Accident & health insurance for dogs and cats

Calingo pet insurance product information

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Product information Calingo pet insurance

Risk carrier: Versicherungsträger Allianz Suisse Versicherungs-Gesellschaft AG, Richtiplatz 1, 8304 Wallisellen, Switzerland

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 is 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
- Preventive treatments
- Emergency treatment

If the additional coverage Is selected, pre-existing conditions are also Insured.

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 worldwide the costs of veterinary treatment.

When does the coverage begin and end?

The Insurance coverage begins at the time specified In the Insurance contract. Your contract Is automatically renewed for one additional year at a time (renewal year).

Multi-pet discount

When multiple pets are insured, a discount of 5% applies for two active policies and 10% for three or more active policies. The discount applies when the pets are insured at the same time. If the pets are insured at different points in time, the corresponding discount will be applied starting from the following insurance year.

Additional services

Telemedicine: Free access to online vet consultation, 24/7 and without any appointment.
Benefit programme: Vouchers and discounts related to your pet's health & wellbeing with our partner companies for pet supplies.

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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.

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, semi-annually, quarterly or monthly. 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 can be forwarded to a debt collection agency, which will charge a processing fee intrum.ch/bearbeitungsgebuehren/.

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 following a veterinary visit with subsequent reimbursement.
- Further cancellation rights may arise due to changes in your situation, e.g. relocation abroad.

Submit a veterinary visit

Report a veterinary visit online at www.pet.calingo.ch. We strive to process all veterinary bills as quickly as possible. We'll keep you updated on the status. If we are unable to pay a veterinary bill, we promise to explain why this is not possible.
In the event of a veterinary bill, 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.

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

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Overview insurance coverages accident & health insurance for dogs and cats

Basic insurance	Essential	Standard	Premium
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
Advanced treatment, e.g., gen therapy, prostheses, etc.	X	X	CHF 12'000
Preventive treatments (e.g. vaccinations, neutering, tartar)	CHF 200 (optional)		
Medical pet food	33% up to max CHF 350 (optional		

Additional coverage	Scope of coverage
Pre-existing conditions	CHF 1'500

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

[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	100% or 80%
Pre-existing conditions	80%
Cost coverage per veterinary visit	**after 9 years**
Base coverage	80%
Pre-existing conditions	60%