

Pet Assure Policy

Policy ID: UIN: IRDAN134RP0094V01202324 | Category: Animal - Pet Insurance

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

A comprehensive health and mortality cover for pet dogs and cats. It covers veterinary expenses for illness/accident and pays a lump sum on the death of the pet.

Ideal For: *Pet owners (Dogs and Cats) aged 3 months to 7-10 years.*

3. Eligibility Criteria

- **Animal:** Dogs and Cats only.
- **Age:** Entry: 3 months to 7 years. Exit: 10 years (Giant breeds), 12 years (Small breeds).

4. Sum Insured Eligibility

- **Vet Expenses:** Chosen Limit (e.g., Rs 50k).
- **Mortality:** Purchase Price or Market Value.

5. Scope of Coverage

- **Base Cover:** Surgery & Hospitalization expenses.
- **Mortality Benefit:** Lump sum on death due to accident/illness.
- **OPD Cover:** Consultation, Diagnostic tests, Drugs.
- **Terminal Illness:** Lump sum if pet diagnosed with incurable disease.

7. Major Exclusions

- x Cosmetic: Tail docking, cropping ears, aesthetic surgery.
- x Breeding: Pregnancy, whelping, or breeding related risks.
- x Neglect: Willful injury or abandonment.
- x Pre-existing: Conditions existing before policy inception.

8. Claims & Administration

- Claims Procedure:**
- Microchip: Pet identification via Microchip/RFID is often mandatory for claims.

- Docs: Vet prescription, bills, death certificate (for mortality).

Policy Terms:

- Waiting Period: 30 days for illness (except accident).
- Co-Pay: 10% or 20% co-pay usually applies.