



First ARAG Pet Health Insurance for Cats and Dogs

Two powerful benefit packages for an active animal life

- ARAG TierProtect and ARAG TierProtect OP
- VorsorgePlus benefits: (Dental) prophylaxis, preventive care and vaccinations
- Innovative legal insurance services for legal affairs concerning animals
- Loyalty bonus

Around 10.7 million dogs and 15.7 million cats are loyal companions to many people in Germany. They are genuine family members whose health and protection are close to their owners' hearts and who deserve to be treated with care. As a family business, ARAG knows how precious these family members are. Their health should not be compromised by a lack of financial resources, that's why ARAG has expanded its product portfolio and developed its first pet health insurance. With ARAG TierProtect and ARAG TierProtect OP, our clients' pets are now also offered best protection.

Both insurance solutions are aimed specifically at dogs and cats. ARAG TierProtect includes comprehensive health insurance as well as surgery cost assumption. ARAG TierProtect OP covers the costs of necessary surgical procedures. Basic, Comfort and Premium rates are available for both products - protection tailored to your needs. Additional benefits depend on the rate and may include relevant legal advice, legal insurance cover, and VorsorgePlus benefits as well as a loyalty bonus.

ARAG TierProtect – Protect what we love

"As the owner of a female dog, I know that pets are important members of the family, hence I also know how important animal health is. The better our pet feels, the better we owners feel.

Unfortunately, the health of pets and their optimal veterinary care is often a financial issue. With our new policies, we also want to cover and cater for this need that our customers have, because animal health is human responsibility," explains Dr. Matthias Maslaton, ARAG Group Board Member for Sales, Product and Innovation. Whether the furry friend falls ill or injures itself: ARAG TierProtect covers the animal family member and provides access to modern, high-quality veterinary options. In-patient and out-patient treatment at the vet or animal hospital is covered - including any surgery and follow-up treatment needed. To prevent the four-legged friend from falling ill in the first place, the VorsorgePlus benefits cover vaccinations and preventive measures such as dental prophylaxis or deworming up to a sum of 150 euros per year. Comprehensive services round off the benefits package. For example, there is the option of seeking veterinary advice in an online consultation.

ARAG TierProtect OP – Surgery cost assumption

Animal surgery is often very expensive. That is why the ARAG TierProtect OP insurance specifically protects against these costs, e.g. in case of illness, accident or congenital maldevelopment (in the premium rate) of the animal. ARAG pays for examinations prior to an operation as well as for follow-up



treatment - with free choice of vet and veterinary clinic. A special highlight: In the premium rate, the customer can also benefit from extensive VorsorgePlus services. In addition, ARAG subsidizes the costs of physiotherapy after musculoskeletal surgery in the Comfort and Premium rates, to get the animal back on its feet again as quickly as possible. In addition, when taking out a Premium policy, there is the option of contacting a veterinary hotline.

Creature comfort legal insurance benefits

Emotional as the topic of pets can be, from a legal point of view it is a rather sober subject. That is why ARAG has supplemented both products, ARAG TierProtect and ARAG TierProtect OP, with appropriate and innovative legal insurance services for its customers. Starting with the basic rate, legal assistance around pet issues is already included in legal insurance benefits such as the initial telephone consultation and the ARAG Online Legal Service. In the premium version, contract legal insurance even exists for a legal insurance claim up to three months before the start of the contract.

Loyalty bonus and bundle discount

If you do not claim benefits within a calendar year you are entitled to a loyalty bonus. In this case ARAG reimburses pet-related costs, for example in the ARAG TierProtect OP-Premium rate up to a maximum of 100 euros for alternative healing methods that are not performed by a veterinarian, for fur or claw care in a dog or cat salon, or for a visit to a dog school. And there's more: If you have already taken out legal insurance, Recht&Heim all-round cover or pet owner liability insurance with ARAG, you are granted a bundle discount of five or ten percent for this new pet insurance.

Get more information about the new ARAG pet health insurance under:

<https://www.ARAG.de/tierversicherung/>

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ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. In addition to specializing in legal insurance, ARAG also offers its customers in Germany unique, attractive, needs-based products and services in the composite and health insurance segments. Active in 19 countries – including the US, Canada and Australia – ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. With more than 4,400 employees, the Group generates revenue and premium income totaling roughly € 1.9 billion.

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