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General Conditions of Insurance (GCI). wau-miau.

wau-miau, a brand of European Travel Insurance ERV
P.O. Box, 4002 Basel
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Information about your insurance policy

Dear customer

We would like to inform you about the identity of the insurer and the material content of the insurance contract (Article 3 of the Swiss Insurance Policies Act).

Use of gender-specific wording in this document refers to all genders.

Who are your contractual partners?

The risk carrier for this insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland. Responsibility for this insurance lies with: European Travel Insurance (referred to as ERV in the General Conditions of Insurance), a branch of Helvetia Swiss Insurance Company Ltd, headquartered at St. Alban-Anlage 26, P.O. Box, CH-4002 Basel.

What law or contractual basis applies?

This contract is governed by Swiss law. The contractual basis comprises e.g. the application, the customer information, the General Conditions of Insurance (GCI) and, if applicable, further special conditions or supplementary conditions, and the policy. The Swiss Federal Act on Insurance Policies (IPA) also applies. If the policyholder's place of residence/registered office is the Principality of Liechtenstein, the law of Liechtenstein applies together with the provisions of the Liechtenstein Insurance Policies Act (Versicherungsvertragsgesetz, VersVG).

What risks are covered and what is the scope of the insurance cover?

The events for which ERV is obliged to provide a benefit are set out in the insurance application, the policy and the corresponding GCI.

What type of insurance is it?

Your insurance is, as a general rule, insurance against loss; fixed-benefit insurance policies are expressly designated as such in the contract documents (e.g. policy).

What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits can be found in the insurance application, the policy and the corresponding GCI. The same applies to excesses, deductibles, the share of the costs, and waiting periods.

How high is the premium payable?

The amount of the premium depends on the insurance cover selected and on the insured risks. Details of the premium and the statutory duties and fees (e.g. Swiss federal stamp duty) can be found in the insurance application, policy and premium invoice. The premium is paid once a year, unless otherwise stipulated. In the case of payment in instalments, the entire annual premium remains due. ERV reserves the right to levy an instalment surcharge. If the contract is terminated prematurely, ERV reimburses the unused portion of the premium in accordance with the statutory and contractual provisions.

What obligations apply on taking out the policy?

As the applicant, the policyholder is obliged, under Article 6 of the Swiss Insurance Policies Act, to provide complete and correct answers to all the questions in the application (e.g. date of birth, previous damage/losses). If, when taking out the insurance, the policyholder provides an incomplete or incorrect answer to a written question or a question in any other text form, ERV is entitled to terminate the contract within four weeks of becoming aware of the breach of the obligation to notify. If the contract is terminated in this manner, the obligation to pay benefits also ceases for any loss/damage already suffered if its occurrence or scope was influenced by the incorrectly or incompletely disclosed fact. If benefits have already been paid, repayment may be demanded.

What other obligations do you have as the policyholder?

The essential obligations of the policyholder include the following, for example:

- The policyholder must cooperate in ERV's investigations, for example in investigating a claim (obligation to cooperate).
- In the event of a claim, reasonable action must be taken to mitigate and elucidate the loss (obligation to mitigate loss).
- If a change in the material circumstances recorded in the insurance application and policy leads to an increase in risk, ERV must be notified of this without delay (aggravation of risk).

When does your insurance contract commence and end?

The contract commences and ends on the date stated in the insurance application and in the policy. If proof of insurance or a provisional cover note was issued, ERV will grant insurance cover from the date specified therein until delivery of the policy. After expiration of the agreed contractual period, the contract will be tacitly renewed for successive terms of 365 days unless one of the contractual partners gives 90 days' prior notice of termination in writing or in any other text form.

The contract may be terminated prematurely by tendering a termination notice

- after a claim for which ERV has paid compensation:
 - by the policyholder, no later than 14 days after learning that a payment has been made, in which case insurance cover will cease 14 days after receipt of the notice of termination;
 - by ERV at the latest at the time when payment is made; the insurance cover terminates 14 days after receipt of the notice of termination;
- in the event of an increase in the premiums, the excess, the share of the costs, or changes to the GCI implemented by ERV: by the policyholder effective at the end of an insurance year if they are not in agreement with the change in regulations (subject to officially prescribed adjustments such as changes in premiums, excesses, compensation limits, scope of cover, adjustment to the next-highest age category, or charges and fees) where cover is regulated by law. ERV must notify the policyholder of such changes at least 30 days before the end of the current insurance year. Notice of termination is valid if it is received by ERV on or before the last day of the current insurance year. If ERV does not receive any notice of termination by the end of the insurance year, the contractual amendment shall be deemed to have been accepted by the policyholder.

When is there a right of revocation?

The policyholder may revoke, in writing or any other text form, their application to conclude the contract or their declaration of acceptance of such contract. The period of revocation is 14 days and commences as soon as the policyholder has applied for or accepted the contract. This period is considered to have been met if the policyholder has notified ERV of the revocation or submitted their notice of revocation to the postal service on or by the last day of the revocation period. The right of revocation is excluded in the case of collective personal insurance, provisional confirmation of cover and agreements with a term of less than one month. An annual premium/single premium will remain due if an injured third party can make claims against ERV in good faith.

What happens in the event of an aggravation of or decrease in risk?

If any circumstance that is material to assessment of the risk should change over the contract term, and if its extent was determined by the parties on taking out the policy, the policyholder is required to give ERV immediate notice of such change in writing or any other text form. All risk factors that ERV requests the policyholder to provide information about on the application form or otherwise enquires about (e.g. risk questionnaire, risk and operational characteristics, etc.) are deemed material. If the policyholder fails to give such notice, ERV shall not be bound by the contract for the period thereafter. If such notice has been given, ERV may increase the premium retroactively as of the time the risks increased or terminate the part of the contract affected by the change within 14 days of receiving such notice. The contract expires four weeks after receipt of the notice of termination. The policyholder has the same right of termination if no agreement is reached regarding the premium increase. In the event of a significant decrease in risk, the policyholder is entitled to terminate the contract subject to four weeks' notice in writing or any other text form, or, if ERV agrees, to request a premium reduction. If ERV rejects a premium reduction or if the policyholder is not in agreement with the reduction offered, the latter is entitled, within four weeks of receiving the response, to terminate the contract, subject to four weeks' notice in writing or any other text form. The premium reduction takes effect when ERV receives the relevant notice.

Which personal data is processed and why?

All personal data is processed in accordance with current data protection legislation. ERV is responsible for processing your personal data. In the notes on data protection at www.wau-miau.ch/privacypolicy, you will find further information on the purposes for which personal data is processed (e.g. conduct of insurance business, marketing activities, pricing and individual product creation, risk assessment and settlement of claims, recipients in Switzerland and abroad), as well as your rights.

What fees are charged?

Invoices from ERV are to be settled within 30 days. ERV charges the following fees for reminders and debt enforcement:

- fee for a statutory reminder CHF 20
- fee for initiating debt enforcement (plus official enforcement costs and court costs) CHF 50
- fee for the deletion of a debt enforcement CHF 80. (Deletion will only be performed if all outstanding amounts have been settled.)

General Conditions of Insurance (GCI)

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Package options

Entitlement to benefits is subject to conclusion of an insurance contract. The sums insured and the excess apply to a calendar year.

In the case of veterinary treatment costs for the insured animal, ERV will, after deduction of the annual excess, assume 90% of the costs up to the contractually agreed maximum amount per calendar year. The policyholder's share of the costs is made up of the excess and the deductible of 10%.

Example of a cost settlement under the basic cover – veterinary treatment due to illness	Calculation Figures in CHF
Treatment costs due to veterinary treatment	1000
Selected excess per calendar year	500
Costs borne by ERV 90% of the treatment costs, after deducting the excess	450
Remaining excess for the year	0

Example of a cost settlement from a prevention case – veterinary treatment due to castration	Calculation Figures in CHF
Treatment costs due to castration	800
Maximum sum insured per calendar year for prevention	300
Selected excess per calendar year	500
Offsetting of treatment costs against excess	300
Credit for prevention	0
Remaining excess for the year	200
Since the excess (CHF 500) exceeds the maximum sum insured for prevention cases (CHF 300), ERV assumes no costs .	

Health and accident insurance	wau-miau Basic	wau-miau Clever	wau-miau Optima	wau-miau Exclusive
Sum insured	unlimited, unless otherwise stipulated			
Excess per calendar year	in accordance with the policy			
Costs borne by ERV	90% of the costs (after deducting the chosen excess) Figures in CHF			
Basic cover • Veterinary treatments and medicines • Diagnostic tests and radiological examinations • Surgical procedures • Food and accommodation costs • Emergency surcharges	✓ ✓ ✓ – –	✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓
Transport Recovery, rescue, emergency transport	–	300	500	500
Rehabilitation Chiropractic, manual/apparatus-based physiotherapy	–	300	500	500
Complementary / alternative medicine Acupuncture, osteopathy, bioresonance, phytotherapy, homeopathy	–	300	500	500
Prevention Surgical castration, vaccinations	–	300	500	500
Dentistry Disorders of the tooth or jaw	–	300	500	500
Chemotherapy and radiotherapy Chemo and radiation therapies for the treatment of cancer	–	–	5000	5000
Hereditary and breed-specific illnesses as well as skeletal diseases Treatment of hereditary and breed-specific illnesses, cruciate ligament tears, hip and elbow dysplasia, patellar luxation	–	–	5000	5000
Additional services • Euthanasia • Special feed on prescription • Lost & found service (to help locate missing animals)	–	–	500	500
Telephone and video consultations via PocDoc® • First aid kit • Access to the PocDoc® app • Telemedicine 24/7 • Video consultations 24/7	–	–	–	✓ ✓ ✓ according to police

The following general provisions and the glossary apply to all package options.

1 General provisions

1.1 Policyholder and insured animals

- A The insurance is valid if the policyholder's legal place of residence or habitual residence is in Switzerland or Liechtenstein.
- B The animal stated on the insurance policy is insured.
- C Only healthy animals between the ages of three months and six years can be insured.
- D Dogs and cats kept in Switzerland or Liechtenstein are insurable. If the policyholder relocates their place of residence to outside Switzerland or Liechtenstein, the insurance cover will cease on the date of departure.
- E Animals that are kept for the purpose of commercial breeding in accordance with the Animal Welfare Ordinance (AniWO) are excluded.

1.2 Territory covered and premature end of contract

- A Unless otherwise stipulated, the insurance is valid worldwide.
- B If the contract is cancelled for a legal or contractual reason before the end of the contract period, ERV will reimburse the unused portion of the premium unless the policyholder terminates the contract following a claim and the contract had been in force for less than 12 months at the time of the cancellation.
- C In the event of the death of the insured animal, the contract ends on the date of death. ERV must be presented with an official document or confirmation from the veterinary surgeon.
- D Missing animals must be reported to ERV within five days. If the insured animal is demonstrably not found within two months, it is considered lost. The contract will be terminated retroactively upon expiry of the two months (date as of which the insured risk no longer applies).
- E ERV's obligation to pay benefits ceases at the end of the contract. This also applies to ongoing insured events, with the proviso that each respective treatment date is relevant.

1.3 Premium payment, change of contract and premium increases as the animal ages

- A Premiums are due for payment according to the date specified on the invoice. If premiums are not paid by the respective due date, ERV will ask the policyholder in writing or another text form to make the payment by an appropriate extended deadline. At the end of the extended deadline, ERV's obligation to pay benefits will be suspended after the period of grace until such time as the premiums have been paid in full.
- B The policyholder may apply for a change of contract. ERV is entitled to request documents/information from the policyholder for the risk assessment and can reject the change of contract based on such.
- C Until the insured animal reaches its 11th birthday, the premiums will be adjusted to the next-highest age category when the premium falls due. The premium is adjusted to the next highest age group when your pet reaches its third, fifth, seventh, ninth and eleventh birthday. **Adjustment to the next-highest age category does not entitle the policyholder to terminate the contract outside the contractual notice period of three months.**

1.4 Change of owner and keeper

- A In the event of the sale, exchange, change of keeper or gifting of the insured animal, the policyholder must notify ERV accordingly in writing within 14 days of such change. The rights and obligations from the existing contract pass on to the new owner or keeper.
- B Within 30 days of the change of ownership, the new owner or keeper has the option to decline in writing assumption of the insurance. Within 14 days of becoming aware of the change of ownership, ERV likewise has the right to withdraw from the contract. The contract will end no earlier than 30 days after the notice of termination is received.

1.5 Obligations in the event of a claim

- A In the event of a claim, contact the ERV Claims Service, P.O. Box, 4002 Basel, Switzerland. Report the claim online at www.wau-miau.ch/claim.
- B The policyholder must do everything before and after the loss event to help avert or reduce the loss and clarify it.
- C The insurer
 - must be provided immediately with any information requested,
 - must be provided with the necessary documents, and
 - must be given payment details (IBAN of the bank or post office account).
- D In the event of illness or accident, a veterinary surgeon must be called in as soon as possible and their instructions followed. At ERV's request, the policyholder is required to provide the veterinary reports needed to assess the case. The veterinary surgeon must be released from maintaining professional secrecy towards ERV. ERV may, at its own expense, have an animal examined by an independent veterinary officer or service provider of its choice.
- E Claims which lead to disputes with regard to accident findings or the diagnosis will be referred to a veterinary faculty in Switzerland for assessment.
- F In the event of a culpable breach of duties when a claim is made, the insurer is entitled to reduce compensation by the amount by which it would have been reduced had the insured person acted in accordance with the policy terms.
- G The insurer is not obliged to pay benefits if false information is provided intentionally, facts are concealed, or the required obligations are not met, and the insurer suffers a disadvantage as a result.

1.6 Claims against third parties

- A If the policyholder has been compensated by a liable third party or by such party's insurer, benefits under this contract shall lapse. If ERV is sued instead of the liable party, the policyholder must assign their liability claims to ERV up to the amount of the expenses incurred.
- B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the conditions of insurance of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for double insurance are applicable.
- C Costs will only be reimbursed in total once, even where there is multiple insurance with licensed companies.

1.7 Additional provisions

- A Any benefits unduly received must be refunded to ERV, together with any expenses incurred, within 30 days of becoming aware of the fact.
- B Claims lapse five years after a loss event occurs.
- C The keeping, housing and treatment of the insured animals must be in accordance with the Animal Welfare Act (AniWA) and the Animal Welfare Ordinance (AniWO).
- D Changes of address must be reported immediately to ERV. If the insurance contract or the premium invoice cannot be delivered, ERV's obligation to pay benefits will be suspended in respect of any loss or damage occurring from the end of the previous insurance year until such time as the premiums have been paid in full.
- E In principle, ERV pays its benefits in Swiss francs (CHF). Foreign currencies are converted at the exchange rate on the day on which these costs were paid by the insured person.
- F When ERV pays the claim, the policyholder must automatically assign their claim under the insurance contract as a lump sum to ERV.
- G ERV only provides insurance cover and is only liable for claims or other benefits insofar as they do not conflict with sanctions or constitute a breach of sanctions under UN resolutions and do not breach trade or economic sanctions imposed by Switzerland, the European Union, the United Kingdom or the United States of America.

2 Health and accident insurance

2.1 Insured events and benefits

- A In the event of an accident or illness suffered by the insured animal, ERV will, after deduction of the annual excess, assume 90% of the following costs up to the contractually agreed maximum amount per event and calendar year (the list is exhaustive). The share of the costs and the excess are borne by the policyholder.
 - a) Veterinary treatment costs of a recognized veterinary surgeon in Switzerland or Europe, outpatient or inpatient;
 - b) Diagnostic measures or radiological examinations;
 - c) Surgical procedures;
 - d) Medicinal products and assistive devices – the lists of veterinary medicinal products of the Institute of Veterinary Pharmacology and Toxicology or Swiss-medic are definitive;
 - e) Costs of keeping and feeding an animal in the practice or hospital;
 - f) Emergency surcharges;

Transport

- g) Recovery and rescue of the animal and emergency transportation in an animal ambulance;

Rehabilitation

- h) Chiropractic;
- i) Manual/apparatus-based physiotherapy;

Complementary/alternative medicine

- k) Acupuncture;
- l) Osteopathy;
- m) Bioresonance;
- n) Phytotherapy;
- o) Homeopathy;

Prevention

- p) Surgical castration;
- q) Vaccinations and boosters;

Dentistry

- r) Dental treatment due to disorders of the tooth or jaw;

Chemotherapy/radiation

- s) Chemotherapy and radiation to treat cancerous affections, tumours and lymphomas;

Hereditary and breed-specific illnesses as well as skeletal diseases

- t) Treatment of hereditary and breed-specific illnesses;
- u) Cruciate ligament tears, hip and elbow dysplasia, patellar luxation;

Additional services

- v) Euthanasia: Costs of putting an animal to sleep;
- w) Special food on prescription;
- x) Lost & found service;

Telephone and video consultations

- y) Consultations by telephone or video via the PocDoc® partner platform provided by ERV;

Claiming the costs of putting an animal to sleep and of special food are subject to section 2, the lost & found service is subject to section 3, and the telephone and video consultations are subject to section 4.

- B In total, these services are limited by the respective sum insured as stated on the policy and in the table headed "Package options" in these GCI.

2.2 Qualifying periods – limitation imposed by ERV on benefits

ERV does not pay benefits during the periods at the commencement of insurance shown below:

- a) Accident: 10 days after commencement of insurance;
- b) Illness: 30 days after commencement of insurance;
- c) Hereditary and/or breed-specific illnesses: 90 days after commencement of insurance.

These qualifying periods also apply to additional benefits concluded in the event of an adjustment to the insurance contract (product upgrade).

2.3 Additional provisions

- A All benefits stated under section 2.1 must be effective, appropriate and economic and are to be prescribed and provided by a recognized veterinary surgeon.
- B In the case of an accident or illness outside of Switzerland, cover is limited to treatments during the first 60 days of the trip.
- C ERV pays veterinary benefits at the usual market terms. If excessively high bills are presented, benefits may be reduced by ERV subject to presentation of bills for comparable treatments. The usual market terms are understood as being the average cost of treatments which can be supported by presentation of three comparable bills from recognized veterinary surgeons from Switzerland.
- D ERV may adjust the contract from the new insurance year for the following changes:
- a) Premiums;
 - b) Benefits;
 - c) Excesses and deductibles;
 - d) Statutory duties and fees.

The adjusted contractual provisions will be communicated to the policyholder no later than one month before the start of the new insurance year. The policyholder is entitled to terminate the policy due to the changes. If ERV does not receive any notice of termination by the end of the current insurance year, the adjustments shall be deemed to have been accepted.

2.4 Exclusions

The insurance does not cover:

- a) illnesses, accidents, disability, birth defects, deformities, hereditary diseases, breed-specific illnesses, skeletal diseases, as well as the consequences thereof, which occurred or were recognized before the commencement of insurance, during the qualifying period or in the event of a change in contract (see section 1.3 B);
- b) hereditary diseases and breed-specific illnesses are covered exclusively in the Optima and Exclusive product packages;
- c) veterinary fees for preventive examinations as well as the costs of tagging animals (e.g. implanting microchips or pet passports);
- d) prophylactic measures (e.g. tick protection, worming, teeth scaling) – excluding vaccinations and boosters;
- e) surgical procedures of an aesthetic nature (e.g. teeth scaling) and the consequences of such as well as all corrective procedures;
- f) diet treatments, nutritional advice as well as any type of food that pursues this objective, and any food supplements – the lists of veterinary medicinal products of the Institute of Veterinary Pharmacology and Toxicology or Swissmedic are definitive;
- g) pregnancy, birth and the consequences, except where illness-related (e.g. caesarean due to birth complications);
- h) the consequences of infectious illnesses if the animal has not received initial immunizations;
- i) conditions of tiredness and exhaustion, nervous, psychological and psychosomatic disorders, developmental disorders and behavioural disorders (e.g. aggression);
- k) injury or damage to the animal caused by liable third parties or animals resulting in liability under civil law, as well as deliberate injury or damage of the animal by the animal keeper;
- l) health impairments that occur during competitions, training sessions or a hunt where the animal is in direct proximity to other animals (e.g. greyhound races);
- m) all consequences of war movements, unrest or mass movements, earthquake, rockfall, flooding, avalanches or atomic events, with the exception of the deployment of the animal for the search or rescue of injured persons within the scope of the events stipulated;
- n) all consequences of epidemics and pandemics;
- o) all consequences of not adhering to the Animal Welfare Act (AniWA), the Animal Welfare Ordinance (AniWO) and the FDHA Ordinance on Training Qualifications in Animal Husbandry and Animal Care;
- p) all surcharges on bills, in particular for house calls, dispatch charges (postage and packaging), billing fees and reminder fees;
- q) new treatment methods without clinical trials;
- r) treatments that become necessary due to neglected or missed veterinary checks or treatment recommendations from the veterinary surgeon that have not been followed up;
- s) costs for telemedical services and video consultations, unless the corresponding Exclusive product package has been selected and these costs were not processed via PocDoc®.

2.5 Obligations in the event of a claim

- A Report the claim online at www.wau-miau.ch/claim.
- B The following documents, among others, must be submitted to ERV:
- For the first claim submitted to ERV: Medical history since birth/hand-off to a new veterinary surgeon
 - The paid, detailed original veterinary bill. This must include the following information: the treatment date, the address of the animal keeper, the name and coding of the insured animal, the diagnosis, the veterinary services provided, the medication prescribed, the amount of the bill for the corresponding services as well as the address details of the treating veterinary surgeon,
 - the documents, receipts and prescriptions issued by the veterinary surgeon for the insured animal.
- C ERV may request the translation of foreign language documents into one of Switzerland's national languages or English at the policyholder's expense.

3 Lost & found service

- A Insured events and benefits
- The lost & found service covers the costs of the policyholder when searching for missing, insured animals.
- a) appeal on local radio;
 - b) placement of an advert in the local press;
 - c) submission of a missing animal report to the cantonal lost animals office and on the internet database of the Swiss Animal Reporting Center (STMZ) AG at www.stmz.ch. The search for a missing animal is usually restricted to a maximum period of two months;
 - d) The cost of recovering and rescuing injured animals.
- B In order to claim benefits, missing animals must be reported to ERV within five days.

4 Telephone and video consultations via PocDoc®

- A The policy holder will have access to telemedical services and video consultations. The telemedical services are available free of charge and offer general medical advice from qualified specialists.
- In addition, video consultations with veterinary surgeons can be booked via the platform provided by PocDoc®. The cost of these consultations is borne by ERV and limited to the number of consultations according to the policy and per calendar year. Unused consultations expire at the end of the calendar year.
- B No costs are covered for:
- Video consultations beyond the maximum annual scope of cover;
 - Consultations that do not take place on the platform provided by the insurer or PocDoc®;
- C ERV is not liable for:
- medical misdiagnoses or treatment errors occurring during telephone or video consultations;
 - delays, outages or technical faults when providing telemedical services;
 - claims resulting from recommendations made by the healthcare professional during the consultation.
- D The telemedical services and video consultations are available at the times indicated on the platform. Further information on use and technical support can be found at www.wau-miau.ch/exclusive.

5 Glossary

A Abroad

Neither Switzerland nor the country in which the policyholder has a permanent residence is regarded as a foreign country.

Accident

An accident refers to the sudden, unintended damaging effect of an unusual external factor on an animal's body that leads to an impairment of physical health and requires medical examination or treatment by a veterinary surgeon.

B Breed

A complete list of the available breeds can be found at www.wau-miau.ch/breed.

Breed-specific illnesses

Breed-specific illnesses are complaints which occur especially frequently in a particular breed. There may be several reasons for this, including genetic conditions that make this illness likely to occur in a given breed. Such illnesses can present at any time in the animal's life, including at birth.

C Calendar year

The period from 1 January through 31 December of a year.

D Deductible

If the annual excess has been exhausted, ERV will pay 90% of any additional costs incurred. The deductible of 10% corresponds to the costs which the policyholder must pay in the event of a claim.

E Europe

The territory of Europe includes all states in the continent of Europe as well as the Mediterranean islands and the Canary Islands, Madeira and the non-European Mediterranean rim states. The eastern border to the north of Turkey is formed by the Ural mountain range and the countries of Azerbaijan, Armenia and Georgia, which likewise are deemed to be in the territory of Europe.

Excess

The fixed amount for health and accident insurance which the policyholder will pay in the event of a claim. The amount of the excess is per calendar year.

H Hereditary disease

Hereditary diseases are illnesses and abnormalities which frequently occur within a family or via new mutations, i.e. newly occurring changes in the hereditary material in the previously unaffected population of the respective genus. Such a disease (e.g. elbow and hip joint dysplasia) can present at any time in the animal's life, including at birth. A genetic disposition (predisposition) is regarded as a hereditary disease.

I Illness

Illness is any impairment of physical health which is not the result of an accident and which requires medical examination or treatment by a veterinary surgeon.

P Policyholder

The policyholder is the person who has concluded an insurance contract with ERV. The policyholder is the keeper of the animal.

S Switzerland

Switzerland and the Principality of Liechtenstein come within the territorial scope of Switzerland.

Skeletal disorders

Skeletal disorders include cruciate ligament tears, hip and elbow dysplasia, and patellar luxations. This list is exhaustive.

T Treatment costs

The costs of treatment are only covered if its effect has been scientifically proven and documented.

V Veterinary surgeon

Recognized veterinary surgeons and therapists can be found on the wau-miau website at www.wau-miau.ch/faq.

W Waiting period

Period of time after the commencement of insurance or after a contract adjustment during which no benefits are paid. For details see para. 2.2.