

# Oslo Pet Insurance

## – Let's give them the best



## Curable Pre-Existing Conditions (Coverage After 12 Months)

### What Is a Curable Pre-Existing Condition?

A curable pre-existing condition is a short-term illness or injury your pet had before you purchased the policy, but which can be fully resolved with treatment and has not shown any symptoms or required treatment for at least 12 consecutive months.

Once that 12-month symptom and treatment-free period has passed, we will consider the condition covered again — just like any new condition.

### Examples of Curable Pre-Existing Conditions we may cover:

Condition	Covered After 12 Months?	Notes
Urinary Tract Infection (UTI)	✓	Must be acute and fully resolved.
Ear Infection (Otitis)	✓	No symptoms or vet visits in 12 months.
Vomiting (one-time episode)	✓	If not related to a chronic condition.
Diarrhea (short-term)	✓	If not caused by IBD or chronic GI issues.
Kennel Cough or URI	✓	If it has been resolved & hasn't returned.

### Examples of conditions that will not be covered:

Condition	Covered?	Reason
Diabetes or Hyperthyroidism	✗	Considered chronic and ongoing.
Chronic Ear Infections	✗	Recurring over time = not curable.
Intervertebral Disc Disease	✗	Degenerative condition.
Allergies or Atopic Dermatitis	✗	Usually lifelong and incurable.
Hip Dysplasia	✗	Congenital/structural condition.

# FAQs: Curable Pre-Existing Conditions

## What is a Curable Pre-Existing Condition (Coverage After 12 Months)?

A curable pre-existing condition is one that:

- Is non-chronic and non-degenerative in nature,
- Resolves completely with medical or surgical treatment,
- Leaves no ongoing clinical signs, residual pathology, or required maintenance therapy, and
- Has remained clinically silent and treatment-free for at least 12 consecutive months (365 days) prior to the date of recurrence or policy purchase.

This category excludes all conditions defined as chronic, congenital, degenerative, or autoimmune in etiology.

### Examples of conditions :

#### **Q1. My dog had a urinary infection 9 months ago. Can I make a claim now for this condition?**

Not yet. We need a full 12 months symptom & treatment-free period before coverage resumes.

#### **Q2. My cat had vomiting before the policy started, but it hasn't happened again in 13 months. Can I claim it again if it recurs?**

Yes, if the vomiting was due to a temporary condition and there were no symptoms or vet visits for 12 months, it would be eligible.

#### **Q3. What happens if the condition comes back during the 12 months?**

The 12-month clock restarts from the date of the last symptom or treatment. You'll need another full year without recurrence.

#### **Q4. What if the condition is cured surgically?**

Surgical correction (e.g., bladder stone removal) may be considered curative. If there are no complications or relapses for 12 months post-op, coverage may resume.

#### **Q5. My vet said it's a chronic condition, but it hasn't returned. Is it still curable?**

If your vet classifies the condition as chronic, it is not considered curable, even if symptoms have paused. Always check with us to confirm.

**Important Notice:** Curable Pre-Existing Conditions will apply ONLY with our Favorite and Optimum plans.

### Contact us

So, you have a question? Find the answers via our FAQs ([www.osloinsurance.pet/faqs](http://www.osloinsurance.pet/faqs))

**Get in touch with our UAE-based team via:**

 + 971 42480561 |  [support@osloinsurance.pet](mailto:support@osloinsurance.pet)

The information contained in the policy summary is for illustrative purposes only, and coverage under any pet insurance policy is expressly subject to the terms and conditions of the policy documentation issued by the insurer. Our insurance is underwritten by AL-ITTIHAD AL-WATANI (AIAW), which is an insurer licensed and regulated by the Central Bank to act in the United Arab Emirates, REGISTERED UNDER UAE FEDERAL LAW N.6 OF 2007 WITH The INSURANCE AUTHORITY LICENSE N.42 AND COMMERCIAL LINE N.200345 dated 21/11/1976. Postal Address: Garhoud, 57th Street, Al Durrah 4 Building, Dubai, UAE