



## What's Covered Under Mellow Pet Insurance?

(Simple & Clear Coverage Guide for Pet Parents)

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### 1. Hospitalisation Expenses

If your pet needs to stay at a vet hospital for at least **24 hours**, we will cover the cost of treatment.

#### What's Covered?

- In-patient treatment due to **illness or injury**
- Vet fees, medicines, and diagnostics while hospitalized
- Reasonable and customary charges by registered vet hospitals
- The coverage limit of hospitalisation is **₹2,500 per day**.

#### What's Not Covered?

- Hospital visits for less than 24 hours
- Conditions already claimed under OPD section
- Terminal illnesses
- Illnesses that could have been prevented but weren't (e.g., missed vaccinations)

**Example:** If your dog is hospitalized for a serious stomach infection and stays overnight, it's covered.

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## 2. Surgical Expenses

If your pet needs surgery due to an illness or accident, we'll pay for it.

### What's Covered?

- All medically necessary surgeries performed by a **licensed vet up to the sum covered**.
- **Fracture treatments** – even if no surgery is needed (**up to a limit of ₹5,000**)
- **Pre-Surgery expenses** (like blood tests, X-rays) – for up to **7 days before surgery**
- **Post-Surgery care** – for up to **15 days after surgery** (if related to the same illness or injury)

**Example:** Surgery for a torn ligament or removing a swallowed object is covered.

### What's Not Covered?

- Cosmetic surgeries (tail docking, ear cropping)
- Spaying/neutering unless complications arise
- Surgeries not caused by illness or accidents
- Pre-existing conditions

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## 3. OPD Expenses – Outpatient Care for Everyday Issues

Not every illness needs hospitalisation. Sometimes, your pet just needs to see a vet for a check-up, minor treatment, or quick diagnosis — **this is called OPD (Out-Patient Department) care**. Mellow covers this too.

## ✓ What's Covered Under OPD?

You can visit any licensed vet clinic (partner or non-partner) for your pet's common health issues and Mellow will reimburse the cost.

Here are the **types of conditions covered**:

### ✓ Injuries & Minor Physical Conditions

- Soft tissue injuries from accidents
- Aural hematomas (blood swelling in ears)
- Haematomas or skin swellings
- Anal gland inflammation or infection

*Example:* Your dog slips and has swelling in the ear — covered under OPD.

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### ✓ Infections

- **Ear infections** (Otitis)
- **Eye infections** (Conjunctivitis, Uveitis)
- **Blocked/Infected tear ducts**
- **Upper respiratory infections**
- Skin or anal infections

*Example:* Your cat has red eyes and keeps scratching — covered under OPD.

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### ✓ Digestive Problems

- **Gastritis** (stomach inflammation)
- **Gastroenteritis** (vomiting and diarrhea)

- **Colitis** (inflammation of colon)
- **Mild food poisoning or toxicity cases**

*Example:* Your puppy eats something bad and gets diarrhea — covered under OPD.

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### **Respiratory & Neurological Issues**

- **Bronchitis**
- **Pneumonia** (early-stage, outpatient)
- **Vestibular Syndrome** (balance issues)

*Example:* If your dog shows signs of wheezing or coughing — OPD cover applies.

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### **Poisoning & Toxicity (Mild)**

- **Ingesting toxic food or plants**
- **Reactions to medicines or chemicals (non-hospital cases)**

*Example:* Your pet eats a bit of chocolate and vomits — if no hospitalisation is needed, it's covered under OPD.

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### **FREE Teleconsultation with Vets**

- Mellow offers **free online/telephonic consultations** with licensed vets every year.
- Perfect for minor issues, second opinions, or post-treatment follow-ups.
- No need to step out, just **call or chat** directly through Mellow's Whatsapp.

- We may offer free in-clinic consultation at any of our partner clinics, please get in touch with the Mellow team on Whatsapp to verify if you are eligible for a clinic free consultation.

*Example:* You're unsure if that rash needs a vet visit — do a free online consultation first.

## What's NOT Covered Under OPD?

- Treatment that requires hospitalisation or overnight stay
  - Broken bones, surgeries, or severe emergencies
  - Any treatment done at home without a licensed vet
  - Teleconsultations not done via Mellow platform
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## Important:

- Keep **all bills and prescriptions** from your vet
  - Claims must be submitted within **7 days** of treatment
  - Visit must be done at a **licensed veterinary clinic**
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## Annual Vaccinations – Keep Your Pet Protected, Every Year

Just like humans, **pets need yearly vaccines** to stay protected from serious illnesses. With Mellow, your pet's **core annual vaccinations** are **fully covered** — no hidden charges, no stress.

## What's Covered Under Vaccination?

Mellow covers all the **essential yearly shots** recommended by licensed veterinarians — based on your pet's species (dog or cat).

## For Dogs

Vaccinations covered under Mellow:

- **Anti-Rabies**
- **9-in-1 Vaccine** (*includes Distemper, Parvovirus, Hepatitis, Parainfluenza, Adenovirus, Leptospirosis & more*)
- **Corona Virus Vaccine**
- **Bordetella (Kennel Cough)**

*Example:* Your dog is due for its yearly rabies and 9-in-1 booster — Mellow covers it all.

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## For Cats

Vaccinations covered:

- **Anti-Rabies**
- **FVRCP** (*Feline Herpes Virus, Calicivirus, and Panleukopenia*)
- **FeLV** (*Feline Leukemia*)
- **FIP** (*Feline Infectious Peritonitis*)
- **FIV** (*Feline Immunodeficiency Virus*)

*Example:* Your cat needs an annual FVRCP shot — we've got it covered.

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## Where Can You Get Vaccinations Done?

- At any **Mellow Partner Clinic** – fully cashless
- Or at **any vet clinic** of your choice – just **upload the bill** for reimbursement

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### What's Included in the Coverage?

- Vaccine cost
- Vet consultation/administration fee
- Cost of syringes, needles, and basic consumables
- **One round** of core vaccinations per year.

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### How to Claim for Vaccination Reimbursement (If Not at Partner Clinic)?

1. Go to your **Mellow Dashboard**
2. Select your pet → Tap on “**Claim Wellness**”
3. Upload the **vaccination bill** (must include vaccine names, vet clinic details)
4. Submit! We'll process it within 1–2 days

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### What's Not Covered?

- Vaccines taken **more than once per year**.
- Non-core/optional vaccines not prescribed by a vet
- Claims without proper invoices or clinic details
- Self-administered or home vaccinations

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### Notes:

- Vaccines must be given by a **licensed vet**

- Keep a copy of your **vaccination card** or vet slip – it helps with easy claim verification
  - One vaccine round per policy year is covered under wellness or add-on plans
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## Important Notes for All Claims

- 🕒 **Minimum 24 hours stay** is needed for hospitalisation claims.
  - 📄 **Invoices & prescriptions** are needed for any reimbursement.
  - 💉 **Vaccinations must be up to date** to avoid claim rejection.
  - 📅 **Waiting periods apply** (usually 30–60 days from policy start).
  - 🐕 **Pre-existing conditions are not covered** unless specified.
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