior specialist by your veterinarian. Your pet's behavioral disorder must be treated by a behavioral medicine specialist. Professionals recognized by Calingo are listed here and at www.en.pet.calingo.ch/faq .

Exclusions

- We will not pay for behavioral health treatment if the condition is attributed to poor parenting by a specialist in behavioral health.
- We do not cover the costs of behavioral treatments if the pet, according to the provisions of the Swiss Animal Protection Act (TSchG) and Animal Protection Ordinance (TSchV), was not kept in a species-appropriate manner.

Food

- We will cover the cost of prescription food prescribed by your veterinarian as part of your pet's treatment for an illness or injury.

Exclusions

- We do not reimburse for food prescribed for weight loss.
- We do not reimburse for food supplements, even if they were prescribed by the veterinarian.

1.3. Insured risks / insured event additional coverages

Pre-existing conditions

- We cover the costs for the treatment of pre-existing conditions and accidents up to the amount agreed upon in the insurance contract, provided that your pet has been treated for it or received a diagnosis before the start of the contract

Exclusions

- Pre-existing conditions that were first diagnosed or treated within three months prior to the contract's entry into force are not covered under the "Pre-existing Conditions" coverage. Costs for any resulting subsequent treatments will not be covered.

1.4. Risk exclusions

We cannot provide insurance benefits in the following cases:

a. Treatments and surgeries not recommended / prescribed and provided by a veterinarian or a recognized professional.
b. If there is a connection between the recommended missed annual veterinary check-up or the failure to attend the veterinarian's vaccination and treatment recommendation and an accident or illness of the animal, benefits may be reduced or denied.
c. If your pet is younger than 8 weeks old.
d. In the event of a veterinary visit, there is a waiting period of the first 30 days from the start of the insurance for cases of illness, hereditary diseases, and birth defects. Costs for subsequent treatments resulting from these will not be covered.
   No waiting period applies in the event of an accident or for the reimbursement of preventive treatments.
e. For pre-existing conditions that were diagnosed or treated before the contract came into effect, as well as their consequences, except for pre-existing conditions under the additional coverage "Pre-existing Conditions". In this case, the provisions for pre-existing conditions according to Article 1.3 in conjunction with and 1.4 g apply.
f. For veterinary reports and identification cards prepared at your request.
g. For costs of registration of the animal and the application of microchips.
h. For any expenses related to the treatment of an illness or injury caused directly or indirectly by negligent or intentional conduct on your part, whether by act or omission.

i. Accidents occurring during events (races, coursing) of a competitive nature. However, accidents during training are insured.
j. For a treatment that is not based on accepted medical and complementary medicine practices.
k. Veterinary expenses which are not reasonable and customary (deviation from the reference rate of calingo) are not covered.
l. For dietary treatments, treatments or illness as a result of obesity, and specific food and medications designed for that purpose. Unless the weight gain is the result of a diagnosed disease.
m. For costs associated with reproduction, for example, pregnancy, birth, infertility, genetic testing, etc.
n. In the event of damage to your pet caused by third parties or animals. If the third party has no liability insurance or cannot be identified, we will cover the costs.
o. If your pet injures other animals or people, or damages property belonging to a third party.
p. We will not provide insurance coverage if it violates any applicable economic, trade or financial sanctions.
q. All consequences of war, riots or mass movements, revolution, rebellion, insurrection,nuclear events, plagues, epidemics and pandemics as well as acts of terror, violence for political, religious or ideological reasons.

1.5. Benefits from the insurer

1. Compensation

In the event of illness and accidents of the insured pets, we will reimburse the necessary costs incurred by the veterinary treatment, but not more than the insured amount specified in the insurance contract to the policyholder. The policyholder contributes to the costs of the benefits claimed through cost sharing.

The date of treatment or the date of utilization of the insured service is decisive for the calculation of the cost share.

Benefits paid by the policyholder are reimbursed in Swiss francs.

Depending on the coverages, there are the following cost shares:

2. Annual franchise

The franchise agreed in the insurance contract applies. A payout will only be made after the annual franchise has been reached. Any limitation of benefits will only be applied after the franchise has been reached. . The maximum amount that will be credited towards the annual franchise is the invoiced sum.

Example calculation of cost sharing with annual franchise in CHF:

- Benefit limit (max. veterinary costs covered per year): 6'000
- Annual franchise: 1000
- Percentage of cost coverage by insurer: 100% (with personal contribution of 0%)
- **Treatment costs case 1: 4'000**
    - deduct annual franchise: 3'000 (4'000 - 300)

  - application of benefit limit: 6'000 (does not apply because benefit limit > treatment costs)
  - **amount paid by insurer: 3'000** (3'000 * 100%)
  - **Cost sharing contribution policyholder: 1’000**
- **Treatment costs case 2: 600**
  - deduct annual franchise: 600 (600 - 0) → yearly franchise payments already reached
  - application of benefit limit: 6’000-3’000 =3’000 (does not apply because benefit limit > treatment costs)
  - **cost coverage by insurer: 600** (600 * 100%)
  - **Cost sharing contribution by policyholder: 0**

3. Cost coverage and deductible

The cost sharing contributions and deductibles agreed in the insurance contract apply.
Any limitation of benefits will only be applied after application of the cost coverage and deduction of the deductible. If a deductible is payable per pre-existing condition, all veterinary visits for the same treatment will be subject to this deductible.

Example calculation of cost sharing in CHF:
- Benefit limit (max. veterinary costs covered for this treatment): 1400
- Deductible: 300
- Percentage of cost coverage by insurer: 80%
- **Treatment costs: 1'000**
  - minus deductible: 700 (1'000 - 300)
  - application of benefit limit: 1400 (does not apply because benefit limit > treatment costs)
  - **cost coverage by insurer: 560** (700 * 80%)
  - **Cost sharing contribution by policyholder: 440**

2 Submit a veterinary visit

1. How we process veterinary bills

We strive to process all veterinary bills as quickly as possible. We will keep you informed of the current status so you know where your declaration is in the process. If we are unable to pay a veterinary bill, we promise to explain why.

2. veterinary visit report by policyholder

A veterinary bill must be submitted to the insurer as soon as possible after the veterinary visit, but no later than 30 days. Report your veterinary visit online at www.pet.calingo.ch.
The following documents must be submitted to Calingo when reporting a veterinary visit:

a. Calingo may request medical records and a list of the veterinarians who performed the treatments.
b. The original veterinary invoice with the following information:
   - date of initial diagnosis
   - the date of treatment
   - the name of the animal,
   - the diagnosis,
   - the veterinary treatment and medications provided,
   - the invoice for the corresponding treatment,
   - the name, address and telephone number of the veterinarian who treated the animal.

c. The receipts and prescriptions issued by the veterinarian for the insured animal.

All documents relevant to the veterinary visit must be made available to Calingo. In addition, Calingo has the right to obtain other documents and information (e.g. description) from the policyholder as well as from third parties (e.g. treating veterinarian).

3. veterinary visist reports by veterinarian

The treating veterinary practice can also report the veterinary visist for you. When your veterinarian contacts us to verify the insurance coverage, we will provide the details of your coverage.

4. Expert opinion

Calingo may refer the examination of the insured pet to another veterinarian that we choose for the purpose of an independent evaluation and expert opinion. If we ask you to do so, the insured pet must be examined, at our expense, by that veterinarian.
In connection with this examination, additional costs (e.g. travel costs) related to the veterinary visit will be reimbursed up to a maximum of CHF 200. Loss of income due to keeping this appointment does not fall under additional costs and will not be reimbursed.

In the event of a disagreement between the Policyholder and Calingo due to differing veterinary opinions, we may jointly appoint an independent veterinarian whose decision will be binding on both parties.

5. Compensation of service providers

In principle, the policyholder owes the service providers (e.g. treating veterinarian) the invoiced amount. Agreements between Calingo and the service providers regarding a direct payment remain reserved.

3 General regulations

3.1. Local scope

We cover the costs of veterinary treatment worldwide. The costs of treatment by a veterinary surgeon recognized by the authority will be reimbursed in accordance with the reference tariff.

If the insured person is no longer domiciled in Switzerland, the insurance will be terminated at the end of the month in which the domicile was transferred abroad.

3.2. Temporal scope

Only events that occur during the insurance contract period and considering the waiting period are insured. The following waiting periods should be noted:

a) Accident and prevention: for these treatments, the insurer covers the costs from the start of the insurance contract.
b) Illness: in the first 30 days from the start of the insurance contract, the insurer does not cover any costs for diagnoses or treatments. Costs for subsequent treatments will not be covered.

c) Pre-existing conditions: the insurer does not cover costs for diagnoses or treatments that were first diagnosed or treated within three months before the insurance contract came into effect. Costs for subsequent treatments will not be covered.

3.3. Premium payment

1. Maturity

The premium must always be paid by the due date in accordance with the bill. If payment by installments has been agreed, Calingo may charge an installment surcharge. The individual installments of the premium are only due on their respective due date according to the invoice. Installments not yet due are considered deferred.
The insurer's contractual obligation to provide benefits begins upon receipt of the first premium payment, even if the insurance contract came into force earlier.

If the premium or an individual installment is not paid, a reminder will be sent. From the issuing date of the reminder, the open amount must be paid within 14 days.
If the deadline set in the reminder for payment of the premium expires, Calingo's obligation to perform is suspended from the first day after expiry of the reminder period until full payment of all outstanding premium under this contract at that time. All treatments that occur or are carried out during this period remain excluded after the claim has been settled.Calingo reserves the right to charge a reminder fee of up to CHF 30.

The insurer is entitled to terminate the contract after the expiration of the reminder period. All documents such as invoices, reminders or notices of termination are sent exclusively by email.

2. Refunds

In the event of premature cancellation of the contract for a statutory or contractual reason, the premium agreed for the current insurance year is only owed on a pro rata basis up to the date of cancellation of the contract.
However, the full annual premium remains due if the insurer has provided benefits in the first insurance year.

3. Contract adjustments

The insurer may adjust the contract as of the new insurance year in the event of the following changes:

a) premiums,
b) deductible provisions,
c) services,
d) legal taxes,
e) fees.

If contract adjustments are made, the new contract conditions will be communicated to the policyholder no later than one month before the beginning of the new insurance year.

If no notice of termination is given by the last day of the insurance year at the latest, this shall be deemed to be the policyholder's consent to the contract adjustments.

3.4. Duration of the insurance contract

1. Start and end of the insurance

Insurance coverage begins on the date specified in the insurance contract. The insurance is valid for one year and is then renewed from year to year, unless the insurance contract is terminated in writing or in another form that allows proof by text.

Both contracting parties may terminate the contract in writing at any time. The termination always takes effect on the last day of the current month.

2. Termination in the event of a claim

The contract may be terminated by either party following a veterinary visist no later than at the time of the last service provided.

If the contract is terminated by the policyholder, the insurance coverage expires immediately upon receipt of the notice of termination.

If the contract is terminated by the insurer, the insurance coverage expires 14 days after the policyholder has been notified of the termination.

3. Termination of contract in case of death

In case of death of the pet, the contract ends on the date of death.

4. Other reasons for cancellation

The insurer also reserves the right to cancel or withdraw from the contract in the event of:

a) fraudulent creation of the insurance claim,
b) intentionally causing the insured event,
c) violation of the prohibition of change in the event of a claim.

The notice of termination shall become effective upon delivery to the policyholder.

3.5. Adjustment of the insurance contract

The policyholder may adjust the scope of coverage of the insurance contract at the beginning of the new contract period. The adjustments must be submitted to Calingo by telephone or in writing up to 14 days before the start of the new contract period. If treatments were rejected due to a lack of coverage in the existing insurance package, the underlying health condition is considered a pre-existing condition when switching to a higher insurance package.

3.6. Applicable law and place of jurisdiction

1. Applicable law

Swiss substantive law is applicable to the insurance contract.

2. Jurisdiction

The ordinary Swiss courts have jurisdiction over disputes arising from the insurance contract.

3.7. Sanctions

The obligation to perform shall not apply to the extent that and as long as applicable legal economic, trade or financial sanctions prevent performance under the contract.

3.8. Communications

Messages to the policyholder shall be validly sent to the last e-mail address known to Calingo. Changes of address must be reported without delay.

4 Essential duties pet owner / policyholder

4.1. Essential duties pet owner

As the pet owner, you are responsible for the health and well-being of the insured pet. You take the necessary precautions and measures to ensure that your pet does not suffer any unnecessary illnesses or injuries. The following points must be implemented in this regard:

a. You comply at all times with the provisions of the Swiss Animal Welfare Act (TSchG).
b. You will ensure that your pet undergoes a veterinary check-up (including dental check-up) at least every 12 months.
c. If your pet becomes ill or has an accident, you must arrange for a veterinarian to examine your pet immediately. Treatment recommendations must be followed.

4.2. Essential duties of the policyholder

a. Veterinary visist report
Upon occurrence of the insured event, the veterinary bill must be submitted immediately by the policyholder. The policyholder must allow the Calingo - as far as possible - to conduct any investigation into the cause and amount of the veterinary bill and the extent of the obligation to indemnify, as well as to provide any information in this regard completely and truthfully - in writing if requested - and to provide the requested supporting documents. Calingo is also authorized to carry out its own investigations and to obtain documents (e.g. medical history from the veterinarian).
b. Risk modification
If any information listed on the insurance contract changes during the term of the insurance (e.gindoor/outdoor cat, move abroad, etc.), the policyholder must notify Calingo immediately in writing or in another form that allows proof by text.
c. Police report
Veterinary visit caused by third persons or animals as well as wilful or malicious acts must be reported immediately to a police station.
d. Loss minimization
The policyholder must grant us the right to have the insured pet examined by a veterinarian chosen by the Calingo at the expense of Calingo.
e. Recourse
Upon occurrence of an insured event - insofar as circumstances permit - the policyholder is obliged to provide any information required to clarify any recourse claims.

1. Consequences of a breach of duty

If the policyholder, the pet owner intentionally violates an obligation according to 4.1 or 4.2, the insurer is released from the obligation to pay. In the event of a grossly negligent breach of the obligation, the insurer is entitled to reduce its benefit in proportion to the severity of the fault of the policyholder. The policyholder must prove the absence of gross negligence.

5 Definitions

Accident
Accident is the sudden, unintentional, harmful action of an unusual external factor on the body of the animal that results in impairment of physical health and requires medical examination or treatment by a veterinarian.

Animal owner
Owner and person responsible for the insured pet.

Annual franchise
Franchise is a fixed amount that must be paid by the policyholder per year towards veterinary costs (including preventive treatments).. Together with the deductible, it constitutes the cost sharing for the insured services. The insurance pays only the damage that exceeds the franchise amount. Excluded from this Is the additional coverage "Pre-existing Conditions".There is no annual franchise, but a deductible per pre-existing condition.

Cost coverage
Defines the share of the costs per veterinary bill that is covered by the insurance.

Cost sharing contribution
The forms of cost sharing are depending on the coverage:

- Annual franchise
- The policyholder's own contribution resulting from the insurer's cost coverage e.g. personal contribution is 20% if the insurance cost coverage is 80%.
- Deductible

Deductible
Amount that the policyholder must cover herself per pre-existing condition.

Emergency
Medically necessary, unforeseen and unplanned treatment that cannot be delayed for medical reasons or it will result in a serious risk to thehealth.

Family member
Family members are spouses or cohabiting partners, children, parents, grandparents and persons living in the same flat as the policyholder.

Hereditary disease
Hereditary diseases are diseases and abnormalities that appear in a familial cluster or as a result of so-called new mutations, i.e. newly occurring changes in the genetic material, in the previously unaffected entirety of the species concerned. Such a disease (e.g. elbow and hip joint dysplasias) may appear at any time in the life of the animal concerned, including at birth. A genetic disposition (predisposition) is equated to a hereditary disease.

Illness

Illness is any impairment of physical health that is not the result of an accident and that requires medical examination or treatment by a veterinarian.

Insurer
Allianz Suisse Versicherungs-Gesellschaft AG, Richtiplatz 1, 8304 Wallisellen

Policyholder
The natural person domiciled in Switzerland specified in the insurance contract.

Pre-existing conditions
An illness or injury due to an accident that occurred before the start of the insurance contract, was already recognizable, or could have been diagnosed by a veterinarian during an examination, as well as any subsequent treatment resulting from it. If the last treatment was more than 24 months ago, this condition is classified as new and loses the "Pre-existing Condition" status.

Reference rate
The ordinary fees charged by a veterinary practice for performing a treatment / surgery.

Subsequent Treatment
A subsequent treatment is a medical measure that becomes necessary as a direct consequence of the previous treatment or diagnosis. Here is an example:

- Treatment date 01.01.2024: Surgery due to an accident, diagnosis; broken leg
- Subsequent Treatment date 01.02.2024: Physiotherapy due to the broken leg

Veterinarian
Veterinarians and therapists with federal or equivalent diploma (BTS, HVS, VTS, etc.)

Waiting period
Period of time after and before the effective date of the contract during which no benefits are provided.