

Agria Accident

Terms and Conditions



Terms and Conditions
Valid from 1 February 2023

Agria 
Petinsure



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INTRODUCTION

These Policy Terms and Conditions together with the Application and the Policy Schedule form the Certificate of Insurance and are part of an insurance contract. This insurance applies only to an Event and Treatment arising within the Republic of Ireland.

Please read this document carefully and familiarise Yourself with its contents i.e., what the policy does cover and what the Policy does not cover. Please also read the Policy Schedule carefully to ensure that the information contained within it is correct. If it is not, please notify Us immediately.

Please also notify Us immediately of any change which may affect the Period of Insurance.

Please note that these Terms and Conditions are subject to amendment from time to time and may vary according to details disclosed on Your Application.

In consideration of the payment of the premium, We will provide the insurance in this Policy in respect of Events occurring during the Period of Insurance.

CONTACT DETAILS

Address	PO Box 911, South City D.S.U, Cork, T12 C82S
Call	021 202 9119 (Cork Office)
Email	info@petinsure.ie
Web:	petinsure.ie

DEFINITIONS

Accident

A sudden unforeseen and unintended Event causing Injury to Your Pet.

Behavioural Problems

Any changes to Your Pet's normal behaviour, resulting from a mental or emotional disorder.

Certificate of Insurance

The Certificate forwarded in consideration of the payment of the Premium, evidencing the coverage set out herein, formed by these Policy Terms and Conditions and the Policy Schedule.

Claimable Amount

The total amount in Euro that can be claimed under the benefit. The claimable amount is the amount of the claim prior to the deduction of the Policy Excess.

Clinical History

All records held by any and all Veterinary practices (or other organisation's) that Your Pet has attended. This is to include a complete, unedited chronological record (computer printout, handwritten notes or photocopy) of the original clinical notes as made at the time of all consultations and Treatments, radiographs, laboratory reports and referral letters (if applicable) as Well as all financial records relating to Your Pet.

Clinical Signs

Are Symptoms of and/or Changes to, Your Pet's normal healthy state, its bodily functions and/or behaviour.

Condition(s)

Any Injury, Illness or any Clinical Signs, Symptoms or signs of Illness or Injury including related problems.

Currency

All figures in this policy are expressed in Euro, unless stated otherwise.

Deductible or Co-Pay

The percentage of each and every claim payable by You as outlined in Your Policy Schedule.

Document History

Original records, copies or images of any and all documents and records relating to Your Pet including but not limited to vaccination records and cards, registration documents, microchipping certificates and adoption papers.

End Date

the day Your cover ends, 364 Days after the Start Date.

Event(s)

An Accident causing Injury to Your Pet.

Excess

The amount payable by You for each Illness or Injury that is treated during the Policy Year that is not related to any other Illness or Injury treated during the same Policy Year. This also means that when the Treatment dates of an Illness or Injury fall into two or more Policy Years You pay an Excess for each Policy Year. The Excess payable will be shown in Your Policy Schedule.

Illness

Any sickness, disease or changes to Your Pet's normal healthy state.

Injury

Bodily Injury caused solely and directly by sudden violent, accidental, unexpected, external and visible means.

Maximum Benefit

The most We will pay in respect of any one Event as set out in the Policy Schedule or in aggregate for any one Period of Insurance per insured pet.

Period of Insurance

The period shown on the Policy Schedule or any renewal for which You have paid and We have agreed to accept a renewal premium.

Pet History

All Clinical History and Document History relating to Your Pet

Policy Schedule

The document that details Your selected cover, the amount of Your Maximum Benefit, the person(s) and animal(s) who are insured, the premium payable and the Start Date.

Pre-Existing Condition

A Condition that is the same as, or has the same diagnosis or Clinical Signs as an Illness, Injury or Clinical Sign Your Pet had before the Start Date or during the Stand-Down period.

Purchase Price

The amount You paid for Your Pet evidenced by the original receipt, from the breeder, at time of purchase of Your Pet.

Self-Injury

Any physical harm that Your Pet does to their own body either internally or externally, whether intentionally or unintentionally, e.g. auto-phagy (biting own flesh), ingesting or swallowing foreign objects.

Specialist, Specialist Vet, Specialist Veterinary Surgeon

A Vet on the Irish Veterinary Council's Register of Specialist's, or a V et that has achieved a European, American or Royal College Diploma status in their respective field.

Stand-Down

Within 14 days of the inception date of the Period of Insurance.

Start Date

The date on the Policy Schedule showing when the cover starts.

Symptom

A feature (whether clinically evident or not) that indicates the existence of something else. It is the evidence of a physical or mental Condition, Illness or Injury being suffered by Your Pet.

Territorial Limits

The Republic of Ireland.

Treatment

Any examination, consultation, diagnostics, advice, test, X-ray, medication, surgery, nursing or care provided by any Veterinary professional.

Vet

Registered General Veterinary Surgeon or Registered Specialist Veterinary Surgeon.

Vet Fees

The amount in general that a Registered General Veterinary Surgeon or a Registered Specialist Veterinary Surgeon charges.

We, Us, Our

Försäkringsaktiebolaget Agria (publ), c/o Petinsure, PO Box 911, South City DSU, Cork, T12 C82S, Ireland.

You, Your

The person named on the Policy Schedule

Your Pet

Any dog or cat named on the Policy Schedule, where You are the registered owner, is living with You at Your permanent registered address and is in Your permanent and full-time care.

CONDITIONS OF COVER

- A. You cannot cancel the insurance if You have submitted a claim during the “free look” period or during the Period of Insurance. The free look period refers to the first 21 days of the policy during which You may examine the policy documents in full, and surrender the policy in exchange for a full refund of premium if not satisfied for any reason.
- B. Throughout the Period of Insurance, You must arrange to take care of Your Pet, arrange and pay for Your Pet to have a yearly health check and dental examination and any Treatment normally recommended by a Vet to prevent Illness or Injury. Failure to do so will affect payment of claims.
- C. You must arrange for Your Pet to be kept vaccinated, on an annual basis, for the duration of the policy. Dogs must be kept vaccinated against Distemper, Hepatitis, Parvovirus, Bordetella (Kennel Cough) and Leptospirosis. Cats must be kept vaccinated against Feline Infectious Enteritis, Feline Leukaemia Cat Flu, and Coronavirus.
- D. Where You state that Your Pet has been vaccinated, failure to provide evidence of a full annual vaccination record will result in the automatic declination of any claim submitted by You and the immediate cancellation of Your policy with only the unused (if any) portion of premium paid by You refunded.
- E. If, when You claim, there is any other insurance under which You are entitled to payment, We will only pay Our share of the claim. You must tell Us the name and address of the other insurance company and Your policy number with them and otherwise make full disclosure of all relevant facts. If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our expense. You must give Us all the help You can and provide any documents We ask for.
- F. If You make a false or exaggerated claim, this policy will end and We will not make any further payments. Any related payments must be returned to Us. For the avoidance of doubt, nondisclosure of information (previous Conditions, Events or Veterinary surgeons attended) whether or not You deemed it to be relevant, will result in the automatic declination of Your claim. If We discover, subsequent to payments being made for any given Condition, that information has been withheld, all monies paid by Us will be immediately refundable.
- G. Your Pet is only insured under this policy if You have paid the premium. It is Your responsibility to ensure Your premiums are paid and up to date. The insurance will lapse without notice if payment of the premium is more than 10 days overdue.
- H. We reserve the right to deduct any outstanding premium from a claim. If a Vet, who has treated Your Pet or is about to treat Your Pet, asks for information about Your insurance that relates to a claim, We will, at Our discretion, tell the Vet what Your insurance covers, how the amount We pay is calculated and if the premium is up to date. By submitting a claim to Us, You are giving Us Your permission to provide whatever information is deemed necessary to any Vet, for the purposes of claims assessment and settlement. No information other than what We deem relevant will be shared.
- I. If We offer further periods of insurance, We may change the premium, Excess, Terms and Conditions and/or add exclusions based on Your Pet’s history.
- J. You must send Us a claim form that has been properly filled in and You must have paid the Vet. We will then write to You with Our decision. When You claim, You agree to give Us any information We may reasonably ask for. You must get a Vet to examine and treat Your Pet as soon as possible after it shows Clinical Signs of an Injury or an Illness. We will not give prior approval of Your claim. If We decide, You must take Your Pet to a Vet that We choose.
- K. We also reserve the right to refuse payment of any Vet Fees arising from the Treatment of Your Pet by any particular Vet (or by any particular practice) after You have been notified by Us.
- L. It is not possible to upgrade your policy plan after the policy commences.
- M. We will, at Our option, offer a renewal of insurance. If renewed, the insurance shown on the new Policy Certificate is subject to the Terms and Conditions then required by Us. We reserve the right to modify or retract an offer of renewal or modify Your policy terms and premium (including after the renewal date of Your policy) in the event that any prior claim is received or processed at any time after the date of that offer.
- N. We reserve the right to specify from time to time a maximum fees Schedule pertaining to particular procedures and Treatments. The current Schedule is available from Us upon request.
- O. You agree that anyone who has treated or cared for Your Pet has Your permission to release any Pet History We ask for about Your Pet. We will not pay for this information. If We do not receive all information relating to Your Pet from all current and prior treating Vets then Your claim will be declined.
- P. We reserve the right to cancel the insurance, for any reason, by notifying You in writing 14 days prior to the cancellation date. In this event, We will refund any premium of any unused portion of the Period of Insurance.
- Q. VAT – the maximum claimable amounts and Excesses shown on the Schedule of Benefits are inclusive of VAT. If We receive a request to make a claim payment to a Veterinary practice, We reserve the right to decline this request.
- R. A dog on a public highway must be under control on a collar and lead. Reasonable steps must be taken to ensure a dog does not escape or stray and any area in which the dog is kept must be secure and appropriately fenced or otherwise secured.
- S. This is a fixed terms insurance policy. No claims whatsoever will be paid for any costs incurred after the End Date, if cover has been cancelled either by You or by Us.
- T. It is Your responsibility to ensure that You are not attempting to claim for a Pre-Existing Condition or Event. If You attempt to claim for a Pre-Existing Condition or Event knowingly or unknowingly Your policy will be cancelled. Only the unused portion of Your premium will be refunded to You.
- U. You and Your Pet(s) must live within the Territorial Limits, on a permanent basis, at the address shown on Your Certificate of Insurance.
- V. Throughout the Period of Insurance, You must take all reasonable steps to: Maintain Your Pets health; Provide a safe and secure environment for Your Pet to prevent an Event (including but not limited to ingestion of foreign bodies once You have become aware that Your Pet is pre-disposed to this behaviour); Control Your Pet to prevent Injury to a person or another animal or damage or destruction to any property.

GENERAL EXCLUSIONS

- A. Claims for a pet less than 8 Weeks of age.
- B. Any claims for any Illness.
- C. Costs resulting from any Event caused by or arising from Use of an animal for hunting, guarding, racing or fighting.
- D. Costs relating to the destruction of or Injury to a pet to prevent Injury to people or livestock.
- E. Claim for loss resulting either directly or indirectly from an infringement of statute regulations or bylaws relating to animal health, bio-security or dog control statutes.
- F. If Your dog becomes designated individually or by breed as dangerous by statute, regulation or regulatory body, You must tell Us and We will cancel the policy.
- G. Any loss caused by war, riot, revolution or any similar Event.
- H. Any costs incurred as a result of restrictions put on Your Pet by the Department of Food and Agriculture in the Republic of Ireland
- I. Any amount if You break The Republic of Ireland animal health or importation laws or regulations.
- J. Claims for pets who have not been properly cared for and who have not been presented to a Veterinary surgeon for an annual check-up while in Your possession.
- K. We shall not be liable for any claims of any kind which are caused by Your Pet straying, escaping, damaging property or attacking persons or pets if Your Pet has done this before.
- L. There is no cover under this policy for any Condition, death from Illness or holiday cancellation costs which occur or occurred prior to the end of the Stand-Down period.
- M. You must care for Your Pet, in accordance with the advice of Your Vet. We shall not be liable for any claims arising from Conditions or Events resulting from, accentuated by or caused by Your failure to follow Your Vets advice.

VET FEES

What we will pay

- The cost of Vet Fees for Treatment Your Pet has received during the Period of Insurance for an Event.
- The Maximum Benefit for any one Event or in aggregate for one Period of Insurance per insured pet will be shown on Your Policy Schedule.

What you will pay

For each claim, You must pay an amount as shown in Your Policy Schedule and as defined under Excess in this Terms and Conditions document.

What we will not pay

- More than the Maximum Benefit for any one Event or in aggregate for any one Period of Insurance.
- More than the maximum designated fee for any procedure that is subject to such a limit.
- Any amount if Your claim results from:
 - A Condition that is caused by, relates to or results from an Illness, Injury or Clinical Sign Your Pet had before the Start Date or during the Stand-Down period regardless of whether or not You were aware of it.
 - A Condition that first showed Clinical Signs before the Start Date or during the Stand-Down period.
 - A Pre-Existing Condition.
- Any amount for claims resulting from a Condition or Injury that is specifically excluded under the Certificate of Insurance or generally not covered by these Terms and Conditions.
- The cost of any Treatment a Vet normally recommends in preventing Injury or Illness, including (but not limited to) elective and cosmetic Treatment, neutering, worming, flea and tick Treatments, blood tests and screening, nail clipping, dewclaw and wart removal, grooming, routine emptying of anal glands, removal of anal glands and use of pheromones.
- The cost of any Treatment that You choose to have carried out that is not directly related to an Event.
- The cost of any Treatment not directly related to an Accident, Event or an Injury
- The cost of any Treatment for any Illness.
- The cost of treating any Event caused by You or anyone living with You.
- The cost of house calls unless Your Vet confirms that moving Your Pet would damage Your Pet's health, regardless of Your personal circumstances.
- Costs of Afterhours consultation charges except in an emergency.
- The cost of dentistry and dental related procedures (including gums) except for remedial Treatment of teeth following an Injury. A Vet must have checked Your Pet's teeth within 12 months prior to the onset of a claim.
- The cost of any Treatment arising from an Accident as a result of Behavioural Problems
- The cost of having Your Pet put to sleep, cremated, disposed of or the cost of a post-mortem.
- Any costs for treating an Injury after the last day of the Policy Year.
- Any amount for Pre-anaesthetic blood screening, nor intraoperative fluids for short procedures (under 40 minutes) in healthy dogs under 7 years of age (Select Breeds under 4 years of age) and in healthy cats under 10 years of age.
- The cost of out of hours' emergency consultations, Treatments and hospitalisation unless the Vet certifies, in writing (and We agree) that the consultation, Treatment or hospitalisation was absolutely necessary and that not taking that action would have seriously worsened Your Pet's health.
- Any amount for repeat/duplicate tests, diagnostics, consultations, imaging (ultrasound, x-ray) or advanced imaging (CT, MRI) for the same or similar Conditions, e.g. where a CT scan has been performed, no further imaging will be approved for payment.

- Any amount for a Condition or Conditions arising from the same or similar Events to those the same as, or similar to an Event or Events suffered by Your Pet prior to the Start Date of the policy or during the Stand-Down period.
- More than 5 Hydrotherapy, Laser-therapy or Physiotherapy sessions per Condition.
- Any homeopathy, acupuncture, alternative medicine, supplements or related Treatments.
- The cost of Treatment if a claim is not submitted within 90 days of the first diagnosis or Clinical Sign of the Condition whichever the earlier.
- The cost of any Treatment if a claim is not submitted within 90 days of the End Date of Your Policy.
- Costs for Treatment of Conditions arising from or exacerbated by Your Pet being overweight.
- Fees charged by primary care Veterinary surgeons for investigations, procedures and Treatments in excess of 50% of the fees charged for the equivalent investigations, procedures and Treatments by a Specialist(s).
- Any fees or costs for Treatments which We do not consider reasonable or necessary.
- Any amount for Veterinary fees where We deem the investigations and/or Treatments were not indicated based on the Clinical History provided.
- Costs incurred as a result of complications associated with Veterinary error as deemed by Our Veterinary advisors.
- Costs for non-diagnostic quality radiographs.
- Any amount for advanced imaging (CT and MRI) unless it has been preauthorised by Us or by direction of a Specialist (in the specific field) that has examined the case. Full copies of the images for assessment and a detailed report by a Specialist will need to be provided.
- We will never pay for food (including prescription diets).
- Any amount for advanced diagnostics and/or Treatments unless preliminary investigations and/or Treatments have excluded other possible underlying aetiologies (causes).
- Any Amount for stem cell therapy, platelet-rich plasma and related Treatment unless recommended, approved as appropriate and performed by a Specialist.
- Any amount that would not otherwise be payable under the Vet Fees section of these Terms and Conditions.
- Any amount if Your claim falls outside the General or Specific Claims Requirements related to this section of cover.
- The cost of Treatment for or arising from Self-injury (e.g. foreign body ingestion).
- Costs arising from the Treatment for any Injury or Event where the clinical manifestation typically relates to an Illness such as Cruciate Rupture, Epilepsy, Luxating Patella or Conditions that are degenerative in nature.

THIRD PARTY LIABILITY COVER

This cover only applies if You (or any member of Your family permanently living with You) are not covered under any other liability insurance or household insurance.

What we will pay

We will pay all amounts You (or any member of Your family permanently living with You) become legally liable to pay as compensation, for accidental bodily Injury or accidental damage to property caused by Your Pet within the Territorial Limits during the Period of Insurance.

We will also pay any extra costs or expenses You have to pay, but only if We have agreed to them in writing beforehand. Whether You pay Your premium annually or monthly, the most We will pay in total in any 12 month period is stated in Your Policy Schedule.

What you will pay

For each claim, You must pay an amount as shown in Your Policy Schedule and as defined under Excess in this Terms and Conditions document.

What we will not pay

- Any liability under any agreement or contract, unless You would have been liable anyway.
- Deliberate acts by You, members of Your family or anyone who You asked to look after Your Pet.
- Loss or damage to property belonging to or in custody or control of You and Your Family, any person employed by You, members of Your household or people whom You have asked to look after Your Pet.
- Accidental bodily Injury to You, a member of Your family, people permanently living with You or people whom You have asked to look after Your Pet.
- Accidental bodily Injury to any person who is under contract of service or employment or apprenticeship with You when the Injury or disease arises out of and in the course of employment by You.
- Any compensation, costs or expenses if You, any member of Your family, any person living with You, working with You or working for You is either responsible for or is looking after the property that is damaged.
- Any compensation, costs or expenses that result from Your profession, business or employment.
- Any claim arising outside the Territorial Limits.
- Any compensation, costs or expenses if We have not agreed to these before they arose.

- Any amount if Your Pet is a specified breed (or strains or crosses of them regardless of how far back in its lineage) under the Control of Dogs Act 1986, Control of Dogs (Amendment) Act 1992 and Control of Dogs Regulations 1998 or any changes to those laws.
- Any amount if Your dog is one of the following breeds or any dog crossbred with one of the following breeds:

American Bull Dogs	Great Dane
American Pit Bull Terrier	Japanese Akita
Boerboel	Japanese Tosa
Bordeaux Mastiff	Korean Jindo
Brazilian Mastiff	Neapolitan Mastiff
Broholmer	Northern Inuit Dogs
Bull Mastiff	Old English Mastiff
Bully Kutta	Perro de Prensa Canarios
Canary Dogs	Pit Bull Terrier
Cane Corsos	Pyrenean Mastiff
Chow-Chow	Rhodesian Ridgeback
Czechoslovakian Wolfdogs	Rottweiler
Doberman Pinscher	Saarlooswolfhonden
Dogo Argentinos	Shar Pei
Dogue Brasileiro	Staffordshire Bull Terrier
English Bull Terrier	Tibetan Mastiff
Fila Brasileiro	Tosa Inus
German Mastiff	Utonagans
German Shepherd	Wolf

We may modify this list from time to time.

- Any amount if Your Pet was not under effectual control at the time of the accident.
- Any compensation, costs and expenses for an incident which takes place when Your dog is in the care of a business or a professional whether or not You are paying for their services. For example, but not limited to, when Your dog is in the care of a dog minder/walker, a dog sitter, a Vet or at the grooming parlour.
- Any compensation, costs and expenses that result from an incident if You have not followed instructions or advice given to You by a re-homing organisation or a qualified behaviourist or Veterinary professional about the behaviour of Your dog.
- Any amount if Your Pet has previously displayed vicious or aggressive tendencies, either prior to or for the duration of Your Policy.
- Any amount as a result of Your Pet's interaction with other animals.

DEATH FROM ACCIDENT

What we will pay

We will pay You the Purchase Price of Your Pet, as proven by You, if Your Pet dies as a result of an accident or as a result of being put to sleep following an accident (but only if confirmed in writing by a Vet as necessary to prevent the pet from suffering). The most We will pay in total is stated in Your Policy Schedule.

What we will not pay

- More than You have paid for Your Pet.
- Any amount unless a Vet has put Your Pet to sleep as a result of an accident that cannot be treated and believes it was not humane to keep Your Pet alive because it was suffering.
- Any claim arising from the death of Your Pet because of a Condition which is not covered under the policy.
- Any amount if You did not pay for Your Pet.
- Any amount if Your Pet has not been insured as a Pure Breed, A Pedigree or a Hybrid/Designer Breed with Us.

HOW TO CLAIM

Please visit PetInsure.ie and download a claim form or submit Your claim via the web portal.

Alternatively, please contact Us on 021 202 9119 where We would be delighted to talk You through the process.

Claims information

We attempt to make claiming as easy as possible for You. The first claim is always the hardest and there are certain requirements, as well as information that We will require in order to be able to process Your claim. We will not require the same level of information for second and subsequent claims.

Please read the details below carefully for both, the General Claims requirements and any claims requirements specific to each section of cover under this Policy of insurance.

Please note that if the claim form is not fully completed it will be returned.

General claims requirements. all sections

Before Your Pet is treated, You must make sure that the Vet is prepared to complete the Treatment section of Our claim form and provide detailed invoices and full Pet History of Your Pet if requested by Us. Claims submitted without the information or documentation to support the claim as set out on the claim form and/or as requested by Us will not be eligible for reimbursement.

Any information not captured at the time of original examination/consultation will not be accepted. We also reserve the right to speak with any previous Veterinary practices which Your Pet has attended and these details must be supplied by You.

For a claim under any section of this policy please submit:

- A fully completed claim form via Telephone, Post, Fax or via an online portal.
- Detailed valid Vat invoices and receipts for costs incurred setting out the specific costs, charges and/or professional fees involved. Failure to supply any and all of this information will result in Your claim being declined.
- Any other information to support Your claim and any further information We may request to validate Your claim. There are general timelines related to claims as follows:
 - Notwithstanding the Specific Claims Requirement, all Claims relating to Your Policy must be submitted within 90 calendar days of the final day of Your last Period of Insurance. Claims submitted outside this timeframe are not admissible.
 - No claim should be submitted for less than the Policy Excess.

NB

Any claims received more than 90 days after the end of Your Period of Insurance will not be admissible or considered for payment.

SPECIFIC CLAIMS REQUIREMENTS

VET FEES

You must fill in all policy-holder sections of the claim form and ask Your Vet to fill in the Treatment section. We will not pay for the supply of this information.

Claims for new Conditions must be submitted within 90 days of the first Treatment date.

Claims for Events which have previously been approved for payment by Us, should be submitted at the end of the Treatment for the Event, but in any case, no more frequently than every 90 calendar days unless approved by Us.

Payment of Specialist Fees and fees for referral cases is dependent upon the provision of a detailed referral letter from the Specialist of a standard expected by Irish, European or American college combined with a detailed surgical report. In the absence of this information no fees will be paid in respect of the Specialist procedures completed.

THIRD PARTY LIABILITY COVER

Special Conditions that apply to this section

- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
- You must agree to provide Us with any information We ask for.
- You must allow Us to take charge of Your claim and allow Us to prosecute in Your name for Our benefit.
- You must immediately send Us any writ, summons, legal documents or correspondence You receive, and You must never send any replies to any of these documents.

DEATH FROM ACCIDENT

Please Send Us:

- A death certificate from Your Vet.
- The pedigree certificate and original receipt showing the amount You paid for Your Pet.
- Your claim forms fully completed.
- Details of the specific accident and Garda report if a Road Traffic Accident.

We will not pay for the supply of this information.

Important Note

- Inability to provide Us with Pedigree Papers and original receipt will materially influence Our valuation of Your Pet. If You cannot provide Us with this information a Maximum Benefit of €100 will be applied.
- If You did not pay for Your Pet, no benefit is payable.
- A Vet must have examined, and certified your Pet as deceased for any benefit to be payable.

Capstone Financial Services Limited trading as Agria Petinsure and Petinsure is regulated by the Central Bank of Ireland. Directors: Bernard O'Sullivan and Alasdair Davis (UK). Registered in Ireland with registration number 451193.

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Agria Petinsure

P.O. Box 911, South City D.S.U., Cork, T12 C82S

Tel: 021 2029119 | info@petinsure.ie

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