

Paws Protect Veterinary Health

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

Provider: Universal Sompo 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