PAW CARE INSURANCE
Policy No. XXXX/XXXXXXXXX/XX/XXX
CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

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(Please refer to applicable Policy Clause Number in next column)</th><th>Policy Clause Number</th></tr>
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<tr><td>2</td><td>Unique Identification Number (UIN) allotted by IRDAI</td><td></td><td></td></tr>
<tr><td>3</td><td>Structure</td><td>Indemnity Basis / Fixed Benefit</td><td></td></tr>
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		Sum Insured means and denotes the amount of cover available as stated in Part I of the Schedule or any revisions thereof based on claim settled, as stated in the scope of cover of the Policy and, where appropriate, as more particularly described and limited per Item Insured in any annexure to the Schedule. This is the maximum compensation that the Company will pay for each and every claim with respect to individual cover under the Policy.	
6	Policy Coverage	Policy can be either comprehensive cover or Surgery/Illness Cover. **SECTION 1: Comprehensive cover** Under comprehensive cover we will indemnify You for expenses incurred for Diagnostic Expenses, any Treatment including prescribed surgery and Medical Expenses in case the Insured Pet is suffering from any Illness or a repeating or chronic condition or needs a treatment due to an Accident subject to waiting period and specific exclusion's mentioned in section 1 and general exclusion of this policy wordings.	Section 1
		SECTION 2: **Named Surgery/Illness Cover** Under the Named Surgery/Illness cover, the Insured is indemnified the pet against hospitalization due to the named illness and surgery (including 7 days pre and 15 days post-surgery expenses) mentioned in the annexure-1 & 2 of policy document.	Section 2
7	Optional Covers	Optional covers enhance your policy coverage that give your pet extra protection. Applicable optional cover details: **SECTION 3: Accidental and Illness Death BENEFIT** **Scope of Cover:** We shall pay the Sum Insured as shown on the Policy Schedule/Certificate of Insurance, if the Insured Pet dies because of - - An Illness or - Accident or - As a result of the Vet putting Insured Pet to sleep in order to alleviate its incurable and inhumane suffering due to an Illness or Accident during the Policy Period/ Cover Period.	Section 3

SECTION 4: OPD COVER — Section 4

Scope of Coverage:

We shall indemnify You for the costs incurred by you for the Treatment of the Insured Pet, carried out by a Vet at his/her Veterinary Clinic, up to the amount specifically agreed and mentioned on the Policy Schedule for the following Illness & services as:

For Dogs & Cats			
1	Meningitis	11	Upper Respiratory Tract infection
2	Hepatitis/Liver Dysfunction	12	Colitis
3	Pneumonia	13	Toxoplasmosis
4	Peritonitis	14	UTI (Urinary Tract Infections)
5	Inflammation of Prostate Glands	15	Anaemia
6	Pyometra	16	Ear Infection
7	Vestibular Disorder	17	Anal Gland Infection
8	Eye Related Problems except for Glaucoma	18	Any Bodily Injury to the insured dog arising out of Accidents
9	Parvo virus & Gastro-enteritis	19	Blocked tear duct, infected tear duct
10	Ear Hematoma	20	Bronchitis

SECTION 5: THIRD PARTY LIABILITY COVER — Section 5

Scope of Coverage:

We shall pay up to the Sum Insured for an amount that You are legally liable under civil or public liability to pay including any legal expenses and costs, for any bodily Injury and/or sickness and/or death or property damages of a third party caused by Insured Pet. We will only accept a claim if the loss has occurred during the period of insurance and if the liability has been decided by a competent judicial authority falling under the Jurisdiction of India. Provided that the Company reserves the right to contest the said liability decided by the said competent judicial Authority of India.

		SECTION 6: THEFT/LOST/STRAYING COVER This cover can be opted through either 6(i) or 6(ii) 6**(i) Scope of Cover** We shall pay You the lump sum amount set against this Section as shown on the Policy Schedule/ Certificate of Insurance, in respect of permanent loss as a result of Insured Pet Being Lost or Theft or stolen or strayed and no recovery having been made after 45 days' attempts to trace the Insured Pet including advertising and reward. **6(ii) Scope of Theft/Lost/Straying cover with Tracking device** We shall pay You the lump sum amount set against this Section as shown on the Policy Schedule/ Certificate of Insurance, in respect of permanent loss as a result of Insured Pet being Lost or stolen or strayed and no recovery having been made after 45 days' of attempt to trace the Insured Pet (including advertising and reward) despite having technical mechanism through appropriate tracking device which is availed at the time on or before inception of the policy from any vendor and was duly informed to us provided the tracking mechanism is compiled by Pet Owner . We shall also reimburse You for advertising in a local newspaper or other approved expenditure up to a maximum of INR 1000/- as specifically agreed and mentioned on the Policy Schedule and for a reward to be offered for recovery of the Insured Pet up to the maximum of INR 5000/- as specifically agreed and mentioned on the Policy Schedule.	Section 6
		SECTION 7: TRIP CANCELLATION COVER In the event of an admissible claim under section1 (Comprehensive Cover) or Section 2(a) (Surgery cover) or 2(b) (Hospitalization) which directly results in the cancellation or curtailment of a trip, we will indemnify You up to the Sum Insured for the actual non-refundable monetary loss incurred on cost of travel or accommodation including any incremental cost incurred for rescheduling travel, for which You are liable and which is not recoverable from any other source.	Section 7

		SECTION 8: EMERGENCY PET MINDING COVER The Company will pay a daily allowance as mentioned in the Policy Schedule / Certificate of Insurance per day up to a maximum days as opted, towards the costs incurred in engaging a pet minder/caretaker for the Insured Pet or cost of boarding your Insured pet in licensed kennel during the Policy Period in the event that the pet owner or a member of the pet owner Family is required to be hospitalized for more than 4 continuous days on the medical advice of a Medical Practitioner and no other member of the Family can look after the Insured Pet or in the event Pet owner Family member's death.	Section 8
		SECTION 9: DENTAL TREATMENT COVER This cover cannot be offered if section 1 is opted, however If you've opted section 2, then the coverage provided under Section 2(a) or Section 2(b) will be extended to cover for reasonable and customary charges towards Veterinary Dental Treatment of your Insured Pet. Dental illnesses cover includes: a. Teeth abscess or infected teeth b. Gingivitis c. Periodontal disease d. Periodontitis. Maximum claim amount payable during the policy period under Optional Cover will be up to 5% of the Sum Insured provided under Section 2, up to Rs. 5000, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.	Section 9
		SECTION 10: BEHAVIOURAL ILLNESS COVER ***This cover will only be available for pet Dogs who have undergone professional training.*** If you have opted for this cover, the coverage provided under section 1 or Section 2 (b) will be extended to cover for medical expenses related to Behavioural Illnesses due to Aggression, Coprophagia (Dung eating), Hyper Sexuality, Pica, Hysteria, Neurosis, and Separation Anxiety Disorders, among others. The claim can be made up against this Optional Cover under the following: **Vet Consultation Fees** — Consultation/Examination Fee of the treating v **Medication and consumables** — Drugs, medicines, pheromone products, prescr veterinarian Provided that: a) Clinical signs/symptoms were first shown within the Policy period.	Section 10

		b) Only one claim under this Optional Cover will be admissible during one Policy Period. c) Maximum claim amount payable under this cover will be limited up to 1% of Sum Insured provided under section 1 or 2(b) unless specifically agreed otherwise by Us and mentioned on the Policy Schedule. d) Proof of professional training of pet to be provided while opting for the cover	
		SECTION 11: COMPLICATIONS DURING PREGANCY & BIRTH RELATED COVER The Company will reimburse for the expenses incurred for Pregnancy hospitalisation or Complications arising out of Pregnancy which requires hospitalisation of Insured Pet within a Policy Year. We will cover; i. Reasonable and customary charges towards its treatment, including an emergency or unplanned caesarean. For example, Dystocia is one such complication animals may face while giving birth. ii. Expenses towards treatment for any complications arising immediately after giving birth. Complications after birth in pets include: a) Eclampsia (Milk fever) b) Postpartum Haemorrhage c) Retention of the foetal membranes or offspring d) Metritis e) Mastitis	Section 11
		SECTION 12: SPECIALIZED THERAPY FOR DISEASE RECOVERY COVER The Company will reimburse expenses post discharge from the hospital incurred towards therapies Hydrotherapy, Physiotherapy and Acupuncture taken for your Insured Pet up to the Sum Insured mentioned in your Policy Schedule.	Section 12
		SECTION 13: EMERGENCY ROAD AMBULLANCE COVER The company will reimburse expenses incurred towards ambulance charges for transportation of an Insured Pet from home to nearest Hospital/Clinic or between Hospitals/Clinics, per hospitalization up to the Sum Insured mentioned in the Schedule. We will reimburse payments under this Benefit provided that: a) The ambulance services are availed only in case of accidental cases of the insured pet where the insured pet is unable to move on its own. b) The ambulance services of a Hospital or a registered ambulance service provider is utilized. c) The original Ambulance bills and payment receipt is submitted to Us.	Section 13

		SECTION 14: TERMINAL DISEASES COVER **Scope of Coverage** We shall pay You the lump sum amount opted by You and specified in the Policy Schedule/ Certificate of Insurance, if the Insured Pet is diagnosed as suffering from any of the Terminal diseases listed as below, which first occurs or manifests itself during the Policy Period/ Cover Period and the Insured Pet survives a minimum period of 30 days from the date of diagnosis.	Section 14
		SECTION 15: LONG TERM CARE COVER **Scope of Coverage** We shall pay You the lump sum amount opted by You and specified in the Policy Schedule/ Certificate of Insurance against this Section, if the Insured Pet is diagnosed as suffering from any of the Illnesses listed below and require long term care, which first occurs or manifests itself during the Policy Period/ Cover Period.	Section 15

Sr. No.	For Dogs	For Cats
1	Malignant Cancers	Malignant Cancers
2	Chronic Kidney failure	Chronic Kidney failure
3	Coagulation Disorders	Coagulation Disorders
4	Cardiac Dysfunctions	Cardiac Dysfunctions
5	Canine Distemper	Feline Distemper
6	Leptospirosis	Leukaemia
7	Chronic Peritonitis	Feline Infectious Peritonitis

Sr. No.	For Dogs	For Cats
1	Epilepsy	Epilepsy
2	Pancreatitis	Pancreatitis
3	Diabetes Mellitus	Diabetes Mellitus
4	Thyroid Dysfunction	Thyroid Dysfunction
5	Ascites	Ascites
6	Cushing's Syndrome	Jaundice
7	Glaucoma	Paralysis with complete or permanent loss of one or more limb
8	Inflammatory Bowel Disease	Cystitis

		SECTION 16: TELE- VETERINARY CONSULTANCY COVER If you have opted for this cover, The Insured Pet shall be eligible for specific number of Telephonic and/or Video consultations in case the Insured Pet is suffering from any Illness or a repeating or chronic condition or needs a treatment due to an Accident during the policy period as specifically agreed by Us and mentioned on the Policy Schedule. Consultations (video or physical) availed at non-empanelled Vets/Service provider will not be covered under this section. For details on our empanelled Vets/ Service provider, please refer the link provided in Policy Schedule/Certificate of Insurance.	Section 16
8	Loss Participation	Section-4 A compulsory Deductible of 10% of the Claim amount, subject to a minimum of Rs. 1000/- is applicable on each and every Claim	Section 4
9	Exclusions	The Company will not pay any Claim whatsoever under any of the Sections, in any circumstances that are shown below: **Specific Exclusions:** **SECTION 1: Comprehensive cover** 1. Any hospitalization in which the Insured pet does not require a minimum of 24 Hours of in-patient Treatment. However, wherever it is established to Company's satisfaction that requisite facility for 24 Hours Hospitalization was not available to the Insured pet, claim under this section shall be admissible with prior intimation/notification to us, subject to Co- Payment up to 30% for each insured event. 2. No indemnity shall be available under this cover for any Incident claimed under Section 4 (OPD Cover). Out-patient treatments of the Insured Pet (This exclusion shall not apply if OPD cover is opted). 3. Vet Visit Fees for routine check-up, routine diagnostics tests or vaccination. 4. Treatment undergone purely for cosmetic or psychological reasons to improve appearance. However, this exclusion does not apply where such treatments are medically required as a part of treatment for cancer, Accidents and burns to restore functionality. 5. Any treatment or diagnostic procedures that is in any way connected with Insured Pet being pregnant, subsequent complications, termination of pregnancy, giving birth, or rearing puppies, unless it is a spaying for a medical condition included or if opted for Complication during pregnancy & birth related cover. 6. The treatment of or training for diagnosed behavioural problems unless specifically opted. 7. Malignant cancer of any type.	Section1 Exclusion

		SECTION-2 Named surgery/Illness cover We shall not be liable to indemnify You for the cost incurred in relation of 1. Any Surgeries/Hospitalization which are not necessitated due to any Accident/Illness, including but not limited to i. Pregnancy or giving birth, whelping, pet grooming, breeding, or skin diseases. ii. Removal of any abnormal growth such as a wart, abscess, benign and malignant tumors. However, this exclusion shall be waived off after 2 consecutive renewals. iii. Procedures like hysterectomy, spaying (including spaying following a false pregnancy) and castration unless costs claimed are for the Treatment of complications arising from this procedure. iv. Dental Surgery unless the cover is specifically availed under dental treatment cover. 2. Congenital defects/deformities, where clinical sign(s) were apparent prior to the effective date of the Policy/Group Policy or that became apparent during the first fourteen (14) days prior to the commencement date of this Policy/Group Policy. 3. Cost of artificial body parts and/or prosthesis. 4. Non-medical cost incurred for Treatment of Insured Pet **5.** Expenses which can be covered under any other Section of this Policy/Group Policy. 6. For any Incident, a Claim shall be admissible under either Section 2(a) or Section 2(b) but not both.	Section 2 Exclusion
		SECTION-3 Accidental and Illness Death BENEFIT The Company shall not pay any amounts under this accidental and illness benefit: 1. If the Insured Pet is put to sleep due to aggression unless this can be attributed to an Illness and can be certified by a Veterinary Doctor. 2. If the Death results from or the Insured Pet is put to sleep from an Illness, it has not been vaccinated against despite the requirement to do so. 3. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority, or any person having jurisdiction in the matter. 4. Death resulting from medication/ Treatment not recommended by Vet.	Section 3 Exclusion

		SECTION 4: OPD COVER 1. Any Claim related to Glaucoma shall not be payable under this Section. 2. Any Claim arising out of a Surgery conducted on the Insured Pet. 3. Any expenses which can be covered under any other Section of this Policy/Group Policy	Section 4 Exclusion
		SECTION 5: THIRD PARTY LIABILITY COVER We will not be liable for any claims caused by or resulting directly or indirectly from: 1. Liability which is expected or intended or assumed by You. 2. Liability arising out of or in connection with a business engaged in by You. 3. Claims where no liability is established by a competent court or tribunal or forum constituted under applicable law. 4. Any damages, costs and expenses where the Injury or damage was caused by the unlawful act or illegal activities including criminal acts, deliberate acts or omissions of the Pet Owner or members of Pet Owner's Family, or employed by the Pet Owner including staff/caretaker. 5. Any Claim arising from breach of quarantine restrictions or import or export rules and regulations 6. Any compensation cost and expenses if the incident happens in an area or place where pets are specifically prohibited unless the Insured Pet escapes and enters the area outside of Your control. 7. A claim by any person who is part of Pet Owner's Family, lives in Pet owner's residence or any temporary of full time employee/ worker of the Pet owner including but not limited to any professional or caretaker who is paid to look after the Insured Pet or is paid to train the Insured Pet. 8. Any claim by a Vets, trainers, kennel employees, breeders, shop owners, where the incident has occurred in the course of conducting their profession/occupation. 9. Any claim for penalty or fines or legal expenses or cost as adjudged by competent criminal court or Government authorities. 10. Any claim arising out of any contractual liability.	Section 5 Exclusion
		SECTION 6: THEFT/LOST/STRAYING COVER We will not pay any amounts under Theft/ Lost/Straying cover for: 1. Any Claim not supported by evidence of any sort of advertising done to find the Lost Insured Pet. 2. Reimbursing any money, you spent, trying to find Your insured pet, if We have not agreed to the way You were trying to do it.	Section 6 Exclusion

		3. Any reward to anyone who is a member of the Pet Owner's Family or household residing with You or by any person employed by You.	
		SECTION 7: TRIP CANCELLATION COVER The Company shall not be liable to pay any benefit in respect of you for: 1) The default of any: a) Provider of transport; or b) Agent acting on Your behalf 2) Regulations made by any Government or Public Authority. 3) Strikes or labour disputes which existed or of which advance warning had been given prior to the date on which a Journey was booked by you. 4) Delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or Aviation Agency or any similar body in any country. 5) Any business or financial contractual obligations of you, Close Business Associate or Your Immediate Family. 6) A change of plans or disinclination of you, Close Business Associate or Your Immediate Family to travel on the journey. 7) Any cost of international travel.	Section 7 Exclusion
		SECTION 10: BEHAVIOURAL ILLNESS COVER 1) Any cost incurred on training is not covered. 2) Any behavioural illness which could have been prevented by training and/or neutering is not covered.	Section 10 Exclusion
		SECTION 11: COMPLICATIONS DURING PREGANCY & BIRTH RELATED COVER 1. Planned caesarean birth(s), unless medically necessary and as confirmed by your vet 2. Routine pre-natal examination(s) 3. Pre-breeding test(s) 4. Fertility treatment(s) 5. Artificial insemination(s) 6. Any commercial breeding related activity.	Section 11 Exclusion

		SECTION 14: TERMINAL DISEASES COVER We shall not pay You under this Section in case of the following: 1. If the Insured Pet dies before the completion of 30 days from the date of diagnosis of the above listed Terminal diseases. 2. Any Terminal diseases for which care, Treatment, or advice was recommended by or received from a Vet, or which first manifested itself or was contracted before the start of the Policy Period/Cover Period, or for which a Claim has or could have been made under any earlier Policy/Group Policy. 3. More than one Claim shall not be honored under this Section; the cover shall cease for the lifetime once claimed.	Section 14 Exclusion
		SECTION 15: LONG TERM CARE COVER More than one Claim shall not be honored under this Section during the lifetime of the pet.	Section 15 Exclusion
		General Exclusions: 1. Accidents occurring and/or disease contracted prior to commencement of risk. This exclusion is not applicable for the annual Policies renewed in continuity. 2. Any Claims for Diseases for which preventive medicines/vaccines has not been taken. 3. Any Treatment or prescription by a non-licensed Vet or Veterinary Hospital. 4. Treatment in any hospital or by any Veterinary Practitioner or any other provider of services that We have blacklisted and its communicated to You through various means. 5. Any animal classified as dangerous by State or Central Government Authority. The confiscation or destruction of **Insured Pet** by Government or Public Authorities, or under applicable Indian Laws. 6. Any excess amount as shown on the Policy Schedule/ Certificate of Insurance against each Section. 7. Any claim for cost or fees for procedure/surgery for **Unproven/Experimental treatment**. 8. Any claim for costs incurred on alternate Treatment unless it is opted under specialized therapy for disease recovery cover. 9. Any Homeopathic and Herbal medications. 10. Supplements and probiotics, any medical or tracking device, pet accessories even if prescribed/recommended by a Vet.	General Exclusion

		11. Any cost incurred on acupuncture or hydrotherapy, stem cell therapy unless it is opted under specialized therapy for disease recovery cover. 12. Costs for cosmetic treatment, elective treatment, routine treatment or preventative treatment recommended by a Vet to prevent an Injury or illness. Treatments including but not limited to vaccination, micro-chipping, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, dental scaling, whelping, kittening, bathing, dematting, killing and controlling fleas and worms, spaying to prevent the re-occurrence of false pregnancy and any claims as a result of these procedures are excluded. 13. Treatment for teeth or gums if they're damaged due to tooth decay, dental or gum disease. 14. In case there is a transfer of ownership of the **Insured Pet**. 15. Any cost incurred which is covered/insured under any other insurance **Policy**. 16. Any Claim for Treatment of disease or Accidental Injury to working pet pets and Volunteer Pets 17. Any loss or damage caused willfully or knowingly by the Insured, or any loss or damage in which the Insured or any person, acting on his behalf, is involved or implicated. 18. Any consequential loss, how so ever arising. 19. Any Claims arising outside the territorial limits of India. 20. The confiscation or destruction of Insured Pet by Government or Public Authorities, or under applicable laws 21. The Pet Owner breaking any laws, or regulations, including those relating to animal health or importation. 22. Any medication or Treatment not recommended by a Vet. 23. Where fraud has been committed against the Company or where false information has been provided to the Company. 24. If the Insured Pet is sold or where any financial interest whatsoever is parted with by the Insured, whether temporarily or permanently. 25. Any other coverage that is not mentioned in the respective Sections, will not be covered under this **Policy**. 26. Any Claim arising from expenses incurred for Treatment of Illness or Injury arising out of: a) Racing b) Coursing c) Commercial guarding d) Organized fighting; or e) Any other occupational, professional or business uses of the Insured Pet;	

		27. Any endemic disease as declared by the Indian local authorities or State or Central Government. 28. Any Illness that Insured Pet contracted while outside India that it would not normally have contracted in India. 29. Legal expenses, fines and penalties connected with, or resulting from, a Criminal Case or an Act of Parliament made in India. 30. Any Claim for Treatment of a Third Party as a result of the disease transmitted from animals to humans. 31. Malicious or willful Injury or neglect, or gross negligence to Insured Pet caused by the Pet Owner, his/her agent, employees or members of Insured's Family and unskillful Treatment. 32. Any Claim in respect of a pet, categorized as dangerous pets by State or Central government authority. 33. Any charges or fees billed by the treating Vet to complete a Claim form or to provide information to support Insured's Claim. 34. In case the regular upkeep of the pet is not maintained in the form of vaccinations, regular check-ups, grooming and routine treatments as necessary, any claims arising due to lack of such care shall be denied. 35. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, riot, strike. 36. Any act of Terrorism which means an act, including but not limited to the use of force or violence and/ or the threat thereof, by any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or ethnic purposes or other reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. 37. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 38. Any cost directly or indirectly arising or resulting from, or contributed to or by chemical, biological, biochemical, or electromagnetic weapon, device, agent or material, whether controlled or uncontrolled, Accidental or otherwise. 39. Any cost directly or indirectly arising or resulting from, or contributed to or by nuclear reaction, radiation, radioactive contamination, or the discharge of nuclear device, whether controlled or uncontrolled, Accidental, or otherwise.	

		40. Any claim for an insured pet not identified in the **Policy Schedule**. 41. The **Pet Owner** breaking any laws, or regulations, including those relating to animal health or importation. 42. If the **Insured Pet** is sold or where any financial interest whatsoever is parted with by the **Pet Owner** whether temporarily or permanently Any endemic/pandemic disease as declared by the Indian local authorities or state or central government.	
10.	Special Condition\s and Warranties (if any)	**1.** The Insured Pet must be a minimum of 90 days old and no older than the age set out in the Policy Schedule/ Certificate of Insurance on the start date of the Policy. **2.** The Insured Pet must live with the Insured at the address shown in the Policy Schedule/ Certificate of Insurance. The cover will cease immediately if the Insured Pet is sold or where any financial interest whatsoever is parted wit by the Insured, whether temporarily or permanently or if the Insured Pet is no longer ordinarily residing at the in-Insured's premises named in the Policy Schedule/Certificate of Insurance. **3.** The Insured must take Insured Pet for regular annual check-ups and keep the pet vaccinated for rabies, distemper, hepatitis, adeno virus, leptospirosis, parainfluenza, corona and parvovirus during the entirety of the Policy Period/Cover Period. All vaccinations must be administered under Vet supervision (except Homeopathic vaccinations). **4.** The Insured agrees that his/her current and/or previous Vet may release all information or records regarding the Insured Pet to the Company or Company's agent and that the Company may release information about Insured' Policy/Group Policy to any Vet who has either treated the Insured Pet or is about to treat the insured Pet. If the Vet charges the Insured for this information, the Insured will be responsible for the costs. **5.** No cover will not be available midterm and will have to be opted for at the inception/renewal of the Policy/Group Policy. **6.** The Insured shall provide the Insured Pet sufficient and proper food, water, shelter and Treatment and shall keep secure all fences. The Insured shall at all times and to the best of his/her knowledge and ability use and exercise due and proper precaution and safeguard loss or danger of loss under this Policy/Group Policy. The intent and meaning of this condition being that each Insured Pet shall have the same care and attention as when not insured. **7.** **A.** In case of a fresh proposal of cover for a pet over the age of 4 years, the Company at its discretion may:	Specific Condition

		➢ call for the most recent medical test reports of the pet for the Illnesses listed in Annexure-II conducted in the last 7 days for the relevant medical tests; OR ➢ Impose an initial 03 months waiting period from the date of inception of the risk for any Claim pertaining to sickness/Illness. **__NOTE__: In case of receipt of positive medical test reports for the listed Illnesses (refer Annexure II), no such pre- existing disease will be covered under this Policy/Group Policy. **B.** In case of a fresh proposal of cover for a pet under the age of 4 years, no such reports would be required for an insurance cover.	
11.	Admissibility of Claim	Admissibility of claims would be basis the policy terms and conditions; In addition, it will be the obligation of insured for duty of care and loss minimization and timely intimation of claim to us. The admissibility of claim will also be subject to any general law, Act, or regulation in force. Claim calculation process post admission of claim will be as per below: **Indemnity based settlement** - Claims for the insured pets will be settled on basis of submission of actual receipts of expenses- such as surgery fees, hospitalization expenses, diagnostic expenses, Medication and consumable, Pre surgery expenses upto 7 days and post-surgery expenses up to 15 days (Applicable only for surgery cover under Section 2a). These need to be supported by actual receipts, doctor consultation papers, diagnostic reports, hospital bills. Claim shall be on Reimbursement basis and cashless can be available on planned treatments in network hospitals of the Insurance company. Refer **sample claim calculation** provided in the Annexure-1	Clause 8
12.	Policy Servicing - Claim Intimation and Processing	Contact details for Policy Servicing and Claim Intimation: • Toll free number: 1800 2666 • Website: www.icicilombard.com • Email: customersupport@icicilombard.com • **Cashless Claim Process:** • In the event of any accidental injury or illness or condition/event that may result in a claim under this policy, it is a condition precedent to Our liability under the Policy that below procedure should be followed depending on the type of claim: • Cashless Facility can be availed from our network veterinary hospitals only. This may be facilitated by Us or our Assistance service provider and we would make a direct payment to the Network Veterinary Hospital to the extent of Our Liability provided that: • We are given a notice at least 72 hours before any planned medical	Clause 8

treatment/hospitalization or within 24 Hours of admission in a Registered veterinary hospital in case of an emergency.

- For Cashless Facility the Insured shall follow the below Procedure:
- Share the copy of E-Cards along with your ID Proof with the Veterinary Hospital Authority & Obtain the Pre-Authorization Form from the Hospital.
- Submit Duly filled & Signed Pre-Authorization Form to the Veterinary Hospital.
- Ensure that the Veterinary Hospital shares the Duly filled & Signed Pre-Authorization Form with Us / Assistance service provider for further Processing.
- We / Assistance service provider will inform the decision and may issue authorization letter depending on the Policy Terms and Conditions to the Hospital directly.
- Once the request for Pre-Authorization has been granted, the treatment must take place within 15 days of the Pre-Authorization Approval Date or the Policy Expiry Date whichever is earlier and shall be valid only if all the details of the Authorized details, Hospital and Location including Dates match with the details of the Actual Treatment Received.
- We reserve the right to modify, add or restrict any Network Provider for Cashless Facility in Our sole discretion. Before availing Cashless Facility, please check the applicable updated list of Network Providers/hospitals in the company's website.
- For any queries, designated Assistance service provider may be contacted on the contact details mentioned on the E-Cards issued to You.

- **Reimbursement Claim Process:**
- Reimbursement Facility can be availed from any Veterinary hospital/clinic within India of Insured's Choice, wherein Insured will have to make payment directly to the hospital/clinic and submit the documents to Us / Assistance service provider for processing the reimbursement of the claim amount provided that:

1. We or Our Assistance service provider should be intimated within 24 hours of admission in a veterinary hospital or within 24 hours of onset of an injury/illness/event that may lead to a claim.
2. For Reimbursement Claim the Insured shall follow the below Procedure:
   a. Insured should submit all original documents pertaining to the treatment / hospitalization / Event as mentioned is the List of Claim Documents. However, for claim under section 6 – Theft or Straying, documents may be submitted after 30 days, but within 45 days.
      Address for Sending the Claim Documents:
      ICICI Lombard Health Care, 1st, 4th (Half), 5th and 6th floors, Varun Towers- II, Opp. Hyderabad Public school, Begumpet, Hyderabad, District Hyderabad, Telangana Pin code -500016

   b. On receipt of intimation from the Insured regarding a claim under the Policy, we are entitled to investigate and obtain information on the alleged injury or illness or event requiring medical treatment / hospitalization, if required.

Turnaround Time for Claim processing: The Surveyor shall be appointed as per the regulatory prescriptions. The Surveyor / CSM shall

		submit the survey report/Assessment sheet (if applicable) within15 days of intimation. All Claims shall be settled within 07 days from the date of receipt of the survey report/Assessment sheet (if applicable) or claim intimation along with claim form and relevant claim related documents. **Turnaround Time for Cashless Processing:** • Decision on pre authorisation request will be within 24 hours from receipt of cashless request. • Cashless pre authorization request is processed within 24 hours of receipt of all necessary documents, and Receipt of Discharge request is processed within 24 hours, upon satisfactory documentation. For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support Escalation Matrix: Click here or Scan below Escalation Matrix	
13.	Grievance Redressal and Policyholders Protection	Protection of Policyholders Interests: 1. To ensure fair treatment of prospects at the stage of solicitation and sale of insurance policies. 2. To ensure that interests of policyholders are protected, and the conduct of the insurer and distribution channel are not prejudicial to the interests of policyholders. 3. To ensure that insurers follow prudent practices on management of risks arising out of outsourcing with a view to preventing negative systemic impact and to protect the interests of the policyholders. To ensure sound and responsive management practices for effective oversight and adequate due diligence with regard to outsourcing of activities by insurers. Click here or Scan below QR Code for details of the Grievance Redressal Officer, Process and Details of Insurance Ombudsman, and link to Bima Bharosa Portal.	Part III Clause 19

14.	Obligations of the Policyholder	a. To disclose all information correctly sought by the insurer at the time of filling the proposal. b. In case of any change / modification / addition to the already declared information, the same shall be brought to the notice of the insurer immediately. c. Non-disclosure of material information may affect the claim settlement. d. Disclosure of other material information during the policy period. e. Any change in material information during the policy period should be brought to the notice of the insurer.	Part III Clause-1

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

Note: *In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.*

The customer information sheet, policy schedule and wordings are also available on our website. Please click on this link to download. Link: <Link to download section for CIS and Policy Schedule PDF>

Annexure-1

Sample Claim Calculation for PAW Care Insurance Policy

A Golden Retriever Dog of 6 yrs. old has 1 Year Policy of Comprehensive Plan of SI Rs 100000

Claim Details:		
Nature of Claim	Dog has undergone Diaphragmatic hernia surgery & hospitalised for 3 Days	
Expenses Occurred for Surgery and Other	Vet consultation fee	1,000
	Medicines and Consumable Expenses	7,500
	Diagnostic Expenses	4,000
	Surgical procedure Expenses	35,000
	Boarding Expenses for 3 days (Per Day Hospitalization –Rs.1500)	4,500
		52,000

Sample Claim Calculation (Based on Assumption) :	
Policy Sum Insured (in INR)	1,00,000
Basis of Sum Insured	Pets Market Value
Premium amount (In INR)	**8,613**
Co-pay opted	**10%**
Subject Matter Insured	Illness and life of Pet
Policy inception Date	01-01-2024
Policy expiry date	31-12-2024
Date of Loss	01-04-2024

No of unexpired days for the policy	274
Loss Amount on surgery	52,000
Policy Deductible/Excess	5200
Amount after deductible/Excess	46,800
Final claim Payable	**46,800**

The above sample claim calculation is only illustrative based on certain assumptions to give you a fair idea on how claim will be settled. The final amount payable will be decided basis the actual sum insured opted in your policy, the coverages opted, conditions applicable, etc.