

PET INSURANCE – POLICY HANDGUIDE



Following are the policy features of Pet Insurance coverage:

PARTICULARS	POLICY FEATURES
Sum Insured	₹80,000 / ₹1,50,000 / ₹2,50,000
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.