

# Breeder's Choice Maternity Cover

Policy ID: UIN: USGI/PET/BREED/2024-25 | Category: Animal - Commercial/Breeding  
Provider: Universal Sompo General Insurance

## 1. Policy Period & Validity

Standard Duration: 1 Year  
Validity Basis: Annual Renewal

## 2. Policy Overview

Specialized commercial cover for registered breeders. Covers complications of pregnancy, C-sections, and newborn puppy care.

**Ideal For:** *KCI Registered Breeders and Kennel Owners.*

## 3. Eligibility Criteria

- **Animal:** Female Dogs (Bitches) aged 2 to 6 years.
- **Registration:** Must be registered with Kennel Club of India (KCI).

## 4. Sum Insured Eligibility

- **Limit:** Specific Sub-limits for C-Section (e.g., Rs 25k).

## 5. Scope of Coverage

- **Complications:** Dystocia, Eclampsia, Pyometra treatment.
- **C-Section:** Emergency Caesarean section costs (limited to 1 per year).
- **Puppy Fading:** Vet care for puppies failing to thrive in first 8 weeks.
- **Loss of Litter:** Payout if entire litter is stillborn due to accident.

## 7. Major Exclusions

- x Routine Breeding: Stud fees, progesterone tests.
- x Elective C-Section: Planned C-sections without medical necessity.
- x Congenital Defects: Genetic defects in puppies.

## 8. Claims & Administration

- Claims Procedure:**
- Vet Certification: Must certify emergency nature of C-section.
- Policy Terms:**
- Waiting Period: Policy must be active 30 days before mating.

- Litter Limit: Max 2 litters covered per lifetime.