

Pet Insurance

Insurance product information document



Insurance company: Generali Seguros y Reaseguros, S.A.U. (DGSFP C-0467)

Product: Generali ON Pets

This document provides a summary of the information regarding our product. The pre-contractual information is sent to you together with the project, and the complete contractual information is provided to you in the insurance contract.

What is this type of insurance for?

Product aimed at anyone who owns a dog or cat for company or domestic use and wishes to protect it from any accident or illness risk.



What is insured?

- ✓ Accidental death.
- ✓ Expenses for euthanasia and disposal of remains.
- ✓ Burial or cremation expenses.
- ✓ Veterinary assistance due to an accident.
- ✓ Theft with violence.
- ✓ Loss.
- ✓ Stay at a kennel/cattery due to hospitalisation of owner.
- ✓ Telephone assistance.

Optional cover:

Veterinary assistance due to illness.
Death due to illness.
Public liability.

Insured sums: according to the provisions set forth in the schedule of the contract, barring any guarantees that may have a certain sum insured.



What is not covered?

- ✗ Damage intentionally caused by the policyholder, the insured, his/her relatives and/or the persons with whom s/he lives or who are his/her dependants, including paid domestic staff and lodgers, when these individuals have the condition of perpetrators, accomplices or accessories.
- ✗ Indirect damage.
- ✗ Civil or international war, popular or military uprising, riot or civil unrest, sabotage or terrorism.
- ✗ Volcanic eruptions, hurricanes, heavy downpour, earthquakes, earth tremors, tidal waves, impact of the sea on coasts, floods, subsidence and any other meteorological or atmospheric phenomena.
- ✗ Damage or loss of value caused directly by the mechanical, thermal and radioactive effects of nuclear reactions or transmutations, whatever the originating cause.
- ✗ Participation by the insured animal in events that are gambled on, challenges, hunting and other sporting activities.
- ✗ Using the insured animal for purposes other than those specified in the schedule.
- ✗ Mistreatment, overwork, lack of or the administering of insufficient or unhygienic food or care to the insured animal, when this is the responsibility of the insured.



Are there restrictions to this cover?

- ! In some guarantees, there will be coverage limits below the insured sum.
- ! There may be guarantees for which the coverage does not begin until a date after the contracting date.



Where am I covered?

- ✓ The guarantees of this insurance are limited to the European Union and for claims of liabilities submitted to Spanish courts for damages occurring anywhere in the world, except the United States, Canada and Mexico.



What are my obligations?

- Provide information on risks requested by the insurer before taking out the policy and notify any subsequent change to the information provided.
- Pay the price of your insurance on time.
- Notifying any accident and/or illness that occurs and providing the information required by the insurer.



When and how do I make payments?

The first payment must be made when the policy is taken out and the following payments must be made before the start of each insurance period.

You may pay the insurance amount by direct debit.

The payment may be annual (all at once) or, depending on the amount, in semi-annual instalments (payment every six months) or quarterly instalments (payment every three months).



When does the cover begin and end?

The contract takes effect on the date and at the time indicated in the contract terms and conditions.

The contract will end after 12 months, unless otherwise arranged.



How can I cancel the contract?

You can cancel the contract by notifying the insurance company one month before the end date of the ongoing insurance period.

In the event of distance contracting, (telephone, online, by e-mail or similar), by notifying the insurer by verifiable means within 14 days following delivery of the prior information and contractual documents.