Why do you need pet health insurance for dogs and cats?

Even the best care cannot prevent your dog or cat from ever having an illness or accident. That can be expensive, because treatment or surgery at the vet is not cheap. Pet health insurance for dogs and cats will cover you against these financial risks.

**Examples**

**CRUCIATE LIGAMENT RUPTURE**

Paula the Labrador steps in a hole while frolicking around and tears her cruciate ligament. She undergoes surgery, and then receives several weeks’ of physiotherapy from a trained therapist.

Cost of treatment:
- Surgery: EUR 1,400 – 2,000
- Physiotherapy: EUR 300

**GASTRIC TORSION**

Sammy the Golden Retriever has a life-threatening gastric torsion condition. His stomach has to be surgically repositioned and his spleen removed because it is irreparably damaged. The dog then has to be hospitalised for four days.

Cost of treatment:
- approx. EUR 2,000

**EAR INFECTION**

Columbus the Cat is a free-roaming pet. One day he comes home and is scratching his ear much more than usual. The vet finds an ear infection, cleans out the ear right there and then, and administers a painkiller. He then prescribes ear drops and an antibiotic to treat the ear infection.

Cost of treatment: EUR 150

**Benefits of pet health insurance for dogs and cats**

- **Surgery benefits:** In the event of illness or following an accident, up to 100% reimbursement of veterinary charges for surgical procedures under anaesthesia (including partial anaesthesia) and follow-up care for up to 20 days afterwards with no annual limit (depending on the selected tariff).
- **Personalised cover:** Cover for non-surgical treatment by taking out coverage for medical treatment and preventive care. Includes financial aid for preventive care (e.g. vaccination, de-worming and tartar removal).
- **Physiotherapy and alternative treatment methods:** Physiotherapy, homeopathy, acupuncture and other alternative methods are included in the cover.
- **Billing:** Depending on the selected tariff, we will cover the costs up to four times the German Veterinary Fee Schedule („GOT“) and emergency charges.

- **Starting age:** You can take out an insurance policy when your dog or cat is eight weeks old, and we will provide life-long cover even for older animals.
- **Telediagnosis/teletherapy:** Depending on your selected tariff, we will also cover the costs for telemedicine consultations.
- **Waiting period:** Immediate insurance cover – three month waiting period for diseases and malformation.
- **Cover abroad:** Worldwide insurance cover up to 12 months for temporary stays abroad.

For your four-legged friend to quickly get back on their feet if they get ill or suffer an accident.

Learn more: allianz.de
**Benefits (at a glance)**

The following benefits are included in all offers of insurance:

- Surgery for accidents or diseases
- Surgery under general anaesthesia, partial anaesthesia, local anaesthetic or sedation
- Final pre-surgical examination and post-surgical care

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Basis</th>
<th>Smart</th>
<th>Komfort</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum annual payout for surgical procedures</td>
<td>EUR 3,000</td>
<td>EUR 7,500</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Reimbursement according to the German Veterinary Fee Schedule (“GOT”)</td>
<td>2 times</td>
<td>4 times</td>
<td>4 times</td>
<td>4 times</td>
</tr>
<tr>
<td>Post-surgical care</td>
<td>Up to 15 days</td>
<td>Up to 15 days</td>
<td>Up to 20 days</td>
<td>Up to 20 days</td>
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<tr>
<td>Treatment of breed-specific and special illnesses and malformations.</td>
<td>—</td>
<td>One-off EUR 500</td>
<td>One-off EUR 2,500</td>
<td>One-off EUR 5,000</td>
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<tr>
<td>Post-surgical radiotherapy</td>
<td>—</td>
<td>EUR 500</td>
<td>EUR 2,500</td>
<td>Included</td>
</tr>
<tr>
<td>More surgery-related benefits</td>
<td>Basis</td>
<td>EUR 500</td>
<td>EUR 2,500</td>
<td>Included</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>EUR 500</td>
<td>EUR 500</td>
<td>EUR 500</td>
<td>EUR 500</td>
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<tr>
<td>Dental treatment under anaesthesia (e.g. tooth extraction and root canal treatment)</td>
<td>Included</td>
<td>Included</td>
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<tr>
<td>Imaging procedures (e.g. X-ray, MRI or CT scan)</td>
<td>Included</td>
<td>Included</td>
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<tr>
<td>Prosthetics and implants</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
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<tr>
<td>Orthotics and medical aids</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Useful supplementary cover</td>
<td>Basis</td>
<td>Smart</td>
<td>Komfort</td>
<td>Premium</td>
</tr>
<tr>
<td>Heilbehandlungs- und Vorsorgeschutz:</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Cover is provided for outpatient and hospitalisation treatment (diagnosis and treatment), e.g. allergies, gastro-intestinal illness, bite injuries and sprains. Also included: Preventive care supplement for routine and prophylactic services. Cover includes vaccinations, de-worming and treatment for fleas and ticks for example.</td>
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</tr>
<tr>
<td>Medical treatment up to EUR 2,000 + preventive care supplement EUR 50 per insured year</td>
<td>Optional</td>
<td>Optional</td>
<td>Optional</td>
<td>Not available</td>
</tr>
<tr>
<td>Medical treatment up to EUR 5,000 + preventive benefit EUR 100 per insured year</td>
<td>Not available</td>
<td>Optional</td>
<td>Optional</td>
<td>Included</td>
</tr>
</tbody>
</table>

**Important to know**

**Particularly suitable for:** All dogs and cats living in a household in Germany. This includes domestic as well as utility and working dogs, such as police dogs, official service dogs, guard dogs and therapy dogs.

**Pre-existing conditions:** Subject to a case-by-case review, health insurance may be arranged for animals with pre-existing conditions. However, the costs incurred through these illnesses and their consequences are not covered.

**Pet owner liability insurance:** As pet owner, you bear liability for loss and damages that your pet may cause to others. A pet liability insurance policy covers you against these financial risks. In many German federal states, dog owner’s insurance is compulsory by law. Attack dogs must always be insured. Cats are insured under their owner’s personal liability insurance.

**Privatschutz:** The Komfort and Premium tariffs offer attractive discounts if you take out additional Privatschutz insurance policies.

**General Terms and Conditions of Insurance (AVB):** This information can only offer you an overview of the services we provide. Your insurance policy is subject to the German version of the General Terms and Conditions of Insurance (AVB) valid at.

For any questions about your pet health insurance
Customer service number: 0800 4100 105
(freephone – Mon-Fri, 8 a.m. to 8 p.m. – except public holidays)

www.allianz.de
Allianz Versicherungs-AG

Always there for you when it matters most: