

Paws Protect Accident Shield

Policy ID: UIN: USGI/PET/ACC/2024-25 | Category: Animal - Accident Only

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

A budget-friendly policy that covers veterinary costs ONLY arising from accidental injuries (e.g., fractures, burns, snake bites). It does not cover illnesses or diseases.

Ideal For: Young, healthy pets where the owner wants to insure against major trauma/accidents only.

3. Eligibility Criteria

- **Animal:** Dogs and Cats.

- **Age:** Entry: 8 weeks to 12 years.

4. Sum Insured Eligibility

- **Limit:** Rs 50,000 to Rs 2 Lakhs (Higher limits available).

5. Scope of Coverage

- **Accidental Injury:** Bone fractures, lacerations, foreign body ingestion.

- **Emergency Surgery:** Surgery required immediately following an accident.

- **Poisoning:** Treatment for accidental poisoning.

- **Road Traffic Accident:** Trauma care after being hit by a vehicle.

7. Major Exclusions

x **Illness/Disease:** Any sickness (cancer, diabetes, infections) is strictly excluded.

x **Preventive Care:** Vaccinations, flea control.

x **Dental:** Dental disease (unless teeth broken in accident).

8. Claims & Administration

Claims Procedure:

- Proof of Accident: Vet report confirming trauma is non-medical (accidental).

- Photos: Images of injury may be required.

Policy Terms:

- Waiting Period: 48 hours only (much shorter than illness plans).
- Deductible: Flat Rs 500 per claim.