

Dog Insurance

Insurance Product Information Document

SJÓVÁ

Sjóvá-Almennar tryggingar hf.

Policy Terms nr. 212 and General Terms nr. 001

This document summarises what is covered by the insurance policy and what is not. This is not an exhaustive list. Additional information about the insurance, including insurance amounts and deductibles, can be found under its [Insurance Policy Terms](#), Sjóvá's [General Terms](#), and in the insurance policy. You can log on to [My Sjóvá](#) to access this information.

What is this type of insurance?

Dog insurance is a combined insurance that includes life insurance, medical expenses insurance, and an optional liability insurance.



What is insured?

Life insurance pays benefits:

- ✓ If a dog dies from a disease or accident, or if a veterinarian determines it must be euthanised as a result.

Medical expense insurance covers:

- ✓ Veterinary treatment.
- ✓ Medication.
- ✓ Necessary examinations, such as X-rays, electrocardiograms and biopsies.

Liability insurance* covers:

- ✓ Liability that falls on the owner of a dog according to Icelandic law.

*Liability insurance is often included in the license fees dog owners pay to local authorities. If that is the case, it is not necessary to buy special liability insurance for dogs.



What is not insured?

Life insurance does not pay benefits for:

- × Injuries and diseases that occurred before the insurance took effect or within 30 days of it taking effect.
- × If a dog has to be euthanised due to aggression, hip dysplasia, hereditary diseases or by order of the authorities.

Medical expense insurance does not cover:

- × Diseases and injuries that occurred before, or within 30 days of the insurance taking effect.
- × Castration or sterilisation, if a veterinarian does not consider it necessary.

Liability insurance does not cover:

- × Damages suffered by the family of the person responsible for the dog.
- × Damage caused by not following laws and regulations on treatment of animals.



Are there any restrictions on cover?



Life insurance only applies to dogs with a registered pedigree from the Icelandic Kennel Association or another registry recognised by the association.



Where am I covered?

- The insurance is valid in Iceland.



What are my obligations?

- You must report any damage as soon as possible and no later than one year from the date of the damage.
- You must ensure that all the information in the insurance policy is accurate.
- You must inform us of any changes in your address, telephone number, and email address.
- You must follow all the precautions in the terms of the insurance policy.



When and how do I pay?

The premium must be paid on the due date. When the insurance policy is issued or renewed an electronic claim is created in your online bank. You have the option to distribute the premium payments by:

- Credit card payment, where the premium is charged monthly to a credit or debit card.
- Direct payment, where your bank account is debited monthly.
- Corporate distribution, where the premium can be paid in monthly payments.



When does the cover start and end?

The insurance policy takes effect when an offer is accepted and is renewed annually until it is canceled.



How do I cancel the contract?

- Individuals and companies with fewer than five full-time positions can cancel the insurance at any time. and it will expire at the end of the following month after the cancellation is received. Other companies can cancel their insurance one month in advance before the end of the insurance period.
- The cancellation must be in writing, for example with an electronic signature.