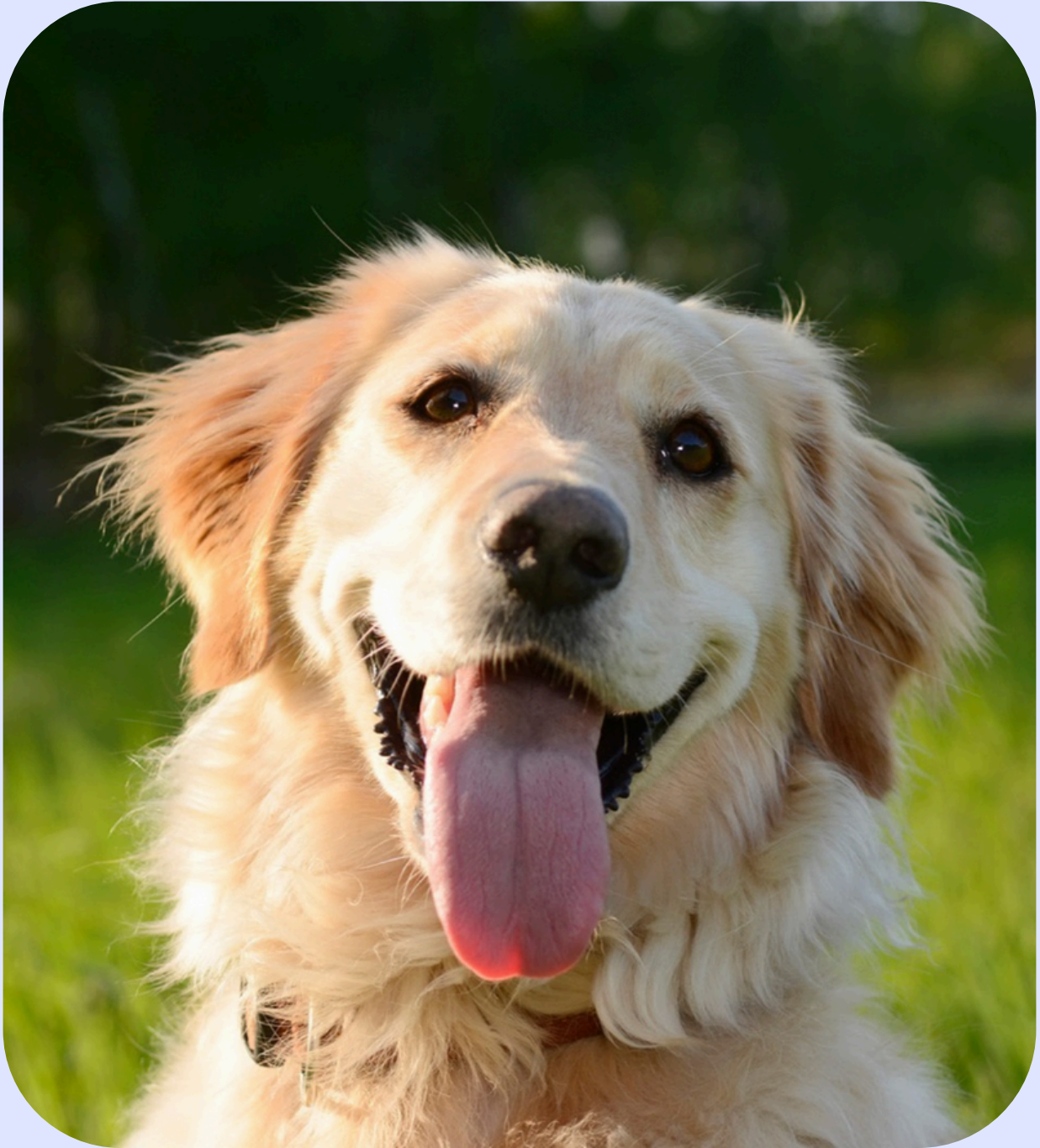


Mellow.

Pet Wellness

Redefining Pet Care for the modern pet parents.

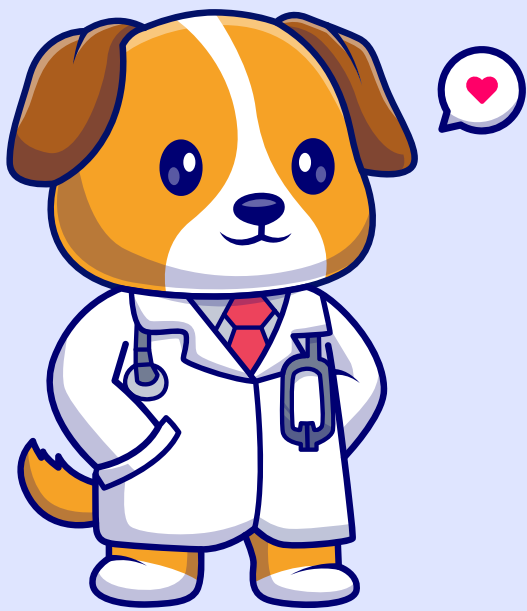


Wellness Designed By **Loving Pet Parents** 

Why Mellow. is the best?



Features	Mellow.	BAJAJ Allianz	HDFC ERGO
Digital First	✓	✗	✗
24/7 Support	✓	✗	✗
24/7 Claims Support	✓	✗	✗
Claim Reimbursement Timeline	1-2 Days	10-15 Days	20-25 Days
Pet Age Covered	Upto 12 years	Upto 10 Years	Upto 8 Years
Pet Breed Covered	All Breeds	Limited Breeds	Limited Breeds
24/7 Online Consultations	✓	✗	✗
Annual Vaccinations	✓	✗	✗
Coverage Amount	₹2.6 Lakh	₹50k-₹2.5Lakh	₹50k-₹1 Lakh
Price	₹7,999	₹4,000-12,000	₹6,000-18,000



One Plan. Everything Covered

**India's smartest pet healthcare platform — 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 plans 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...

[Get Started!](#)

What does *Mellow.* Cover?



Insurance Coverage Upto ₹2.5 Lakhs



Accident & Surgeries Coverage upto
₹2 Lakhs



OPD & Hospitalisation Coverage upto
₹40,000



Fractures coverage upto ₹5,000



Annual Vaccinations **FREE**



Unlimited 24/7 Mellow **Support**

Insurance is powered by



**Universal Sampo
General Insurance**
Suraksha, Hamesha Aapke Saath





What does *Mellow.* Not Cover?



Pre-Existing Conditions



Cosmetic Surgeries



Specialty Treatments



Pregnancy related issues



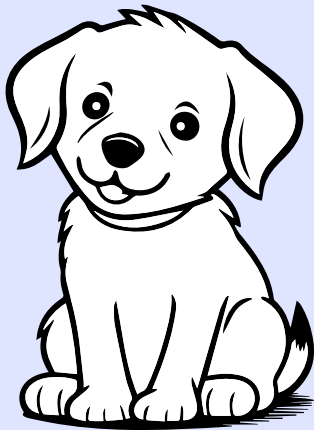
Grooming & Other Preventive Care

[Get Started!](#)

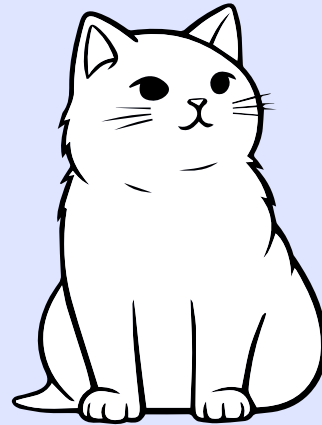
What is the Eligibility Criteria at *Mellow.*



Coverage can be given to pets 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 – 7 Years	10 Years
Cat	3 Months – 7 Years	12 Years

*We are breed and age agnostic. Simple plans for all types of breeds and age.

[Get Started!](#)



Surgeries covered by *Mellow.*

Scope of Cover

Surgical & Fracture Cover

We cover all the 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.

[Get Started!](#)

Hospitalisation & OPD covered by *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 (₹2,500 Per Day Limit)
- Tick fever hospitalisation also included (as per the daily limit)

⊘ 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
- ✗ Hospitalisation under 24 hours

[Get Started!](#)



OPD Treatment Cover

We cover up to ₹10,000 annually for over 20+ OPD cases for the following conditions:

OPD Coverages Covered For Dog and Cat	
Soft tissue Injuries	Eye infection
Any poisoning/toxicity	Anal gland infection
Pneumonia	Ear inflammation (Otitis)
Ear / Aural Hematoma	Ear infection
Gastritis	Blocked tear duct
Gastro-enteritis	Infected tear duct
Colitis	Vestibular syndrome
Meningitis	Haematomas
Upper Respiratory Tract infection	Bronchitis
Conjunctivitis	Accidental injuries
Uveitis	Kidney Diseases

Note:

There will be a cover charge : 10% of the claim amount or ₹1,000, whichever is higher.

[Get Started!](#)

Annual vaccinations covered by *Mellow.*



Scope of Cover

Vaccinations Cover

Mellow covers all costs related to annual vaccinations for your pet.

✓ Covered Vaccinations:

For Dogs :

- **9-in-1 Vaccination** – Protection against Distemper, Hepatitis, Parvovirus, Parainfluenza, and other core diseases.
- **Anti-Rabies Vaccination** – Annual immunization to safeguard your pet against Rabies.
- **Kennel Cough/Corona** - These will be covered for pet dogs with the age below 1 years.

For Cats:

- **3-in-1 Vaccination** - Protection against Feline calicivirus, Feline rhinotracheitis (herpesvirus), and Feline panleukopenia
- **Anti-Rabies Vaccination** – Annual immunization to safeguard your pet against Rabies.
- **Feline Leukemia Virus (FeLV)** - May be recommended based on the lifestyle of the pet.

[Get Started!](#)

★ Benefits & Process:

- **Cashless facility available** at partnered clinics.
- At non-partner clinics, the customer can opt for the reimbursement process.
- Reimbursement for vaccinations are processed within 4-6 hours and should be reimbursed in to the preferred source account post approval.
- Mellow shall reach out for source account details or more information needed.

Coverage Details:

- Vaccinations covered once annually during the policy period upto a limit of ₹2,000.
- Services available at partner clinics or via partnered clinics home visits.
- Service also available at any veterinary clinic/home visit (non-partnered) subject to reimbursement claim process.
- Cost of vaccines and administration included as part of the benefit.

Conditions:

- Coverage applicable post-waiting period as per policy terms.
- Pet must have no pre-existing vaccination-related illnesses at the time of policy issuance.
- Vaccinations must be administered by a licensed veterinarian at an authorized partner clinic.

[Get Started!](#)



How does Claims work at *Mellow.*?

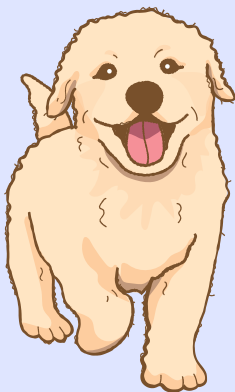
Our claims process is easy and blazing fast! ⚡

*“The fastest claim we have paid was in **15 Minutes**, that’s less than a car stuck in an average Bangalore traffic!”*

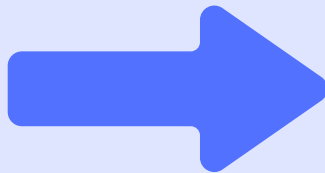


Mellow offers Cashless facility (Only for Vaccinations at partnered clinics) and Reimbursement process for Insurance claims.

Cashless Process :



Bruno goes to a partnered clinic for Vaccination

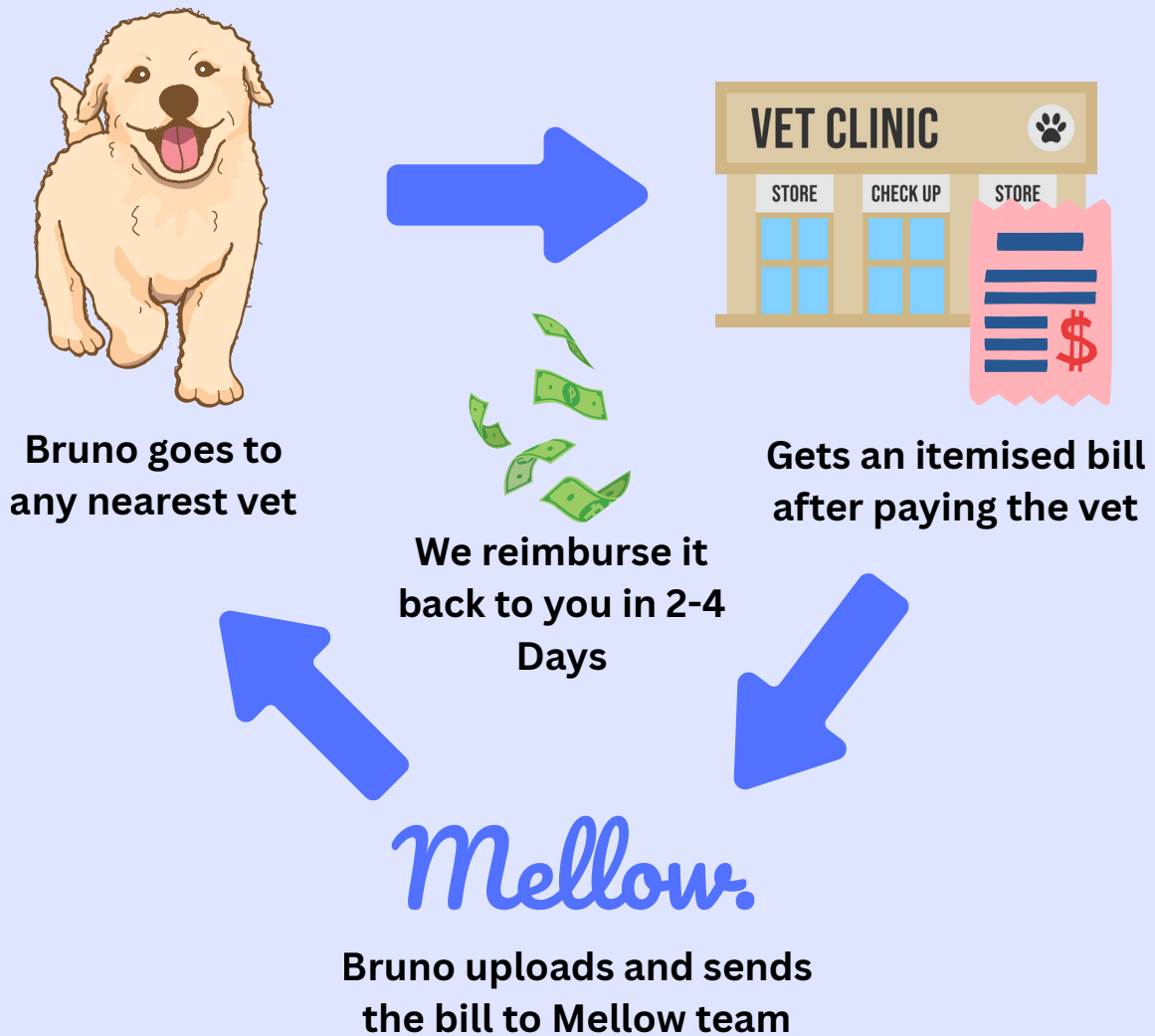


Mellow.



Shows Mellow E-Card and gets his vaccination done Cashless at 0 cost

Reimbursement Process:



Conditions for Reimbursement Claims:

- All claims must be submitted within **7 days** of the treatment/service date.
- **Bills, prescriptions, diagnostic reports, and treatment notes** must be clear, complete, and issued by a licensed veterinarian.
- Claims arising from **pre-existing illnesses** or injuries will not be covered and rejected if raised.
- Vaccination claims from non-partner clinics are reimbursable only with **valid invoices**; partner clinic claims follow the **Mellow E-Card** verification process.

[Check Claims Process](#)

Claims Processes in Detail:

Vaccination Claims at Non-Partner Clinics

- Go to your Mellow Dashboard
- Select the pet for which you want to raise the claim
- Click on “Claim Wellness” and upload your bill for reimbursement

Insurance Claims (General)

- Contact the Mellow Team via [WhatsApp](#)
- Keep all documents ready (bills, prescriptions, test results, and supporting medical records) as guided by the team

Insurance Claims at Partner Clinics (Verification Purpose)

- At the clinic, inform the staff that you have a Mellow E-Card
- Provide verification at the clinic to confirm treatment and speed up claim approval.

Claim Settlement

- Mellow will verify documents/treatment details.
- Eligible claims will be processed as per policy terms and paid to you within 2-4 working days.

[Check Claims Process](#)

What are the waiting periods at *Mellow*?

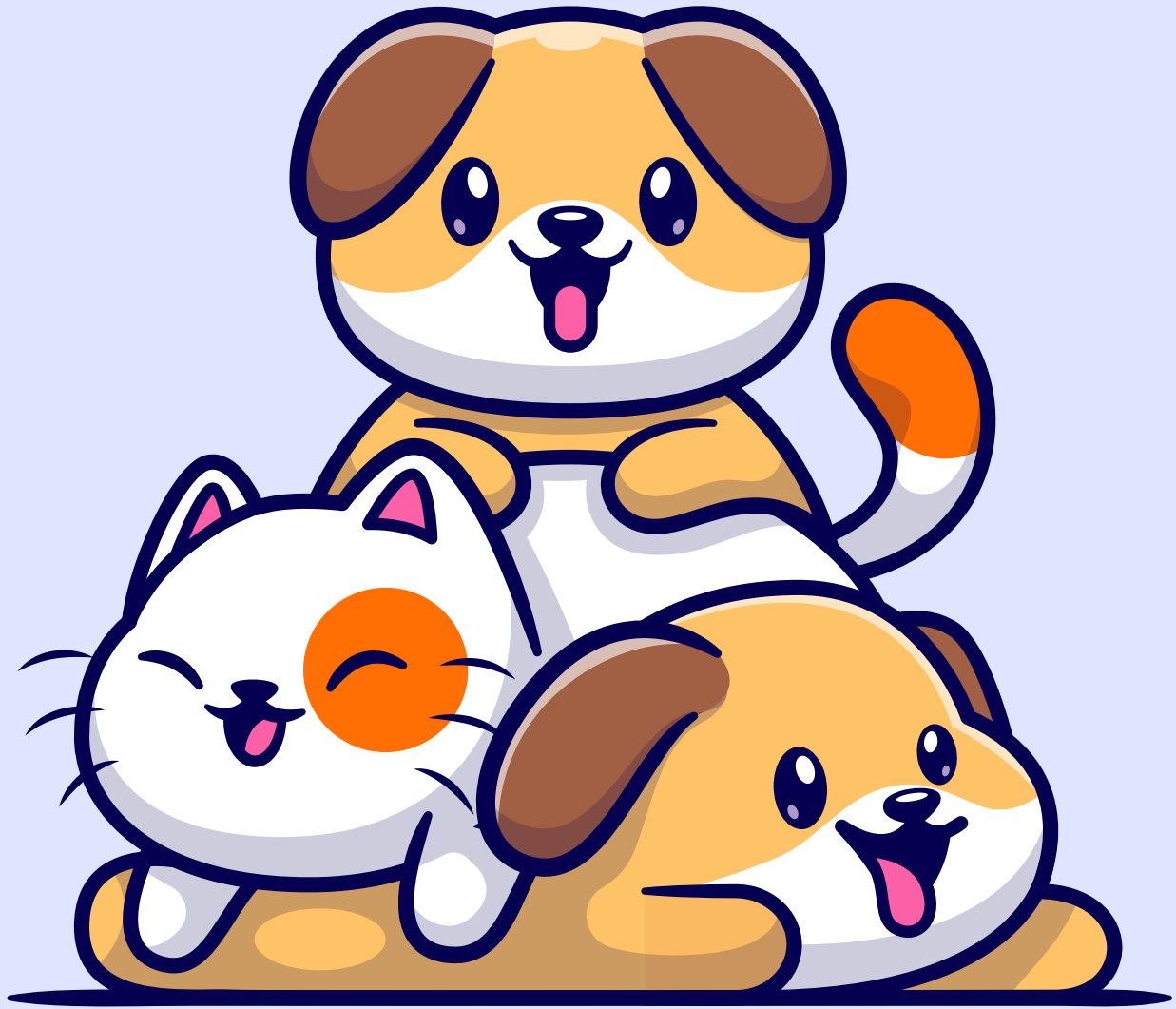


Coverage	Waiting Period
Accident & Illness	30 Days
OPD	30 Days
Annual Vaccinations	30 Days
Hospitalisation	30 Days
Fractures	30 Days

*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.

[Get Started!](#)

Have any questions?
Get in touch with us!



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Phone : **+91-9080003119**

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 www.mellowcare.in