

Wellness Plus Preventive Care

Policy ID: UIN: USGI/PET/WELL/2024-25 | Category: Animal - Wellness (OPD)

Provider: Universal Somp General Insurance

1. Policy Period & Validity

Standard Duration:	1 Year
Validity Basis:	Annual Benefit Limit

2. Policy Overview

A proactive health policy that reimburses routine maintenance costs. Unlike standard insurance, this pays for 'expected' costs to keep the pet healthy.

Ideal For: *New pet parents wanting financial help with vaccinations and checkups.*

3. Eligibility Criteria

- **Animal:** Dogs and Cats.
- **Age:** No age limit.

4. Sum Insured Eligibility

- **Total Wallet:** Rs 15,000 per year (allocated to specific services).

5. Scope of Coverage

- **Vaccinations:** Annual boosters (Rabies, DHPP, etc.).
- **Parasite Control:** Flea, Tick, and Heartworm prevention medication.
- **Dental Cleaning:** Annual prophylactic dental scaling.
- **Health Checkup:** Cost of one annual wellness exam.
- **Spay/Neuter:** Contribution towards sterilization surgery.

7. Major Exclusions

- x Curative Treatment: Treatment for actual illness (requires standard policy).
- x Food: Prescription diet or regular food.

8. Claims & Administration

Claims Procedure:

- Bills: Scan and upload invoices for routine services.

Policy Terms:

- Benefit Schedule: Fixed amount per service (e.g., Rs 1000 for Vaccine).

- No Waiting Period: Available from Day 1.