TRANSLATION

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In the case of any discrepancy, the only binding document is the Hebrew version of the original policy.

Harel

MARPET

By Harel

MEDICAL SERVICES INSURANCE FOR PETS

September 2025 Edition

MARPET

MEDICAL SERVICES INSURANCE FOR DOG AND CAT OWNERS

Veterinarians and clinics in the Arrangement

In the event that this Insurance Plan (hereinafter also the "**Policy**") is purchased and the schedule document notes that this Insurance Plan is in force, the Insured shall be entitled to the insurance cover specified in this policy, subject to the conditions, definitions, and exclusions specified hereunder.

This policy was issued by the insurer based on the insurance proposal, the insurance questionnaire, the Insured's declaration regarding the pet's medical condition, as well as any other document or information submitted to the insurer and which constitute the basis and an integral part of this policy.

The insurance fees, the insurance period, the deductible and the limits of the insurer's liability are specified in the schedule document, which constitutes an integral part of this policy.

The service under this Insurance Plan is provided by a Service Supplier, which is not the insurer (hereinafter the "**Supplier**" or the "**Service Supplier**")**, in accordance with the conditions and limitations specified in the policy.**

The Service Supplier is MARPET Ltd. – Private Company No. 515138733

Chapter A – The Basic Cover

1. **Definitions**

1.1 **"The Company"/"The Insurer"**
Harel Insurance Company Ltd.

1.2 **"Pet"**
An animal – of the "dog" or "cat" type – aged between 6 weeks and 8 years upon first joining the insurance, which is legally vaccinated; and in regard to a dog - has an electronic chip marking according to law and a valid license; for a cat - an electronic chip marking; throughout the insurance period, which permanently resides on the Insured's premises and is under his responsibility and supervision, which belongs to the Insured and which is listed in the schedule document by name and description.

1.3 **"Insured"**
The Insured whose name is specified in the schedule document, who is the owner of the pet.

1.4 **The "Schedule document"**
The document attached to the policy and constituting an integral part thereof, which includes details relating to the Insurance Plan.

1.5 **"Insurance Fee" or "Premium"**
The sum which the Insured should remit to the Company in respect of this Insurance Plan, as detailed in the schedule document.

1.6 **"Supplier" or "Service Supplier"**
The entity with which the Company has entered into ties for the purpose of providing the services included in the Insurance Plan.

1.7 **"Service Center" or "The Center"**
A telephone service which the Supplier will operate for the Insureds, in order to obtain the services under this Insurance Plan. The Supplier's telephone number for Harel's Insureds is *5761.

1.8 **"Effective Date"**
The date on which this Insurance Plan takes effect in regard to the Insured, as appears in the Insurance Details Document.

1.9 **"Deductible"**
Sums which the Insured is obliged to bear himself, in order to obtain the services under the policy, and which are paid by the Insured directly to the Service Supplier and/or the Service Provider, in respect of each service which involves a separate deductible.

1.10 **"Special Service Provider"**
A specialist veterinarian who is certified in Israel or abroad, or a veterinarian who has completed his internship at a recognized institution and is about to take the certification exams, or a veterinarian with a certification in a specific field, or a veterinarian with a single and exclusive field of practice, or any hospital/ medical center which is **not in an arrangement with the Supplier**.

1.11 **An "Insured event"**
A medical event which is an injury, accident or illness suffered by the pet. In order to obviate doubt, a medical event which lasts for days, months or years and originates from the same cause, shall be deemed a single Insured event; an accident involving several injuries shall be deemed a single Insured event.

1.12 **"Single Insured event"**
A medical event which involves the same clinical symptom, organ and/or anatomical system.

1.13 **"Accident"**
A sudden, unexpected event caused by an external visible cause, which constitutes the direct and immediate cause of physical harm to the pet.

1.14 **The "Supervision Law"**
The Law for the Regulation of the Supervision of Dogs, 2002, as well as the regulations promulgated under the law.

1.15 **A "Dog belonging to a dangerous breed"**
A dog defined in the Law for the Regulation of the Supervision of Dogs, 2002 as a dog belonging to a dangerous breed.

1.16 **"Veterinarian"**
A veterinarian as defined in the Veterinarians Law, 1991, who holds a valid license.

1.17 **"Service Provider in the Arrangement"**
A veterinarian or veterinary clinic with which the Supplier is in a valid agreement for provision of the services covered by this policy.

The list of veterinarians and clinics in the Arrangement, including hours of operation, appears the Supplier's website and is sent to the client upon joining the service and which **may change from time to time**.

1.18 **"Service Provider which is not in the Arrangement"**
A Service Provider which does not supply services within the Arrangement.

1.19 **The "Insurance Period"**
The period commencing on the determining date and ending on the date of termination of the Insurance Plan for the Insured for any reason, as specified in the schedule document, and in accordance with and subject to the provisions of Paragraph 5 of Chapter E - General Conditions of this policy.

1.20 **"Geographical Boundaries"**
The territory of the State of Israel and the Administered Territories. "Administered Territories" for the purposes of this policy are Area C as well as the territories of Israeli settlements and the territories of IDF bases and/or positions located in Area B. In order to obviate doubt, Area A is not included in the geographical boundaries for the purposes of this policy.

Notwithstanding the aforementioned, this policy shall also apply within the areas, as defined in the Law for Implementation of the Peace Treaty between the State of Israel and the Hashemite Kingdom of Jordan – 1995.

2. <u>**The Insurance cover**</u>

2.1 The insurer shall indemnify the Insured, by way of providing medical services for the pet by a Service Providers in the Arrangement (veterinarians and veterinary clinics in the Arrangement only), in accordance with the relevant cover and subject to the policy conditions, due to the occurrence of an Insured event as defined in paragraph 1.11, in the course of the insurance period and subject to the Insured's deductible as specified in the schedule document.

2.2 In the event of orthopedic surgery which is covered, the cover will include up to a total of 4 physiotherapy and/or hydrotherapy treatments per year of insurance, and subject to the Insured's deductible and the limit of liability per treatment as specified in the schedule document. **In this regard, it is clarified that treatments cannot be accumulated from one insurance year to subsequent insurance years**.

3. **<u>Exclusions to the insurer's liability</u>**

This policy does not cover any Insured event or any expense or liability arising, directly or indirectly, from the following causes:

3.1 **A congenital medical condition or a medical condition which existed before joining the insurance.**

3.2 **Dietary treatments, cosmetic treatments, complementary medicine and behavioral treatments, as well as the tests ancillary thereto.**

3.3 **Ambulance transfers, transportation of a body and burial** (In order to obviate doubt, it is clarified that euthanasia is covered by the policy).

3.4 **Home visits.**

3.5 **Medical accessories, medical food, including vitamins, as well as flea and tick treatments.**

3.6 **Pregnancy diagnosis, pregnancy, parturition, nursing ("breastfeeding").**

3.7 **Breeding and fertility, sterilization and castration surgeries (including undescended testicles) and complications related thereto.**

3.8 **Dental treatments of all types, including periodontal treatments.**

3.9 **Medical services abroad and/or tests sent abroad.**

3.10 **Allergy diagnostics, immunotherapy (hyposensitization), Cytopoint injections and other biological injections.**

3.11 **Dialysis treatments.**

3.12 **Genetic tests.**

3.13 **Medications** (in order to obviate doubt, it is clarified that subcutaneous injections as part of a visit to the clinic and/or during hospitalization are covered by the policy)**.**

3.14 **Cataract surgery.**

3.15 **Medical treatment required following neglect of the animal.**

3.16 **Medical treatment for diseases, in respect of which vaccination or preventive treatment is customary, except if the pet was vaccinated/ treated against them on time. The term "on time" in this paragraph shall mean:**

3.16.1 **For a dog over one year old: once a year, a DHLPP vaccination, a rabies vaccination in accordance with the Rabies Regulations, as well as preventive treatment for Spirocerca lupi at least once every 3 months.**

3.16.2 **For a dog under one year old: everything appearing in Paragraph A, plus a Parvo Vaccine, two DHLPP vaccinations.**

3.16.3 For a cat over one year old: once a year, a quadrivalent vaccination.

3.16.4 For a cat under one year old: two quadrivalent vaccinations.

3.17 Medical treatment following the pet's activity as part of security work or any other work, participation in advertisements, dog racing, dog fighting.

3.18 Vaccinations, treatment not due to a medical event.

3.19 A professional medical opinion for legal purposes and/or other purposes which are not purely medical.

4. **Emergency Medical Services**

Upon the occurrence of an Insured event which requires emergency treatment, the Insured shall contact a Service Provider in the Arrangement. In the event that the Service Provider in the Arrangement is unavailable, the Insured shall log on to the Supplier's website and obtain information about available emergency treatment options. **Emergency service shall only be provided at the clinics which are in the Arrangement.**

Deductible in regard to Emergency occurrences

In the event that emergency medical service is obtained during an emergency as aforementioned at the clinics which are in the Arrangement and/or at one of the other available options as stated above, the Insured shall be subject **to a deductible in the sum specified in the schedule document.**

For this purpose, an "**emergency**" is a sudden and unexpected situation, which requires immediate and urgent medical intervention.

5. **Refund in the event that the service is not provided by a Service Provider in the Arrangement**

5.1 Upon the occurrence of an Insured event, which results in a medical need to treat the pet with a special Service Provider as defined in paragraph 1.10 above, or with a Service Provider who is not in the Arrangement, and this, based on a medical opinion by a Service Provider in the Arrangement, the Insured must obtain **prior approval from the Supplier before obtaining the treatment**, regarding provision of cover and its rate.

5.2 The Insured shall be entitled to indemnification subject to the policy conditions, the deductible and the limits of liability specified in the schedule document.

6. **Limit of Liability**

6.1 The insurer's limit of liability for all insured events is for one year and in accordance with whatsoever appearing in the schedule document. For this purpose, "year" – a calendar year commencing on the date of inception of the insurance.

6.2 The annual cover ceiling is renewed once a year.

6.3 The limit of liability includes the deductible sum.

7. **Liability for the Medical Service**

The decisions regarding the medical service, taken and/or carried out by the Service Providers, are under the company's responsibility, on condition that provision of the services until the completion of the required treatment is in accordance with the policy conditions and the company's underwriting policy.

Without derogating from the aforementioned, the insurer or the Supplier shall not bear any liability for the act and/or omissions of the Supplier, including medical or professional negligence.

8. **Request for services**

8.1 Upon contacting a Service Provider in the Arrangement, the Insured must hold the magnetic card sent to him by the Supplier, or present the insured's ID card.

8.2 The Insured shall be entitled to visit one veterinarian in Arrangement during a full calendar quarter, and switching to another veterinarian in the Arrangement shall be possible only during the subsequent quarter. Moving to a new veterinarian in the Arrangement prior to the end of the quarter, shall be without additional cost to the Insured, and at the Supplier's discretion and his decision.

8.3 The Insured authorizes the Supplier to receive the pet's medical records from Service Providers.

Chapter B - Additional Covers

Each of the cover(s) listed below shall only apply if purchased by the Insured against payment of additional insurance fees and the cover details are specified in the schedule document.

In order to obviate doubt, all definitions, exclusions and general conditions of the policy also apply to the covers included in this chapter, unless expressly stated otherwise.

1. **Cover for vaccinations and preventive medical services**

Notwithstanding whatsoever appearing in Exclusion 3.16 to Chapter A, the service under this cover includes the following vaccinations and preventive services, without deductible and without a qualifying period:

1.1 **For dogs:**

1.1.1 Rabies vaccination in accordance with the Rabies Regulations (excluding payments to the local authority, rabies fee and vaccine).

1.1.2 Deworming (tablets) – one pill per 10 kilos, every six months.

1.1.3 DHLPP vaccination – once a year. If relating to a puppy up to 8 months old, two additional DHLPP vaccinations during these 8 months.

1.1.4 Spirocerca lupi by injection according to the detailed formats, at the Insured's choice:

1.1.4.1 Spirocerca lupi every two months

1.1.4.2 Spirocerca lupi benefit every 3 months

1.1.4.3 Without Spirocerca lupi

1.2 **For cats:**

1.2.1 Deworming (tablets/syrup/injection) – 1 pill per 4 kilos, every six months.

1.2.2 Quadrivalent vaccination – once a year. If relating to a kitten up to one year old, one additional quadrivalent vaccination during the first year.

2. **<u>Cover for Cancellation of the Deductible</u>**
Notwithstanding whatsoever appearing in Paragraph 2 of Chapter E (Deductible), a deductible shall not apply in the event of an in regard to an insured event for which the Insured would have had to pay a deductible **under the conditions of Chapter A of the policy,** except for a deductible under Paragraph 4 of Chapter A (Basic Cover) - Deductible for an Emergency.

<u>Chapter C - Third Party Liability</u>

In the event that this Chapter is purchased as cover under the policy and this is stated in the schedule document - and subject to acquisition of Chapter A - Basic Cover - the Insured shall be entitled to the cover detailed below, subject to the general conditions, definitions and exclusions detailed in the policy.

1. **<u>Cover Paragraph</u>**

1. The insurer shall indemnify the Insured up to the limit of liability specified in the schedule document for this chapter, in regard to an insured event and for the entire insurance period (less deductible payment), for the Insured's liability under the Torts Ordinance [New Version] as the owner of the pet due to an Insured event caused by the pet, which occurs in the geographical boundaries in the course of the insurance period, and subject to whatsoever appearing in the preamble, definitions, exclusions and general conditions of the policy.

2. In addition, the insurer shall indemnify the Insured for reasonable court expenses which the insured will be obliged to incur for his defense in regard to an Insured event, even beyond the limit of liability.

2. **<u>Definitions for this chapter</u>**

1. "**Court expenses**"
   Reasonable court expenses which the Insured will be obliged to bear for the purpose of his defense.

2. "**Limit of liability**"

   2.1 The sum specified in the schedule document as the limit of liability per Insured event;

   2.2 The sum specified in the schedule document as the limit of liability for all Insured events occurring in the course of a one-year insurance period.

3. **"Insured Event"** - an accidental event which caused:

   3.1 Death, bodily harm, illness, injury or physical or mental impairment to a third party.

   3.2 Damage to third party property.

3. <u>Exclusions to the Insurer's Liability</u>
In addition to the exclusions and exceptions specified in Chapter A, this Chapter shall not cover the Insurer's liability regarding and/or in connection with:

1. Any liability regarding a dog belonging to a dangerous breed, including: American Staffordshire Bull Terrier (Amstaff), Bull Terrier, Dogo Argentino, Japanese Tosa, Staffordshire Bull Terrier (English Staff), Pit Bull Terrier, Fila Brasileiro, Rottweiler, Doberman, Caucasian Shepherd and Knagal (Turkish shepherd dog).

2. Liability regarding a dog which is included in the list of dangerous breeds, as defined in the Law for the Regulation of the Supervision of Dogs, 2002, as amended from time to time.

3. Liability for damage caused by a dog due to failure to comply with the provisions of the Law regarding the keeping of a dog.

4. The insured's liability vis-à-vis his employees, and/or vis-à-vis first-degree family members who live with him permanently.

5. Liability due to an intentional act, deliberate act or malicious act by the Insured or whomsoever on his behalf.

6. Liability for animals belonging to the Insured or which are under his control, possession or supervision, which are not specified in the schedule document of this policy.

7. Liability which is directly or indirectly related to use of the pet for the purposes of an occupation or profession, including use for guarding purposes in a business.

8. Liability for participation in dog races or dog fights.

9. **Fines, Surcharges, multiple damages, punitive damages.**

10. **Financial damage, unless such damage is caused as a direct result of damage to third party property or physical injury which is sustained by a third party.**

11. **Liability for damage to animals not specified in the specification and/or property owned by the Insured or in his control, possession or supervision and/or that of whomsoever of his household.**

4. <u>**Prohibition of admission**</u>

No admission, proposal, promise, undertaking or compensation of any kind shall be made or given by the Insured or whomsoever on his behalf, without the insurer's prior written consent, in connection with any event for which a claim may be filed under this policy.

The provisions of this condition shall not apply to the provision of facts to the police or to any legally authorized entity, upon their request, as well as to testimony in court.

<u>Chapter D - General exclusions to all the policy paragraphs</u>

In addition to the exclusions and exceptions detailed in Chapter A and Chapter C, this policy shall not cover in respect of and/or in connection with:

1. **An Insured event that occurred during the qualification period.**

2. **Expenses for a license fee, microchip and microchip installation.**

3. **Keeping a pet without a valid license during the insurance period or part thereof, including the date of the Insured event.**

4. **Natural disasters, earthquakes and/or other force majeure, which do not allow the provision of services.**

5. **An Insured event occurring outside the geographical boundaries.**

6. **An epidemic affecting dogs and/or cats.**

7. **Liability under any contract and/or agreement.**

8. **Liability for damage caused and/or aggravated directly or indirectly due to failure to vaccinate the pet as required by law.**

9. **Abuse, intentional or malicious acts or gross negligence, by the Insured or whomsoever on his behalf, or by a representative of the authorities - with or without authority – which accompanied by *mens rea* of recklessness or carelessness, which caused the occurrence of the Insured event.**

10. Nuclear risks
Damage caused by one or more of the following causes, and/or and arising from, and/or related to – by way of any connection, directly or indirectly – to one or more of the following causes, even if such cause or causes are not the sole or exclusive cause of the damage:

Any nuclear material, any nuclear reaction, nuclear or ionizing radiation or radioactive contamination from any cause whatsoever, even if the damage is caused or contributed to by other and/or additional causes.

This exclusion shall not apply to the use of X-rays, the use of radioactive materials in research laboratories, hospitals or universities and to use in industry, **provided that the use is for the purpose of performing non-destructive tests.**
Notwithstanding the aforementioned, work with or use of nuclear fuel is excluded.

11. Damage arising from radiation and/or electromagnetic fields.

12. War and terrorism risks:
Damage caused directly or indirectly, due to war, invasion, acts of a foreign enemy, hostilities or any warlike activity (whether war is declared or not), acts of sabotage and terrorism, civil war, rebellion, insurrection, revolution, military rule or illegal usurpation of power, military or popular uprising, martial law or looting, plunder, robbery related to the aforementioned, confiscation or destruction by any government or public authority.

For the purposes of this exclusion, "terrorism" shall mean - use of violence for political purposes, including the use of violence, which is intended to intimidate the public or any part thereof, by a person or persons acting on behalf of or in connection with an organization hostile to the state.

For the purpose of "terrorism" as defined above, which occurs within the boundaries of the State of Israel and/or the Administered Territories (in regard to the "Administered Territories" - as defined in paragraph 2.6 above in the Definitions Chapter) - only express approval by the Israel Police or the Ministry of Defense or the Property Tax and Compensation Fund Administration as defined in the Property Tax Law and the Compensation Fund, 1961 – including all its amendments, confirming that the damage was directly caused by an act of terrorism, will serve as grounds for rejecting a claim for terrorist damages.

<u>Chapter E – General Policy Conditions (valid for all the policy chapters)</u>

This policy, the schedule and any other document attached thereto, shall be read as a single contract, and any word or expression to which a meaning is attributed in any part of the policy or the schedule shall bear the same special meaning wherever same appears.

1. **<u>The Insurance fees</u>**

   1.1 The insurance fees and all other sums due to the insurer from the Insured in shekels in connection with the policy, shall be paid to the insurer in the manner and on the dates specified in the schedule document.

1.2 In the event that any sum due from the Insured to the insurer is not paid on time, the sum in arrears shall bear linkage differentials in accordance with changes in the Consumer Price Index published by the Central Bureau of Statistics, or any other index replacing it (hereinafter the "**Index**"), between the latest index known on the date set for payment and the latest index known on the day of actual payment. Linked interest shall also be added thereto in accordance with the Interest and Linkage Adjudication Law, 1961.

1.3 In the event that any sum in arrears as aforementioned is not paid within fifteen days after the insurer demands in writing that the insured pays, the insurer may notify the Insured in writing that the insurance will be canceled after an additional 21 days, in the event that the sum in arrears is not settled before then.

1.4 Cancellation of the insurance under this paragraph shall not derogate from the Insured's obligation to settle the sum in arrears relating to the period up to the said cancellation, as well as the insurer's expenses in connection with the collection of the debt in arrears.

2. **Deductible**

Upon the occurrence of an Insured event for which the Insured is entitled to cover under this policy, he shall be required to pay a deductible, as specified in the schedule document.

3. **Disclosure and change in a material matter**

3.1 This policy was issued based on the answers given by the Insured to the insurer - in a notice which will be recorded with the insurer - to all the questions asked in the proposal that served as the basis for the policy, or in any other way, as requested; and based on the insurer's assumption that the Insured provided full and honest answers to the questions asked as aforementioned, that he has not fraudulently concealed a matter which he knew to be material to the insurer for the purpose of assessing the Insured risks, and has initiated damage prevention measures which the insurer demanded be initiated in order to mitigate the risks insured under this policy.

3.2 A material matter is a matter in respect of which a question was presented in the insurance proposal, or in any other way – which will be recorded with the insurer - and without derogating from the generality of the aforementioned, including the following matters:

3.2.1 The type of pet and the existence of a valid license;

3.2.2 Previous medical problems or clinical symptoms of previous medical problems experienced by the pet;

3.2.3 The existence of additional pets or animals in the Insured's home, even if they are not Insured and/or cannot be included in the insurance, as well as any change or renewal in their existence in his home;

3.2.4 Details regarding previous damages caused by the pet for which the policy is issued, as well as regarding claims filed for damage allegedly caused by it;

3.2.5 Details regarding damages caused by other pets or other animals owned by the Insured, as well as regarding claims filed for damage alleged to have been caused by them;

3.2.6 Details regarding the cancellation of insurance by previous insurers, who covered the Insured in regard to the pet or for other pets, or other animals owned by the Insured, under any policy (including Home Insurance), or their refusal to renew the insurance, or to stipulate the insurance on special conditions; this is insofar as the cancellation of the insurance, the refusal to renew it or stipulation of special conditions were related to the pet, the other pets or other animals owned by the Insured.

In the event that the Insured fails to provide full and honest answers to questions relating to material matters, or fails to disclose to the insurer a matter which may affect the willingness of a reasonable insurer to enter into the contract at all, or to enter into the contract under its conditions, or conceals a material matter from the insurer with malicious intent, or fails to initiate the measures demanded by the insurer to mitigate the risks Insured under this policy, the insurer shall be entitled to cancel the policy or reduce the scope of its liability, all in accordance with the provisions of the Insurance Contract Law, 1981 (hereinafter the "**Insurance Contract Law**" or "**the Law**").

3.3 Fraudulent concealment by the Insured of a matter which he knew to be a material matter, shall be deemed an answer which is neither complete nor honest.

3.4 In the course of the insurance period, the Insured shall notify the insurer of any change which occurs in a material matter, immediately upon becoming aware thereof; in the event that the Insured fails to disclose such a change to the insurer, the insurer shall be entitled to cancel the policy or reduce the scope of its liability in accordance with the provisions of the Law.

3.5 In this matter, it should be clarified that a change occurring after the policy is delivered to the Insured, in a matter specified therein as a material matter, as well as anything which reveals that an answer given to a question regarding a material matter was incorrect, and is likely to aggravate the insurer's risk in a real manner, will also be deemed part of a "material matter".

3.6 Within 30 days after the date on which the insurer becomes aware of an answer which was not complete and truthful, or within 30 days after the date on which the insurer receives a notice regarding a material change, or the insurer learning of such information in another way, whichever is earlier (with respect to a material change), the insurer may, as long as an Insured event has not occurred, cancel the policy immediately by written notice to the Insured.

3.7 In the event that the insurer cancels the contract by virtue of this condition prior to the occurrence of an insured event, the Insured will be entitled to a refund of the insurance fees paid for the period after the cancellation, unless the Insured acted with fraudulent intent. In the event that the insurer does not cancel the contract, it will be deemed to have agreed to its continued existence despite the change.

3.8 If an Insured event occurs before the contract is cancelled by virtue of the conditions of this paragraph, the insurer shall only liable for insurance benefits which are reduced proportionately, in accordance with the ratio between the insurance fees which would have been payable as usual with it according to the true situation, and the agreed insurance fees. The insurer shall be completely exempt upon each of the following:

3.8.1 The answer or failure to provide notice, as stated in paragraph 3 (as the case may be), was given with fraudulent intent;

3.8.2 A reasonable insurer would not have entered into that policy, even for higher insurance fees, had it been aware of the situation after the change. In such case, the Insured will be entitled to a refund of the insurance fees paid for the period after the change.

3.9 The insurer shall not be entitled to the remedies stated in paragraphs 3.7 and 3.9 above, upon each of the following, unless the answer - which was not complete and honest - was given with fraudulent intent:

3.9.1 The insurer knew or should have known the true situation upon entering into the contract, or it caused the answer to be incomplete and honest;

3.9.2 The fact in respect of which an answer was given, which was not complete and honest, ceased to exist before the occurrence of an Insured event, or did not affect its occurrence, the insurer's liability or its extent.

4. <u>**Cancellation of Insurance**</u>

4.1 The Insured may cancel the policy at any time by giving notice to the insurer**. It should be clarified in the event of cancellation only of the cover for vaccinations and preventive medical services, before the end of the insurance period, the Insured will be obliged to pay insurance fees, proportionately until the end of the insurance period for this cover, except if no vaccinations were received during the insurance period.**

4.2 In the event that the Insured cancels the policy - the cancellation will take effect on the date the Company receives the cancellation.

4.3 In the event that the Insured pays a premium for the period after the cancellation, the proportional part of the premium for the period after the cancellation of the Insurance Plan shall be refunded to the Insured.

4.4 The insurer shall be entitled to cancel the insurance at any time prior to the end of the insurance period, in accordance with the causes specified in the Insurance Contract Law, provided that notice in regard thereto is given to the Insured in writing, at least 30 days before the date on which the insurance will be canceled.

4.5 All sums refunded under this paragraph will vary according to changes in the index, between the index published soon before the date of payment of the insurance fees and the index published soon before the date of the insurance fees being refunded; in the event that the insurance fees are paid in installments, each sum will vary according to changes in the index, between the index published soon before the date of payment, and the index published soon before the insurance fees being refunded.

5. **The Insurance Period**

5.1 The insurance policy will take effect on the determining date, and shall be extended automatically annually, for an additional year, **up to 5 years of insurance** (a total of 4 renewals), in accordance with the dates specified in the schedule document, and subject to the pet being alive at the date of renewal / extension.

At the end of the overall insurance period (up to 5 years), and as long as the insurance is not canceled or renewed, the insurance shall be extended **for additional periods of one year**, subject to express consent by the insurer and the Insured, and subject to the conditions to be determined.

5.2 The Insurance fees for each year of insurance are detailed in the schedule document for a period of 5 years.

5.3 In the event that the Insured is not interested in renewing the policy, the Insured will provide written notice to the Company, by no later than 21 days before the date of renewal of the insurance, requesting not to renew the policy. In such case the policy will not be renewed.

5.4 In the event that the insurer is not interested in renewing the policy at the end of the first insurance period (5 years), the insurer will provide written notice to the Insured, by no later than 30 days before the date of renewal of the insurance, and inform the Insured of its decision not to renew the insurance. In such case the policy will not be renewed.

5.5 In any event of a change in any of the Insurance Plan conditions - which is not in favor of the Insured - the company will notify the Insured at least 30 days before the renewal date, and will receive his approval for the renewal, except for a change in the development of the insurance fees for 5 years, as detailed in the schedule document.

5.6 The policy will expire automatically in the event of the death of the pet, and proportional insurance fees will be refunded, in accordance with the provisions of the Law.

5.7 In the event that the Supplier is unable to provide the services under this Insurance Plan, and insofar as the Company has not reached an agreement with an alternative supplier, in this case the Insureds will be given advance notice of 60 days, and the company will indemnify the Insured for a covered insured event, up to the limit of the insurer's liability.

6. **Notice regarding the occurrence of an Insured event and clarification of liability**

6.1 Upon the occurrence of an Insured event, the Insured or beneficiary shall notify the insurer thereof, within a reasonable time after learning of the occurrence of the event and his right to receive insurance benefits.

6.2 The Insured or beneficiary, as the case may be, must deliver to the insurer or the Supplier, within a reasonable time after being requested to do so, the information and documents required in order to clarify the liability and its extent; and if same are not in his possession, he must assist the insurer, to the extent possible, in obtaining them.

6.3 In the event that the insurer acknowledges its liability under the policy by virtue of the Third Party Liability Insurance Chapter – insofar as this Chapter is valid - the insurer shall be entitled, at its discretion, to take over and handle on behalf of the Insured the defense against any claim or the settlement of any claim.

The insurer undertakes to cooperate with the Insured, in an effort to preserve the legitimate interests of the Insured, including his good name in handling the defense, and the Insured will be obliged to provide the insurer with all information and documents which are in his possession, and to provide any assistance required of him in connection with the matters discussed in this paragraph.

6.4 Insofar as the Insured's duty to give notice of the occurrence of the Insured event within a reasonable time after he becomes aware of the occurrence of the Insured event is violated, in accordance with paragraph 22 of the Insurance Contract Law; and/or to provide the insurer, within a reasonable time after being requested to do so, with the information and documents necessary to clarify the liability - and if same are not in his possession, to assist the insurer to obtain same, to the extent possible - in accordance with paragraph 23(b) of the Insurance Contract Law; the insurer will be entitled to remedies in accordance with the Legislative Arrangement detailed in paragraphs 24-25 of the Insurance Contract Law, and in accordance with its provisions, in a manner which may reduce or deny the insurance benefits and/or act in accordance with any provision replacing same or added thereto, in accordance with the Legislative Arrangement.

In the event that the Insured is a corporation, the Insured shall be deemed to have knowledge of the Insured event as aforementioned, from the moment one of the Insured's authorized managers or the person responsible for the insurance subject with the Insured becomes aware thereof.

7. **<u>Double insurance</u>**

7.1 In the event that the pet is Insured against the risks included in this policy with more than one insurer for overlapping periods, the Insured shall notify the insurer of this in writing immediately after the double insurance is arranged, or immediately after becoming aware thereof.

7.2 In double insurance, the insurers shall be liable vis-à-vis the Insured jointly and severally.

8. **<u>Subrogation</u>**

8.1 In the event that the Insured also has a right to compensation or indemnification against a third person, not by virtue of an insurance contract, such right shall transfer to the insurer upon payment of benefits to the Insured, and at the rate of the benefits paid.

8.2 The insurer may not use the right which transferred to it under this paragraph in a manner which may adversely affect the Insured's right to collect compensation or indemnification from the third person in excess of the benefits received from the insurer.

8.3 In the event that the Insured receives compensation or indemnification from the third party, which is due to the insurer under this paragraph, he must transfer same to the insurer; in the event that he performs a compromise, waiver or other act which adversely affects the right which passes to the insurer, he shall be obliged to indemnify the insurer for this, to the extent of the insurer's damage.

8.4 The provisions of this paragraph shall not apply if the Insured event is caused unintentionally by a person from whom a reasonable Insured would not claim compensation or indemnification, due to family relations or employer-employee relations between them.

9. **Linkage to the Index**

The sums stated in the schedule document, including the insurance fees, shall be adjusted to the rate of change in the Consumer Price Index which is published by the Central Bureau of Statistics.

9.1 **Linkage of the limit of liability**

The limit of liability specified in this policy in NIS will vary in accordance with changes in the Index, between the Index published soon before inception of the insurance period, and the Index published soon before the occurrence of the Insured event (hereinafter the "**Index**"). If during the insurance period the limit of liability is increased at the insured's request, any such increase will constitute an additional basic sum, which shall be subject to the aforementioned linkage conditions.

9.2 **Linkage of the deductible sum**

The deductible sum for insured events which are covered under this policy will vary in accordance with changes in the Index, between the Index published soon before inception of the insurance period, and the Index published soon before payment of the deductible by the Insured.

10. **Risk Mitigation Measures**

The Insured shall initiate measures to mitigate the risk under the policy, as agreed from time to time in the course of the insurance period in writing, within the time determined by the parties or as detailed in the policy and/or in the schedule, as the case may be.

Failure to initiate risk mitigation measures may result in a significant reduction in the insurance benefits or their complete denial.

11. **Qualification Period**

11.1 This policy covers an Insured event which occurs for the first time after the expiration of the qualification period, as detailed in the schedule document. In order to obviate doubt, it should be clarified that an Insured event occurring in the course of the qualification period will not be covered by the policy, even if the effects or consequences of such event continue after the qualification period.

11.2 The qualification period shall apply only once for consecutive insurance periods, and shall reapply each time the pet is re-added to the Insurance Plan, during non-consecutive insurance periods.

11.3 The Insured shall pay the insurance fees also in the course of the qualification period.

12. **Prescription**

12.1 The prescription period for a claim for insurance benefits under Chapters A and B of this policy is three years after the occurrence of the Insured event.

12.2 The claim for insurance benefits shall not expire as long as the third party claim against the Insured has not prescribed.

12.3 The count of the prescription period will not stop following submission of the claim to the insurer.

13. **Address for dispatch of notices**

13.1 **Notices to the Insured**
A notice from the insurer to the Insured, in all matters relating to the policy, shall be given at the last address known to the insurer.

13.2 **Notices to the Insurer**
A notice from the Insured to the Insurer shall be delivered to the Insurer's head office, or to any other address in Israel, including to its active e-mail address, of which the Insurer notifies the Insured in writing from time to time.