Dog and Cat Insurance

Information and facts before purchasing, May 2026

This is a summary of what our Dog and Cat Insurance covers.

The insurance also contains important limitations and safety regulations. These are shown under the heading ”Important limitations and safety regulations in the Dog and Cat Insurance”. You are entitled to receive this information before you purchase the insurance policy. It is therefore important that you read this information together with the quote so that you clearly understand what the policy covers. We recommend that you keep this document. For the full terms and conditions, please visit our website at if.se. You can also obtain them by contacting our Customer Service department. Claims are always paid in accordance with the full terms and conditions of the policy.

Who is insured under the policy?

The insurance is valid for you as the policyholder and owner of the insured dog or cat. The insurance may also cover the one who is a feed host. If the animal is a female dog or female cat, the insurance is also valid to a certain extent for the animal’s puppies or kittens if you still own them. Starting on day 1 and through day 119, the puppy(ies)/kitten(s) are covered by the veterinary care protection and as of day 35 through day 119, the life insurance policy also applies.

Where does the policy provide cover?

The policy applies within the Nordic region. It also applies if your animal is temporarily staying in another European country for at most 1 year, provided that, according to what has been stipulated by the Swedish Board of Agriculture, your animal may be transported between the countries without needing to be put into quarantine. For longer stays, you must inform If in advance and obtain approval.

When can the animal be insured?

You may insure your dog or cat as soon as it has reached the age of five weeks and no later than the animal has turned 7 years old (for dogs) or 10 years old (for cats).

How long is the insurance valid?

The insurance is valid as of the date specified in the insurance policy. Veterinary care insurance can be in place for the entirety of the animal’s life but the life insurance policy expires when the animal is 10 years old (for dogs) and 12 years old

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(for cats). The life amount is reduced annually by 20% when the animal turns 7 years old. The amount will be a minimum of SEK 6,000, unless a lower amount has been agreed at the time you insured the animal.

What is insured under the policy?

Dog and Cat Insurance

Veterinary care

You will be reimbursed for veterinary care costs if your dog or cat becomes ill or gets into an accident. Reimbursement is provided for a caesarean section (but not for certain breeds of dog). For cats, the insurance includes coverage for diagnosed tooth resorption (FORL). The insurance is valid for dogs and cats that are injured by a wild animal, without the fixed deductible being charged. If your dog is injured by a wild boar and was wearing a protective vest when attacked, the fixed deductible will not be charged.

The maximum compensation is SEK 40,000 per year as long as your dog or cat lives.

The maximum compensation for treatment of the diagnosis of FIP (Felin infektiös peritonit) is a total of SEK 15,000 during the cat´s lifetime. The maximum compensation for treatment of the diagnosis tooth resorption (FORL) for cats is a total of SEK 10,000 per insurance year. CT, MRI, scintigraphy and electrodiagnostics are reimbursed with a maximum of SEK 15,000 per year.

Life insurance

You will receive the entire insurance amount if it is necessary to euthanize your dog or cat, regardless of whether it is because of illness or accident. You will also receive compensation if your dog is stolen or is lost and you will receive compensation if someone steals your cat at a cat show.

Dog and Cat Insurance Super

Veterinary care

You will be reimbursed for veterinary care costs if your dog or cat becomes ill or gets into an accident. Reimbursement is provided for two caesarean sections (but not for certain breeds of dog). With this type of insurance, you will also be reimbursed for medicine and rehabilitation prescribed by the veterinarian, for the veterinarian’s travel costs, for your own travel if you are referred to another veterinary by the treating veterinary, for dental problems resulting from an accident as well as the costs of euthanization if your dog or cat must be put down. For cats, the insurance covers diagnosed tooth resorption (FORL). The insurance is valid for dogs and cats that are injured by a wild animal, without the fixed

deductible being charged. If your dog is injured by a wild boar and was wearing a protective vest when attacked, the fixed deductible will not be charged.

The maximum compensation is SEK 80,000 or 120,000 per year as long as your dog or cat lives.

The maximum compensation for treatment of the diagnosis of FIP (Felin infektiös peritonit) is a total of SEK 15,000 during the cat´s lifetime. The maximum compensation for treatment of the diagnosis tooth resorption (FORL) for cats is a total of SEK 10,000 per insurance year. Medicine, CT, MRI, scintigraphy and electrodiagnostics are reimbursed up to the veterinary care amount. Rehabilitation is reimbursed with a maximum amount of SEK 12,000 per year.

Life insurance

You will receive the entire insurance amount if it is necessary to euthanize your dog or cat, regardless of whether it is because of illness or accident. You will also receive compensation if your dog is stolen or is lost and you will receive compensation if someone steals your cat at a cat show.

Boarding costs

If you suffer from a physical illness or injury that makes you unable to take care of your insured dog or cat, we will reimburse the costs for boarding. This is included in Dog and Cat Insurance Super and the compensation can be provided from the third day onwards to a maximum of SEK 6,000.

Puppies or kittens

For puppies or kittens that are covered by the mother dog or cat's insurance, the following reimbursement amounts apply:

The life insurance amount is a maximum of SEK 6,000 for a kitten and SEK 8,000 for a puppy, but not more than the maximum amount that applies for the mother.

The maximum amount for veterinary care insurance for the puppy or kitten is SEK 8,000.

Hidden defects

The insurance is valid for hidden defects on the puppy's or kitten's own insurance, under certain conditions, which are specified in the insurance terms and conditions.

Other insurance policies

Usability

If your dog or cat has a specific use, such as hunting, farming or breeding, you will be reimbursed by the full amount if the animal loses the special characteristics.

Hidden defects-insurance for breeders

Additional security for breeders. The insurance covers hidden defects in puppies or kittens that you sell. Each litter is insured separately. The insurance does not apply if the puppy or kitten that was sold was bred from an animal known to carry certain congenital health illnesses or defects. Neither does it apply for hereditary illnesses or defects that develop after the animal has been delivered, for dental or bite problems or for temperament or behavioural disorders.

Accident insurance

If you only want protection that covers your animal if it gets into an accident, you may purchase life insurance and veterinary care insurance for that alone. You will be reimbursed the insurance amount if your dog or cat gets into an accident that is confirmed by a veterinarian and the animal dies or must be euthanized, or, if your dog is stolen or lost, as well as if someone steals your cat at a cat show.

You will also be reimbursed for veterinary care costs if your dog or cat gets into an accident. The maximum compensation is SEK 40,000 per year.

Important limitations and safety regulations in the Dog and Cat Insurance

The insurance policy contains certain limitations. There are terms and conditions which mean that the insurance does not provide cover in certain situations and there are terms and conditions on safety regulations, in other words, instructions explaining what to do in order to minimise the risk of loss, damage and injury. Failure to observe the safety regulations may result in your compensation being reduced. For more information about which safety regulations apply for each claim, please refer to the full terms and conditions at if.se. Some of the main limitations/regulations in the insurance are listed below.

General limitations:

Pre-existing illness or injury

The insurance is not valid for symptoms, illnesses or injuries that existed (pre-existed) prior to when the insurance entered into force regardless of when the

illness or injury was first noticed. This also applies if a change is made, at the request of the policyholder, to the scope of the insurance cover.

Complications

The insurance is not valid for complications from an injury or illness, examination or treatment that is not covered by the insurance, other than for acute complication to normal surgical castration and vaccinations.

Waiting period

During the first 20 days starting on the inception date, the insurance is only valid for injuries caused by external force. If the premium is not paid on time, day 1 of the waiting period will be the payment date.

For a Swedish-born puppy/kitten that is insured before it is 120 days old, the insurance is valid without a waiting period if the insurance is purchased within 10 days of the purchase date and a purchase contract can be provided as proof. There must also be a veterinary certificate without remark. The certificate must not be older than seven days at the time of purchase/delivery.

For a Swedish-born puppy/kitten which is kept from your own litter, the insurance is valid without a waiting period if the puppy/kitten is insured by If before the animal is 120 days old and you obtain a veterinary certificate without remark. The certificate must not be older than seven days when the insurance in If starts to apply.

If, however, you purchase insurance between the time the puppy has reached the age of five weeks and the age of eight weeks, the insurance applies without a waiting period, even if you do not have a veterinary certificate.

If, however, you purchase insurance between the time the kitten has reached the age of five weeks and the age of fourteen weeks, the insurance applies without a waiting period, even if you do not have a veterinary certificate.

Reservations/exemptions

If there are special terms stated in the insurance policy that are exemptions or reservations for certain defects (injuries, illnesses or symptoms of illness), the insurance will not apply for those defects.

Imported dogs or cats

The insurance is not valid for illness caused by parasites or illnesses caused by an infection that the dog or cat already had at the time when it was imported to Sweden. Also, it is not valid for consequences of these illnesses or related diseases.

Specific limitations

Limitations that apply for specific breeds

For the dog breed Shar Pei, or a mixed breed where one of the parent dogs is a Shar Pei, this insurance is not valid for any ear, eye or skin problems and neither does it cover Shar Pei fever.

The insurance does not apply for illnesses or defects of the airways, lungs, nose or palate for the following breeds: Pug, Boston Terrier, French and English Bulldog, Shih Tzu and Pekingese and the cat breeds siamese or exotic (or when either of the parents is one of those breeds). Neither does the insurance apply for injuries or illnesses on or in the eyes for these breeds.

For the Chihuahua, Boston Terrier, French and English Bulldog breeds and mixed breeds (where either of the parents are one of these breeds) the insurance does not apply to birth complications, caesarean sections or complications after caesarean section. One exception however is if the mother has had one or more litters previously, all of which were a normal birth.

For the cat breed Scottish Fold and mixed breeds (where either of the parents is of the breed Scottish Fold), the insurance does not cover joint diseases. Neither does it cover conditions resulting from such defects or related defects.

Joint diseases and breeds with health programmes

For hip dysplasia (HD), elbow dysplasia (OCD, FCP, UAP and UME) and osteochondrosis of the shoulder joint and patellar dislocation and short ulna syndrome the insurance is only valid for dogs that are insured before they are four months old and where they are thereafter insured without any interruption.

For dogs belonging to a breed that has a health programme, both parents must be free of the disorder described in the breed's health programme and the matter must be both reviewed and registered by the Swedish Kennel Club (SKK). For mixed breeds, the parents belonging to such breeds must be free of such disorders or there must be X-ray proof ("friröntgad" in Swedish).

Life insurance

The insurance is not valid for temperament or behavioural disorders, cryptorchidism (undescended testicle) or other undescended testicle illnesses. Care due to dental or bite problems that is not directly related to an accident is not covered.

Veterinary care

The insurance is not valid for delivery complications or caesarean section with a delivery that occurs during the first 60 days of the insurance. The insurance does

not apply for veterinary care to address temperament or behavioural disorders or nymphomania. Neither is the insurance valid for operations or other treatment of congenital defects such as umbilical hernia or vaccination or other preventive treatments.

The dental disease TR (FORL) for cats must be confirmed by an X-ray and is only reimbursed if symptoms occur after a waiting period of 12 months from the inception date of the insurance policy. A requirement for the insurance to apply is that the cat has been symptom free throughout the waiting period. If the cat suffers from symptoms of the dental disease TR (FORL) during the waiting period, an exemption will be applied to the insurance. The waiting period is not applied to cats up to 2 years of age. Tooth resorption TR (FORL) does not apply to dogs.

Usability

The insurance is not valid if the loss occurs after the dog or cat has turned 6 years old, if reimbursement is paid from the life insurance or if there are problems requiring that the animal is withdrawn from breeding.

Accident insurance – veterinary care

The insurance is valid for sudden or external events impacting the animal's physical condition. Reimbursement will not be made for the costs of examination or extraordinary costs that are not medically justified. Neither is reimbursement made for the costs of an autopsy, euthanization and removal, travel, transport and boarding or medications (prescribed or issued). The insurance does not cover patellar luxation or cruciate ligament injury.

Accident insurance – life insurance

The insurance is valid for sudden or external events impacting the animal's physical condition. The insurance expires at the end of the insurance period in the calendar year when the animal turns 10 years old (for dogs) and 12 years old (for cats).

Boarding of dog or cat

The insurance does not apply in the case of illness/injury for which you have had symptoms before the insurance began to apply or in the case of illness/injury that is related to the abuse of alcohol, narcotics or drugs.

Disclosure of medical records

In cases where If needs to consult the animal's medical records in order settle the insurance claim, If has the right to obtain these from veterinary clinics/animal hospitals and the Swedish Board of Agriculture.

Deductible

For veterinary care insurance, you must pay a portion of the insurance claim yourself, which is called a deductible. The price of the insurance will be lower if you choose a higher deductible. The fixed deductible is deducted once per 'deductible period' and the percentage is deducted from the remaining compensable sum. You can choose between a fixed deductible of SEK 1,900 or SEK 2,700 plus a variable deductible of 15% or 25%.

The deductible period is 135 days and is calculated from the date on which the first cost occurred.

Would you like to discuss Dog and Cat Insurance with us?

We would be happy to tell you more about or Dog and Cat Insurance. Call us at +46 (0)770-117 177.

How we calculate the cost of your insurance

When we calculate the price of your insurance, we take several factors into consideration, such as the value of your dog or cat, its breed, gender and age, as well as the where in Sweden you live.

Payment made easy

You choose the method and intervals of payment that suit you best: annual, half-yearly or monthly.

If you want to receive printed invoices, a charge of SEK 25 will be made for each one. You will not be charged any additional fee if you pay via direct debit or electronic invoices sent directly to your online banking service.

When you have purchased your insurance

As soon as the purchase is complete, we will send the insurance policy documents and other documents to you. Please remember to check that the information in the insurance policy documents is correct. The insurance is valid for one (1) year at a time and is automatically renewed well in advance.

Personal data

At If we process our customers' personal data in accordance with the relevant insurance and data protection legislation. You can find more information about how we process personal data at if.se.

Information about the insurer

The insurance provider is If Skadeförsäkring AB (publ), reg. no. 516401-8102, 106 80 Stockholm, tel. +46 (0)771-655 655. The insurer is registered with the Swedish Companies Registration Office and supervised by the Swedish Financial Supervisory Authority (Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, +46 (0)8-408 980 00, finansinspektionen@fi.se, fi.se). If is supervised by the Swedish Consumer Agency with regard to marketing and advertising (Swedish Consumer Agency, Box 48, 651 02 Karlstad, +46 (0)771-42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se).

If does not provide the type of advice regulated by the Insurance Distribution Act. If's employees who sell insurance receive a fixed monthly salary regardless of the number of premiums they sell. If they receive variable compensation, this is based only to a limited extent on quantitative criteria. Please contact us at if.se if you would like to know more.

If we do not agree

Always begin by contacting the person who handled the case. A call can provide you with further information and clear up any misunderstandings.

Ifs Customer Representative (KO)

If you are still not satisfied, you can contact the Customer Representative (KO) who reviews most cases free of charge. You need to do so within twelve (12) months of receiving notification of If's decision.

The National Board for Consumer Disputes (ARN)

It is also possible to refer your complaint in most cases to the department that deals with insurance matters at the National Board for Consumer Disputes.

Court of law

As with other disputes, you can also refer your case to a court of law.

Consumer advice and guidance

If you require advice and assistance, contact your Municipal Consumer Advisor, or visit the Swedish Consumer Agency's information service at konsumentverket.se or the Swedish Consumers' Insurance Bureau at konsumenternas.se.

Advice and assistance when purchasing insurance

If you would like to find out more about our Dog and Cat Insurance or about insurance cover that is especially important to you, please call us on +46 (0)771-117 177. For further advice and assistance, contact the information service provided by the Swedish Consumer Agency at konsumentverket.se, your Municipal Consumer Advisor or the Swedish Consumers' Insurance Bureau at konsumenternas.se.

You can also find more information, calculate costs and purchase insurance directly at if.se.