

# Pet insurance terms and conditions 1/2025

Valid from Dec 16, 2025

These terms and conditions (hereinafter, the terms and conditions) are part of the pet insurance contract concluded between Compensa Vienna Insurance Group, ADB Estonian branch, whose trademark in Estonia is Seesam (hereinafter, Seesam), and the service user.

## DEFINITIONS

1. **The insured pet** is the dog or cat named in the policy.
2. **Illness** is a deterioration in the health of an animal caused by a disease or a disruption of the normal functions of the body, the symptoms of which first appeared during the insurance period. Illness can manifest itself in various symptoms such as fever, loss of appetite, pain, difficulty in moving, changes in the skin or coat, digestive disorders, or other health abnormalities that require diagnosis and treatment by a veterinarian.
  - 2.1. Each separate illness is considered an independent insured event, regardless of the fact that they may have been discovered during the same visit.
3. **A chronic illness** is a medical condition that develops slowly, lasts for a long time (usually more than 3 months), and has a recurring or persistent course. For example, diabetes, chronic renal failure, epilepsy.
  - 3.1. **An exacerbation of a chronic illness** is a periodic deterioration in the condition of a chronic illness, during which new or aggravated clinical symptoms appear and which, in the opinion of a veterinarian, requires active diagnostics or treatment. The persistent course of the medical condition, routine check-ups, regular medication administration, or maintenance activities are not considered an exacerbation.
4. **An accident** is a one-time event that results in a physical injury to the animal (for example, a fracture, wound, burn), which is not considered an illness and has not occurred due to the disease, and due to which the animal requires treatment.
5. **The sum insured** is the maximum payout amount specified in the insurance contract for the insurance coverage during the insurance period. The sum insured is reduced by the compensation paid during the insurance period.
6. **The compensation limit** is the maximum possible compensation for a single insured event that differs from the sum insured indicated in the contract.
7. **The waiting period** is the period of time during which the illness, accident, or death of an animal is not considered an insured event.
8. **The deductible** is the part of the damage or expense specified in the insurance contract that is borne by the insured person in each insured event. The amount of the deductible is indicated in the policy.
  - 8.1. The deductible does not apply in an insured event of death, loss, or theft of a pet.

## INSURANCE COVERAGE AND ITS VALIDITY

9. Insurance coverage includes medical expenses, dental expenses, rehabilitation expenses, death, theft, and loss of the animal, and animal keeper's liability insurance.
10. The insurance coverage and insurance amounts selected by the policyholder are stated in the policy.

11. The insurance coverage is valid during the insurance period specified in the policy.
12. The area of validity of the insurance coverage is indicated on the policy. Only an event that occurred within the area of validity of the insurance coverage and resulting expenses that were incurred in that area are considered to be an insured event. An event that has occurred outside the area of validity of the insurance coverage is not considered to be an insured event. Expenses incurred outside the area of validity of the insurance coverage will not be compensated.
13. If the animal falls ill, has an accident, or dies within the first 14 days from the conclusion of the insurance contract (i.e., during **the waiting period**), it is not considered an insured event.
14. The waiting period does not apply:
  - 14.1. in the case of loss or theft of the animal and animal keeper's liability insurance;
  - 14.2. if the animal was reinsured with Seesam for the next period without interruption before the beginning of the new insurance period.

## **MEDICAL EXPENSE**

15. An insured event of medical expense is an illness or accident of the pet during the insurance period, due to which the animal requires treatment, has been referred to a veterinarian, and the animal has been provided assistance or examinations have been performed there to the extent and under the conditions agreed upon in the insurance contract.
16. In the case of an insured event of medical expense, the following reasonable and justified veterinary care costs are compensated:
  - 16.1. consultation and visit fees (including phone or video consultation fees);
  - 16.2. diagnostics prescribed by a veterinarian (laboratory tests, X-rays, ultrasound, ECG, etc.);
  - 16.3. treatment procedures prescribed by a veterinarian (surgical operations and interventions, administration of medications in a veterinary clinic);
  - 16.4. costs of purchasing medical aid equipment (bandages, wound plasters, collars, orthoses, recovery clothing, support harnesses, and lifting straps);
  - 16.5. clinic stay fees related to the temporary hospitalisation of the animal in a veterinary clinic (including 24-hour monitoring and care);
  - 16.6. medications purchased with a veterinarian's prescription. Only veterinary medicines that have a valid marketing authorisation from the Estonian Agency of Medicines or the European Commission, and the use of which is legal, will be compensated,
  - 16.7. costs related to the diagnosis of allergies once during the insurance period, within the compensation limit specified in the policy;
  - 16.8. treatment and diagnostics costs related to the exacerbation of a chronic illness, including hereditary disease (see clause 3) once during the insurance period, within the compensation limit specified in the policy. Costs are compensated if a previously diagnosed chronic disease gets worse during the insurance period, and this exacerbation requires veterinary examinations or treatment. Only costs related to the exacerbation documented by a veterinarian will be compensated.
  - 16.9. veterinary-indicated special or therapeutic food in the amount of 200 euros, if the animal requires surgery due to an insured event and special diet thereafter. In other cases, food is not compensated.

## **Exclusions and restrictions of compensation for medical expense**

17. Damages and costs arising from or increased by non-compliance with the veterinarian's prescriptions will not be compensated.

18. No compensation will be paid if the animal was treated without the direct or documented guidance of a veterinarian or if the treatment was based on the recommendations of a person who does not have a veterinary license or equivalent professional competence in the country where the treatment took place.
19. Costs that are not subject to compensation:
  - 19.1. routine and pre-planned veterinary costs and animal care procedures (e.g. vaccinations, preventive health checks, ear cleaning, nail trimming, skin care, coat care, eye cleaning, etc.);
  - 19.2. costs related to physiotherapy, rehabilitation, laser treatment or massage, unless rehabilitation cost coverage has been included in the insurance policy;
  - 19.3. costs related to the treatment and extraction of teeth and the treatment of gum disease, unless dental cost coverage has been included in the insurance policy;
  - 19.4. costs related to infertility, sterility, or breeding activities of animals, including their diagnosis and treatment, as well as procedures to influence reproduction (e.g., artificial insemination, castration, and sterilization);
  - 19.5. costs related to animal pregnancy, pregnancy detection, false pregnancy, termination of pregnancy, calving, caesarean section (except caesarean section following an accident) and their complications, and treatment costs for pyometra;
  - 19.6. costs related to the diagnosis and treatment of growth or development disorders of bones, joints or respiratory tract (hip and elbow dysplasia, patellar luxation, osteochondrosis, brachycephalic obstructive airway syndrome);
  - 19.7. costs of ongoing treatment of a chronic disease, medical food, care, or medication;
  - 19.8. costs related to the control and treatment of parasites (e.g. fleas, worms, mites, etc.), including preventive or control procedures, medications and treatment products;
  - 19.9. cosmetic procedures and surgeries (including tail and ear clippings) and related visit and consultation fees;
  - 19.10. costs of purchasing animal food, except for special food prescribed by a veterinarian after surgery (see clause 16.9);
  - 19.11. costs related to animal contracting distemper, hepatitis, parvovirus or rabies, if the animal was not vaccinated against these diseases;
  - 19.12. costs related to behavioural therapy and psychological counselling.

## **DENTAL TREATMENT COTS**

20. The insured event of dental treatment costs is the loss or damage of an insured pet's tooth, which is directly caused by an accident or a sudden and acute illness due to which the animal requires dental treatment.
21. Reasonable and veterinary-justified costs for the treatment of damaged or lost teeth are compensated, including, if necessary, tooth extraction and associated oral cavity treatment.

## **Exclusions and restrictions of dental treatment costs**

22. The following costs will not be compensated:
  - 22.1. routine dental or oral cavity check-ups;
  - 22.2. preventive cleaning procedures (e.g. tartar removal);
  - 22.3. removal of baby teeth regardless of the cause;
  - 22.4. diseases or lesion caused by poor oral care or inadequate oral hygiene;

- 22.5. treatment of congenital or hereditary dental diseases and defects;
- 22.6. cosmetic dental procedures and correction of anomalies of teeth and jaws (including correction of retained baby teeth), dentures, fillings and surgical correction of gum tissue;
- 22.7. recurring lesions in the same tooth if the previous treatment was not documented or did not comply with veterinary recommendations;
- 22.8. incomplete or interrupted dental treatment, unless the interruption of treatment was medically justified by the veterinarian.

## **REHABILITATION COSTS**

- 23. The insured event for rehabilitation costs is the post-treatment rehabilitation of the insured pet, necessary to alleviate or eliminate the health damage or functional disorder resulting from an accident or illness. Post-treatment rehabilitation follows veterinary treatment (including surgical or conservative treatment) and aims to restore functions impaired by illness or trauma, or to maintain the condition.
- 24. Rehabilitation methods generally recognized in veterinary practice (e.g., physiotherapy, hydrotherapy, massage, laser therapy, or magnetic therapy) are compensated, if they are indicated and documented by a veterinarian and performed by a qualified specialist or in a veterinary clinic.
- 25. Compensation is paid if the rehabilitation treatment is:
  - 25.1. prescribed and documented by a veterinarian;
  - 25.2. directly related to the illness or accident that occurred during the insurance period;
  - 25.3. performed by a qualified specialist or in a veterinary clinic upon referral from a veterinarian.

## **Exclusions and limitations of rehabilitation costs**

- 26. The following are not considered an insured event and are not subject to compensation:
  - 26.1. rehabilitation that is not related to an illness or accident that occurred during the insurance period;
  - 26.2. rehabilitation that is not indicated by veterinarian (e.g. general physical, well-being or prophylactic rehabilitation);
  - 26.3. care or maintenance treatment for chronic conditions that are not related to an insured event that occurred during the insurance period.

## **DEATH OF A PET**

- 27. The insured event of death is the death of a pet as a result of an unexpected illness or accident, including euthanasia on veterinary indications, if the animal's condition was irreversible and further treatment would not have been effective or ethically justified for the animal.
- 28. In the case of an insured event of the death of a pet, compensation is paid in the amount of the sum insured for the death of the pet indicated in the policy.

## **Exclusions and restrictions in case of the death of a pet**

- 29. The following are not considered an insured event and are not subject to compensation:
  - 29.1. the death of the pet caused by a disease or pathological change that appeared, started or the symptoms of which occurred before the beginning of the insurance period or during the waiting period;
  - 29.2. the death occurred due to the intentional act or gross negligence of the owner or a third party.

30. The compensation does not include costs related to the death of an animal as a result of plague, hepatitis, parvovirus, or rabies, if the animal was not vaccinated against these diseases.
31. The compensation does not include costs related to the autopsy of an animal, unless Seesam has approved their necessity in advance in writing and the autopsy is related to clarifying the circumstances of the insured event. The costs of an autopsy previously agreed with Seesam are compensated in addition to the sum insured stated in the policy.

## **THEFT AND LOSS**

32. The insured event is the theft or loss of a pet (including robbery) if the animal is not found within 90 days from the day the policyholder reported the theft or loss of the animal to Seesam.
33. Theft or loss is considered an insured event only if the policyholder has taken at least one of the following actions to search for the animal within 14 days from the moment they learned about the animal's disappearance: published a notice on social media, in a newspaper or on the radio; contacted the police or an animal shelter; installed animal missing posters in the area where the animal disappeared.
34. In the case of an insured event of theft and loss, compensation will be paid in the amount of the sum insured selected by the policyholder and stated in the policy. In addition, reasonable and justified costs related to searching for the animal will be compensated up to 200 euros.
35. Compensation, including compensation for searching for the animal, will be paid after the 90-day period has elapsed, provided that the animal has not been found during this period.
36. The following are not considered an insured event and are not subject to compensation:
  - 36.1. the animal was knowingly left unattended or without safety measures to move freely (e.g., a dog left loose in a public space);
  - 36.2. in the event of a cat being lost, if the cat was knowingly let out of the building by the animal's keeper or was left loose outside the building;
  - 36.3. the location of the animal is known to the owner, but the animal is not available due to a situation beyond the owner's control (e.g., the animal is in the possession of a person who refuses to return it).
37. Seesam has the right to request evidence of the search for the animal (e.g., copies of the missing animal reports, police report, social media posts).
38. If the animal is found after the compensation has been paid, the policyholder is obliged to immediately notify Seesam of this and return the compensation.

## **ANIMAL KEEPER` S LIABILITY INSURANCE**

39. An insured event is the occurrence of liability, if the insured animal causes damage to a third party as defined in the insurance conditions, and for which the insured person is liable under the provisions regulating the liability of the animal keeper set out in the law.
40. Property damage is the occurrence of damage to or destruction of a property.
41. Personal injury is the occurrence of damage to health, bodily injury, or death.
42. In addition to property damage and personal injury, justified and reasonable legal expenses and ancillary claims incurred by the injured party in submitting a claim are compensated, if the claim is justified and liability of the insured person has been proven, unless the aforementioned expenses have occurred due to the intentional act or omission of the insured person.
43. The insured person is:
  - 43.1. the policyholder, if they are the legal owner or possessor of the animal;

- 43.2. a person to whom the animal has been temporarily transferred for care or custody with the consent of the policyholder;
- 43.3. the policyholder's family and household members (spouse, partner, children, parents) who live at the same address as the policyholder.
44. A third party is considered to be a person who is not the insured person and who has suffered damage due to the animal's actions.
45. The following are not considered third parties:
  - 45.1. the policyholder, their family or household members (spouse, partner, children, parents);
  - 45.2. persons in whose possession the animal was at the time and who are responsible for the animal's behavior (including walkers, keepers, trainers);
  - 45.3. persons with whom the insured person had a contractual relationship when the damage occurred in connection with the performance of an obligation arising from the contract.
46. Compensation for legal expenses necessary to reject claims against the insured person will be provided only if the following conditions are met:
  - 46.1. The insured person needs legal assistance to reject claims related to damage caused to a third party by the insured animal;
  - 46.2. no restrictions exist, that are set out in these insurance terms and conditions or in the insurance policy and would exclude Seesam's obligation to compensate legal expense;
  - 46.3. the compensation of legal expense has been previously agreed by Seesam in a form that can be reproduced in writing.
47. If any of the above conditions are not met, legal expenses are not subject to compensation.
48. Procedure and scope of compensation of legal expense:
  - 48.1. If all the prerequisites specified in clause 46 are met, legal expenses will be compensated directly to the representative who submitted the invoice and has been previously approved by Seesam, or to the insured person, after the legal expenses have been paid by them.
  - 48.2. Seesam will compensate legal expense only to a justified and reasonable extent.
  - 48.3. An hourly rate that exceeds the average hourly rate of a lawyer on the market and the simultaneous use of several representatives will be considered unreasonable, among other things.
49. If, contrary to what is stated in clause 48.3, the insured person wishes to use several legal advisors or a lawyer whose hourly rate is higher than the average market rate, Seesam will compensate legal expenses only to the extent of the average hourly rate, and the policyholder themselves will pay the remaining part.
50. Both court and extrajudicial legal expenses incurred in the defense of the insured person are subject to compensation, even if the claim filed against them later turns out to be unfounded.
51. The insured person has the right to demand from Seesam the advance payment of legal expenses to a reasonable extent.
52. If the court orders legal expenses in favor of the insured person that have been previously paid or compensated by Seesam, the insured person is obliged to return to Seesam the amount of the procedural costs and pre-trial legal expenses awarded by the court in favor of the insured person.
53. If, according to the court decision, the insured person is entitled to get compensation of legal expenses in a larger amount than Seesam paid to the insured person prior to the court proceedings, the insured person is obliged to return to Seesam the amount corresponding to the legal expense paid by Seesam prior to the court proceedings.
54. Legal expenses related to the occurrence of an event specified in the restrictions of these terms and conditions are not subject to compensation. The above does not apply in a situation where the occurrence of an event specified in the restrictions only becomes apparent during court proceedings. In such a case, Seesam will compensate the insured person for the legal expenses incurred in court proceedings until the restriction excluding Seesam's obligation is clarified.

## **Exclusions and restrictions of animal keeper's liability insurance**

55. The following are not considered an insured event and are not subject to compensation:
  - 55.1. The animal caused damage in the course of work, service, or sports activities (e.g., guard dog, hunting dog, competition);
  - 55.2. The damage occurred while the animal was in an area or situation where the supervision of the animal did not meet the requirements set out in the law or local regulations (e.g., off-leash in a public space, unattended animal in a dog yard, etc.);
  - 55.3. It is a breach of contractual obligation (e.g., damage arising from a pet sitting service agreement that does not result from the animal's action);
  - 55.4. The damage occurred in a situation where the animal was kept illegally (e.g., a prohibited breed).
56. The insured person's legal expenses related to the rejection of claims that are not related to the liability of the animal keeper or animal owner under the law will not be compensated.
57. Legal expenses that are not related to property damage or personal injury will not be compensated.
58. Non-pecuniary damage, purely economic damage (except for funeral costs), or lost income (except for lost or reduced wages in the event of personal injury) will not be compensated.

## **SAFETY REQUIREMENTS**

59. The policyholder and the insured person are obliged to comply with the following safety requirements when keeping an animal. If the policyholder or the insured person violates the obligations specified in the safety requirements and the insured event occurs due to the aforementioned violation, Seesam is released from paying insurance benefits to the extent to which the violation of the obligation contributed to the occurrence of the insured event.
60. The animal must be kept in a manner that ensures its well-being, health, and safety, taking into account the species-specific needs and the requirements established by applicable legislation (including the Animal Protection Act) and local government regulations.
61. The animal must not be left neglected or unattended in a situation where it may pose a danger to the animal itself, people, other animals, or property.
62. When transporting an animal, a suitable means of transport and safety equipment (e.g., a transport cage, a strap, or a special seat belt) must be used to ensure the animal's safety and the safety of other passengers.
63. The animal must not be left unattended in a closed vehicle in a situation that could cause overheating, hypothermia, or other health damage.
64. The animal must not be left in the care of a person who cannot ensure the animal's safe behavior (e.g., children under 7 years of age, inexperienced caregivers).
65. The health of the insured animal (including teeth and oral cavity) must be regularly cared for and periodically checked by a veterinarian. Seesam may require proof (e.g., a clinical record or invoice) confirming that oral care or a check-up was carried out within the 12 months preceding the insured event.

## **GENERAL EXCLUSIONS AND RESTRICTIONS**

66. Exclusions and restrictions apply to all insurance coverages unless otherwise stated in the insurance policy.
67. Damage and expense that are not caused by an insured event will not be compensated.
68. Expenses are not covered if the insured animal has not actually been provided with a service, including on the basis of an advance invoice, except for legal expenses in the animal keeper's liability insurance.

69. Expenses related to the issuance of certificates, assessments, or other veterinary documents will not be compensated if these are not directly related to the animal's illness or need for treatment.
70. Expenses for experimental or alternative treatment methods that are not generally recognised in veterinary medical practice (e.g., energy, crystal, and other similar therapies, as well as acupuncture) will not be compensated.
71. The following are not considered an insured event and are not subject to compensation:
  - 71.1. the damage is caused by the use of the insured animal for illegal activities, including the use of the animal as a fighting or guard dog against the law or local government legislation;
  - 71.2. the damage has arisen from intentional action or gross negligence by the policyholder or a person related to them;
  - 71.3. the damage is related to misleading, incorrect or incomplete information provided by the policyholder, which affects Seesam's decision on payment of compensation;
  - 71.4. the damage could have been avoided if the policyholder had taken normal preventive measures but failed to do so;
  - 71.5. the damage is compensable or has already been compensated by another insurer or is subject to compensation based on the liability of a third party (e.g., a service provider);
  - 71.6. the illness or health disorder has appeared or worsened before the conclusion of the insurance contract (including situations where symptoms of the illness or its exacerbation were present before the conclusion of the contract).

## **NOTIFICATION OF THE INSURED EVENT AND COMPENSATION OF DAMAGE**

72. The policyholder is obliged to notify Seesam of the insured event as soon as possible, but no later than five (5) calendar days from the moment when they became or should have become aware of the event.
73. The costs of treatment, rehabilitation, and/or dental care for an animal are compensated on the basis of invoices, expense documents, and treatment documents submitted by a licensed veterinarian or veterinary clinic operating in the area of insurance coverage.
74. To receive insurance benefits, a proper insurance claim and relevant additional documents must be submitted to Seesam, including:
  - 74.1. A medical record, medical history or other medical documentation prepared by a veterinarian;
  - 74.2. Documents proving the cost and payment of the treatment (e.g., receipts, invoices, payment orders);
  - 74.3. In the event of the animal's death, the reasons for euthanasia and a veterinarian's confirmation;
  - 74.4. In the event of loss, evidence of searches for the animal (e.g., a missing animal report, police report, contacts with a shelter);
  - 74.5. In the event that it involves an animal keeper's liability insurance, a statement from the injured party, photographs, an estimate of the damage, etc.
75. The documents submitted must reveal:
  - 75.1. what treatment or service has been provided;
  - 75.2. to whom and when the treatment or service has been provided;
  - 75.3. for which service and on what date the referral has been issued;
  - 75.4. to whom the prescription has been issued (for example, an extract from the medical history, a copy of the prescription);
  - 75.5. Seesam has the right to request additional documents or explanations if the available information does not allow for a sufficient assessment of the case.