

Life Secure Pet Plan

Policy ID: UIN: USGI/PET/MORT/2024-25 | Category: Animal - Mortality Insurance

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration:	1 Year
Validity Basis:	Annual Renewal

2. Policy Overview

Provides financial protection against the death of pets due to illness, accident, or unforeseen events.

Ideal For: Owners of high-value pets or pedigree animals.

3. Eligibility Criteria

- Animal:	Dogs, Cats, Exotic Pets
- Age:	3 months to 8 years

4. Sum Insured Eligibility

- Limit:	Rs 50,000 to Rs 5 Lakhs
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5. Scope of Coverage

- **Death due to Accident:** Full sum insured.
- **Death due to Illness:** Coverage as per policy limits.
- **Natural Causes:** Applicable for insured age range.
- **Repatriation Costs:** Optional for exotic pets.

7. Major Exclusions

- x Pre-existing Conditions: Not covered.
- x Neglect or Abuse: Any loss due to neglect excluded.
- x High-risk Activities: Injuries during prohibited activities.

8. Claims & Administration

Claims Procedure:

- Death Certificate: Issued by vet.
- Proof of Ownership: Required.
- Investigation: May be required for accidental or suspicious death.

Policy Terms:

- Waiting Period: 30 days
- Sum Insured Limit: Based on breed and age