Changes to your Policy Terms & Conditions

Below are details of the changes made to your policy. You should read this document carefully to make sure you are happy with the level of cover provided. This is a summary of the main changes only. You should check your schedule and policy wording for the full description of the cover in place.

Introduction	Changes
The Law Applicable to the Contract	The paragraph titled "The Law Applicable to the Contract" has been removed and replaced with: **Governing law** You and Allianz may choose the law applicable to this contract. It is hereby agreed that this contract is governed by Irish law unless we agree with you otherwise in writing. The Courts of the Republic of Ireland will have jurisdiction to hear any dispute other than any dispute which must be referred to arbitration under the dispute resolution clause of this policy.
Finance Act 1990 (or future amendments thereto)	The paragraph titled "Finance Act 1990 (or future amendments thereto)" has been removed and replaced with: **Finance Act 1999 (or future amendments thereto)** The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Act 1999.

Definitions	Changes The following definitions have been added
Bilateral Disorder	Any condition affecting body part of which your pet has two, one on each side of its body, including but not exclusive to ears, eyes, knees, front and back legs and feet, cruciate ligaments, patellas, hips, shoulders, elbows and organs.
Endorsement	Any alteration to this policy wording
Misrepresentation	This is when someone provides fraudulent, inaccurate, false, misleading or incomplete information.
Pre-existing Condition	Pre-existing condition means any illness or injury that your pet had or showed signs or symptoms of before you took out this insurance policy.
Schedule	An insurance schedule sets out the details specific to your policy.
Select Breed	The following breeds have been added to the **select breed** list: • Boerboel • Broholmer • Cane Corso • Perro de Presa Canario (Canary Dog)

General Conditions	Changes
General Condition 2	General condition "2" has been removed and replaced with: **2. You must vaccinate your dog or cat** **Dogs** You must arrange for your dog to be kept vaccinated against the following: • distemper • hepatitis • leptospirosis • parvovirus • kennel cough. **Cats** You must arrange for your cat to be kept vaccinated against the following, based on your vet's guidance for your pet: • feline infectious enteritis • feline leukaemia • cat flu. **Please note** You must keep your pet vaccinated. We will not pay any claims that result from any illness against which they should have been vaccinated.
General Condition 4	The paragraph entitled "Rights of Recovery/Subrogation" has been removed from the start of the policy book and incorporated into General Condition 4 which has been removed and replaced with: **4. Subrogation/Claiming against another person** If you have any legal rights against another person in relation to your claim, we may take action against them in your name. We will do this at our expense. You must give us all the help you can and provide any documents we ask for.
General Condition 14	General condition "14." has been removed and replaced with: **14. Dispute Resolution** If a dispute arises out of this policy and it cannot be settled between us, you can refer the matter to the Financial Services and Pensions Ombudsman. Please refer to the Consumer Information section of this policy for their contact details. If the Financial Services and Pensions Ombudsman is unable to investigate the dispute, the matter can be decided by means of arbitration*. The case can be referred to the decision of an arbitrator who will decide on the matter. The appointment of the arbitrator will be made by agreement between you and us. If we cannot agree on the choice of arbitrator, then we will ask the Chairperson of the Bar Council of Ireland to appoint the arbitrator. Disputes not referred to an arbitrator within twelve months from the date on which the Financial Services & Pensions Ombudsman confirmed that they were unable to investigate the dispute will be deemed to be abandoned. *Note: Allianz reserve the right not to refer a dispute to an arbitrator. If this happens, the dispute may be brought to court as a legal matter.

Terms and Conditions	Changes
Cancelling your policy	The paragraph entitled "Cancelling your policy" has been removed from the start of the policy book and added to the Terms and Conditions section with the following wording: **Cancelling this policy** You may cancel the policy at any time by written notice to us. We may cancel the policy at any time by issuing a written notice to you at your last known address. If there has been no claim on the policy, we will return the premium for the unexpired period of insurance if it has been paid. If we cancel the policy as a result of non-payment, or part payment, we will cancel the policy with effect from the last day the premium paid to us entitled you to cover. If you cancel your policy within the first 14 working days of the period of insurance, no transaction charge will apply. However, if you cancel your policy after the first 14 working days, a transaction charge will apply. This transaction charge is outlined on your policy schedule. If we cancel your policy, at any stage, no transaction charge will apply.
Observance of Conditions	The following term and condition has been added to the wording: **Observance of conditions** The observance by you of the terms, conditions and endorsements of this policy as far as they relate to anything to be done or complied with by you will be a condition precedent to any liability of the Company.
Change in terms and conditions	The following term and condition has been added to the wording: **Change in terms and conditions** If you tell us about or we discover something that happened prior to the policy being taken out or prior to the renewal of your policy that we deem to be material to the policy, we may change the premium or the terms and conditions or both. We may also add exclusions from the date the policy originally started or renewed with us.
Claims Fraud	The following term and condition has been added to the wording: **Claims Fraud** If you, or any other person insured under this policy: · make a claim which is in any way false, inflated, exaggerated, or fraudulent and/or; · support a claim with any false, inflated, exaggerated, or fraudulent documentation and/or; · provide any fraudulent document or fraudulent verbal or written statement, you will forfeit all rights under this policy and you will lose all rights to pursue the claim. In addition, we may: · invoke cancellation of your policy and withhold any return premium due to you and/or; · reduce the payment under a claim in proportion to the breach of a policy condition and/or; · recover from you the total amount of any claim already paid under the policy and/or;

Terms and Conditions	Changes
	· seek payment from you for the costs involved in recovering our loss and/or; · inform An Garda Síochána/Police Authorities of the circumstances.
Phased claims payments	The paragraph entitled "Phased Claim Payments" has been removed from the start of the policy book and added to the Terms and Conditions section with the following wording: **Phased claims payments** We reserve the right to release claim payments on a phased basis as agreed repair or reinstatement work is completed. Once we agree the work to be undertaken and the estimated cost of that work we will release a portion of the payment to enable you to commence the repair or reinstatement work. We will release subsequent payment(s) to you once we have obtained final invoices/receipts from you and we are satisfied that the work has been completed and the repair costs have been incurred, as agreed with you.
Material Facts/Duty of Disclosure/Alteration of Risk	The paragraph entitled "Material Facts/Duty of Disclosure/Alteration of Risk" has been removed from the start of the policy book and added to the Terms and Conditions section with the following wording: **Material Facts/Duty of disclosure/Alteration of Risk** The information provided in your insurance application including your proposal form or statement of fact and any renewal applications or other communications with us, must be true, accurate and complete. You are under a duty to answer all questions that have been asked, honestly and with reasonable care and attention. This duty also applies for any information that is voluntarily shared by you or on your behalf. The questions we have asked are relevant and material to the risk to be undertaken by us and/or in the calculation of the premium that we charge you. If you do not answer these questions honestly and with reasonable care and attention, we may use the remedies available to us including any remedies under the Consumer Insurance Contracts Act 2019 (and any subsequent amending legislation) which may include the remedy to cancel the contract, reject a claim or to limit the amount we pay in the event of a claim. This may result in you having difficulties when attempting to purchase insurance elsewhere. Misrepresentation is when someone makes a statement which is not correct to another person. A misrepresentation may be innocent, negligent or fraudulent. a) In cases of negligent misrepresentation, we will take appropriate action based on the full facts we would have been aware of, including the possibility of adjusting the premium or the amount paid on a claim, or treating the contract as if it had been entered into on different terms. If we would not have entered into the contract, we reserve the right to avoid the contract, refuse a claim, and return the premium paid. b) In cases of fraudulent misrepresentation, we reserve the right to void the contract and refuse any associated claims. Any "alteration" clause in the policy or any clause which refers to an "alteration of risk" will apply only where the subject matter of the

Terms and Conditions	Changes
	policy has changed or altered. Any clause of the policy which refers to a "material change" will be interpreted as referring to changes that take the risk outside that which was reasonably envisaged by both you and us when the policy sale was concluded. If you are in any doubt as to whether there has been a change in the subject matter of the contract which changes the risk to something that we did not agree to cover, then please contact us.
Sanctions Clause	The following term and condition has been added to the wording: **Sanctions Clause** Your policy will not cover you for any business or activity where such cover or payment of any claim would expose us to any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America and/or any other applicable national economic or trade sanction law or regulations.

Section 1: Vet Fees	Changes
Vet Fees: 6	The following examples and exclusions have been added: **6. Fleas, general, maternal costs** We will not pay for the cost of: · general health improvers (examples of health improvers include but are not limited to, vitamin tablets or fish oil supplements) · any treatment in connection with - breeding - fertility
Vet Fees: 10	The paragraph has been removed and replaced with: **10. Post Mortem** We will not pay the cost of a post mortem and/or a post mortem report if a post mortem is carried out on your pet.
Vet Fees: 23	The following exclusion has been added: **What we will not pay** **23. Agility Training** We will not pay for any injury that is caused whilst your pet is taking part in agility training.
Vet Fees: 24	The following exclusion has been added: **What we will not pay** **24. Bilateral Condition** We will not pay for the cost of treatment of a bilateral condition where pathology, clinical signs or process commenced, presented or occurred in the contra-lateral (opposite) limb or organ prior to the policy start date or during the first 14 days of cover.

Section 3: Boarding Kennel and Cattery Fees	**Changes**
Boarding Kennel and Cattery Fees	The following exclusion has been removed: **What we will not pay** 5. Any costs resulting from you going into a hospital for treatment for alcoholism, drug abuse, drug addiction, attempted suicide or self-inflicted injuries

Section 4: Theft and Straying	**Changes**
Theft and Straying	The following cover has been added to include: **What we will pay** If you got your pet from a rehoming or rescue centre and it is stolen or goes missing during the period of insurance you can claim: • the adoption fee you gave for your pet up to the maximum amount displayed on your policy schedule; or, • the price shown on your policy schedule, up to a maximum of €100, if you do not have evidence of the adoption fee you paid when you acquired your pet.

Section 5: Death from injury	**Changes**
Death from injury	The following cover has been added to include: **What we will pay** If you got your pet from a rehoming or rescue centre you can claim: • the adoption fee you gave for your pet up to the maximum amount displayed on your policy schedule; or, • the price shown on your policy schedule, up to a maximum of €100, if you do not have evidence of the adoption fee you paid when you acquired your pet.
Death from injury	The following exclusion has been removed: **What we will not pay** Any amount if a vet has put your pet to sleep unless your pet was put to sleep as a result of an injury that can be treated and believes it was not humane to keep your pet alive because it was suffering.

Section 6: Death from illness	**Changes**
Death from illness	The following cover has been added to include: **What we will pay** If you got your pet from a rehoming or rescue centre you can claim: • the adoption fee you gave for your pet up to the maximum amount displayed on your policy schedule; or, • the price shown on your policy schedule, up to a maximum of €100, if you do not have evidence of the adoption fee you paid when you acquired your pet.

Section 6: Death from illness	Changes
Death from illness	The following exclusion has been removed: **What we will not pay** Any amount if a vet has put your pet to sleep unless your pet was put to sleep as a result of an injury that can be treated and believes it was not humane to keep your pet alive because it was suffering.

Section 7: Cremation and Euthanasia	Changes
Cremation and Euthanasia	The following cover has been added under this section: **What we will pay** We will pay; - towards the cost to put your pet to sleep if recommended by a vet as the most humane course of action following an accidental injury or illness; and/or - towards the cost of cremation or disposal of your pet if your pet dies following an accidental injury or illness or following your pet being put to sleep by a vet. This does not form part of the vet fee limit and no excess applies to this part of the cover. Section 6 of your policy schedule shows the maximum amount payable under this section. **What we will not pay** Restrictions on what we will pay **1. Maximum** We will not pay more than the maximum amount payable. **2. Within 14 days of cover starting** We will not pay to put a pet to sleep or towards the cost of cremation or disposal if your pets illness occurs during the first 14 days of cover. **3. Before cover began** We will only pay towards the cost of putting your pet to sleep or towards the cost of cremation or disposal resulting from injury that first began or showed clinical signs after your pet's cover began. **4. Clinical Signs** We will only pay for the cost of euthanasia if the illness did not show clinical signs within the first 14 days of your pet's cover starting **5. Excluded injuries and illnesses** We will not pay any costs resulting from an injury or illness which is: · excluded as specified on your schedule, or · not covered within the terms and conditions of this policy. **How to claim** You must fill in all policyholder sections of the claim form and ask your vet to fill in the treatment section. To claim for this benefit you must complete the Vet fees claim form.

Section 7: Cremation and Euthanasia	Changes
Cremation and Euthanasia (continued)	For a claim form, please phone our Claims Team on: · (01) 613 3990 Alternatively, you can print out a claim form (for Vet fees) by visiting: · www.allianz.ie. Or your vet may have a supply of vet fees' claim forms. **Please send us the following** · A fully completed claim form · A death certificate from a vet · A receipt from the vet for the cremation or euthanasia **Please note** We will not pay for any fees or costs you pay to prepare any claim.

Section 9: Third Party Liability	Changes
10. Control of Dogs	The following exclusion has been added: **We will not pay** **10. Control of dogs** Any compensation, costs and expenses arising from the ownership, possession or use of any dog specified under Control of Dogs (Restriction of Certain Dogs) Regulations and/or any other amending acts, unless; - you are in possession of a Certificate of Exemption (if applicable to the breed of dog owned by you)

General Exclusions	Changes
2	The following exclusion has been added: 2. Working dogs • Security The following exclusion has been removed: • Track racing

Important Information about your policy	Changes
How we charge	The paragraph How we charge has been amended and now reads: **How we charge** The charge for our services is the premium (including where applicable, a government levy). This premium and any optional covers are separately shown in your schedule/renewal notice.
Right of Withdrawal	The paragraph Right of Withdrawal has been amended and now reads: **Right of Withdrawal:** You have the right to withdraw from this policy, provided you have not made a claim, within 14 days from: (1) the starting date of cover, or (2) the date on which you receive the full terms and conditions of your policy. Withdrawal effectively means that no policy was ever in place. You may exercise this right in writing to us at the address given above, quoting your policy number. If you exercise this right we will refund you any part of your premium you have paid less an administration charge as detailed in your schedule. Please note: the right of withdrawal does not apply if the insurance policy under which insurance cover is provided is for less than 1 month.
Governing law	The paragraph Governing law has been removed from this section and is now found in the Introduction section of the policy.
Policy Alteration, Additional and Return Premiums	The paragraph Policy Alteration, Additional and Return Premiums has been amended and now reads: **Policy Alteration, Additional and Return Premiums** If your policy is altered during any period of insurance we will recalculate your premium. This may result in an additional premium due to us, or a return premium due to you. We will only charge or refund you provided the total amount, including the premium transaction charge, is greater than or equal to the amount detailed in your schedule. Where applicable, a government levy will be applied to your premium calculations.
Complaints	The paragraph Complaints has been amended and now reads: **Complaints:** We aim to deliver the very highest standards of customer care. If you have any enquiry or complaint, please contact us, with your policy or quote number or both and any other details. Address Chief Customer Officer Allianz p.l.c. Allianz House Elmpark Merrion Road Dublin 4 D04 Y6Y6

Important Information about your policy	Changes
Complaints (continued)	Phone +353 1 6133000 Email info@allianz.ie. If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you can refer your complaint to the Financial Services and Pensions Ombudsman. Address The Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin 2 D02 VH29 Phone (01) 567 7000 Email info@fspo.ie Website www.fspo.ie The Financial Services and Pensions Ombudsman will examine complaints from all customers, except limited companies with a turnover of €3 million and above. You can also refer your complaint to Insurance Information Services - Insurance Ireland. Insurance Information Services Address Insurance Information Services - Insurance Ireland First Floor 5 Harbourmaster Place IFSC Dublin 1 Phone +353 1 6761820, Fax +353 1 6761943, email info@insuranceireland.eu Website www.insuranceireland.eu

Cover	Old Limit	New Limit
Veterinary fees for injury and illness	€4000*	€6000*
Third party liability and legal costs	€250,000**	€250,000**
Death from injury	€1500	€1500
Death from illness	€1500	€1500
Cremation and Euthanasia		€200***
Boarding kennel or cattery fees	€1000	€1000
Theft or straying	€1500	€1500
Holiday cancellation	€1000	€1000
Advertising and Reward	€500	€500

*Standard excess of €100 applies once per condition, per year. There are also other voluntary excesses.
**Standard excess of €350 applies to third-party damage claims only. No excess applies to third-party injury claims.
***No excess applies to Cremation and Euthanasia