

Golden Years Senior Pet Plan

Policy ID: UIN: USGI/PET/SENIOR/2024-25 | Category: Animal - Senior Care

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal (Guaranteed until age 15)

2. Policy Overview

Designed specifically for aging pets (7+ years). Focuses on chronic care management, joint support, and end-of-life dignity.

Ideal For: Owners of older dogs/cats who need coverage for age-related conditions.

3. Eligibility Criteria

- **Animal:** Dogs and Cats.
- **Age:** Entry: 7 Years to 12 Years (Renewable up to 15).

4. Sum Insured Eligibility

- **Annual Limit:** Capped at Rs 50,000 per year.

5. Scope of Coverage

- **Chronic Management:** Ongoing medication for arthritis, thyroid, or heart conditions (post-waiting period).
- **Holistic Care:** Acupuncture or physiotherapy for mobility issues.
- **Euthanasia & Cremation:** Costs for humane putting to sleep and cremation/burial.
- **Farewell Grant:** Lump sum of Rs 5,000 upon death.

7. Major Exclusions

- x Pre-existing Conditions: Diagnosed prior to policy start.
- x Aggressive Treatments: Chemo/Radiation (unless optional rider purchased).

8. Claims & Administration

Claims Procedure:

- History: Full medical history required at inception.

Policy Terms:

- Co-Pay: Higher co-pay (e.g., 30%) due to age risk.
- Waiting Period: 6 months for chronic conditions.