

Paws Protect Veterinary Health

Policy ID: UIN: USGI/PET/HEALTH/2024-25 | Category: Animal - Veterinary Health Insurance

Provider: Universal Somp General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

Covers illnesses, hospitalization, and surgeries for pets.
Ideal For: *Pet owners seeking full medical coverage beyond accidents.*

3. Eligibility Criteria

- **Animal:** Dogs and Cats.
- **Age:** 3 months to 8 years

4. Sum Insured Eligibility

- **Limit:** Rs 50,000 to Rs 3 Lakhs

5. Scope of Coverage

- **Illness Treatment:** Infections, fever, gastrointestinal disorders.
- **Hospitalization:** In-patient care exceeding 24 hours.
- **Surgeries:** Medically necessary procedures.
- **Diagnostics:** X-rays, blood tests, ultrasounds.

7. Major Exclusions

- x Pre-existing diseases
- x Preventive care
- x Cosmetic procedures

8. Claims & Administration

Claims Procedure:
- Vet prescription and bills required

Policy Terms:
- Waiting period: 30 days
- Co-pay: 20% per claim