

Urban Pet Liability Secure

Policy ID: UIN: USGI/PET/TP/2024-25 | Category: Liability - Pet Owner

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

A liability-only policy that protects the pet owner if their pet causes injury to others or damages third-party property. Critical for large dog breeds in cities.

Ideal For: Owners of *large breeds or energetic pets in urban apartments*.

3. Eligibility Criteria

- **Animal:** Dogs only.

- **Breeds:** All breeds (Dangerous breeds may have higher premium).

4. Sum Insured Eligibility

- **Type:** Limit of Indemnity (AOA/AOY).

5. Scope of Coverage

- **Bodily Injury:** Legal costs and compensation if your dog bites/injures a person.

- **Property Damage:** Compensation if your dog damages neighbor's property (e.g., car scratch, fence break).

- **Legal Defense:** Lawyer fees to defend the owner in court.

- **Other Animals:** Vet fees if your dog attacks another person's pet.

7. Major Exclusions

x Family Members: Injury to owner's family is not covered.

x Professional Use: Guard dogs or security dogs excluded.

x Provocation: Liability denied if victim provoked the dog.

8. Claims & Administration

Claims Procedure:

- Police Report: Mandatory for bite incidents.
- No Admission: Do not admit liability without insurer consent.

Policy Terms:

- Limit of Liability: Up to Rs 10 Lakhs or 25 Lakhs.
- Geographical: India Only.