

PET INSURANCE – POLICY HANDGUIDE



Following are the policy features of Pet Insurance coverage:

PARTICULARS	POLICY FEATURES
Sum Insured	₹80,000 / ₹1,40,000 / ₹2,40,000
Age Band	Dogs: (Small/Medium/Large/Giant) — 3 months to 7 years (up to 4 years for Giant breeds) Cats: (All breeds) — 3 months to 10 years
Coverage	- Illness & injury-related treatment (As per sum insured) - Hospitalization & medical costs - OPD
Insurance Partner	Universal Sompo
Surgery Expenses	Covered (Fracture up to ₹5,000; subject to overall sum insured)
Pre-surgery expenses	Covered if incurred within 7 days before the surgery
Post-surgery expenses	Covered for the first 15 days after surgery
Hospitalisation	Covered upto ₹30K (₹2.5k per day)
OPD Cover	Covered upto ₹10K
Initial/OPD Waiting period	30 days
OPD Deductible	10% of claim amount or ₹1000, whichever is higher
Co-pay	0% to 10%

What is not covered?

- 1) **Event Participation** – Injuries from contests, competitions, racing, or organized fighting.
- 2) **Occupational Use** – Illness or injury due to professional, business, or working use of the pet.
- 3) **Elective Treatment** – Costs for treatments not medically necessary or chosen by the pet owner.
- 4) **Pre-existing Conditions** – Illnesses or conditions present before the policy start date.
- 5) **Waiting Period Illness** – Illness or injury occurring during the initial waiting period.
- 6) **Preventive Care** – Vaccinations, deworming, and routine health check-ups.
- 7) **Unapproved Treatment** – Treatments not recommended by a registered veterinarian.
- 8) **External Devices** – Prosthetics and aids not surgically implanted.
- 9) **Food Supplements** – Nutritional supplements, even if prescribed by a vet.
- 10) **Alternative Therapies** – Herbal, homeopathic, or other non-allopathic treatments.
- 11) **OPD** – Any claim related to Glaucoma shall not be payable under this policy.

PET INSURANCE – CLAIMS PROCESS AND DOCUMENTATION**Step 1: Claim Intimation**

Inform/Report the incident on Claims Helpline No. (+91-90213 23456) or email us at care@bharatsure.com within 24 hours of the incident.

Bharatsure team will support you with a policy e-card copy in case you do not have it handy.

Sr. No.	Designation	Escalation Matrix
Level 1	Claims Helpline	Helpline No. +91 - 90213 23456 or email at care@bharatsure.com
Level 2	Claims Manager	Email to sakshi@bharatsure.com
Level 3	Program Manager	Email to ragini@bharatsure.com

Step 2: Claim Process

Documents to be submitted within 15 days of the notification of loss as mentioned in the following list:

Documents Required:

- Duly completed claim form
- Vaccination Certificates
- Vet Medical Papers/Prescription
- Operation Theatre note (in case of claim under Surgery)
- Hospital bill (in case of claim under Hospitalization)
- Diagnostics Report & Lab test reports
- Discharge sheet/Summary ((in case of claim under Hospitalization)
- Any other documents if required by the Company to process the claim

Step 3: Claim Settlement

- Insurer's team will review the case and request any additional pending documents.
- Claims will be settled within 5 days of the valid submission.
- In case the documents are not received, multiple reminders will be sent to the insured. Post that a closure notice will be sent to the insured, and the claim will be closed without payment.

ANNEXURE – 1

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