

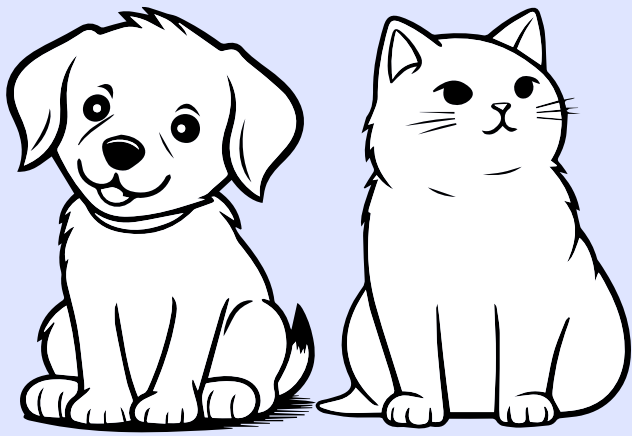
# Mellow.

## Pet Insurance

Redefining Pet Care for the modern pet parents.



Insurance Powered By **BAJAJ** | **Allianz** 



# One Plan. Everything Covered

**India's smartest pet insurance — built by pet lovers, for pet lovers.**

In 2024, we noticed something troubling in India's fast-growing pet community:

- Vet bills in tier-1 cities were rising steeply, often **₹10,000–₹25,000 per visit**
- Most pet parents were unprepared for sudden emergencies
- Less than **1% of Indian pets were insured**

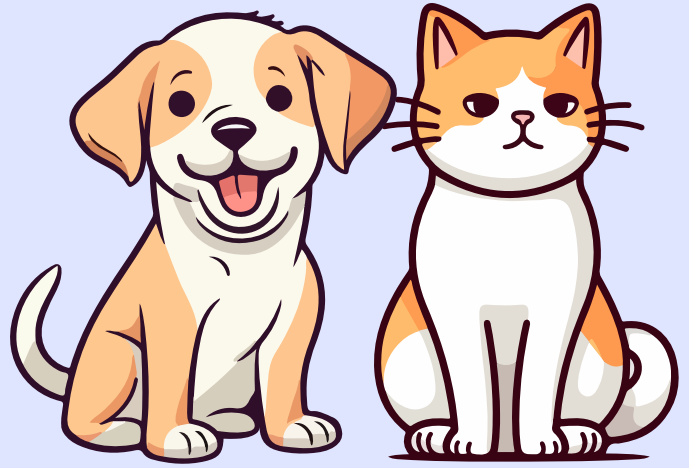
**We created Mellow Care to change that.**

Founded by pet parents and built with input from vets, animal welfare experts, and tech innovators, Mellow Care is here to make pet healthcare affordable, accessible, and stress-free for every Indian home.

We've designed one simple plan that covers everything essential — from vet visits and diagnostics to emergencies and illness — and made it easy to claim, manage, and trust.

We're on a mission to insure **1 million Indian pets by 2030**.  
And we're just getting started...

# What does *Mellow.* Cover?



Total Insurance Coverage of ₹2.6 Lakhs



Surgeries Coverage upto ₹2 Lakhs



OPD Coverage upto ₹30,000



Fractures coverage upto ₹5,000



Online Veterinary Consultation for free



Unlimited 24/7 Mellow Team Support

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# What does *Mellow.* Not Cover?



**Pre-Existing Conditions**



**Cosmetic Surgeries**



**Specialty Treatments**



**Pregnancy related issues**



**Routine Preventive Care**

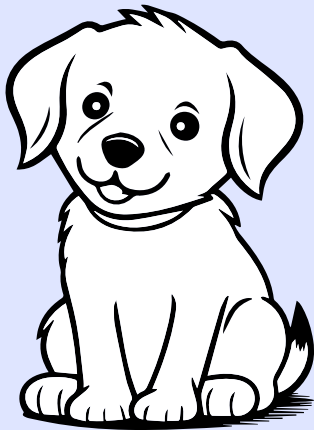


**Grooming & Vaccinations**

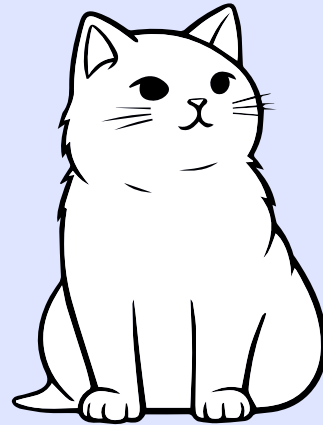
# What is the Eligibility Criteria at *Mellow.*



Coverage can be given to domesticated Dogs and Cats which are at least **90 days** of age old and belonging to any age and breed.



All breeds of dogs including Indie



All breeds of cats including Indie

Pet Type	Entry Age	Exit Age
Dog	3 Months – 9 Years	10 Years
Cat	3 Months – 9 Years	12 Years

\*We are breed and age agnostic. Single pricing plan for all types of breeds and age.

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# Surgeries covered at *Mellow.*

## Scope of Cover

### Surgical & Fracture Cover

We cover surgical expenses for your pet when treated by a registered vet at a clinic or hospital – up to the sum insured in your policy.

#### ✓ **Fractures without surgery?**

Yes, we also cover medical costs for broken limbs that don't need surgery.

#### ✓ **Pre & post-surgery expenses?**

We cover vet visits, tests, and medications:

- 7 days before surgery
- 15 days after surgery
- As long as they're related to the same illness/injury and the surgery claim is approved.

All costs are covered within your chosen sum insured.

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# Hospitalisation & OPD covered at *Mellow.*



## Scope of Cover

### Hospitalization Cover

We cover in-patient treatment costs if your pet is hospitalized for an illness or accident — as long as the stay is at least 24 hours, and within your chosen coverage limits.

### What's included:

- Hospital stays for illness or injury during the policy period
- Coverage as per daily and total policy limits
- If 24-hour hospitalization isn't available, we may still approve the claim with 40% co-payment, if pre-approved

### What's not covered:



- ✗ Hospitalization or surgery not due to accident or illness.
- ✗ Injuries due to abuse or neglect
- ✗ Non-medical costs
- ✗ Injuries from racing, commercial guarding, or similar activities
- ✗ Spaying/neutering unless due to complications
- ✗ Dental surgeries
- ✗ Pregnancy, birth, grooming, or breeding

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## OPD Treatment Cover

We cover up to ₹30,000 annually for vet clinic treatments for the following conditions:

 Dogs	 Cats
Meningitis	Colitis
Hepatitis / Liver issues	Hepatitis / Liver issues
Pneumonia	Pneumonia
Peritonitis	Peritonitis
Prostate inflammation	Toxoplasmosis
Pyometra	Pyometra
Vestibular disorder	UTI (Urinary Tract Infection)
Eye problems (except Glaucoma)	Eye problems (except Glaucoma)
Parvo virus	Anemia
Accidental injuries	Accidental injuries
Tick Fever	Kidney Diseases

## Deductible

You pay 10% of the claim amount, with a minimum of ₹1,000 per claim.

## Age Limits for OPD Cover:

- Giant dog breeds: Not covered after age 4 (unless policy renewed without break)
- All other dog breeds: Not covered after age 7
- Cats: Not covered after age 8 (Unless continuously renewed with us)

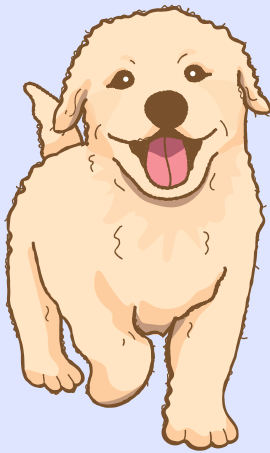




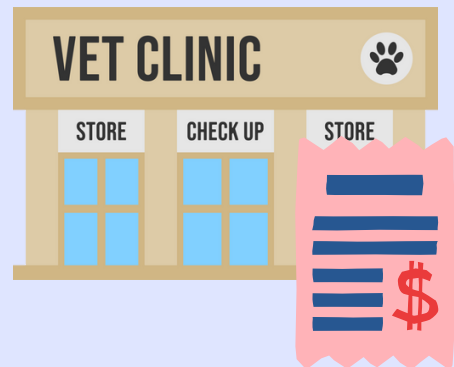
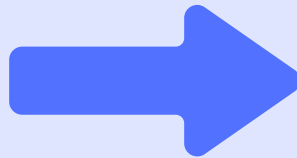
# How does Claims work at *Mellow.*?

Our claims process is easy and blazing fast! ⚡

*“The fastest claim we have paid was in **12 hours**, that’s less than a day!”*



Bruno goes to  
any nearest vet



Gets an itemised bill  
after paying the vet



We reimburse  
it back to you  
in 3-5 days



*Mellow.*

Bruno uploads and sends  
the bill to Mellow team

# What are the waiting periods at *Mellow*?

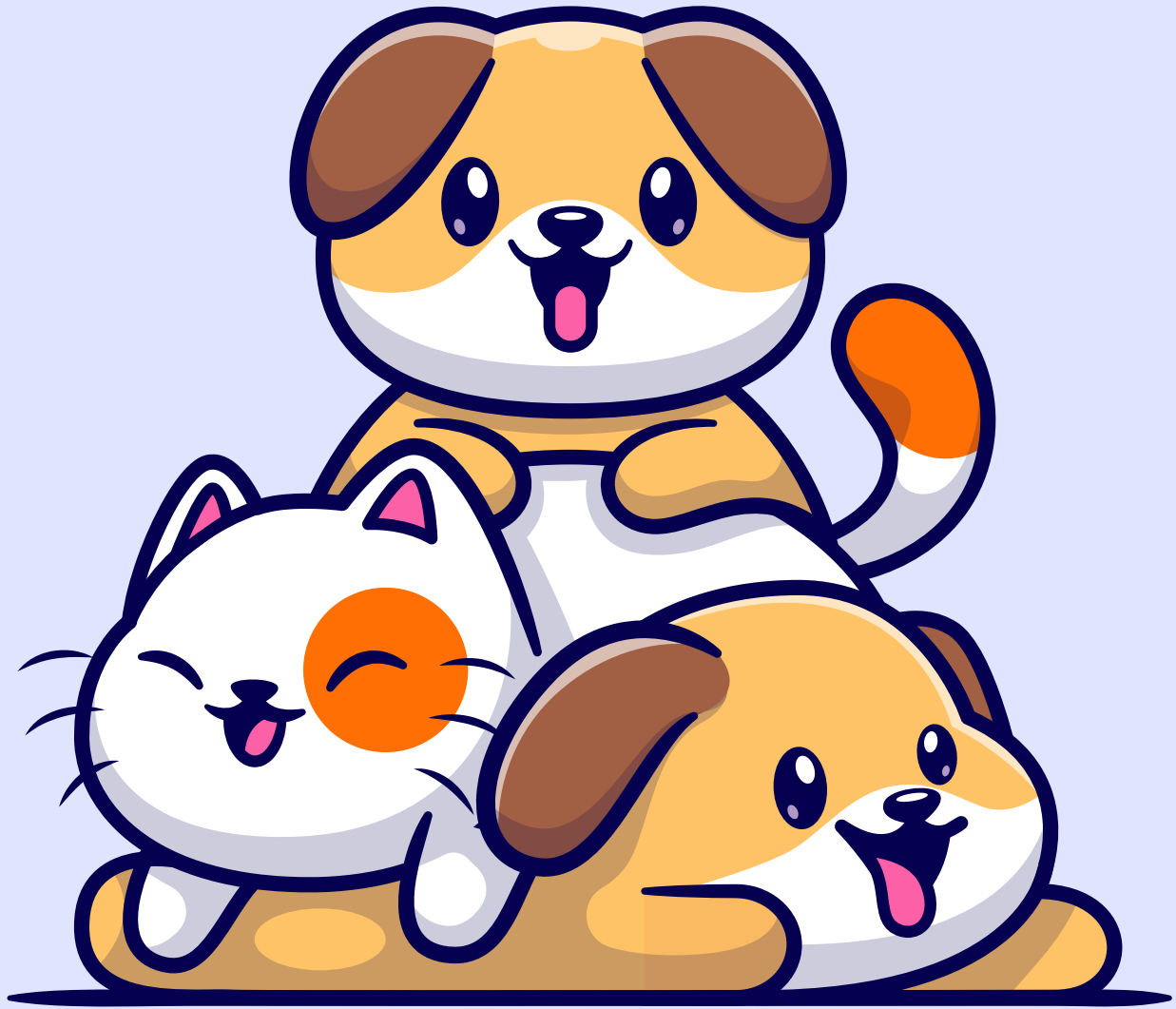


Coverage	Waiting Period
Accident & Illness	30 Days From Policy Issuance
OPD	3 Months From Policy Issuance
Hospitalisation	30 Days From Policy Issuance
Fractures	30 Days From Policy Issuance

\*The Company at its discretion may agree for waiting period/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.

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**Have any questions?**  
**Get in touch with us!**



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 [www.app.mellowcare.in](http://www.app.mellowcare.in)