

# Mellow.

## Pet Insurance

Redefining Pet Care for the modern pet parents.

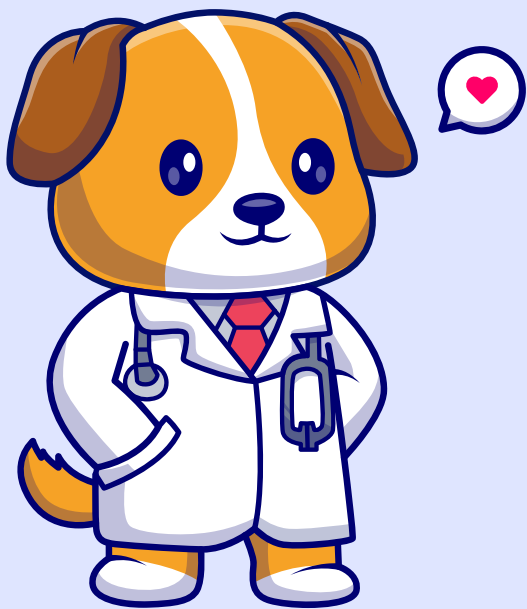


Insurance Designed By **Loving Pet Parents** 

# 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 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 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**

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# What does *Mellow.* Not Cover?



**Pre-Existing Conditions**



**Cosmetic Surgeries**



**Specialty Treatments**



**Pregnancy related issues**



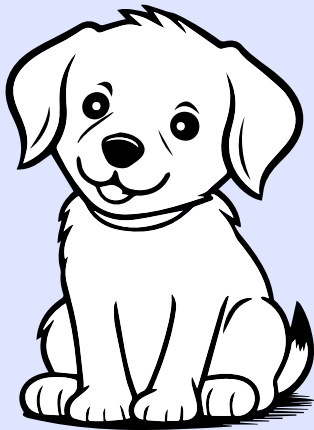
**Grooming & Other Preventive Care**

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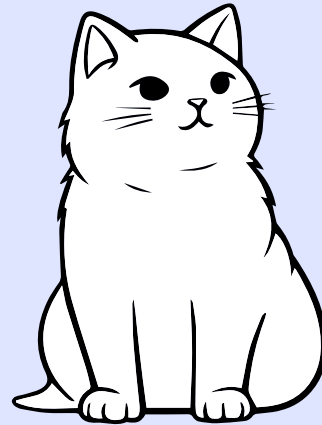
# What is the Eligibility Criteria at *Mellow.*



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.

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# 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.

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# 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

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## 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.

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# 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.

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## ★ 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.

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# How does Claims work at *Mellow.*?

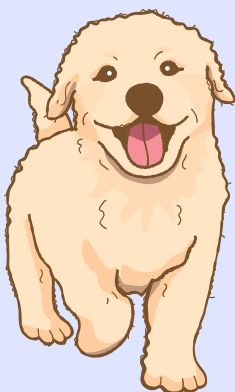
Our claims process is easy and blazing fast! ⚡

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

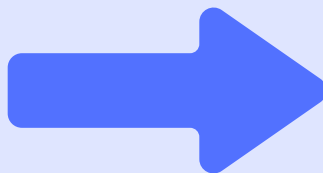


Mellow offers Cashless facility (Only for Vaccinations at partnered clinics) and Reimbursement process for Insurance claims.

## Cashless Process :



Bruno goes to a partnered clinic for Vaccination

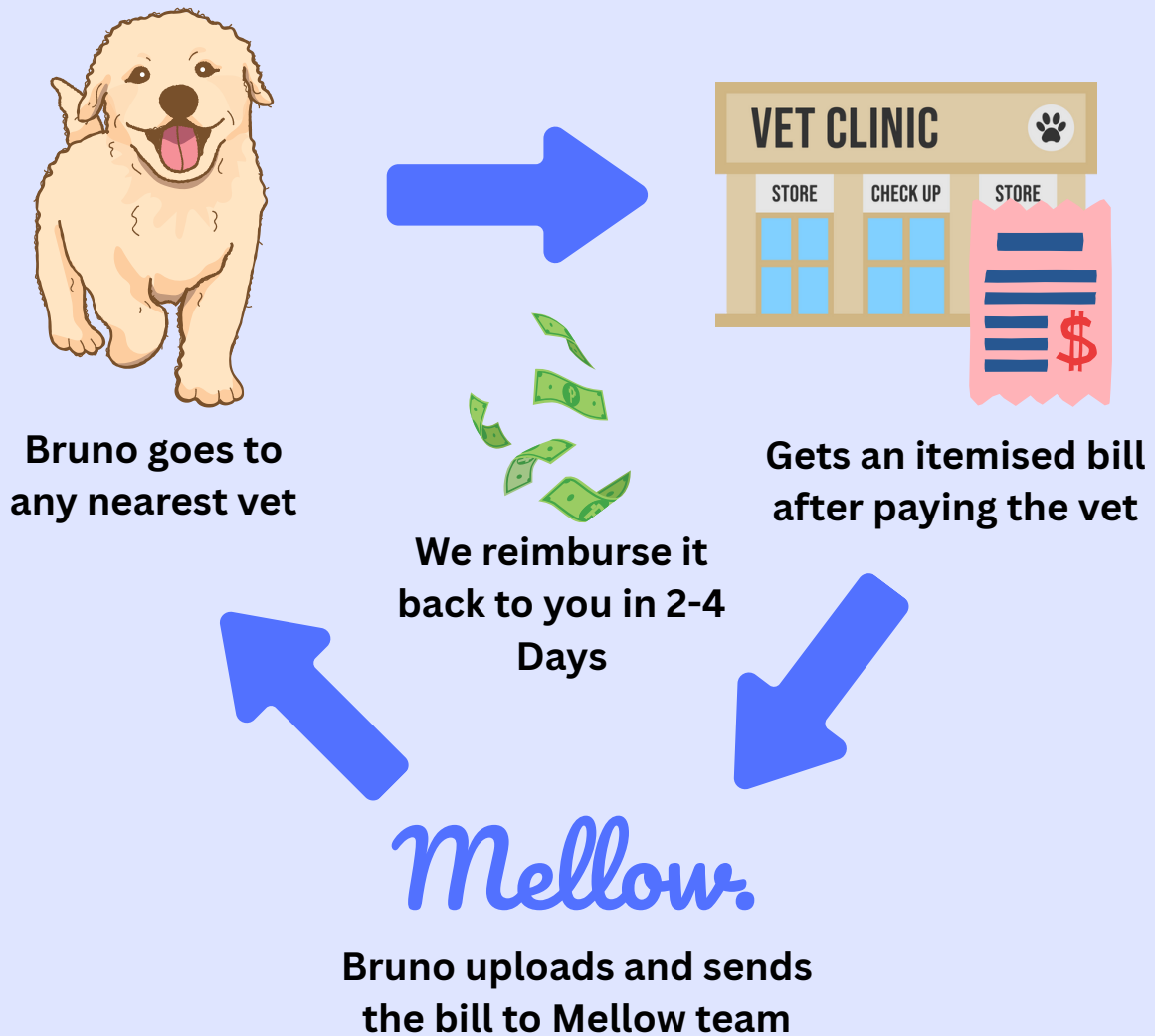


*Mellow.*



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*?



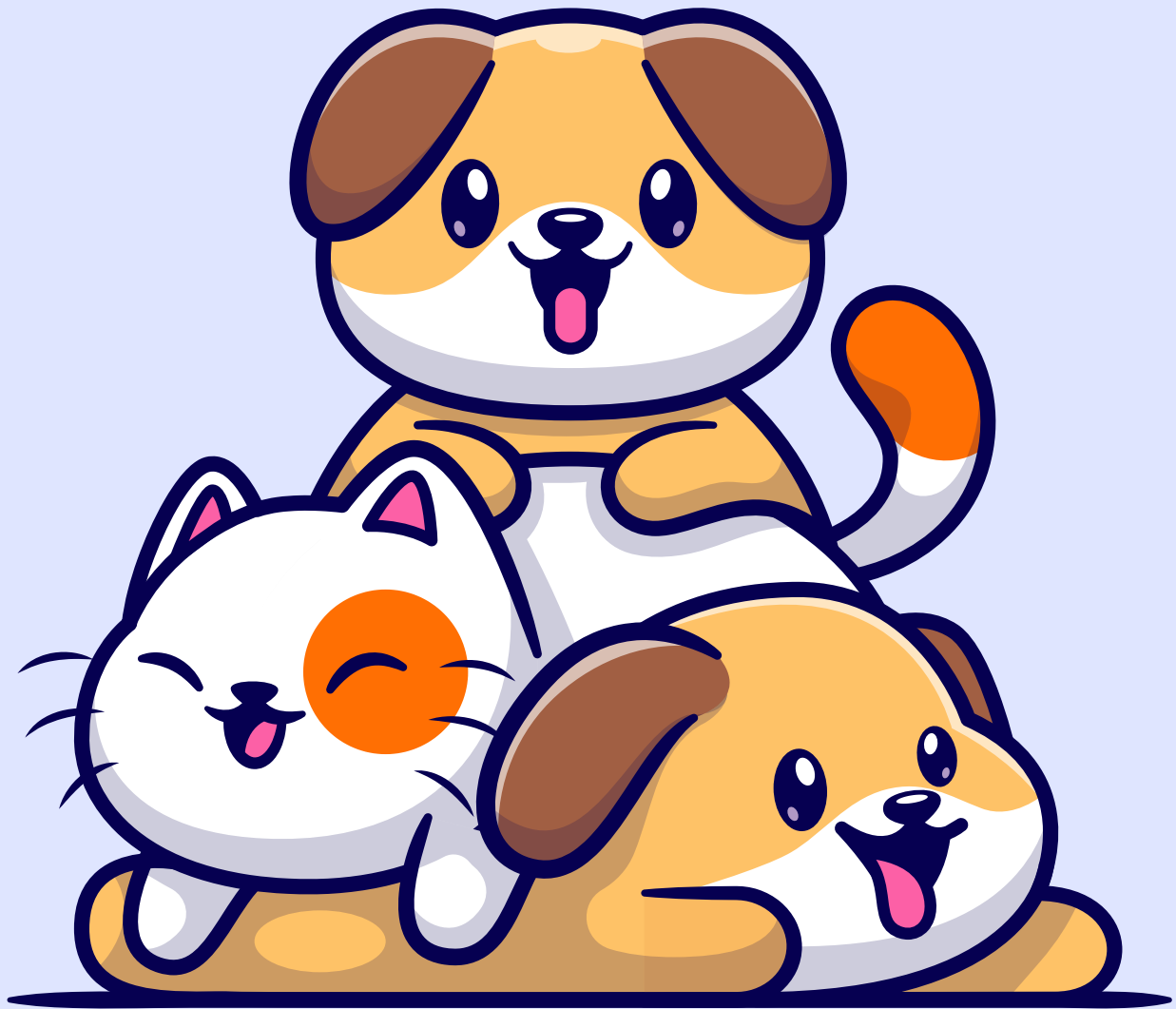
Coverage	Waiting Period
Accident & Illness	30 Days
OPD	30 Days
Annual Vaccinations	30 Days
Hospitalisation	30 Days
Fractures	30 Days

\*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.

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



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