



Bajaj General

PET INSURANCE POLICY

Gift your Furry Friend the Same Care they Give You



CIN: U66010PN2000PLC015329 | UIN: IRDAN113RP0065V01202223



Bajaj General Insurance Limited

(formerly known as Bajaj Allianz General Insurance Company Limited)

Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India's leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India's leading and most diversified financial services group.

Bajaj General offers a broad portfolio of innovative and customer-focused insurance solutions, spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safeguarding your health and home to protecting your travels and life's most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SME's. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation.

Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point-of-sales personnel, banks, NBFCs, motor dealers, brokers and the company's proprietary sales force.

It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its 'Customer-First' philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.

Introduction

We, at Bajaj General understand your concerns with regards to your pet Dog/ Cat and its health issues which might arise due to unfortunate incidents. Protect your pet with Bajaj General Pet Insurance Policy and give your pet Dog/ Cat the best medical care while safeguarding your bank account from unexpected and expensive veterinary bills.

You Can Buy This Policy

This policy can be bought by: Individual: any individual/entity named in the Policy Schedule ["Insured"] who owns a pet(s) and would like to have protection against various expenses that can be incurred in order to treat the pet in event of any accident or illness. Multiple pet(s) under ownership of a single individual/entity shall be covered under an individual policy.

Policy Period

Policy Period can be opted as per options provided against respective covers. All covers opted under the Policy must have identical Policy Period (risk inception and risk expiry date) Short Term Policy can be opted for a period less than 1 year. Long term cover can be opted up to a maximum of 3 years.





What Are The Coverage Options Available?



Section	Short Term	Long Term
Surgery Expenses Cover	Yes	Yes
Hospitalisation Cover	Yes	Yes
Mortality Benefit Cover	Yes	Yes
Terminal Diseases Cover	No	Yes
Long Term Care Cover	No	Yes
OPD Cover	Yes	Yes
Third Party Liability Cover	Yes	Yes
Theft/Lost/Straying Cover	Yes	Yes



Key features

	Annual/ Short Term/ Long Term Policy Period options.
	Option to use RFID tagging for your Dog & Cats.
	Covers Surgery expenses and Hospitalization costs for the treatment of the Dogs and Cats.
	Covers failure of vaccinations as well
	Covers advertising cost in case of Theft/Straying of the insured Dog & Cat.
	30 day Survival Period in case of Terminal Diseases Cover.
	Provides reward to the person who assisted in successfully tracing out of lost or stolen pet.
	Covers Third Party Liability of the pet owner with Sum Insured options up to INR 1500000.
	No mandatory Section, You can choose any cover.
	Cover Available on Individual and Group Basis.

Eligibility criteria

Coverage can be given to domesticated Dogs and Cats which are at least 90 days of age old and belonging to below mentioned breeds.

- Breeds Covered:** Pets of Indigenous Origin, Cross-breed and Exotic breeds are covered under the Policy.
- Age group**

Pet Type	Breed Type	*Entry Age	*Exit Age
Dogs	Small		
	Medium	3 Months – 7 Years	10 Years
	Large		
	Giant	3 Months – 4 Years	6 Years
Cats	All Breeds	3 Months – 7 Years	12 Years

* Insurer at its own discretion, wherever it can be established to full satisfaction of the Company regarding good health of the pet may also permit a higher entry and/or exit age other than as specified above, subject to additional special conditions specified in the Policy Schedule/ Certificate of Insurance

3. Pet Identification Options

1. Photographs/ Videos and/ or
2. Tagging (digital/non digital etc.) and/ or
3. Description/details which can exactly and uniquely identify the pet proposed to be insured
4. Any other method prescribed/accepted by the Company from time to time

Note: Based on the type and breed of the pet covered, Group/individual policy issued the method of identification required by the Company may vary.

Additional discounts



Discount of 5% in case you opt for RFID tagging of your pet.



Discount of 5% in case you provide fitness/ complete medical report (not older than 30 days) of your pet which is older than 4 years at the time of first policy inception/ renewal



Cumulative bonus of 10% for each claim free Policy Year subject to a maximum of 50% in the aggregate (applicable only under Section 1, Section 5 and Section 6 when opted on yearly or long term basis)



Multiple pets discount (Not Applicable to Group Policy)



Direct Business/Employee Discount



Long Term Discount



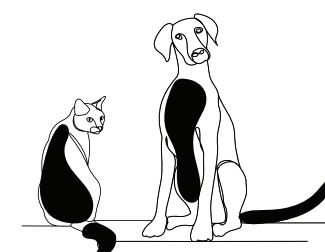
SECTION 1: SURGERY EXPENSES

We shall indemnify You for Surgical expenses incurred by You for treatment of the insured pet under this Policy. This treatment must be carried out by a Vet at his/her Veterinary clinic and/or Veterinary Hospital and should be necessitated by an Accident/Illness occurring to the insured pet during the Policy Period. The maximum amount we pay under this cover shall be of Sum Insured Opted and specified in the Policy Schedule/ Certificate of Insurance. We will also pay towards Medical Expenses incurred in the event of a fracture of any limbs of the insured pet under this section which does not require Surgery. The sublimit for this cover shall be as specified in the Policy Schedule/ Certificate of Insurance which shall be a part of and not in excess of the Sum Insured applicable to this section.

Pre / Post Surgery Expenses

The Medical and/or Diagnostic Expenses incurred during the

- i) 7 days immediately before the Surgery; and
 - ii) First 15 days immediately after the Surgery are covered, provided that: Such costs were incurred for the same Illness/Injury for which subsequent Surgery was required, and the Company has accepted the Claim for Surgery.
- These expenses shall be covered within the Sum Insured limit applicable to this section.



Sum Insured Options

Surgery	Fracture
10000	1000
20000	2000
30000	3000
40000	4000
50000	5000
100000	-
200000	-
300000	-

Note: Any combination of above limits can be opted

Co-Pay options available

- 1. 10%
- 2. 20%
- 3. 30%

Specific Exclusion Applicable to Section 2:

1. any hospitalization in which the Insured Pet does not require minimum 24 Hours of in-patient Treatment. However, wherever it is established to Company's satisfaction that requisite facility for 24 Hours Hospitalization was not available to the Insured, claim under this section shall be admissible with our prior express consent, subject to Co-Payment of 40% for each insured event.
2. No indemnity shall be available under this cover for any incident claimed under Section 6.

Exclusions applicable to Section 1 and Section 2:

We shall not be liable to indemnify You for the cost incurred in relation of

3. Any Surgeries/Hospitalization which are not necessitated due to any Accident/Illness, including but not limited to
 - i. Cosmetic, aesthetic or elective Surgery such as tail docking, declawing, removal of eyelashes, cropping of ears or any other procedure, any experimental Surgeries
 - ii. Pregnancy or giving birth, whelping, pet grooming, breeding or skin diseases.
 - iii. removal of any abnormal growth such as a wart or an abscess, benign and malignant tumors. However, this exclusion shall be waived off after 2 consecutive renewal
 - iv. procedures like hysterectomy, spaying (including spaying following a false pregnancy) and castration unless costs claimed are for the treatment of complications arising from this procedure
 - v. Dental Surgery

- iv. any elective treatment, any preventive treatment or any treatment that You choose to have carried out, including any complications that arise thereof
- 4. fees for treatment of an Illness or Injury for which the Insured was advised prior to commencement of the Policy by a Vet to take preventive measures and he/she did not do so.
- 5. any Claim arising from expenses incurred for treatment of an intentional Injury or condition as a result of abuse (including persistent neglect) of insured pet, by the Insured or a member of the Insured's household;
- 6. congenital defects/deformities, where clinical sign(s) were apparent prior to the effective date of the policy or that became apparent during the first fourteen (14) days prior to the commencement date of this Policy;
- 7. vaccination and micro-chipping, other than the cost of treating any complications that arise from this procedure
- 8. cost of artificial body parts and/or prosthesis.
- 9. non-medical cost incurred for treatment of insured pet
- 10. expenses which can be covered under any other Section of this Policy
- 11. treatment for Hip Displasia (unless specifically covered on payment of additional premium at first inception of Policy)
- 12. any restriction opted under restricted cover option.
- 13. any Claim arising from expenses incurred for treatment of Illness or Injury arising out of:
 - a. Racing;
 - b. Coursing;
 - c. Commercial guarding;
 - d. Organized fighting; or
 - e. Any other occupational, professional or business uses of the insured pet; (unless specifically covered as provided under EXTENSION: COMMERCIAL USE OF PET)
- 14. For any insured event, a claim shall be admissible under either Section 1 or Section 2 but not both (applicable wherever Insured has opted for both the sections).



SECTION 3: MORTALITY BENEFIT



We shall pay the Sum Insured as shown on the Policy Schedule/ Certificate of Insurance, if the insured pet dies because of

- an Illness or
- Accident or
- as a result of the Vet putting insured pet to sleep in order to alleviate its incurable and inhumane suffering due to an Illness or Accident during the Policy Period.

In addition to above, the Company shall also pay the benefit amount of INR 3000 for cremation, burial and disposal

of the carcass of the insured pet following its death due to an insured peril over and above the mortality benefit Sum Insured, wherever a morality claim is admissible under the Policy.

Special Discount:

Mortality Benefit Cover only for Accidental Death.

Specific Exclusions:

The Company shall not pay any amounts under this Mortality benefit:

1. if the insured pet is put to sleep due to aggression unless this can be attributed to an Illness and can be certified by a Veterinary Doctor.
2. if the Death results from or the insured pet is put to sleep from an Illness it has not been vaccinated against despite the requirement to do so.
3. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
4. any restriction opted under restricted cover option.
5. death resulting from medication/treatment not recommended by Vet.

****NOTE:**

- Mortality Benefit Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- Mortality Benefit Cover will not be available for Cats of all Breeds over the age of 8 years, except if renewed with us without break.
- In the event of death of the insured pet, where such death is attributable to or caused due to a Terminal Diseases, where insured pet is covered under both Section 3 and Section 4, and where a Claim under Terminal Diseases Cover is already admitted under the Policy, the Company will pay the Sum Insured specified against this benefit in the Schedule minus any sums already admitted for payment under the Terminal Diseases Cover under the Policy.



SECTION 4: TERMINAL DISEASES COVER



Scope Of Cover

We shall pay you the lump sum amount as opted by You and specified in the Policy Schedule/ Certificate of Insurance, if your pet is diagnosed as suffering from any of the Terminal diseases listed as below, which first occurs or manifests itself during the policy period and your pet survives a minimum period of 30 days from the date of diagnosis

Sr. No.	For Dogs	For Cats
1	All types of Cancer	All types of Cancer
2	Chronic Kidney Failure	Chronic Kidney failure
3	Coagulation Disorders	Coagulation Disorders
4	Cardiac Dysfunctions	Cardiac Dysfunctions
5	Canine Distemper	Feline Distemper
6	Leptospirosis	Leukemia

Specific Exclusions:

We shall not pay you under this section in case of the following:

1. If your pet dies before the completion of 30 days from the date of diagnosis of the above listed Terminal diseases.
2. Any Terminal diseases for which care, treatment, or advice was recommended by or received from a Vet, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.
3. More than one claim shall not be honored under this section during the lifetime of your pet.
4. any restriction opted under restricted cover option.

Sum Insured Options

Options	Sum Insured
1	5000
2	10000
3	15000
4	20000
5	30000
6	40000
7	50000



SECTION 5: LONG TERM CARE COVER



Scope Of Cover

We shall pay you the lump sum amount as opted by You and specified in the Policy Schedule/ Certificate of Insurance against this Section, if your pet is diagnosed as suffering from any of the Illnesses listed below and require long term care, which first occurs or manifests itself during the Policy Period.

Sr. No.	For Dogs	For Cats
1	Epilepsy	Epilepsy
2	Pancreatitis	Pancreatitis
3	Diabetes	Diabetes
4	Thyroid Dysfunction	Thyroid Dysfunction
5	Ascites	Ascites
6	Cushing's Syndrome	Jaundice
7	Glaucoma	Paralysis with complete or permanent loss of one or more limb
8	Inflammatory Bowel Disease	Cystitis

Specific Exclusions:

a. More than one claim shall not be honored under this section during the lifetime of your pet.

****Note:**

- Long Term Care Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- Long Term Care Cover will not be available for cats over the age of 8 years, except if renewed with us without break.

Sum Insured Options

Options	Sum Insured
1	5000
2	10000
3	15000
4	20000
5	30000
6	40000
7	50000



SECTION 6: OPD COVER

Scope of cover

We shall indemnify you for the costs incurred by you for the treatment of your pet, carried out by a vet at his/her Veterinary Clinic, upto the amount of INR 30000 for the following illnesses:

Sr. No.	For Dogs	For Cats
1	Meningitis	Colitis
2	Hepatitis/Liver Dysfunction	Hepatitis/Liver Dysfunction
3	Pneumonia	Pneumonia
4	Peritonitis	Peritonitis
5	Inflammation of Prostate Glands	Toxoplasmosis
6	Pyometra	Pyometra
7	Vestibular Disorder	UTI (Urinary Tract Infections)
8	Eye Related Problems except for Glaucoma	Eye Related Problems except for Glaucoma
9	Parvo virus	Anemia
10	Any bodily injury to the Insured dog arising out of accidents	Any bodily injury to the Insured cat arising out of accidents

Deductible:

A compulsory deductible of 10% of the claim amount, subject to a minimum of INR 1000, is applicable on each and every claim.

Co-Pay options available:

1. 10%

SPECIFIC EXCLUSIONS:

- a. Any claim related to Glaucoma shall not be payable under this policy.
- b. Any claim arising out of a surgery conducted on your pet.
- c. Any expenses which can be covered under any other Section of this Policy
- d. Any restriction opted under restricted cover option.

****Note:**

- OPD Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- OPD Cover will not be available for cats above age of 8 years of age except if renewed with us without break.





SECTION 7: THIRD PARTY LIABILITY COVER



We shall pay You, if You become liable to pay for any bodily Injury and/or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the Policy Period involving the insured pet.

We shall also indemnify You for the Legal expenses and costs incurred by You for defending the claims lodged against You, within the Sum Insured as shown on the Policy Schedule/ Certificate of Insurance against this Section. Legal expenses shall be admissible even in case where the Insured is absolved of the legal liability by a competent Court or Tribunal.

Legal expenses means fees of the Advocate for defending or providing legal assistance to You for police and proceedings in the court.

We shall have the right to recommend that You settle such claim for an amount for which the claim can be settled. You may decline to settle any claim which We so recommend that it settle; provided, however, that in the event You shall elect to contest or continue to contest such claim after We have recommended it be settled, We may withdraw from the matter, and Our liability shall not exceed the sum of the amount of damages for which the claim could have been settled and the amount of claims expenses incurred with Our consent prior to the date on which We had first recommended the settlement.

We may in the case of any claim pay the amount of the Our applicable limit under this cover or any lesser sum for which the claim can be settled, and We will thereafter have no further liability in respect of such claim. Refer below example.

Example of Claim Settlement	
Case	Insured Dog/Cat bites an individual who is a Third Party
Sum Insured opted by You under this Cover	Rs.25,000
Compensation demanded by Third Party for treatment towards bite Injury, from You	Rs.15,000
Recommended settlement amount by Us	Rs.15,000
Our liability in case You accept the settlement amount recommended by Us for the said incident	Rs.15,000
Our Liability in case You elect to contest the claim legally and compensation awarded by competent legal authority is more than the settlement amount recommended by Us and less than or more than the Sum Insured opted by You under this cover	Rs.15,000

Sum Insured Options

Options	Sum Insured options
1	10000
2	25000
3	50000
4	100000
5	300000
6	500000
7	1000000
8	1500000

Co-Pay options available

- 1. 10%
- 2. 20%
- 3. 30%

Specific Exclusion:

We will not pay any amounts under Third Party Liability Cover for:

- 1. Claims where liability is not established through a competent Court or Tribunal or Forum constituted under Indian Law.
- 2. Any damages, costs and expenses where the Injury or damage was caused by the deliberate acts or omissions of the Insured or members of Insured's family, employed by You including staff/care-taker.
- 3. any restriction opted under restricted cover option.
- 4. Any claim arising from breach of quarantine restrictions or import or export regulations.
- 5. Any compensation cost and expenses if the incident happens in an area or place where pets are specifically prohibited unless the insured pet escapes and enters the area outside of Insured's control.
- 6. Compensation or legal costs if the injured person is
 - part of Insured's family living in their home or
 - is paid to look after the insured pet or is paid to train the insured pet
 - All Vets, kennel employees, pet breeders, pet shop owners if the incident has occurred in the course of conducting their profession/ occupation.



SECTION 8: THEFT/LOST/STRAYING COVER



We shall pay you the lump sum amount set against this Section as shown on the Policy Schedule/ Certificate of Insurance, in respect of permanent loss as a result of your pet being lost or stolen or strayed and no recovery having been made after 45 days despite appropriate attempts to trace your pet including advertising and reward. We shall also reimburse you for advertising in a local newspaper or other approved expenditure upto a maximum of INR 1000 and for a reward to be offered for recovery of your pet (previously agreed by us) upto the maximum of INR

5000 within the Sum Insured limit as shown against this section in the Policy Schedule/ Certificate of Insurance.

Specific Exclusions:

The Company will not pay any amounts under theft/straying for:

1. For any claim not supported by evidence of any sort of advertising done to find your lost pet.
2. Reimbursing any money you spent trying to find your pet if we have not agreed to the way you are doing this.
3. Any reward to anyone who is a member of your family or household residing with you or by any person employed by you.

Special Conditions:

1. Upon the happening of a loss, you will have to immediately report the loss to the Police Authorities and get a FIR lodged.
2. Every effort shall be made to trace out your pet including, if necessary, advertisement in local newspapers.
3. You shall intimate the Company by registering a theft/stolen incidence within 24 hours from the event of loss. You shall furnish the claim intimation number once you submit the final claim document in event of no trace of your pet within 45 days.
4. If your pet is not found within 45 days from the date of disappearance inspite of various attempts, submit a claim for Theft or Straying to us (no later than one year after the date your pet went missing).
5. If your pet is found or subsequently returned, you must repay the full amount that has been paid under this cover of the policy.

**Note:

- Theft/Lost/Straying Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- Theft/Lost/Straying Cover will not be available for cats above age of 8 years of age except if renewed with us without break.

Extension: Commercial use of pet

On payment of additional premium, coverage under the policy can be extended to cover pets used for occupational, professional or business uses. This extension shall not be available where pets are engaged in hazardous activities/sports or hunting

Special condition applicable to extension: Commercial use of pet

- 1) All the pets under the ownership of organization/entity/firm proposing to cover the pets for such purpose must be covered without selection, subject to the entry and exit age criteria under the Policy. We shall not be liable for any claim where pets are insured on selection basis.
- 2) This cover shall not be available for pet breeders breeding the pets solely from the perspective of selling them for remuneration.

Restricted Cover Option

You may choose to opt out of below covers for which you shall be entitled to discounts as stated below:

INCIDENTS

No cover for Death due to Kidney Failure (applicable to Section 3)

- i. Post the age of 5 Years for Giant Breeds of Dogs
- ii. Post the age of 7 years for Small/Medium/ Large Breeds of Dogs
- iii. Post 7 years for all Cat breeds

No cover for Cataract Surgeries (applicable to Section 1)

- i. Post the age of 5 Years for Giant Breeds of Dogs
- ii. Post the age of 7 years for Small/Medium/ Large Breeds of Dogs
- iii. Post 7 years for all Cat breeds

No Terminal Diseases Cover (applicable to Section 4)

- i. Post the age of 5 Years for Giant Breeds of Dogs
- ii. Post the age of 7 years for Small/ Medium/ Large Breeds of Dogs
- iii. Post 7 years for all Cat breeds



Waiting Periods



Sr. No.	Claim Under Section	Waiting Period*	Waiting Not Applicable For
1	Section 1; Section 2; Section 3 Section 6	20 days	Claims arising out of any Accident
2	Section 4; Section 5;	20 days	-
3	Section 8	20 days	-
4	Section 7	Nil	-

*The Company at its discretion may agree for limits other than as specified above (1-3) on case to case basis.

Wherever the Company agrees to offer limits other than specified above, the same shall be as specified in the Policy Schedule/ Certificate of Insurance.

Special Conditions



A. In case of a fresh proposal of cover for a pet over the age of 4 years, the Company at its may:

call for:

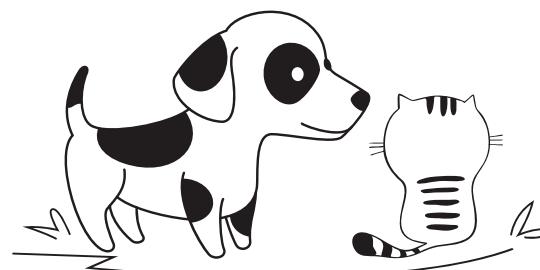
the most recent medical test reports of the pet for the illnesses listed in Annexure-I conducted in the last 7 days for relevant medical tests;

OR

Impose a waiting period of initial 03 months of the policy period from the date of inception of the policy for any claim pertaining to sickness/illness.

****Note:** Any pre-existing diseases identified through such tests would not be covered.

B. In case of a fresh proposal of cover for a pet under the age of 4 years, no such reports would be required for an insurance cover.



Waiting Periods



LIST OF DOCUMENTS REQUIRED AT THE TIME OF POLICY ISSUANCE:

- Duly filled Proposal Form.
- Video of the pet walking and Color Photos from all sides (With newspaper or Proposal date in same frame or through Insurance Wallet) or Color Photo of RFID tag with the Identification Number clearly visible where identification is done on basis of Photographs/ Videos.
- Diagnostics Test Results if customer opts for PID cover being effective from succeeding day.
- Description/details which can exactly and uniquely identify the pet proposed to be insured.
- Self-declaration on vaccinations conducted on time & declaration for insurable interest.
- Purchase Proof (in case of SI above max price as per pricing matrix has been selected by the Insured).
- Pedigree Certificate (in case customer has selected pet to be of pedigree lineage).

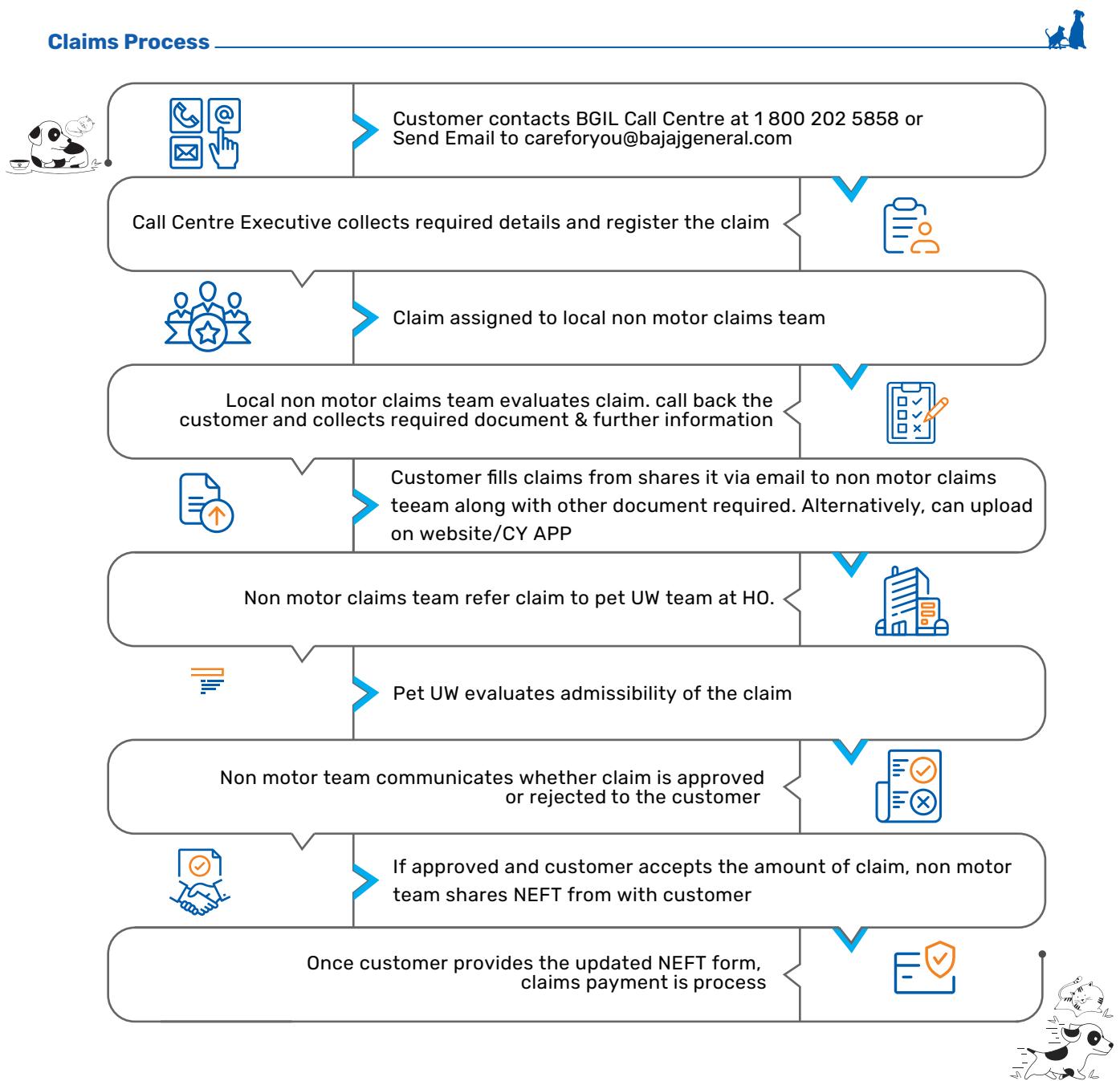
Note: Based on the type of pet covered, the Company at its discretion may relax certain documentation requirements.

LIST OF DOCUMENTS REQUIRED AT THE TIME OF A CLAIM:

- Duly completed claim form.
- Vaccination Certificates.
- Death Certificate along with colored photographs of the deceased pet (in case of claim under Mortality Benefit Cover).
- Vet Medical Papers and Bill (in case of claims under Surgery Expenses & Hospitalisation Cover, Mortality Benefit Cover, Long Term Care Cover and OPD Cover).
- Copy of General Diary Entry lodged by Police (in case of claim under Theft/Lost/Straying Cover).
- FIR (in case of claim under Third Party Liability Cover).
- Copy of advertisement (in case of claim under Theft/Lost/Straying Cover).
- Hospital bill (in case of claim under Hospitalization).
- Court Orders (in case of claim under Third Party Liability Cover).
- Diagnostics Report (in case of claim under Terminal Diseases Cover, Long Term Care Cover and OPD Cover).
- Any other documents if required by the Company to process the claim.



Claims Process



Alteration of risk:

No change or alteration of the risk in this policy shall be valid or effective and this policy shall cease in case of any such alteration.

Territorial Limits:

The cover provided under this policy is restricted to Claims occurring in India, and determined according to Indian Law, and our obligation to make payment or shall make payment in Indian Rupees only.

Notification Of Claims:

It is a condition precedent to the Company's liability hereunder that upon happening of any insured event under this Policy the Insured shall:

- Immediately give notice to the Company on the toll free numbers 1-800-225858 (free calls from BSNL / MTNL Lines only) and 1-800-2025858 (free calls from Bharti - Mobile/ Landline) within atleast 24 hours from the moment of loss, and provide the Company with such information and documentation (in relation to the quantum of the Claim and otherwise) that the Company may request within 15 days from such notification of loss.

***Note:** Waiver of above condition may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured to notify the Company of the loss in the given time. The decision of the Company shall be final and binding on the Insured.

- Immediately obtain the services of a qualified Veterinary doctor and get the pet properly treated in the event of an illness or accident
- The Company shall disclaim liability to the Insured for any claim hereunder and if such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not hereafter recoverable hereunder.

Renewal Process:

The Company is not bound to accept any renewal premium or give notice that renewal is due. On renewal, the benefits provided under the Policy and/or terms and conditions of the Policy including premium rate may subject to change. Under normal circumstances, renewal of Policy will not be refused except on the grounds of Insured's moral hazard, misrepresentation, mis-description or non-disclosure of any material fact, fraud, or Insured's non-cooperation.

- In case of our Company's own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any Claim during the break period will not be admissible under the Policy.

- For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to the Company, it would be processed as a new business proposal with fresh waiting periods

Cancellation



I) (Applicable to Individual Policy):

This Policy may be cancelled by the Insured at any time by giving at least 15 days written notice to the Company. Provided there has been no Claim under this Policy, the Company will refund premium according to the Company's short- period scale.

Cancellation Period (Days)	Refund Amount as percentage of Annual Premium
Up to 30 days	100%
31 to 60 days	67%
61 to 90 days	59%
91 to 120 days	51%
121 to 150 days	43%
151 to 180 days	35%
181 to 365 days	Nil

Note: Short Term Policies issued for a period less than one year, cannot be cancelled

Policy issued for the Period of more than 1 year up to 2 Years/3 Years as the case may be, the following method shall be applied:

1. For Policy with the policy period more than 1 year up to 2 Years:

- If the request for cancellation is received in First Year, the apportioned Second Year premium will be refunded in full and for First Year the above mentioned annual short period scale as mentioned in hereinabove will be applied on the apportioned First Year premium.
- If the request for cancellation is received in the Second Year of the Certificate of Insurance, the apportioned first year premium will be retained in full and the annual short period scale as mentioned in hereinabove will be applicable for the apportioned second year premium.

2. For Policy issued with a Term of more than 2 years up to 3 years:

- If the request for cancellation is received in First Year, the apportioned Second Year and Third Year premium will be refunded in full and for First Year the above mentioned annual short period scale will be applied on the apportioned First Year premium.

- If the request for cancellation is received in the Second Year of the Certificate of Insurance, the First Year premium will be retained in full by the Company, the annual short period scale shall as mentioned in hereinabove apply to the apportioned Second Year premium, and the full refund shall be made of the apportioned Third Year premium

- If the request for cancellation is received in the Third Year of the Certificate of Insurance, the apportioned First Year and Second Year premium will be retained by the Company in full and the above mentioned annual short period scale as mentioned in hereinabove will be applied for the apportioned Third Year premium.
Note: No premium refund shall be made in respect of Policy on which claim has been lodged by the Insured or a person on behalf of the Insured, whether such claim was admitted or repudiated.

II) (Applicable to Group Policy):

a) Cancellation of Policy / Master Policy Holder (where premium is borne by the Group / Master Policy Holder)

- During the Policy Period of the Master Policy, the Group /Master Policy Holder may cancel the Master Policy at any time by giving at least 15 days written notice to the Company and also intimating the same to the Insured Beneficiary.
- The Certificate of Insurance may be cancelled by the Group /Master Policy Holder as under:
The Certificate of Insurance may be cancelled by the Group /Master Policy Holder within six months of the date of commencement of the Cover Period mentioned in the Certificate of Insurance, in which case the Company will refund the premium to the Insured on a pro-rata basis by reference to the risk undertaken as provided in the respective Certificates of Insurance till effective date of such termination, subject however to a minimum retention of 25% of premium mentioned in the Certificate of Insurance in respect of those Certificates of Insurance on which no claim has been lodged. However no request from the Group /Master Policy Holder for cancellation of any Certificate of Insurance shall be entertained after completion of six months from the date of commencement of the Cover Period.

- No refund of premium shall be due on cancellation of Certificate of Insurance if a claim has been made by the Insured Beneficiary.
- For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the effective date of cancellation of Certificate of Insurance.
- Certificate of Insurance issued on a short term basis for a Cover Period less than one year cannot be cancelled.

b) Cancellation of Policy/ Certificate of Insurance by Group / Master Policy Holder (where premium is borne by the Insured Beneficiary)

The Policy may be cancelled on behalf of the Insured Beneficiary by the Group /Master Policy Holder by sending fifteen (15) day's notice to the Insurer by registered letter.
Certificate of Insurance issued on a short term basis for a Cover Period less than one year cannot be cancelled.

The Certificate of Insurance may be cancelled by the Group /Master Policy Holder as under:

The Certificate of Insurance may be cancelled by the Group /Master Policy Holder within six months of the date of commencement of the Cover Period mentioned in the Certificate of Insurance, in which case the Company will refund the premium to the Master Policy Holder/ Insured Beneficiary (as per the terms of Group Master Policy) on a pro-rata basis by reference to the risk undertaken as provided in the respective Certificates of Insurance till effective date of such termination, subject however to a minimum retention of 25% of premium mentioned in the Certificate of Insurance or Rs.100 per Certificate of Insurance whichever is higher in respect of those Certificates of Insurance on which no claim has been lodged. However no request from the Group /Master Policy Holder for cancellation of any Certificate of Insurance shall be entertained after completion of six months from the date of commencement of the Cover Period.

Effect of cancellation of Group/Master Policy Holder by the Insured:

From the effective date of cancellation or termination of this Policy at the instance of Insured:

1. In respect of Certificate of Insurance, the Company shall remain obligated to indemnify the Insured Beneficiary, under & during the risk Cover Period of Certificate of Insurance, for Claim(s), if any, as per Terms and Conditions of Certificate of Insurance read with this Policy where such Claim is made before or after the date of cancellation or termination of this Policy subject to the condition that before the date of cancellation or termination the respective Insured Beneficiary [claimant] was enrolled under the Policy as per the provisions of this Policy and the Claim, if any, is made for the Claim arising during the risk Cover Period as specified in the Certificate of Insurance, subject however to all other Terms and Conditions;
2. The Group/Master Policy Holder would continue to be responsible for facilitating the claim for coverage provided prior to date of termination to the full extent of the risk Cover Period provided to the Insured Beneficiary under Certificate of Insurance.
3. The Company shall not be obligated to indemnify the Insured Beneficiary for the Cover Period for amounts where such right to payment accrued after the date of cancellation or termination of this Policy if the Insured Beneficiary was enrolled by the Insured after the date of termination of the Policy; and
4. Subject to all other terms and conditions, the Company shall continue to have an obligation to indemnify the Insured Beneficiary for amounts where such right to payment accrued before the date of cancellation or termination of this Policy; and
5. The Company and the Insured shall remain liable under the terms and conditions of this Policy to fulfil the obligations that have accrued at the date of cancellation or termination of this policy;

c) Validity of Certificate of Insurance issued to Insured Beneficiary under Group Policy

Subject to provision relating to cancellation, the coverage under the Certificate of Insurance will terminate on the earliest of the following occurrence:

- a. The expiry date of Cover Period as mentioned in the Certificate of Insurance
- b. In case of loss/damage, any claim paid up to the Sum Insured as mentioned in the Certificate of Insurance
- c. The date that the Insured Beneficiary is no longer member of the group of the Group/Master Policy Holder.
- d. The effective date of cancellation of Certificate of Insurance by the Company or Group/Master Policy Holder, as the case may be, in accordance with these terms and conditions of the Policy

Arbitration:

- a) If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted), such difference shall independently of all other question be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be within India.
 - b) It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted liability under or in respect of this Policy.
 - c) It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
 - d) It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any Claim hereunder and such Claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.
- submitted to the Company, it would be processed as a new business proposal with fresh waiting periods.

Annexure-I:


Category	Breed for Dogs	Category	Breed for Dogs
Small	Pug	Large	Dalmatian
Small	Pomeranian	Large	German Shepherd
Small	Beagle	Medium	Pitbull
Small	Dachshund	Medium	Bulldog
Small	Chihuahua	Giant	Great Dane
Small	Lhasa Apso	Giant	Mastiff
Small	Shih Tzu	Giant	St. Bernard
Small	Pekingese	Small	Maltese
Medium	Spitz	Large	Belgium Malinois
Medium	Spaniel	Medium	Chow Chow
Large	Siberian Husky	Medium	Collie
Large	Indian Bloodhound All Breeds	Small	Yorkshire terrier
Large	Labrador	Small	Poodle
Large	Indian Mongrel	Medium	American bully
Large	Rottweiler	Large	Dogo Argentino
Large	Golden Retriever	Medium	Tibetan terrier
Large	Boxer	Small	Jack Russell Terrier
Large	Doberman	Breed for Cats	
		Domestic Cats	
		Exotic Cats	


Annexure-II: List of Illnesses

Sr. No.		Sr. No.	List of Illness for Dogs and Cats
1	All Eye Related Problems	18	Kidney dysfunction
2	All types of Cancer and tumours	19	Leukemia
3	Anemia	21	Liver dysfunction
4	Ascites	22	Meningitis
5	Canine distemper/ Feline distemper	23	Osteo Arthritis
6	Canine Leptospirosis	24	Otitis
7	Cardiac Dysfunctions	25	Pancreatic Dysfunction
8	Coagulation Disorders	26	Paralysis with complete or permanent loss of one or more limb
9	Colitis	27	Parvo Virus Infection
10	Cushing 's syndrome	28	Peritonitis
11	Cystitis	29	Pneumonia
12	Diabetes	30	Pyometra
13	Epilepsy	31	Thyroid Dysfunction
14	Haematoma in ear	32	Upper Respiratory Tract Infection
15	Hip Dysplasia	33	UTI (Urinary Tract Infections)
16	Inflammation	34	Venereal Granuloma
17	Jaundice		Vestibular Disorder



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