



The best protection for your pet

Accident & health insurance for dogs and cats

Calingo pet insurance product information

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calingo



Product information Calingo pet insurance

Risk carrier: Simpego Versicherungen AG, Hohlstrasse 556, 8048 Zürich, Schweiz

Dear Customer, dear Petparents

This sheet is for your information and gives a brief overview of the main elements of the Calingo pet insurance. You will find the complete information and coverages in your personal insurance contract and the insurance terms and conditions. We ask you kindly to read these documents in full length.

What type of insurance is it?

Calingo's pet insurance is a non-life insurance. Our pet insurance helps you to provide your pet with the appropriate treatment at all times by covering the medical treatment costs of your pet.

What is covered?

Insured pet

Your insurance contract indicates which pet(s) are insured under this contract. Only persons who have their habitual residence in Switzerland can buy the insurance and insure their pet with Calingo.

Insured benefits

In the case of treatments and operations of the insured pets, we will reimburse or pay the necessary costs due to veterinary treatment. Treatments must be prescribed and performed by a veterinarian.

Insured risks

You are covered for, among other things:

- General veterinary treatment in case of accident and illness
- Dental treatment
- Complementary treatment
- Behavioral medicine treatment
- Emergency minding
- Emergency treatment

Depending on the contract, the following risks are also insured:

- Worldwide protection
- Pre-existing conditions

What is not covered?

Not insured are, for example:

- Plastic surgery for aesthetic reasons
- Pregnancy and infertility
- Treatments that are not prescribed or performed by a veterinarian
- Treatments during the waiting periods
- All consequences of war, riots or mass movements, nuclear events, plagues, epidemics and pandemics

Are there coverage limitations?

In some cases, coverage may be limited, for example:

- To the extent that you have to pay a franchise and personal contribution
- In case of limits for certain sub coverages
- In case of non-compliance with the annual obligatory veterinary check-up and a thereof resulting disease

Where am I insured?

Unless otherwise stated in your insurance contract, we will cover the costs of veterinary treatment in the geographical area of Switzerland and in areas close to the border, provided that the veterinary practice is not more than 75 km away from your place of residence (linear distance).

If specified in the insurance contract, we will also cover the veterinary costs in the event of an emergency anywhere in the world.



What are my obligations?

Among other things, there are the following obligations:

- The policyholder must at all times respect the provisions of the Swiss Animal Welfare Act.
- We recommend that you have your pet checked by a veterinarian at least every 12 months (including dental check-up) and that you comply with the veterinarian's vaccination and treatment recommendations.
- If your pet still becomes ill or has an accident, you must make sure that a veterinarian examines your pet immediately. Treatment recommendations must be followed.

When and how do I pay?

You pay the first premium when you take out the insurance. The further premiums are to be paid annually or monthly in case of monthly payment. The premium payment is made by payment slip.

In the event of late payment: A fee of up to CHF 30 will be charged for reminders. After at least two written requests for payment, the case will be forwarded to a debt collection agency, which will charge a processing fee intrum.ch/bearbeitungsgebuehren/.

When does coverage begin and end?

Insurance coverage begins on the date specified in the insurance contract. Your contract is automatically renewed for one year at a time (renewal year).

When can I terminate the insurance?

- You can terminate the insurance contract at any time. The termination always takes effect on the last day of the current month.
- You can also terminate the insurance contract, for example, due to a paid claim. Then the contract ends before the end of the agreed duration.
- Further cancellation rights may arise due to changes in your situation, e.g. relocation abroad or death of the insured pet :(

Submit a claim / veterinary visit

Report a claim online at pet-claims.calingo.ch or by phone at 0800 00 57 90. We strive to process all claims as quickly as possible. We'll keep you updated on the status. If we are unable to pay a claim, we promise to explain why this is not possible.

In the event of a claim, there is a waiting period for:

- 30 days from the start of your insurance contract for cases of illnesses as well as hereditary diseases and / or birth defects. Costs for resulting follow-up treatments are not covered.

These waiting periods also apply to a pet that is newly added to the insurance contract.

No waiting period applies in the event of an accident, an emergency or for the reimbursement of preventive treatments.

Insurance conditions

For a complete overview of our product, you can scan the QR code to read the whole GIC [here](#).



Contact

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Overview insurance coverages accident & health insurance for dogs and cats

Basic insurance	Basic	Regular	Complete
Max. annual sum insured (illness & accident per year)	CHF 3'000	CHF 6'000	CHF 12'000
Dental treatment due to accident	CHF 3'000	CHF 6'000	CHF 12'000
Dental treatment due to disease	X	CHF 6'000	CHF 12'000
Emergency minding	CHF 1'000	CHF 1'500	CHF 2'000
Emergency treatment	CHF 3'000	CHF 6'000	CHF 12'000
Behavioral medicine treatment	CHF 3'000	CHF 6'000	CHF 12'000
Complementary treatment (e.g. physiotherapy, chiropractic)	CHF 1'000	CHF 1'500	CHF 2'500
Preventive treatment (e.g. vaccinations, neutering, scaling)	X	CHF 150	CHF 200
Medicinal food	X	25% up to max. CHF 250	33% up to max. CHF 350
Advanced treatment, e.g., transplants, prostheses, etc.	X	X	CHF 12'000

Additional coverages	Scope of coverage
Pre-existing conditions	CHF 1'500
Worldwide protection	CHF 2'500

Franchise	0 - 8 years
Base coverage (incl. worldwide protection)	CHF 0 / 150 ¹ / 300 / 500 / 1'000 / 2'000 ¹ (per year)
Pre-existing conditions	300 (per claim)
Franchise	after 9 years
Base coverage (incl. worldwide protection)	0 ² / 150 ¹ / 300 / 500 / 1'000 / 2000 ¹ (per year)
Pre-existing conditions	300 (per claim)

¹ The annual franchise of CHF 150 is only for cats, the annual franchise of CHF 2,000 is only available for dogs

² Possible if insurance was taken out before the age of 9. At a later date franchise of CHF 0 is no longer possible.

Cost coverage per veterinary visit	0 - 8 years
Base coverage (incl. worldwide protection)	100% or 80%
Pre-existing conditions	80%
Cost coverage per veterinary visit	after 9 years
Base coverage (incl. worldwide protection)	80%
Pre-existing conditions	60%