



Your
all-round
peace-of-mind
package



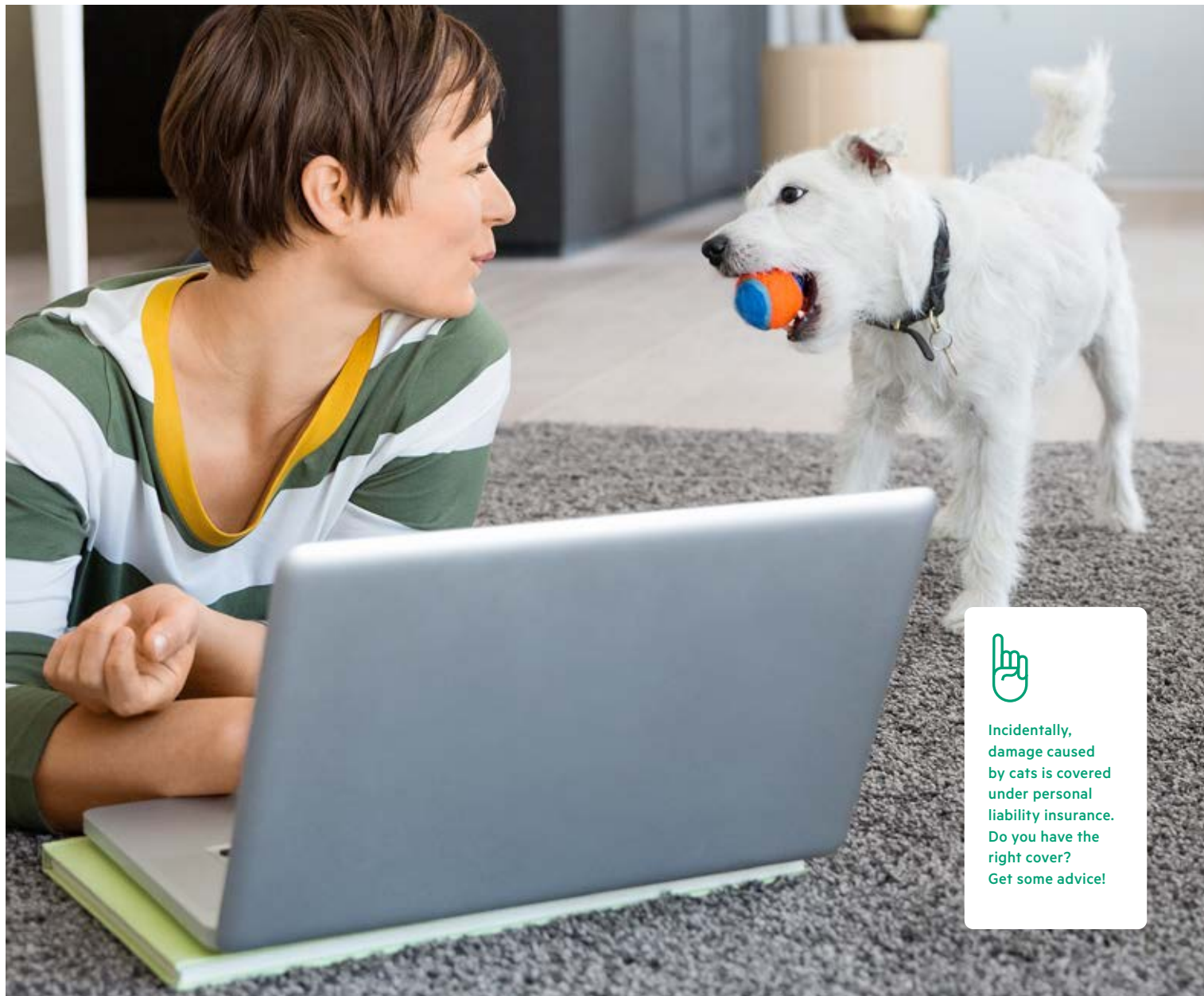
Hand in Hand ist
HanseMerkur

Dogs & cats
**in safe
hands**

PET INSURANCE

A must-have for all dog owners

It is the most important form of cover for dog owners: dog liability insurance. As a pet owner, you are responsible for your pet – including any damage it causes.



Incidentally,
damage caused
by cats is covered
under personal
liability insurance.
Do you have the
right cover?
Get some advice!

The highlights



**All breeds can
be insured**



**Market-Leading
Cover Guarantee**



**Poisoned Bait Cover
(optional)**

Comprehensive cover? It's standard with us!

Insured persons

- Dog owners and people living in the same household as the policyholder
- Third-party dog sitters (non-commercial)

Activities covered

- Training at a dog school or club
- Events and competitions, e.g. dog shows, dog races, agility, flyball, dog dancing
- Stays in boarding kennels

In addition

- High sums insured
- Damage to rented property, damage caused abroad
- Default protection

Poisoned Bait Cover

- Available as an add-on module for less than EUR 1.00 per month
- Cover for the costs of diagnosis, treatment or surgery following contact with or ingestion of bait, sharp or harmful objects

Choose your own level of cover!

Which cover option would you like?

The choice is yours! Here you can see selected cover options and the differences between them.

	Comfort	Premium plus
Fixed-sum cover for personal injury, property damage and financial loss¹	EUR 15 million	EUR 50 million
Claims against the policyholder - Third-party animal carers, actors (playing the role of criminals) - The policyholder's unmarried children acting as dog sitters	✓ No	✓ ✓
Use of the dog - Private use as a therapy, assistance, search, guide or rescue dog, and in voluntary work - Commercially, on a part-time basis: annual turnover up to EUR 12,000	✓ No	✓ ✓
Further inclusions - Puppies - Replacement value compensation for damaged items	6 months No	12 months EUR 5,000
Damage to rented property - To immovable property, e.g. land, buildings - To movable property in holiday accommodation - To other movable property for private use, e.g. dog transport trailers/crates	EUR 1 million EUR 30,000 No	EUR 50 million EUR 15 million EUR 5,000
Default protection cover - Minimum loss amount - Enforcement of legal claims - Cover for injury caused by another person's dog > Personal injury (victim protection) > Veterinary costs for your own dog	EUR 2,500 No No No	None EUR 500,000 EUR 50,000 EUR 2,500
Damage abroad whilst on holiday - Within Europe - Outside Europe	Unlimited 1 year	Unlimited 5 year
Market-Leading Cover Guarantee Adjustment of cover in the event of a claim, should an insurer on the German market offer a higher level of cover	No	✓
Poisoned Bait Cover²		
Cover of veterinary costs incurred for your own dog in the event of injuries caused by poisoned bait or sharp objects, up to EUR 5,000	Optional	Optional



But that's not all.
Ask for our detailed overview
of benefits!

¹ Up to EUR 15 million per individual. ² 'Poisoned Bait Cover' add-on cover.
The descriptions of benefits are summarised here. The customer information for the Dog Liability Insurance dated September 2024 takes precedence.



Insurance is essential – the costs are low:

These factors determine the premium for dog liability insurance:

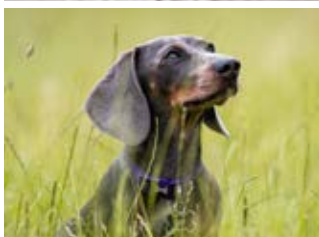
- Age of the policyholder
- Breed
- Excess
- Payment method
- Previous claims
- Optional Poisoned Bait Cover

Examples: annual premiums in euros¹



Pug, Chihuahua, Havanese, Maltese or Shih Tzu

	Comfort		Premium plus	
	With excess	Without excess	With excess	Without excess
Excess EUR 150				
Dog Liability Insurance	36.26	43.09	42.30	49.80



Dachshund, French Bulldog or Jack Russell Terrier

	Comfort		Premium plus	
	With excess	Without excess	With excess	Without excess
Excess EUR 150				
Dog Liability Insurance	43.54	51.75	50.80	59.80



Golden Retriever, Bernese Mountain Dog or Labrador Retriever

	Comfort		Premium plus	
	With excess	Without excess	With excess	Without excess
Excess EUR 150				
Dog Liability Insurance	57.60	68.45	67.20	79.10

Swallowed poisoned bait?
If your dog comes into contact with or ingests poisoned bait or sharp objects, HanseMerkur will cover the veterinary costs for your dog.

Poisoned Bait Cover (optional)

	With excess	Without excess
Annual premium in euros	8.90	11.90

¹ Policyholder's age = 40 years; no previous claims

No more worrying about vet bills!

Just like us humans, our beloved four-legged friends sometimes need to see a vet. Unfortunately, any pet can fall ill or have an accident. The costs can quickly spiral to unforeseeable heights. It can therefore be wise to take out cover.



Surgical costs for dogs and cats

Minor skin tumours	EUR 1,000
Larger organ tumours	EUR 2,500
Skin injury/wound suturing	EUR 500
Herniated disc	EUR 5,000
Inflammation of the uterus	EUR 1,800
Gastric torsion	EUR 4,000
Elbow joint dysplasia	EUR 3,000
Fracture	EUR 3,500
Cruciate ligament tear	EUR 3,500
Endoscopic foreign body removal	EUR 1,000
Surgical removal of foreign bodies	EUR 3,000
Tooth extraction	EUR 1,200



Treatment costs for dogs and cats per day of treatment

Gastrointestinal disorder	EUR 150
Allergy	EUR 350
Ear infection	EUR 170
Skin rash	EUR 120
Vaccinations, annually	EUR 130
Nail tear	EUR 300
Tartar removal	EUR 800

The examples given are average figures based on experience and are for guidance only.

Pet surgery insurance

for life's unexpected moments

	Comfort	Premium	Premium plus
Free choice of vet and clinic	✓	✓	✓
Reimbursement of veterinary bills in accordance with GOT¹	3 times the standard rate	4 times the standard rate, incl. emergency service charges	4 times the standard rate, incl. emergency service charges
Cover for temporary stays abroad	3 months, worldwide	6 months, worldwide	12 months, worldwide
Waiting period	1 month; in the event of an accident: none	1 month; in the event of an accident: none	1 month; in the event of an accident: none
Waiting period for specific medical conditions/diagnoses³	Not covered	12 months	6 months
Excess per operation Available options: No excess / EUR 250 excess / EUR 500 excess	Optional excess, no excess up to the age of 5 ²	Optional excess, no excess up to the age of 5 ²	Optional excess, no excess up to the age of 5 ²
Maximum annual compensation	EUR 2,500	EUR 5,000	Unlimited
Pre-operative diagnostics/examinations (including X-rays, etc.)	Costs for the final day of preparation and the day of the operation	Costs for the final day of preparation and the day of the operation	Costs for the final day of preparation and the day of the operation
Accommodation at the veterinary clinic after the operation	15 days	30 days	60 days
Post-operative follow-up treatment	15 days	30 days	60 days
Physiotherapy, osteopathy and chiropractic treatment following surgery	15 days	30 days	60 days
Surgery for specific conditions/diagnoses³ , e.g. elbow dysplasia (ED), hip dysplasia (HD)	No	EUR 5,000 ⁴	Unlimited
Fixed premium: No premium increases as the animal gets older	✓	✓	✓
Protection against cancellation in the event of a claim from the start of the insurance	✓	✓	✓
Lifetime insurance cover from the 4th policy year	✓ ⁵	✓ ⁵	✓
Dental: including tooth extractions, root canal treatments, fillings, correction of dental and jaw abnormalities, dental prostheses	No	Optional	Optional
Pet Assistance: including accommodation for the pet, e. g. in the event of the owner's accident or illness	Optional	Optional	Optional

¹ GOT = Schedule of Fees for Vets.

² For dog breeds in risk class E, the maximum entry age is 3 years.

³ For a full overview of specific conditions/diagnoses, please refer to the relevant customer information.

⁴ The maximum amount applies to all insured events during the term of the policy.

⁵ In certain cases, the policy may be terminated. In this event, HanseMerkur guarantees a conversion offer at the same rate as the previous pet insurance policy, with an increased excess.

Pet Health Insurance – comprehensive cover

	Comfort	Premium	Premium plus
Free choice of vet and clinic	✓	✓	✓
Reimbursement of veterinary bills in accordance with GOT¹	3 times the standard rate	4 times the standard rate, incl. emergency service charges	4 times the standard rate, incl. emergency service charges
Cover for temporary stays abroad	3 months, worldwide	6 months, worldwide	12 months, worldwide
Waiting period	1 month; in the event of an accident: none	1 month; in the event of an accident: none	1 month; in the event of an accident: none
Waiting period for specific medical conditions/diagnoses³	Not covered	12 months	6 months
Excess per insurance year Available options: No excess / EUR 250 excess / EUR 500 excess	Optional excess; no excess up to the age of 5 ²	Optional excess; no excess up to the age of 5 ²	Optional excess; no excess up to the age of 5 ²
Maximum annual compensation	EUR 2,500	EUR 5,000	Unlimited
Diagnostics: Coverage of all examinations required to establish a diagnosis	✓	✓	✓
Accommodation at the veterinary clinic with no time limit	✓	✓	✓
Follow-up treatment with no time limit	✓	✓	✓
Physiotherapy, osteopathy and chiropractic treatment following surgery	15 days, then an additional EUR 100 per year	30 days, followed by an additional EUR 250 per year	60 days, followed by an additional EUR 250 per year
Surgery for specific conditions/diagnoses³, e. g. elbow dysplasia (ED), hip dysplasia (HD)	No	EUR 5,000 ⁴	Unlimited
Preventative care and treatments, e. g. vaccinations, flea and tick prevention, dental cleaning and tartar removal	No	EUR 75	EUR 100
Moderate premium increases: adjustments on the animal's 3rd, 5th, 7th and 9th birthdays	✓	✓	✓
Protection against cancellation in the event of a claim from the start of the policy	✓	✓	✓
Lifetime cover from the 4th year of cover	✓ ⁵	✓ ⁵	✓ ⁶
Dental: incl. tooth extractions, root canal treatments, fillings, correction of dental and jaw abnormalities, tooth replacement treatment	No	Optional	Optional
Pet Assistance: incl. accommodation for the pet, e.g. in the event of the owner's accident or illness	Optional	Optional	Optional
Preventative Care Plus: incl. an increase in the preventative care allowance to EUR 250 per year and further benefits	No	No	Optional

⁶ In certain cases, the policy may be terminated. In this event, HanseMerkur guarantees a switch offer to the same pet health insurance tariff with an increased excess and a maximum annual reimbursement of EUR 10,000 for general treatments.

Fair premiums for real peace of mind

Good cover doesn't have to be expensive:

These factors determine the premium:

- **Age of the pet**
- **Breed**
- **For mixed-breed dogs: shoulder height**
- **For cats: living arrangements** (indoor or outdoor)
- **Coverage option**
- **Excess**
- **Optional cover**

Examples

Jack Russell Terrier and Australian Shepherd

Age at enrolment up to 1 year, monthly premium in EUR

Pet Surgery Insurance	Comfort			Premium			Premium plus		
Excess	500	250	None	500	250	None	500	250	None
Surgery cover	7.38	9.21	12.45	10.31	12.89	17.41	11.21	14.01	18.93
Surgery cover + dental	–			11.64	14.55	20.96	12.54	15.67	22.48
+ Pet Assistance (optional)	5.95			5.95			5.95		

Pet Health Insurance	Comfort			Premium			Premium plus		
Excess	500	250	None	500	250	None	500	250	None
Surgery cover + general treatment	28.19	38.96	54.84	37.58	51.94	73.11	40.17	55.53	78.15
Surgery cover + general treatment + dental	–			39.84	54.95	77.08	42.44	58.54	82.11
+ Pet Assistance (optional)	5.95			5.95			5.95		
+ Preventive Care Plus (optional)	–			–			11.90		

European Shorthair (indoor cat)

Entry age up to 1 year, monthly premium in EUR

Pet Surgery Insurance	Comfort			Premium			Premium plus		
Excess	500	250	None	500	250	None	500	250	None
Surgery cover	4.32	5.39	7.71	5.83	7.29	10.41	6.34	7.93	11.32
Surgery cover + dental	–			9.47	11.84	18.48	9.98	12.47	19.39
+ Pet Assistance (optional)	5.95			5.95			5.95		

Pet Health Insurance	Comfort			Premium			Premium plus		
Excess	500	250	None	500	250	None	500	250	None
Surgery cover + general treatment	14.28	20.41	30.38	19.04	27.22	40.52	20.55	29.37	43.71
Surgery cover + general treatment + dental	–			22.59	32.32	48.71	24.10	34.47	51.90
+ Pet Assistance (optional)	5.95			5.95			5.95		
+ Preventive Care Plus (optional)	–			–			11.90		

Brilliant additional cover options

Greater cover for your furry friend – personalised and flexible

Do you want only the best for your dog or cat – and to be well covered in an emergency? Surgery or health insurance lays the foundation for this. With our optional add-ons, you can extend your cover exactly as required and ensure comprehensive protection. This way, you can keep an eye on the costs and give your pet extra peace of mind.



Dental

You can optionally add the dental cover module to the **Premium** and **Premium plus** plans. Cover includes, amongst other things:

- Tooth extraction
- Root canal treatment
- Dental fillings
- Dental prostheses
- Correction of dental and jaw abnormalities.



Pet Assistance

The Pet Assistance module is available as an optional extra in all plans. We provide reliable support in an emergency: For example, if you have an accident or fall ill, we'll take care of organising and covering the costs of accommodation for your pet. We also help when you go on holiday – for example, by arranging suitable pet care.



Preventive Care Plus

You can optionally add the **'Preventive Care Plus' add-on to the 'Premium plus' tariff option of the pet health insurance.**

This allows you to benefit from an increased preventative care allowance of EUR 250 per year, which can also be used for additional services, such as:

- Animal behaviour therapy
- Costs for issuing an EU pet passport or health certificate
- Prescribed dietary foods and vitamin/mineral supplements.

„Hand in Hand ist HanseMerkur“ is the guiding principle behind our award-winning products and every service we provide. It reflects our belief in bringing together individual needs and the strength of our community. With a strong partner by your side, more becomes possible.



Hand in Hand ist
HanseMerkur

HanseMerkur

Siegfried-Wedells-Platz 1
20354 Hamburg

Telefon 040 4119-7000
Telefax 040 4119-3257

info@hansemerkur.de
www.hansemerkur.de