



TERMS AND CONDITIONS

This is the English summary of the Terms and Conditions that apply to your Vet Plan. The definitive Terms and Conditions can be found in French on our web site. Please note that where there are any anomalies or contradictions between this summary and the definitive French version then the French version will always hold precedence.

Your acceptance of this policy is governed by the French Insurance Code and the following provisions. It consists of this Notice and your Policy Certificate.

Insurance "VETPLAN" is a contract proposed by DSA EUROPE (SARL)
Head Office: Place de la Croix, 82150, Roquecor.
RCS Montauban 513 014 241. No. 09 051 276 ORIAS

This insurance policy is arranged by Strategic Insurance Services Ltd (SISL),
Registered Office 10-13 Lovat Lane London EC3R 8DN England.
Company Registration: 02968515
SISL is authorised and regulated by the FSA (No. 307133)

Your insurance policy is underwritten by SOLID Försäkringar.
SOLID försäkringar is a Swedish insurance company regulated by the Swedish FSA (Swedish Reference Number: 401229).

Head Office Box 22068, 250 22
 Helsingborg, Sweden.
 Registration: No 516401-8482.

The FSA is controlled by the Parliament and the Government for the financial system operates efficiently and meets the requirement of stability. In addition, the FSA is working to protect consumers in the financial sector.

SOLID is required by law to maintain an adequate solvency margin and thus give security to the insured.

Law waiver in connection with distance selling

According to Ordinance No. 2005-648 of June 6, 2005 concerning distance marketing of financial services, the subscriber has a right to a full premium refund, if, within 14 days of purchasing this insurance You decide that it does not meet Your needs and providing that You have not reported or are intending to report a claim. Once the 14 days has expired You may cancel this insurance but no refund of premium will be given. Regardless of when you cancel the policy you must inform us, via registered mail a letter advising of such (Article L 112-2-1 of the Insurance Code).

This period begins:

- Starting the day the distance contract is concluded;
- From the day when the subscriber receives the contractual terms and information in accordance with Article L. 121-20-11 of the Consumer Code, whichever is later than the conclusion of the contract.

Within the 30 day cancelation period of which the cancellation of the policy must be made 14 days before the month end, a full refund will be provided. Outside of this period no refund will be provided.

When the subscriber has a right of waiver and wishes to implement it can use for this purpose the sample letter below and return it duly completed and signed by registered letter with acknowledgment of receipt has

Bizz Assist Ltd. c/o
UPS CONCEPT,
Processing Center,
BP90044, 31770, COLOMIERS, France

"I, (full name) residing at (address of subscriber)
.....
..... waives the insurance contract No.
which I concurred
through (name and address of the agent who sold the contract)
Date Signature of subscriber. "

By affixing his signature to the application for membership, the customer acknowledges having received a copy of the General Conditions and the information referred to in Article L. 112-2-1 III of the Insurance Code, having read the existence and terms of exercising the right of waiver of any provision remotely from insurance operations and have received, in accordance with Article L 112-2-1 I 3 of the Insurance Code, a model letter

of renunciation.

However, the full premium is due to the insurer if at any time you have made a claim under the terms of this policy and have also stated that you wish to cancel the policy.

Definitions

Accident:	Any unintentional bodily injury to the insured animal on the part of the Member, from the sudden action of an external cause and beyond your control or those of people living under your roof.
Act:	Any treatment conducted by a veterinary on an animal following any cause that occurs within 30 days from the date of the triggering event
Membership:	A person who accedes to this Convention.
Membership Year:	Period of one year between two anniversaries of the effective guarantees.
Insured:	The dog (s) and / or cat (s) accepted for cover and mentioned on the certificate of membership.
Guide dog:	a dog used by the visually impaired (or others with physical handicaps) to facilitate their daily life, including travel and trained specifically for such purpose.
Waiting period:	Period during which the guarantees are not yet in force. The starting point of this period is the effective date indicated on the certificate of membership.
Booking fees:	costs associated with the study and development of your insurance contract.
Franchise:	Part of the expenses not reimbursed, and that remains your responsibility.
Disease:	Any alteration of the health of your pet seen by a veterinary doctor.
We:	SOLID, DSA EUROPE, SISL and our agents.
Claim:	Any event, illness or accident that brings the benefits of this policy into force.
Veterinarian:	A veterinarian doctor enrolled within the College of Veterinary surgeons.

Throughout the policy year, you must take all reasonable steps to maintain the health of your pet and prevent accidents, injuries and diseases.

If, when we make an insurance claim, you have any other insurance under which you are entitled to compensation, you must give us the name and address of the other insurance company and your contract number. If you were covered by another insurance company for any deductible payable following the incident and valid under this policy, we would pay our share of the claim pursuant to Article L 121-4 of the Insurance Code.

If you have any legal rights to claim against another person in connection with your insurance claim, we will, if necessary, take legal action against them on your behalf. You must provide all the help you can and give us the documents we request. We can take proceedings in your name but at our expense to recover for our account, the amount of any payment made under this policy in accordance with Article L 121-12 of the Insurance Code.

You agree that all veterinarians who have treated your pet, may disclose the information we ask for in respect of the treated animal. If there are veterinary fees associated with these steps, you must pay the amount. If we deem necessary, we reserve the right to request a second opinion regarding treatment of your pet. Our veterinary doctor appointed to this effect must have, if any, free access to the injured or sick animals, in agreement with the attending veterinary surgeon. The refusal of the underwriter for such access will lose any right to guarantee. In the event that our veterinarian must intervene to control the costs will be borne by us

What animals can be insured?

Dogs and cats tattooed (or identified by a microchip), aged over two months. Dogs and cats must be under 9 years old at the time of accession. Your pet can be insured after the age of nine years only if it was insured by

VETPLAN for three consecutive years before his ninth birthday. The animals used for commercial purposes (except guide dogs, certified by the FFAC, and the like) and those used in sport hunting or working dogs and the first category, as defined in Article L 211.1 of Rural Code, are excluded

Geographic Restrictions

The benefits under this contract apply to residents of metropolitan France and the Principality of Monaco. The benefits also extend the contract to cover temporary visits, limited to 30 days per year in all Member States of the European Union. Noted that when a claim is made under this insurance policy outside of metropolitan France or Monaco, you will be responsible for all translations associated with any claim.

The reimbursement ceiling

Refunds will not exceed an overall ceiling of € 10,000.00 per year for membership. During each year of insurance, we will pay up to a limit of € 3000.00 for a single illness or accident, claimed under the insurance contract. In all cases refunds are made on condition that "the fees are determined with tact and moderation, taking into account the regulations in force at the time of care" in accordance with Article 50 of the Code of Ethics Veterinarian

Franchise

To maintain our annual rates as low as possible there is a deductible for your policy. This franchise is set at € 75.00 for each claim for each separate course of treatment experienced by your pet. This means that if your vet bill is less than € 75.00 in total, then you can not make a declaration under this policy. Only when the total cost veterinary intervention is superior to € 75.00 that you can make a claim. If your claim exceeds € 75.00 we will deduct the deductible amount of € 75.00 from any claim you make under this policy. If you purchased the "Franchise Protection", then we will refund your deductible.

Optional Protected Franchise

If you choose this option, it will appear on your certificate of insurance. This option offers insurance cover to protect any deduction franchise which were made under the terms of the main policy. This option gives you protection with a total value of 150.00 € per pet per policy year and is divided into two amounts of € 75.00 each.

This means that when you make a claim in excess of € 75.00 you'll be reimbursed for all veterinary costs.

Delay before Cover Applies

In case of accident, the guarantee is given for any accident that the timing has held at least 24 hours after the effective date of your policy. In case of illness, or any disease, the first event being at least 21 days after the effective date of your policy commencement. Any manifestation of disease or accident and its aftermath and consequences, during the waiting time will be subject to a moratorium of two years. This means that once your pet has seen no recurrence of the pre-existing condition during a period of two years, it will be covered by the terms of your Vetplan.

What we guarantee

If your dog or cat is a victim of either an accident or illness, the costs below will be reimbursed:

- Vet's fees (consultation, visit, care);
 - The costs of laboratory tests, radiological examinations and radiation therapy prescribed by a veterinarian or by prescription written by himself;
 - The surgical fees and costs of operating room;
 - The purchase of medicines prescribed by the veterinarian prescribed or administered by itself;
 - The costs of ambulance transport animal provided that they are medically justified.
 - The fees of veterinary surgical practice intervention;
 - The costs of operating room;
 - The costs associated with operative procedures and postoperative immediate (within 21 days of intervention): anaesthesia, radiology tests, pharmacy;
 - The pre-operative expenses, provided that they are made within 5 days of intervention;
 - The cost of living in veterinary clinic, as required for the operation
 - Refunds are made on the basis of actual expenses after deductible. All interventions must be necessitated by illness or accident.

Death Gratuity

In case your pet dies while under the custody and control of a veterinarian, while being treated for an injury or illness covered by the terms of this insurance policy, a death benefit of €100 , 00 will be paid.

What is Not Covered by the Policy

- The costs incurred due to accident or illness caused by acts of war, riots out popular movements, the disintegration of an atomic nucleus, animal abuse (or neglect) by the owner or any person living permanently or temporarily under his roof.
- The consequences of fighting organized
- Any intervention that is not performed by a veterinary doctor regularly enrolled in the College of Veterinarians and the costs of care that are not prescribed by a veterinary surgeon regularly registered in the Order
- The costs of interventions intended to reduce or remove a cosmetic flaw of the animal.
- The costs incurred due to any defect, infirmity, malformation or congenital or hereditary and their consequences, including but not limited to, dysplasia of the hip, elbow, osteochondrosis, chronic dislocated kneecaps.
- The costs of prostheses of any kind.
- The cost of sterilization, castration, vasectomy, ovariectomy, abortion, contraception, parturition and caesarean section, and expenses related to pregnancy and its consequences and artificial insemination, except when the procedure is deemed medically necessary by a veterinarian.
- The costs of scaling and comfort care.
- The cost of purchasing food, even nutritious, preventive vaccinations and the costs incurred for purchases of cleaning and pest control products, lotions, shampoos, toothpaste etc.
- The costs involved in euthanasia or sacrifice of animals.
- The costs of identification (chip, tattoo).
- The costs incurred as a result of any disease that a preventive vaccine could avoid:
 - cat: feline leukemia, typhus fever, coryza, calicivirus, rabies,
 - Dog: Rubarth hepatitis, leptospirosis, viral gastroenteritis, rabies, distemper.
- The costs of diagnosis and treatment of rabies and rabies testing.
- The costs of care in veterinary clinic without medical justification.
- The costs of all forms of housing, including cages, whether leased or purchased.
- The costs of a post mortem examination.
- All illnesses or accidents or recorded before the sale of your contract or whose origin is prior to the date of your subscription contract or included in the waiting times of your contract and its consequences or effects, except that once your pet has been no recurrence of the pre-existing condition during a period of two years (and the animal was insured by us during these two years) will be covered by the terms of your Vetplan.
- All costs arising from any illegal acts committed by the owner or the person who has temporary custody of the animal, including but not limited to cruelty.
- All costs related to the import or export of any animal.

What you need to tell us about

When registering your VETPLAN to enable us to assess the risks that we support, you must meet exactly all the questions you ask. (Article 113-2.2 L of the Insurance Code).

During the term of this insurance policy, you must notify us of any developments occurring after enrolment, which could modify the risk that we accepted. (Article 113-2.3 L of the Insurance Code).

You must notify us of any changes, as mentioned above, within 15 days of the first awareness of such a change. This notification must be made through our website. We will send you a receipt on your e-mail confirming the notification. If you do not receive a receipt confirmation, then you need to write letter to "BIZZ ASSIST" (address below).

If the changes mentioned above increase the risk that we agreed, ten days after receiving the notification, we reserve the right to cancel your insurance (and you return any unused premium), or increase your premium to reflect the increased risk. In the latter case, you have thirty days to accept our offer. If you disagree with that increase the premium during this delay, then we may terminate your contract.

NOTE: Any omission, misrepresentation or intentional misrepresentation, provided by you and used by us to calculate the risk, could result in the imposition of appropriate penalties in Articles L 113.8 (nullity of the contract) or L 113-9 (reduction Benefits) Insurance Code

The Premium Payable and the Annual Changes

The premium is shown on your insurance policy. You will find our rates on our website. They depend on the age of your pet when you purchase your insurance policy and considerations of the overall risk. Except in cases of changes of risk we have accepted your premium it will not increase during the year.

We reserve the right to increase our premiums each year based on various business considerations. You can always check the additional cost that we charge by referring to our website where all prices are displayed. It is assumed that you have accepted the new premium when you renew your insurance policy, the publication by us of your insurance certificate indicating the new amount on your email address (that you provided previously). From that moment, it will mean you accept the new amount.

Discounts

We offer a discount of 10% for second and subsequent pets in the same household. Where the animal to be insured is a guide dog (as approved by the FFAC), we offer a special discount.

Administration Fee

When we set up your insurance contract, this implies a cost to us. We assign this cost only on your initial premium. Accordingly, these costs no longer apply when renewing your contract. The amount of fees is presented on our website and if implemented, will appear on your insurance policy. Note: occasionally, we offer this cost as part of a marketing initiative.

Payment of Premium

This insurance has been purchased by completing the appropriate form on our website. This meant that you have authorised the debiting your bank account. Once the transaction validated by your bank the insurance policy takes effect. If you choose to pay by ten monthly payments, this insurance shall be effective upon the first payment received. Subsequent payments will be deducted automatically from your account on a monthly basis until the annual premium is paid. Note that the monthly payment option is a simple administrative courtesy that we extend to you and, that at all times the total annual premium is payable on demand. If a debit is unpaid, our right to prosecute in court may be taken. In the latter case we will send a combined letter of formal notice to your last known address. Your contract will be suspended thirty days after sending this letter. The non-payment of the monthly premium would require us to terminate the contract. You however are still required to pay the balance of remaining premium which unpaid. When a monthly payment has been refused all future premium payments must be made on an annual basis.

Terms and Termination of Contract

Your insurance contract will run for twelve months from the date of your acceptance of these terms and payment of your initial premium. The insurance will be automatically renewed at the end of each period of twelve months for a further period of twelve consecutive months.

You may terminate this insurance on the following basis BUT only when no claim(s) have been paid or are outstanding:

- At each annual renewal of membership with notice of two months
- In case of increase in premium
- In case of death of the animal insured (with proof of Veterinarian)
- In case of loss, leakage, sale, donation or abandonment of the animal insured (provide any document stating that the animal is no longer in your possession)
- If you change address or marital status or profession you have three months from the date of the event to notify us and the termination will take effect one month later.

In four cases, the member is entitled to a refund of the portion of premiums for the period from the effective date of termination until the next deadline.

This insurance may be terminated by us:

- At each annual renewal of membership with a two months' notice sent by registered letter
- In case of non payment of premium
- In case of concealment, misrepresentation, omission or inaccuracy in the statement of risk during the current membership or accession (art. L 113-8 and L113-9 Code Insurance).
- The cancellation will also intervene as of right in case of death of the participant. The insurer then reimburses the portion of premiums for the period from the date of death until the next deadline.

How to make a statement or a claim under the insurance policy, following a disaster?

We named Bizz Assistance International Limited to administer the claims reporting on Our behalf. Bizz Assistance International Ltd can be contacted as follows:

The Quality Manager Bizz Assistance International Ltd.
c/o UPS CONCEPT,
Processing Center, BP90044,
31,770, COLOMIERS, France
T: +33 (0) 1 76 70 46 71 / 72
F: +33 (0) 1 76 70 46 68
Email: customer.service @ bizz-assist.com

Contact details for anything other than claims

Email: chloe@vetplan.fr
Tel: 0977215851

You must, within five days after your pet treated by a veterinarian, inform us of this fact. You can download a form to this effect to be completed by your veterinarian and yourself, before you send it, or by calling Bizz Assistance International Ltd. at number listed above.

Once treatment is completed or, in the case of a lengthy and complicated, with prolonged treatment, you must return to BIZZ ASSIST following documents:

1. A fully completed and signed (claim form) that you downloaded from our site. (Signed by you and your vet)
2. The originals of all veterinary bills paid or future.
3. The originals of all invoices and other pharmacy-related processing your pet paid.

All these documents must be sent directly to Bizz Assist to the address above. Once all administrative procedures have been completed, we will reimburse you within seven working days

FAILURE TO COMPLY WITH THESE STEPS MAY LEAD TO YOUR CLAIM BEING DISMISSED